

SRI AMMEMBAL SUBBA RAO PAI

Founder of Canara Bank Sri Ammembal Subba Rao Pai was born at Mulki on 19.11.1852 to a leading Advocate Sri Upendra Pai. He was a winner of gold medal in the Madras University in his Law Degree and earned recognition in legal circles in Mangalore as an authority on civil law. As an uncompromising idealist and a humanist to the core, he emerged as a crusader for human rights, a social reformer and a philanthropist.

Having witnessed the havoc wrought by the twin evils of illiteracy and untouchability, he was set out to redeem matters. He set up the Canara High School in 1891 at Mangalore. Breaking from the tradition in those times, he started Canara Girls' High School in 1894.

His keen desire to end the exploitation of gullible villagers and townsfolk at the hands of usurious money lenders, to spread the gospel of education and to remove superstition from the minds of the people propelled him to establish in 1906 the Canara Hindu Permanent Fund Limited, which was re-named as Canara Bank Limited in 1910.

While laying down the objective, late Sri Ammembal Subba Rao Pai visualised **"to transform the Institution not only as financial heart of the community, but also the social heart as well by developing a concern for fellow human being and trying to mitigate sufferings"**. This social objective still continues to be relevant.

National outlook, a deep sense of bonding with his countrymen with unflinching commitment to social causes endeared him to one and all. He passed away on 25th July 1909, leaving behind a rich legacy. Today, our bank has become a huge banyan tree that shelters hundreds of thousands of employees and has brought light into the lives of millions of Indians. Generations to come will remember with gratitude this great personality who made a world of difference in their lives, seeking little for himself. His footprints, embedded in the sands of time, will forever chart the bank's journey further. His memory will be the light that will ever shine and lead our way to greater progress of the Institution.

All men are mortal, but those who live in the hearts and minds of those who follow them are blessed with an aura of immortality. Such a man was Sri Ammembal Subba Rao Pai, our illustrious Founder.

An Appeal To All Retired Employees & Family Pensioners

COM. RAMESH CHANDRA CHAKRABORTY -- TRAIL BLAZER: AIBEA -- AIBOA & AIBRF FOUNDER PRESIDENT

As a sequel to signing of Settlement/Joint Note dated 24-10-1993, Pension Scheme was introduced in banking industry. It baptized the bank retirees as pensioners irrespective of their past designations & restored their links with bank as pensioners. This landmark achievement in the history of bank employees as well as bank retirees necessitated organising bank retirees for redressal of their legitimate grievances and eventual improvement in pensionary benefits.

The difficult task of organising bank retirees across the country was initiated by none other than the Founder President of All India Bank Employees' Federation Late Com. Ramesh Chandra Chakraborty along with other bank retirees with the objective of forming an inclusive All-Cadre National Organisation Of Bank Retirees. It is a historical coincidence that the National Organisation of bank retirees - **ALL INDIA BANK RETIREES' FEDERATION** *was founded on 1st May in 1994 at Ahmedabad.*

The formation of AIBRF gave fillip to organising bank retirees throughout the country and bank wise organization at State and all India level were formed in majority of banks – both in public sector and private sector. AIBRF and its units have played major role in bringing the issue of another option for pension to PF retirees also in the discussion with IBA/Govt. The bank retirees are already on struggle for realising demands like Updation of pension and affordable Retirees' Group Medical Insurance Scheme etc. Bankwise Retirees' Organisations have also been successfully handling the grievances of retirees with respective bank managements.

The founders of bank employees' movement always cherished a dream of a single united organisation of bank employees – Officers and Workmen under one banner. The dream could not become reality due to Pillai Committee, legal discrimination and fragmentation of Trade Unions on political ideologies. But, in respect of retired bank employees, there is no conflict of interest amongst retirees. Bank Employees' Pension Regulations treat all bank retirees irrespective of past designation in the bank as a retiree without any discrimination.

To win our long pending demands, there are two options before us.

1. Through Organisational efforts for negotiated settlement;
2. Through judicial recourse for securing justice.

With regard to the option of judicial intervention, it is to be borne in mind that the process of litigation is highly expensive. Considering the huge backlog of pending cases in various courts, how many years it will take to reach finality is unpredictable, apart from uncertainty of its outcome.

In respect of Organisational Measures, Negotiating Unions under the banner of UFBU have taken up on its Agenda improvements in pension, including reviewing of Ex-gratia. For quite some years in the past, we as AIBRF Affiliate have also been on agitational path pressing for our core demands by huge participation in programmes like dharna, demonstrations and strikes etc., calls for which have been given by the Negotiating Unions too to push up our demands as well. In this scenario, Retirees' Organisations should continue to exert pressures on the IBA/Govt. playing it's independent role by calling for protest actions by bank retirees across the nation, apart from seeking/joining UFBU's support/struggle. We feel proud to be part of an all cadre AIBRF, which is the oldest and largest organisation devoted to the cause of all bank retirees regardless of past designations. Set-backs we have suffered should enable us to review our past for rectifying our mistakes and should not dampen our determination. On the contrary they should steel us further and make us to realise as to how arduous the role of a Retirees' Organisation is.

We shall continue to uphold the foundational philosophy of AIBRF advocated by our Founding Fathers, whose memories we will revere for all times to come, remember their immense sacrifices with deep gratitude. To make it happen and to win our demands, they toiled in their 70s and 80s for building a single United Bank Retirees' Organisation at all India level.

When we recapitulate history, it reminds us of the past, spurs us into purposeful activity for the present and makes us optimistic about the future. Whether it is the history of a Nation or an

Organisation, the fact remains that it is a continuous process of unifying the people. In this historic task of shaping the destiny of bank retirees, let each and every one of us contribute our best in promoting all cadre unity amongst us towards espousing the cause of the retired bank employees, so that future retirees will always remember the present bank retirees as those who have given their best for the welfare of future retirees.

And so, Caravan marches on espousing the cause of bank retirees with the conviction that:

***Bank Retirees are one; Their Organisation is
All India Bank Retirees' Federation and the
Movement of Bank Retirees under the banner
of AIBRF will ever remain invincible.***

Please, extend your valuable support by joining as Member of our Affiliate in your State, if not joined already and walk along with us in the days to come to realise our long pending justified demands. – B Venkat Rao, General Secretary, All India Canara Bank Retirees' Federation (Regd.)