



VIJAYA BANK RETIREES' ASSOCIATION (Regd)

(Affiliated to AIBRF)

Regd Office : Kochi

Central Office : No. 83, 5th Cross, Malleshwaram, Bangalore - 560 003

E-mail: kevinai@gmail.com Website: vbira.in

CHAIRMAN:

BALAKRISHNA SHETTY(AB)

9886146994 abshetty202@yahoo.com

PRESIDENT:

SUDHAKAR SHETTY. M

9739399977 sudhakarshetty@gmail.com

VICE-PRESIDENTS :

VIJAY KUMAR BHUSHAN

9910016424 vijaykumarbhushan@gmail.com

P.K.VENKATARAMANI

9443228029 vathsramani@gmail.com

SUDHAKAR HEGDE. C

9620923927 sudhakar6406@gmail.com

GENERAL SECRETARY :

K. VISHWANATH NAIK

9448276015 kevinai@gmail.com

ORGANIZING SECRETARY :

K.J. VIJAY DEV

9880798075 kvjdv01@gmail.com

SECRETARY :

MALLIKARJUN S. MADINUR

9480015396 msmadinur@gmail.com

JOINT SECRETARIES :

N.S. SOMANATH

08212598893 aibrfvbra@gmail.com

PRADYUMNA SHASTRY

9440157940 ppradyumnaa1@gmail.com

K.R. PUTTASWAMY

9448705700 aibrfvbra@gmail.com

K.C. HEGDE

9902335288 kchegde100156@yahoo.co.in

N.G. MAHALINGAPPA

9886081409 mahalingappa_ng@yahoo.com

B. PARVATHA REDDY

9704498148 parvathreddy@gmail.com

TREASURER :

D.C. SIDDAGANGAIAH

9880087350 dcschengavi@gmail.com

ASST. TREASURER :

K. CHANDRASHEKAR

9481425578 Kcs.1954@yahoo.com

EXECUTIVE COMMITTEE MEMBERS:

S. NIRMALA ANAND

9900162374 anand_kshira@yahoo.com

DILIP MOHAN BANERJEE

9830567943 dilipbanerjee@gmail.com

ANANDA NAYAK

9538198979 anandnayak5@gmail.com

K.R. PRABHAKAR

9008583039 kurpad10@gmail.com

RAMESH. M.P.

9845661688 mpramesh52@yahoo.com

N.RANGANATHAIAH

9900826223 aibrfvbra@gmail.com

Dear friends,

OUR 4TH CONFERENCE - A MASSIVE, MAMMOOTH, MEANINGFUL, MEMORABLE AND HISTORIC EVENT.

* * * * *

The 4th All India conference of our Association-the Vijaya Bank Retirees' Association- held at Bangalore on 19th and 20th Feb, 2016, has been an ever memorable event to be written in Golden Letters in the History of our movement.

It was massive in attendance. More than 1000 retirees attended the Inaugural session, held on 19th Feb, 2016.

Not only the meeting hall was overflowing, but the adjoining hall was also overflowing with enthusiastic participants.

Our guests, Dignitaries and invitees comprised of the Managing Director and CEO of the Bank, Sri. Kishor Sansi, Executive Director 1 of the Bank, Sri. B.S.Rama Rao, Executive Director 2 Sri. Y.Nageshwara Rao, General Secretary of AIBRF Sri S C Jain, President of AIBRF-Karnataka State Committee Sri. B.Devadas Rao, working President of VBWO Comrd. Gopalakrishna, Workman Director of Vijaya Bank, Com. Y. Muralikrishna, General Secretary of VBOU, Com. H.Chandrashekar Shetty, General Managers and Dy. Gen Managers of the Bank, other officials of the bank, representatives of AIBRF, Representatives of AIBRF- Karnataka, representatives of fraternal Associations of retirees, representatives of Serving Unions of officers and employees, our office bearers and E C Members, a vast number of retirees from our bank as well as from other banks and a large number of invitees and well wishers.

The meeting commenced with welcome address by our General Secretary, K. Vishwanath Naik.

Thereafter **Sri.S C Jain**, the General Secretary of AIBRF inaugurated the conference. In his frank, forthright and honest inaugural address, he has conveyed his delight and happiness at the massive attendance of retirees at the function. He also thanked the top management of the bank for attending the conference and encouraging retirees and wished that other banks will also follow similar pattern. He complimented Vijaya Bank for its green balance sheet for the last quarter and also for very encouraging financials, while other banks are under severe strain. He spoke about the growing strength of AIBRF, enthusiasm amongst the retirees, mounting NPAs in banks, weakness in credit management, Gyana Sangam and attempts to undermine the role of Public Sector Banks, our resolve to defend and protect public sector banks, Negative attitude of IBA towards basic and justified long pending issues of retirees, the infamous Record Note, our Thrissur Conference decision to continue our struggles to achieve our demands, the development relating to Medical Insurance, etc. etc. He concluded his address exuding confidence that AIBRF shall succeed in its struggle to get justice to retirees and complimenting VBRA on its grand conference.

Next to address was **Sri Kishor Sansi**, Managing Director and CEO of the bank. In his inimitable and pleasant address, which was received by the entire audience with pleasure and cheerfulness, punctuated by thunderous applause, he informed the overflowing assembly of retirees that he has come to see, meet and appreciate all his retired colleagues of Vijaya Bank for their tremendous service in building the Vijaya Bank. He recalled the selfless services and dedication of the retirees to the bank, when the bank faced a serious fraud in 1960s and the then employees, who are now retirees stood with

the bank in an exemplary way. He also recalled the great services of the Statesman and the Architect of Modern Vijaya Bank, Sri. Mulky Sunder Ram Shetty , under whose leadership the Bank has grown to a gigantic size. To a pleasant cheer by the audience, he told that he and his colleagues in the top management have got the Auditorium at the H O of the bank renovated and remodelled as a fitting tribute to the Great Personality of Sri Mulky Sunder Ram Shetty. He also briefly explained the commendable achievement of Vijaya Bank in last one year, wherein the NPA is the least in the Industry, recovery is very good, high cost bulk deposits are reduced, NIM has increased, C.D. Ratio has improved and operating profit has improved. He was happy to inform the gathering that it is because of the strong foundation laid by the retirees and the total support by more than 15000 serving employees that these developments and turnover is possible. He informed that the Top Management is always willing to share the fruits of prosperity with all the employees of the bank and that the employees are the real builders of the bank. He declared that the top management is committed for the welfare of the employees.

Speaking about the great role played by the retirees, he told that the retirees are like grandparents of the Vijaya Bank. He is planning to tap the experience and expertise of the retirees for the benefit of the bank and with this in view; he proposes to utilize the services of retirees in all spheres of activities. His announcement that the bank has recently come out with a policy to engage retired employees for multifarious activities whether it is legal advisers in case they are advocates, whether as a valuer or KYC verifier and anything and everything was received with pleasant cheers. He told that Vijayees who retired from this Bank should be bank's first and best choice. The first preference should go to retirees.

Thereafter in an unprecedented way and as a rare gesture, Sri.Kishore Sansi, The MD and CEO of the Bank made following announcements:

1. Rs.3500/- of Annual medical aid which was extended to the super annuated retirees only, also stands extended to all the VRS employees who have attained 60 years of age.
2. In respect of those retirees, who could not avail the enhanced Medical Aid at the age of 70th and 80th year , they can avail the amount not only prospectively but also from retrospective effect.
3. To form a sub-group comprising of members of Bank's HR department and also the representatives of VBRA to discuss and sort out retirees' issues, at Bank Level, within 6 weeks from the date of formation.

He emphasized that "it is not an obligation the bank is doing, but is just a small respect and honour to our grandparents, whom we adore".

He expected our retiree colleagues to act as brand ambassadors of the bank.

He also requested our retired colleagues to guide the Branch Managers, wherever necessary, in case of any lacuna or short comings.

The MD and CEO's concern, expressions and announcements were greeted with standing ovation and loud cheers by the entire audience and their happiness knew no bounds.

Sri. B.S.Rama Rao, executive Director 1 addressed the gathering briefly, thereafter. He advised retirees to use the retired life as an opportunity to spend more time with their spouse and felt that the nomenclature should be "Return to Spouse", which they could not do during their service. He was very happy at the performance of Vijayees as a team, under the leadership of Sri. Kishore Sansi, whom he described as a man always concerned about the Bank and the welfare of the employees and retirees. He requested the retirees to reciprocate the good gesture of the MD and CEO by helping the bank to further reduce NPAs, more recovery, increase in CASA, etc. He felt that the relationship between the bank and the retirees continues even after retirement and that the bank is always there for the welfare of employees and retirees. He briefly narrated the CSR initiatives by the bank, in the field of adoption of girl child for education and providing medical Facilities in rural areas, which has brought lot of good will to the bank.

Thereafter **Sri.Nageshwara Rao.Y**, the Executive Director 2 of the bank spoke very briefly. He felt that it is like home coming for him to see a vast number of former colleagues, who were a part of his long journey in the Vijaya Bank. While acknowledging the good services done by retirees he was happy that the VBRA by conducting Workshop on Medical Insurance, very useful service is rendered to the retirees. He was of the view that retirement is like a glorious second innings in life, when one can undertake all good things, which he/she wanted to do while in service, but could not do for want of time. Describing Sri.Kishore Sansi as a very humane and helpful person, he also called upon the retirees to be brand ambassadors of the bank, as has been expected by the MD and CEO. He requested the helping hand by retirees in taking the bank to still higher and strong position by helping the bank in NPA recovery, KYC compliance, etc. He concluded by paying rich tributes to the founder of our Bank, Sri.A.B.Shetty and to Sri. Mulky Sunder Ram Shetty, the great leader of Vijaya Bank.

Sri.B.Devadas Rao, President AIBRF, Karnataka, greeting the conference, in place of Sri. H.Nanjunda Swamy, who could not make it because of his eye surgery, told that he is not feeling it as a conference of retirees. He conveyed his happiness at the spirit and enthusiasm of the retirees and complimented Vijaya bank retirees for such a massive

participation. He assured Sri S C Jain that the Karnataka unit of AIBRF will be second to none in implementing the calls of the AIBRF.

Thereafter, the conference was addressed by Com. D. Gopalakrishna, Working President, VBWO, who deputized **Com. S.D.Srinivasan**, the Gen. Secretary of VBWO, who could attend the conference on the next day. Expressing his overwhelming happiness at the gathering and at the effective functioning of VBRA, he assured retirees that the VBWO is always committed to the welfare of retirees. He was very appreciative of positive attitude and approach of the MD and CEO towards employees.

Next to address the gathering was **Com.Y. Muralikrishna**, the workman Director of Vijaya Bank. Explaining that today's employees are tomorrow's retirees, he told that the serving unions have a greater role in solving the issues of retirees, as retirees depend upon serving employees. He was very happy at the vast turn out of retirees at the conference. He thanked the MD and CEO for extending annual Medical Aid to VRS optees and also for his proposal to constitute a committee to attend to retirees' issues. He felt that the huge corpus under Staff welfare Fund belongs not only to serving employees but also to retirees and the same should be utilized for the welfare of employees as well as retirees. He thanked VBRA for effectively handling issues of retirees and assured his full support in the retirees' movement.

Com.H.Chandrashekar Shetty, Gen. Secretary, VBOU spoke next. He felt that retirees and serving employees should march hand in hand and the Unions of serving employees should take proper and effective steps to resolve the issues of retirees. He informed the house that AIBOA, which he represents is committed to resolve the long pending issues of the retirees and the issues cannot be left unresolved. At Vijaya Bank level also, they are doing whatever best possible from their side to represent and resolve the issues of the retirees. He assured their full support to retirees' issues.

Thereafter a very special programme of felicitation to our President, **Com. C.Gopinathan Nair**, in recognition of his 50 years of service in trade union movement was held. Sri.S.Ashok Kumar Shetty, read out the activities and achievements of Mr Nair, during the last 50 years, starting from his joining the bank on 1/7/1965, as a clerical trainee till his voluntary retirement under VRS 2000 , and thereafter. His association with various trade unions in our bank as well as in the banking industry, such as VBEA, VBEU, VBEU-North East, VBOA, AIVBOA, AICOBBO, VBRA and AIBRF was briefly mentioned. He recalled his expertise and experience, his skills in defending charge sheeted officials etc.etc. Remembering his different style of functioning, he told that it is a fitting tribute in recognition of his long years of trade union services that we are felicitating him on this occasion. He was affectionately felicitated on behalf the Association.

Replying briefly to the felicitation, **Mr Nair** told that after 50 long years of activities he has decided to "Hang up his boots". He recalled his exciting, exhilarating experience in the bank and various unions for 50 years and remembered those days when the management of the bank was sponsoring unions against real trade unions and was indulging in patronising unions of their choice. He was thankful that by such actions, he got an opportunity to discover the strength of the employees through their unity. He was glad that that he and a few friends who struggled to form real trade union in those days are made of different muscle and fibre and that is how they survived all sorts of attacks. He was very happy that the MD and CEO has adopted a very helpful and favourable attitude towards retirees by his announcements. Speaking about AIBRF, he told that this is the association committed to protect the dignity and respect of retirees. He expressed his unhappiness at the attitude of IBA in not discussing issues with retirees for resolution. He reiterated the resolution by AIBRF "we shall make our own way" and that "we shall achieve". He was confident that under the banner of AIBRF, the future of the retirees are safe and to ensure that, all retirees should fully support AIBRF.

The last dignitary to address the inaugural session was our Chairman, **Sri. B. Manohar Shetty**. In his very brief speech, he expressed his happiness at the massive attendance of retirees in the session. He told that the relationship between retirees and the Management depends upon the top management. He narrated that till Mr. Kishor Sansi took charge of the bank, retirees had lot of problems and grouse and once Sri. Sansi took charge the whole scenario underwent a dramatic change for better. He conveyed his happiness that the VBRA which started 10 years back in Kochi has grown by leaps and bounds. He remembered the efforts put by the founders of VBRA, and thanked them for the good work they have done. He called upon the retirees to remember that the mantra for our success is unity and in unity, there is strength. He called upon all the retirees to unite under one banner i.e. VBRA and AIBRF.

The session was meticulously and appropriately compared by **Sri. S. Ashok Kumar Shetty** to the delight and appreciation by all.

The massive, mammoth, magnificent, and meaningful inaugural session concluded with vote of thanks by **Mr. Mallikarjuna S. Madinur**, our secretary and with reverberating slogans- Vijaya Bank Zindabad, VBRA Zindabad, AIBRF Zindabad.

DELEGATE SESSION:

The delegate session commenced at 9.00 am on 20th Feb, 2016, with flag hoisting by our president.

It was followed by an very interesting and useful workshop on Medical Insurance for retired persons. **Mrs. Ajitha Menon**, Vice-President, Vidal Health TPA and a team of officials from the Head Office, Vidal Health TPA Chennai ,

explained various aspects of Medical Insurance, the items which are permitted in the claims, items not permitted, procedure for claims etc, etc. Two officials from the Personnel Dept of the bank were also present at the venue at our request and they also clarified various aspects of medical insurance. At our request, it was agreed to send hard copies of Insurance I.D. Cards to all the insured in about a couple of weeks. The program was attended by retirees of Syndicate Bank also. All the participants were very happy and felt that the workshop was very informative and helpful.

Thereafter the General Secretary placed a resolution on condolence and the house observed two minutes silence in honour of the departed souls.

The General Secretary of VBWO, **Com. S D Srinivasan**, who could not be present on the previous day was requested to address our delegates. He expressed his joy and happiness at the massive attendance and grand proceedings of the conference. He informed the members present that VBWO is always with the retirees and in their JCC meetings and during other discussions, issues relating to retirees are properly taken up for redressal and resolution. He was very happy at the magnanimous announcements made by the MD and CEO of the Bank in yesterday's Inaugural session and wished that other legitimate and reasonable issues of the retirees would be discussed and resolved in the days to come. He assured his full support and co-operation to VBRA in their attempts and efforts to help the retirees. He informed that AIBEA is already following up various issues such as Medical Insurance, 100% DA to pre-2002 retirees, improvement in family pension etc. etc. at IBA level for early settlement. The entire General Body was very happy at his presence and his support to us.

The report was placed by the General Secretary thereafter, which was very exhaustive and informative. The General Body approved the report unanimously.

The accounts placed by the Treasurer for the period under report was unanimously adopted .

Thereafter, the General Body unanimously approved the following Resolutions:

1. Reduction of life time subscription to Part time employees and family pensioners to Rs. 10/-
2. Provision to admit Honorary members and admission of Com. K. Chandrashekhara Shetty as an Honorary member of the Association in appreciation and recognition of his yeomen services to the employees of Vijaya Bank.
3. Admission of former employees other than retirees.
4. Thereafter, the General Body adopted unanimous resolutions in support of demands and program by AIBRF, Interest on delayed payment of weightage to VRS retirees, removal of anomalies in Commutation, Improvement in Medical Insurance Scheme, Payment of compassionate allowance to Compulsory Retired , removed or dismissed employees Removal of Discrimination against VRS and Resigned employees, payment of pension to all resignees, separate welfare fund to Retirees, etc.
5. Next, the agenda of Election of Office Bearers and E C Members for the ensuing term was taken up.
Sri. B. Devadas Rao, President, AIBRF, Karnataka State Committee was appointed as the Returning Officer and he conducted the elections.
In a display of total confidence and unanimity, a team of Office Bearers and E C members were elected, as per the list furnished hereunder.
6. Thereafter in a special, emotionally surcharged atmosphere of affection and gratitude, the following former office bearers who voluntarily opted out of active representative positions in the organization were honored and felicitated :

Sri. B. Manohar Shetty
Sri. K. Naveen Kumar Hegde
Sri. P.C. Valsaraj
Sri. Sudhakar Shetty
Sri. R Dhamodharan
Sri. P.A. Aziz
Sri. C. Sudhakaran Nambiar
Sri S.A. Rahaman
7. The newly elected President, **Sri. Sudhakar Shetty. M** very briefly addressed the General body . He thanked the members for reposing total confidence in him. He frankly admitted that even though he had joined as a clerk and retired as a General Manager in Vijaya Bank, he is new to Trade union activities , but was confident that with the guidance by those who are experienced in the field and with the support of members, he would do his best in serving the retirees. He was confident that the way this conference is conducted, the unity displayed by retirees under the banner of VBRA and the bubbling enthusiasm and determination of retirees , coupled with positive attitude by the top management, as exhibited by the MD and CEO, will definitely take the retirees towards a respectful and dignified retired life. His honest words were very much appreciated by the members.
8. **Sri Balakrishna Shetty (AB)** briefly greeted the conference and thanked for electing him as the Chairman of the

Association. Sharing his serious concern at long pending, unsettled issues of retirees at industrial level, he was confident that in the days to come, the AIBRF will make its own way and achieve our goal. To make it possible he called upon all the members to further strengthen the Association by enrolling other retirees as our members. He told that the unity is the need of the hour and all of us should work to bring together all retirees - irrespective of their cadre, position or affiliation while in service - under the banner of AIBRF.

The participants were very happy at the elaborate arrangements. The catering arrangement was very well appreciated by all. The lodging arrangements were flawless. The punctuality and discipline was specially admired by all. At the same time we thank all our members, who have not only attended in large numbers, but also donated generously to meet the expenses of the conference. It is this love, affection, support and confidence which has made this conference an unmatched success and meaningful.

All the participants felt duly recognized, rightfully honored and fully enthused and encouraged. They returned home carrying sweet memories of the conference, which had never happened in the past, highly contented and with more confidence, dignity and self esteem.

The conference is historic. It is grand and great. It is memorable for many things and has created a history in retirees' movement not only in Vijaya Bank but also in the Banking Industry.

ONWARD WE MARCH.

With greetings,

Truly yours



(BALAKRISHNA SHETTY [AB])
CHAIRMAN



(SUDHAKAR SHETTY.M)
PRESIDENT



(K.VISHWANATH NAIK)
GEN SECRETARY.

Latest Developments

1. MEDICAL AID TO VRS RETIREES :

The M.D. and CEO's announcement to extend annual Medical Aid to VRS Retirees who have completed 60 years of age has been implemented vide HO circular No. 16038 dated 22-02-2016. Present limit is Rs. 3,500/-. With effect from 01-01-2016.

2. I.D. CARD FOR GROUP MEDICAL INSURANCE :

Hard copies of I.D. cards will be despatched in a couple of days to all pensioners to their pension drawing branches. In respect of non pensioners it will be sent to their last available address. All non pensioners are requested to inform their latest address to Personal Dept., Pension Section.

3. LAST DATE TO JOIN MEDICAL INSURANCE IS 31-03-2016.

In respect of part time employees who are since retired the bank will be paying the entire premium. All are requested to inform this to retired part time employees and advise them to join the scheme, premium for which is fully paid by the bank. All family pensioners and other former employees are advised to join the scheme. The premium will be debited on 31-03-2016.

4. RESTORATION OF COMMUTATION :

Commutated portion of the pension will be automatically restored on the exact date of completion of 15 years from the date of commutation. There is no provision for second commutation. There is no need to send representation for restoration of commutation.



VIJAYA BANK RETIREES' ASSOCIATION(Regd)

Regd Office: Kochi

Affiliated to AIBRF

Central Office: 83, 5th Cross, Malleshwaram, Bangalore-560003

LIST OF OFFICE BEARERS AND E.C. MEMBERS ELECTED AT THE 4TH CONFERENCE HELD ON 19-20TH FEB, 2016

DESIGNATION	NAME : Sri/Smt	Mobile	e.mail
CHAIRMAN	BALAKRISHNA SHETTY(AB)	9886146994	abshetty202@yahoo.com
PRESIDENT	SUDHAKAR SHETTY.M	9739399977	sudhakarshettym@ymail.com
VICE-PRESIDENTS	VIJAY KUMAR BHUSHAN P.K.VENKATARAMANI SUDHAKAR HEGDE.C	9910016424 9443228029 9620923927	vijaykumarbhushan@gmail.com vathsramani@gmail.com sudhakar6406@gmail.com
GENERAL SECRETARY	K. VISHWANATH NAIK	9448276015	kevinaiik@gmail.com
ORGANIZING SECRETARY	K.J.VIJAY DEV	9880798075	kjvjd01@gmail.com
SECRETARY	MALLIKARJUN S. MADINUR	9480015396	msmadinur@gmail.com
JOINT SECRETARIES	N.S.SOMANATH PRADYUMNA SHASTRY K.R.PUTTASWAMY K.C.HEGDE N.G.MAHALINGAPPA B.PARVATHA REDDY	08212598893 9440157940 9448705700 9902335288 9886081409 9704498148	aibrfvbra@gmail.com ppradyumnaa1@gmail.com aibrfvbra@gmail.com kchegde100156@yahoo.co.in mahalingappa_ng@yahoo.com parvathreddyb@gmail.com
TREASURER	D.C.SIDDAGANGAIAH	9880087350	dcschengavi@gmail.com
ASST. TREASURER	K.CHANDRASHEKAR	9481425578	Kcs.1954@yahoo.com
EXECUTIVE COMMITTEE MEMBERS	S.NIRMALA ANAND DILIP MOHAN BANERJEE ANANDA NAYAK K.R.PRABHAKAR RAMESH. M.P. N.RANGANATHAIAH	9900162374 9830567943 9538198979 9008583039 9845661688 9900826223	anand_kshira@yahoo.com dilipbanerjee@gmail.com anandnayak5@gmail.com kurpad10@gmail.com mpramesh52@yahoo.com aibrfvbra@gmail.com