

CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (REGD.)
(Formerly: SYNDICATE BANK PENSIONERS & RETIREES ASSOCIATION)

(Affiliated to AIBPARC)

CENTRAL OFFICE

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(Please circulate to all members/retirees)

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Date: 22.2.2026

Dear Comrades,

GENERAL SECRETARY'S REPORT
PRESENTED AT
5TH ALL INDIA TRIENNIAL CONFERENCE
& GENERAL BODY MEETING OF
CANARA BANK SYNDICATE PENSIONERS
& RETIREES ASSOCIATION (CBSPRA)
HELD ON 22ND FEB 2026
AT HYDERABAD

Dear Com. Chairman, President, CC Members, Delegates and Members,

It is my proud privilege to place before this august house the General Secretary's Report on the activities, struggles, achievements, and challenges of our organisation, Canara Bank Syndicate Pensioners & Retirees Association (CBSPRA), at this 5th All India Triennial Conference and General Body Meeting being held on 22nd February at Visweswaraya Bhavan, The Institution of Engineers, Khairatabad, Hyderabad.

On behalf of the Central Committee, I extend a warm welcome to all office-bearers, delegates, and members of CBSPRA who have assembled here from different parts of the country to participate in this historic Conference.

We gratefully acknowledge the efforts of the Reception and Organising Committees whose meticulous planning and dedicated work have ensured the smooth conduct of the Centenary Commemoration of our beloved bank, Syndicate Bank, and made the arrangements for this Conference. I am confident that the deliberations during this Meeting will be conducted in a disciplined, democratic, and constructive manner befitting the stature and traditions of our organisation.

1. INTRODUCTION

This report covers the activities during the period from our previous General Body Meeting held on 5th March 2023 at Pune to the present Conference in February 2026 at Hyderabad.

The period under review has been eventful and challenging for bank retirees. Despite the lingering impact of the COVID pandemic, structural changes in the banking industry, and continued denial of certain legitimate demands, CBSPRA has emerged stronger, more cohesive, and organizationally more visible.

A major highlight of this period has been the continued and improved liaison of CBSPRA with Canara Bank, enabling participation in structured grievance redressal mechanisms (GRC), crossing membership enrolment milestones, and establishing a pivotal position among constituents of apex organisations - AIBPARC and CBPRO.

This Conference provides us an opportunity to review progress, assess the present status of retirees' issues, strengthen organizational structure, and chart a clear roadmap for the coming triennial period.

2. HOMAGE

It is our solemn duty to remember and pay homage to the comrades and colleagues who have departed during the period under review. During the period under review CBSPRA has lost about 600 members and leaders, prominent among them are our beloved great leaders Com M U Pai, Com H V Dave. We pay our respectful homage to all departed leaders and members of CBSPRA and remember with gratitude the contributions of prominent leaders of the bank retirees' and trade union movement. On behalf of the entire fraternity, we place on record our condolences to the bereaved families and reaffirm our resolve to carry forward the cause for which our departed comrades stood.

I request the august house to observe two minutes of silence as a mark of respect.

3. HAPPENINGS AROUND

During the period under review several geopolitical developments have taken place around the world and most importantly in the Indian economy and banking sector. All these have left a long-term impact on bank employees as well as on bank retirees in the country.

3.1 Post-Pandemic Reality

The post-pandemic phase has brought persistent challenges for retirees, particularly rising cost of living and healthcare expenditure. Pensioners dependent on fixed incomes have been adversely affected, underscoring the urgency of Updation & Revision of Pension, Medical Insurance scheme etc.

3.2 Banking Sector Trends

Public Sector Banks have reported improved financial performance and strengthened balance sheets. However, the benefits of this improvements have not adequately percolated to retirees, as long-pending issues relating to pension and welfare remain unresolved.

3.3 Relevance to Retirees

This contrast highlights the need for organised and sustained efforts to ensure justice, dignity, and economic security for retirees. Hence, the relevance of a strong movement – AIBPARC/CBPRO and CBSPRA.

4. BANK RETIREES' MOVEMENT

Despite assurances that bank pension would broadly follow the pattern of Central Government employees, bank retirees continue to face discrimination and denial of several legitimate benefits, leading to disparities and hardship. The absence of a structured industry-level grievance redressal forum i.e. a formal Platform for Negotiations, has further added to the problem.

Experience has shown that only a strong, organised, united, and sustained collective effort can bring meaningful progress. This understanding has led to the present bank retirees movement.

5. AIBPARC & CBPRO - COLLECTIVE STRUGGLE

AIBPARC has consolidated its position as the apex body of bank retirees and has been engaging with DFS, IBA, and UFBU on core demands. The emergence of CBPRO as a united forum has further strengthened collective efforts.

Notable achievements by AIBPARC include:

- Improvement in Family Pension
- Enhancement of Ex-gratia to pre-1986 retirees
- 100% DA neutralisation for pre-2002 retirees
- Extension of pension option to Resignees

CBSPPRA has actively supported and participated in all collective programmes of AIBPARC/CBPRO/UFBU at the regional as well as national level. For the sake of brevity, the detailed list of action programmes is not being reproduced here.

6. PENDING CORE DEMANDS – STATUS REPORT

6.1 Pension Updation

Pension updation remains a core unresolved demand. AIBPARC and CBPRO have been pursuing relentlessly with DFS: MF: GOI for implementation of Pension Updation in banks as provided in Pension Regulations. Despite statutory backing under Pension Regulations and parity recently extended to RBI retirees, continuing to deny updation to bank pensioners is totally unacceptable and untenable. The matter is under negotiation and judicial consideration.

Court Case: We believe that all our demands are to be and can be achieved through negotiations. However, AIBPARC is leaving no stone unturned. Its putting all efforts and pursuing the pending case in Supreme Court i.e. SLP (C) 5561/2016; 8455/2016 and 22266/2016, the Singla Case. The case is now part heard and the arguments are likely to be concluded shortly. We hope the Supreme Court will render justice to the bank retirees. Our struggle will continue until justice is achieved.

6.2 DA formula

The long-pending demand of 100% DA neutralisation to pre-2002 retirees has since been clinched. However, implementing merger of CPI 8088 with basic pension to all pre 1.11.2022 pensioners is pending. Though it doesn't result in much financial gain, it is necessary to make the DA formula uniform to all.

6.3 Special Allowance to be reckoned for Pension

Pension benefit will have to be given on the special allowance. Exclusion of Special Allowance from Basic Pay and denial of pension on Special Allowance portion of salary is unlawful. The matter is being pursued in courts.

Court Case: Our case in Kerala High Court (WP (C) 2877/2023), filed on the same lines as that of other bank retiree organisations, is pending. The matter is sub-judice and is a matter under consideration of Supreme Court (Transfer Petition filed by IBA), Delhi High Court (All transferred cases to be heard as Transferee Court) and a Division Bench of Kerala High Court (Appeal against a judgment in Retirees' favour). We shall pursue the matter till justice is rendered.

6.4 Medical Insurance and Healthcare Benefits

Retirees continue to bear the burden of medical insurance premium, unlike serving employees. We are demanding that the premium on insurance policy should be borne by the bank. Pending resolution of the issue we are demanding substantial increase in the amount reimbursed by the bank.

Court Case on GST: We have filed a case in Kerala High Court in the matter of exemption of GST on Health Insurance Premium of Retirees. The Court initially granted stay. But subsequently the WP was dismissed. However, AIBPARC is proceeding with a Writ Appeal. The matter shall be pursued further.

6.5 Pension to Resignees

The long-pending demand for grant of pension to eligible Resignees has been achieved. But implementation is not complete. Management is coming out with a plea that proper service records of some retirees are not traceable. This is not fair nor acceptable. We are pursuing the matter.

6.6 Reckoning of Temporary Service of Attenders for pension.

Most of the sub-staff in our bank who were absorbed in the regular service have been denied the benefit of reckoning the service rendered as temporary Attenders for pension. As a result some are totally denied of pension and some are getting a meagre pension since their qualifying service would be far lesser than 33 years required to get full pension. Denial of reckoning temporary service has severely affected the lives of low-paid retirees.

Court Case: We have filed a case –WP No. 496 of 2020 - in HC of Madras to fight for the cause of our Attender retiree comrades. The case is pending in court. We shall pursued it until resolved.

6.7 Gratuity to Temporary Attenders: As the Gratuity for Temporary Attenders was not being paid, our Chennai Zone filed claim for 11 members before ALC Chennai. The ALC allowed the claim and directed the Bank to pay. Bank filed appeal before DLC Chennai by depositing the amount claimed by us. The matter is being pursued.

7. CBSPRA – ORGANISATIONAL STRENGTH

CBSPRA which made its humble beginning in Hyderabad, in 2012 originally as SBPRA, under the leadership of Com. C Gangadhar Yadav our present

Chairman, has now grown into a strong pan-India organisation with membership enrolment number crossing 16600-mark. We congratulate and thank all our office-bearers, activists, members, and well-wishers who have relentlessly toiled in organizing and consolidating all the pensioners and retirees of Syndicate Bank and Canara Bank under the banner of CBSPRA. Comrades, our membership records, registers and books of accounts maintained at our central office are unassailable and transparent. We are proud to say that CBSPRA is a mainstream organisation of Pensioners and Retirees of the bank today.

7.1 CENTRAL COMMITTEE MEETINGS

During the period under review 7 meetings of Central committee of CBSPRA were held. The Central Committee has discussed and taken all decisions in the best interest of bank retirees and strengthened the Association and bank retirees' movement. All action programmes given by AIBPARC and CBPRO in pursuit of retirees issues were implemented. All steps for establishing effective Liaison with management and redressal of retirees' grievances were taken.

7.2 ZONAL COMMITTEES AND ACTIVITIES IN THE ZONES

All our zones have held zonal committee meetings periodically. Our teams of office bearers have also been holding meetings at City, Regional and other centers. This has helped in maintaining live contact with our grass root level members, updating them on latest developments and in guiding them on issues. The Triennial Zonal Conferences were conducted in all the eleven zones successfully. We congratulate them for the same and also for successful implementation of the action programmes given by Central Office as well as AIBPARC/CBPRO from time to time. A special mention has to be made about our Chennai Zone coming out with a booklet for pensioners and retirees, which was released by the General Secretary at the Zonal Conference at Madurai.

7.3 GRC MEETINGS WITH MANAGEMENT

CBSPRA is officially recognised by the Bank and has been regularly invited to participate in the Grievance Redressal Committee (GRC) meetings held periodically at Head Office, Bengaluru, between retiree associations and the management. Accordingly, we have been actively participating in these meetings and taking up various issues pertaining to the pensioners/ retirees of the Bank.

As a result of our sustained efforts, the discrimination in medical expenses reimbursement under Staff Welfare measures between pensioners and family pensioners has been eliminated, and the quantum of reimbursement has been enhanced to the present level of ₹6,200 for IBA Insurance Policy optees and ₹4,200 for non-optees. Elimination of the disparity between IBA Insurance optees and non-optees is our demand.

Most of the individual grievances received from across the country are also being taken up through this forum and are getting resolved progressively. We are consistently demanding further improvements in Staff Welfare measures and enhancement of the reimbursement quantum.

CBSPPRA is making earnest and continuous efforts to make the best use of this forum for the benefit and welfare of the pensioners/ retirees of the Bank.

8. COMMUNICATIONS

We have minimized sending printed circulars. It is restricted to two or three in a year on important matters. CBSPPRA has a system of communication through bulk SMS, WhatsApp messages. Our circulars are uploaded in our website cbsppra.in regularly. We shall explore ways of further improvements.

9. FINANCES

The Association adheres to principles of financial discipline and transparency. Accounts are maintained and reviewed as per law, and funds are utilised solely for organisational objectives. Audited Statements of Accounts and Balance sheets for the period under review are placed before the house for approval.

9.1 SUBSCRIPTION

A special mention needs to be made about our source of funds. We collect a modest amount of Rs.30/- monthly as membership subscription. The rate was originally fixed at our 1st Triennial Conference & General Body meeting held in 2013. We are the only retiree organisation in India collecting and surviving on such a small monthly contribution from members, reimbursing travelling expenses for organizational activities and maintaining utmost strength and stature. We shall continue the same and manage our expenses within our means. All the members of our Central Committee and Zonal Committees have been discharging their responsibilities sheerly out of commitment to the cause and have been making sacrifices by not claiming their travel expenditure to the full extent, apart from time and energy. We appreciate and acknowledge the same.

10. TASKS AHEAD

In the coming triennial period the focus will have to be on implementation of achieved benefits, resolution of pending demands, strengthening collective platforms, and organisational consolidation. Unity and discipline will be our greatest strengths.

11. CONCLUSION

CBSPRA's journey reflects determination and dedication. With confidence in our collective strength and faith in our just cause, we shall take the Bank Retirees Movement forward.

12. ACKNOWLEDGEMENT

I owe special thanks to our Chairman, Com. C. Gangadhar Yadav, whose extensive guidance and insightful contributions have helped me in discharge of my responsibilities and successfully leading this organisation to its present status. I also profusely thank our President Com R K Sharma, Working Presidents Com Prakash Karotya & Com A Venkatesan and the members of Central Committee and Hyderabad Zone team of office bearers who have extended me unstinted cooperation in discharging my responsibilities. I wish the newly elected Zonal Teams grand success in all their endeavours in the ensuing triennial term. Thank you one and all.

With warm regards,
Yours comradely,



K Suresh Babu
GENERAL SECRETARY

CBSPRA - ZINDABAD
AIBPARC - ZINDABAD
CBPRO - ZINDABAD