



ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

SBI PENSIONERS' NEWS BULLETIN

సంపుటి - 23
Volume - 23

సంచిక - 04
Issue - 04

హైదరాబాద్
Hyderabad

జూలై 2026
July 2026

పేజీలు - 32
Pages - 32

వెల. 5.00
Rs. 5.00

A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

From the Desk of the General Secretary... ✍

WHEN COMPASSION BECOMES COLLECTIVE ACTION

Dear Esteemed Members,

Recently, I came across a touching story that left a lasting impression on me. It was about a daily wage labourer. Life was a constant struggle for him, and even providing a meal for his family each day was uncertain. Yet, adversity had not diminished his humanity. One evening, after receiving his day's wages, he came across a man selling two caged pigeons. Instead of spending the money on himself or his hungry family, he bought the birds and set them free. When someone questioned his seemingly unusual act, he quietly replied:

"Money can be earned again, but a lost life cannot be brought back."

Those simple words convey a profound truth: Compassion does not depend on abundance; it depends on the heart. The story reminds us that true wealth lies not in what we possess, but in what we are willing to share. Compassion is measured not by the size of our contribution, but by our willingness to stand by someone in need. **When many people make a small sacrifice, it can become a life-changing blessing for those in need.**

That is precisely the spirit behind the Insurance Support Fund launched by our Association. It is not about how much we contribute; it is about ensuring that a fellow pensioner is not deprived of health insurance merely because he or she cannot afford the premium.

Our Association has always been a family that stands by one another in times of need.

The Bank deserves our sincere appreciation for extending a 50% subsidy on the premium of the Base Health Insurance Policy to all Family Pensioners and pensioners aged 70 years and above, and a 90% subsidy to those aged 80 years and above. This thoughtful measure has enabled thousands of pensioners to enjoy the protection of health insurance. The Federation of SBI Pensioners' Associations has also proactively represented to the Bank's Top Management that the premium subsidy may be extended, without linking it to age, to all pensioners drawing a monthly pension of less than ₹40,000. If this proposal receives favourable consideration, many more pensioners would be able to avail themselves of health insurance during the most vulnerable phase of their lives.

Yet, even with such a compassionate measure in place, there would still remain a section of our colleagues for whom even the balance premium would be beyond their means. As an Association, we cannot remain as mute spectators to their predicament.

With this spirit, we have established the Insurance Support Fund, built entirely on voluntary monthly contributions from our members. A contribution of any amount, according to one's means and capacity, when pooled together, can help many deserving pensioners secure the invaluable protection of health insurance. **This is not charity. It is an expression of fraternity, gratitude and shared responsibility.** It is SBI pensioners standing by fellow SBI pensioners. Those who contribute do so with affection; those who receive do so with dignity. A small committee will identify deserving beneficiaries through a fair, transparent and confidential process.

Those who are blessed with greater means may also consider sponsoring the balance insurance premium of one deserving pensioner, after the Bank's subsidy. Such an act of generosity would truly reflect the spirit of our SBI family.

As this appeal goes to print, I am delighted to share that contributions from our esteemed members have already reached ₹70,467 within just a few days of launching this noble mission. This spontaneous and heartening response reflects the generous spirit of our members and strengthens our conviction that collective compassion can make a meaningful difference in the lives of many deserving pensioners.

I earnestly appeal to every member to become a partner in this noble mission by contributing any amount according to one's means and capacity, preferably through a Standing Instruction. The task before us is formidable, but our collective commitment is unwavering. Together, let us transform compassion into collective action. Let history remember that when one among us needed a helping hand, all of us stood together.

Our Noble Mission: Health Care for All. Let Us Share the Care... Together.

With warm regards,

(D. KRISHNA KUMAR)
General Secretary

INSURANCE SUPPORT FUND

A small CONTRIBUTION
⇒ can make a ⇒
BIG DIFFERENCE



Contribute any amount as per your capacity.
You can exercise SI facility.

⇒ to support our fellow pensioners in meeting their Insurance Premium for 2027-2028. ⇐

 BANK STATE BANK OF INDIA	 BRANCH VIDYANAGAR BRANCH	 ACCOUNT DETAILS ACCOUNT NO. 10012392411	 IFSC CODE SBIN0003608
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Thank you
for your kind support!

♥ Together, we can stand by our colleagues in times of need. General Secretary, SBIPAHC

ప్రధాన కార్యదర్శి సందేశం

కరుణ సమష్టి కార్యాచరణగా మాలినప్పుడు

ప్రియమైన సభ్యులారా,

ఇటీవల నేను చదివిన ఒక చిన్న కథ నా మనసును ఎంతో కదిలించింది. అది ఒక రోజు కూలీ కథ. జీవితం అతనికి నిత్య పోరాటమే. ఆ రోజు సంపాదనతో కుటుంబానికి ఒక పూట భోజనం సమకూరుతుందో లేదో కూడా తెలియని పరిస్థితి. అయినప్పటికీ, ఆ కష్టాలు అతని మానవత్వాన్ని ఏమాత్రం తగ్గించలేకపోయాయి. ఒక సాయంత్రం, తన రోజు కూలి తీసుకుని ఇంటికి వెళ్తుండగా, రెండు పావురాలను బంధించి అమ్ముతున్న ఒక వ్యక్తిని చూశాడు. తనకోసం గానీ, ఆకలితో ఎదురుచూస్తున్న తన కుటుంబం కోసం గానీ ఆ డబ్బును ఖర్చు చేయకుండా, ఆ పావురాలను కొనుగోలు చేసి వాటికి స్వేచ్ఛను ప్రసాదించాడు. అది చూసిన వారు ఆశ్చర్యపడి, “ఇలా ఎందుకు చేశావు?” అని అడిగితే, అతను ఎంతో ప్రశాంతంగా ఇలా అన్నాడు:

“డబ్బు మళ్లీ సంపాదించవచ్చు... కానీ పోయిన ప్రాణాన్ని తిరిగి తీసుకురాలేము.”

ఆ సాధారణ మాటల్లో ఒక అసాధారణ జీవన సత్యం దాగి ఉంది. కరుణ అనేది సంపదపై ఆధారపడదు; మనసుపై ఆధారపడుతుంది. ఈ కథ మనకు మరో గొప్ప సత్యాన్ని గుర్తు చేస్తుంది. మన దగ్గర ఎంత ఉండన్నది కాదు, ఉన్నదానిలో ఎంత పంచుకోగలమన్నదే నిజమైన సంపద. మనం ఇచ్చే మొత్తం కాదు, అవసరంలో ఉన్నవారి పక్కన నిలబడే మనసే కరుణకు కొలమానం. ఎంతో మంది చేసే చిన్న చిన్న త్యాగాలు కలిసివస్తే, అవి అవసరంలో ఉన్న కొద్దిమంది జీవితాల్లో ఆశాకిరణాలుగా మారగలవు.

మన సంఘం ప్రారంభించిన “ఇన్సూరెన్స్ సపోర్ట్ ఫండ్” వెనుక ఉన్న ఆలోచన కూడా ఇదే. మనం ఎంత విరాళం ఇచ్చామన్నది కాదు; ఆర్థిక ఇబ్బందుల కారణంగా ఒక సహచర పెన్షనర్ ఆరోగ్య బీమా రక్షణకు దూరం కాకూడదన్నదే ఈ కార్యక్రమం వెనుక ఉన్న సంకల్పం.

మన సంఘం ఎప్పుడూ అవసరంలో ఉన్న సహచరులకు అండగా నిలిచే కుటుంబంగా పనిచేస్తూ వచ్చింది.

70 సంవత్సరాలు దాటిన పెన్షనర్లకు, కుటుంబ పెన్షనర్లకు బేస్ హెల్త్ పాలసీ ప్రీమియంపై 50% సబ్సిడీ, 80 సంవత్సరాలు దాటిన వారికి 90% సబ్సిడీ అందిస్తున్న ఎస్బీఐ యాజమాన్యానికి మన హృదయపూర్వక కృతజ్ఞతలు. ఈ సంక్షేమ చర్య వల్ల వేలాది మంది పెన్షనర్లు ఆరోగ్య బీమా రక్షణ పొందగలుగుతున్నారు.

అంతేకాకుండా, నెలకు ₹40,000 కంటే తక్కువ పెన్షన్ పొందుతున్న వారందరికీ, వయోపరిమితితో సంబంధం లేకుండా, ఇదే ప్రీమియం సబ్సిడీ వర్తింపజేయాలని ఫెడరేషన్ ఆఫ్ ఎస్బీఐ పెన్షనర్స్ అసోసియేషన్స్ కూడా బ్యాంకు ఉన్నత యాజమాన్యాన్ని చొరవతో కోరింది. ఈ ప్రతిపాదనకు ఆమోదం లభిస్తే, మరెంతో మంది పెన్షనర్లు జీవితంలోని ఈ అత్యంత సున్నితమైన దశలో ఆరోగ్య బీమా రక్షణను పొందగలుగుతారు. అయితే, ఇంతటి దయతో కూడిన చర్య అమలులోకి వచ్చినా కూడా, సబ్సిడీ అనంతరం చెల్లించాల్సిన ప్రీమియాన్ని భరించలేని మన సహచరులలో ఒక వర్గం మిగిలే ఉంటుంది. వారి పరిస్థితిని చూస్తూ మన సంఘం ప్రేక్షక పాత్రలో పోషించలేదు.

అందుకే, పూర్తిగా సభ్యుల స్వచ్ఛంద నెలవారీ విరాళాలతో “ఇన్సూరెన్స్ సపోర్ట్ ఫండ్” ను ఏర్పాటు చేశాము. ప్రతి సభ్యుడు తన స్థోమత, సామర్థ్యాలకు అనుగుణంగా అందించే ఏ మొత్తమైనా, కలిసివస్తే, అనేక మంది అర్హులైన పెన్షనర్లకు అమూల్యమైన ఆరోగ్య బీమా రక్షణను అందించగలదు. ఇది దానం కాదు. ఇది మన సహచరుడి పట్ల మన బాధ్యత. ఇది మన అనుబంధానికి, కృతజ్ఞతకు, సామాజిక బాధ్యతకు ప్రతీక. ఇచ్చేవారి గౌరవం ఎంత ముఖ్యమో, తీసుకునేవారి ఆత్మగౌరవం కూడా అంతే ముఖ్యమైనది. అందుకే లబ్ధిదారుల ఎంపికను ఒక చిన్న కమిటీ నిష్పక్షపాతంగా, పారదర్శకంగా, పూర్తి గోప్యతతో నిర్వహిస్తుంది. స్థోమత కలిగిన సభ్యులు, బ్యాంకు సబ్సిడీ అనంతరం మిగిలిన ప్రీమియాన్ని ఒక అర్హులైన పెన్షనర్ తరఫున చెల్లించే విషయాన్ని కూడా పరిశీలించవచ్చు. అలాంటి ఔదార్యం మన ఎస్.బీ.పెన్షనర్ కుటుంబ స్ఫూర్తికి నిజమైన ప్రతిబింబంగా నిలుస్తుంది.

ఈ వ్యాసం ముద్రణకు వెళ్తున్న సమయానికి, ఈ కార్యక్రమం ప్రారంభమైన కొద్ది రోజులలోనే మన గౌరవనీయ సభ్యుల విరాళాలు ₹70,467కు చేరుకోవడం నాకు ఎంతో ఆనందాన్ని కలిగించింది. ఈ హృదయపూర్వక స్పందన, సమష్టి కరుణ అనేక మంది అర్హులైన పెన్షనర్ల జీవితాల్లో అర్థవంతమైన మార్పును తీసుకురాగలదనే మన విశ్వాసాన్ని మరింత బలపరిచింది.

ఈ మహోన్నత కార్యక్రమంలో ప్రతి సభ్యుడు భాగస్వామి కావాలని, తన స్థోమత, సామర్థ్యాలకు అనుగుణంగా ఏ మొత్తమైనా, వీలైతే స్టాండింగ్ ఇన్ ప్రక్షన్ ద్వారా అందించాలని హృదయపూర్వకంగా విజ్ఞప్తి చేస్తున్నాను. మన ముందున్న కార్యం ఎంతో పెద్దది. కానీ మన సమష్టి సంకల్పం అంతకంటే గొప్పది. కరుణను సమష్టి కార్యాచరణగా మార్చుకుందాం. మనలో ఒకరు అవసరంలో ఉన్నప్పుడు, మిగిలిన వారందరూ అండగా నిలిచారని చరిత్ర మన గురించి చెప్పేలా ముందుకు సాగుదాం.

మన మహోన్నత లక్ష్యం: ప్రతి పెన్షనర్ కు ఆరోగ్య రక్షణ. మనం పంచుకుందాం... మనం ఆదుకుందాం... కలిసి.

ఆప్యాయ అభివాదములతో,

(డి. కృష్ణ కుమార్)

ప్రధాన కార్యదర్శి

INSURANCE FUND - CONTRIBUTIONS, WE THANK YOUR GENEROSITY

Rs. 5,000/- S/s. N.V.D.S.Raju, C.Vijaya Sekhar, Smt. Gita Narasimhan, Smt. Vineet Rastogi.

Rs. 3,000/- S/s. M.L.N.Subramanyam, Mohd Yunus, Y.Naresh, M.Manaiah, V.Siva Shankar; **Rs. 2,500/-** Sri B.S.R.Prasad.

Rs. 2,400/- Sri V.S.R.Narasimha Murthy; **Rs. 2,000/-** S/s. V.Neelakanta, R.Someswara Rao, P.A.S.Sudhakar Rao, D.Sadanand, Khaja Rasool Shaikh, J.S.S.Prasad; **Rs. 1,200/-** S/s. S.Raju, T.K.V.Rangacharyulu, I.Seshagiri Rao.

Rs. 1,116/- Sri M.Sai Prasad; **Rs. 1,000/-** S/s. D.Krishna Kumar, V.S.G.Chandrasekhar, Ameer Jan Shaikh, N.Hanumantha Rao, Anil Roy Gour, T.K.V.T.Rajagopala Charyulu, N.Radhakrishnan, Smt. Rajini Radhakrishnan, Sri N.D.S.V.Nageswara Rao (**Serving CGM**).

Rs. 999/- Sri B.Kesava Rao. **Rs. 600/-** S/s. I.V.Subba Rao, N.Mallikarjunam, Smt. P.Jhansi Lakshmi.

Rs. 501/- Smt. M.Vijaya. **Rs. 500/-** S/s. Mohd Tajuddin, V.Madhusudana Rao. **Rs. 200/-** Sri B.S.R.Murthy.

Rs. 100/- Sri V.V.S.K.Sastry, M.Rama Rao; **Rs. 51/-** Sri A.Bali Reddy; **Rs. 50/-** S/s. T.S.R. Murthy G.Rama Rao.

ANOTHER FEATHER IN THE CAP OF THE CIRCLE ASSOCIATION

The persistent efforts of SBIPAHC with the Bank have borne fruit. We are pleased to inform that the Bank has accepted our representations on the following long-pending issues:

A. Revision of Pension – 7th Bipartite Pensioners o/a sanction of 5th Stagnation Increment

The pension of the following 7th Bipartite Pensioners has been revised by extending the benefit of the 5th Stagnation Increment, which had not been granted earlier. The revision was carried out during June 2026, and the consequential arrears of pension will be paid along with the July / August 2026 pension.

1. Shri P. Surya Rao, PF No. 766887, Pension Paying Branch – Mallampet.
2. Shri B. K. R. Pratap Singh, PF No. 776572, Pension Paying Branch – Secunderabad.

B. Revision of Pension – 12th Bipartite Pensioners o/a sanction of 2 additional Stagnation Increments

As per the 12th Bipartite Settlement dated 08.03.2024, Award Staff who fulfil the prescribed eligibility conditions are entitled to two additional stagnation increments. However, despite fulfilling the prescribed eligibility conditions, certain employees were not extended the benefit of the 11th Stagnation Increment.

The benefit of the 11th Stagnation Increment has now been extended to the following employees. The revision will be reflected in the salary for July 2026, payable on 27.07.2026.

S.No.	PF No.	NAME (S/SHRI/SMT/KUM)	DESIGNATION
1	3125092	Lakshmi Mahendrakar Rajendra	Special Associate
2	3089967	Ratna Kumar Kolachana	Chief Associate
3	3375978	Rita Mohan Anand	Chief Associate
4	6327176	Nooney Lakshmi Kumari	Chief Associate
5	3363880	Madhavi Gangapuram	Chief Associate
6	7192584	Noorjehan M	Chief Associate
7	3086046	GVG Vijaya Lakshmi	Senior Associate
8	6322166	Mohini Maringanti	Senior Associate
9	3089223	Venkata Lakshmi Potham	Chief Associate
10	3051684	Tadepalli Suseela	Special Associate
11	3057763	Sabita Ratna Damojipurapu	Chief Associate
12	3070468	Usha Rani Gandigari	Chief Associate
13	3079597	Madhavamani Vepa	Chief Associate
14	5210046	Kasturi Subramanyam	Chief Associate
15	6905765	Satyanarayana Venkata Palapar	Chief Associate
16	6061680	Karra Pery Shastry	Chief Associate
17	3088731	Pale Santhi Lakshmi	Senior Associate
18	6296491	Rajkumar Dhyanmothe	Senior Associate
19	3375560	S Krishna Veni	Special Associate
20	3380251	Madhira Atchuta Srinivas	Chief Associate
21	6309143	Ratnamala Konduru	Senior Associate
22	6310427	Venkanna Kekkurla	Chief Associate

SBIPAHC – ZINDABAD :: ZINDABAD - ZINDABAD



READ & LEARN



CHECK LIST FOR FAMILY PENSION

SI No.	CHECKLIST	COMPLIED YES / NO / NAP
1	Pension paying branch / Home branch on receipt of death information should record the details in HRMS and CBS (only Pensioner CIF) and no withdrawal be allowed from the pension account.	
2	Present joint account to be continued (no need of opening separate new account). CIF of deceased Pensioner to be delinked in that SB account. Separate ATM card/INB to be issued in CIF of family pensioner.	
3	Please contact PPF&G Dept., at LHO for calculating the excess pension paid, if any, for recovery and remittance the same by IBTS to PPFG, LHO, HYD (03976)	
4	Family pension proposal by spouse in ANNEXURE – III & IIIA (Family Pensioner Photograph to be attested by Branch Manager). Signature of Family Pensioner on every page. The Annexures can also be downloaded from Association website www.sbipahc.in	
5	Death Certificate in original	
6	Certificate for completing formalities of SBI Tribute	
7	Deceased Pensioner's ID Card and Pension Payment Order / Advise issued by PPF&G Department.	
8	SB Account passbook front page photocopy	
9	Indemnity Bond duly stamped with Rs. 200/-. Format can also be downloaded from Association website www.sbipahc.in	
10	KYC Documents of family pensioner duly verified by Branch Manager.	
11	In case the Family Pensioner is unable to pay the excess pension paid by the Bank for any reason the family pension payable in the first instance will be appropriated towards the excess paid amount till it is fully liquidated and there after only family pension will be paid for credit of the family pensioner's account.	
12	In case the pensioner is having any pension loan dues to the Bank the same need to be recovered from the family pensioner / legal heirs	
13	The filled-up proposal of Family Pension, along with formats as above, shall be forwarded to PPF&G Department, SBI, LHO, Hyderabad directly by Pension Paying Branch.	

"Reading is important, because if you can read, you can learn anything about everything and everything about anything."

— Tomie dePaola

FEDERATION NEWS

Ref.No. FSBIPA/45/2026

Date : 25-05-2026

The Dy. Managing Director (HR) &
Corporate Development Officer,
State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI - 400021.

Dear Sir,

SBI HEALTH CARE (POLICY-A) & SBI HEALTH ASSIST (POLICY-8) REIMBURSEMENT OF EXPENSES FOR HOSPITALISATION OR DOMICILIARY TREATMENT UNDER THE RECOGNISED ALTERNATIVE THERAPY

The provision for reimbursement of expenses for treatment under Alternative Therapy i.e., under the recognized system of medicines (AYUSH) Viz., Ayurveda, Unani, Siddha & Homeopathy are available under both the captioned policies as mentioned in the Brochure released by M/s. Anand Rathi Insurance Brokers on Policy-A & Policy-B and also in the Bank's Booklet Medimate+ (2026-27-v4.0) under Benefits of Availing SBI Health Assist Policy under Page-08. The only stipulation for eligibility of insurance coverage is that the treatment should be taken in a Hospital / Nursing Home / Clinic registered with the Central / State Government.

2. We are receiving representations from our Affiliates that the bills for reimbursement of treatment taken under Alternative Therapy are summarily being rejected by M/s. SBI General Insurance Co. Ltd. despite availability of the above provision. We are also informed that so far not even a single bill has been paid in respect of hospitalisation expenses for treatment taken under Alternative Therapy.

3. A standard proforma of rejection is just communicated to the claimant, whereas these conditions were neither mentioned in the brochure issued by the Insurance Broker nor by the Bank, for information of those who have obtained Health Insurance under Policy-A as well as Policy-B.

4. We submit hereunder, for your kind information, the procedure followed by SBI General Insurance Co. Ltd. towards rejection of bills for reimbursement in connection with treatment taken under Alternative Therapy:

Ref. 581 General Claim No.201625226781-01 under Policy No. 41010250100000235-00

A. The claimant submitted the bill for reimbursement and was rejected by SBI General Insurance Co, Ltd. with the following reasons:

"We regret to inform you that the above claim for inpatient AYUSH treatment has been rejected in accordance with the terms and conditions of the policy and the admissibility requirements for AYUSH inpatient claims:

- Lack of documented transition from OPD to IPD.
- Absence of objective clinical evidence supporting inpatient care.
- Inadequate daily progress documentation.

➤ Nature of admission appears non-emergent / wellness oriented.

B. The claimant resubmitted bill with the required documents along with the attending Doctor's certificate containing key medical clarifications as under:

"The patient was diagnosed with acute Intervertebral Disc Prolapse with severe spinal canal stenosis, a condition requiring immediate medical attention.

➤ The pain severity at the time of admission was VAS 9/10, indicating severe pain necessitating supervised inpatient care.

➤ Prior conservative (OPD) treatment for 2 weeks had failed to provide relief, making hospitalization medically necessary.

➤ Daily clinical records, progress notes, and treatment details were maintained and submitted.

➤ The treatment was conducted in accordance with Ministry of AYUSH Standard Treatment Guidelines (2017) for musculoskeletal disorders.

➤ The admission was not for rejuvenation / wellness, but for medically necessary treatment due to acute functional impairment.

C. The above resubmitted bill of the claimant was once again rejected by the Insurance Company, within less than 48 hours with the standard reason **"Your claim has been rejected and we are unable to reconsider it."**

5. We are also informed by our affiliates that majority of the bills relating Alternative Therapy were rejected by the Insurance Company following the above procedure and are being rejected without assigning any reason.

6. Hence, we seek your kind intervention in the matter and also request to arrange for taking up the matter suitably with appropriate authority of M/s. SBI General Insurance Co. Ltd. for proper processing and reimbursement of eligible hospitalisation expenses in respect of all similar rejected cases.

7. Please acknowledge receipt of this communication and advise us the developments in this regard.

With Greetings,

Yours faithfully

GENERAL SECRETARY
FSBIPA

Ref.No. FSBIPA/46/2026

Date : 25-05-2026

SPECIAL LETTER TO ALL AFFILIATES

REGISTRATION OF DISABLED CHILD A LIFE TIME BENEFICIARY FOR FAMILY PENSION

It is known that recently the Hon'ble High Court of Jammu and Kashmir and Ladakh in WP(C) 2901/2023 had dismissed an appeal filed by the State Bank of India and upheld the order of a single judge to grant family pension to a physically disabled woman.

2. The Hon'ble High Court observed that the Bank rejected her pension claim for the reason that her father who was appointed as Security Guard on 04-08-1971, superannuated on 31-03-1994 did not mention her as a dependent in the declaration form at the time of his retirement and also for the reason that she did not meet the eligibility rules, especially regarding when her disability manifested. The Hon'ble High Court further observed that, her disability is permanent and makes her unable to earn and medical records showed that her disability existed from 1975, long before her father's retirement. Accordingly, the Court said that the Bank cannot deny a genuine claim on such grounds. It may be noted that the Hon'ble Court was in disagreement with the technical objection of non-registration of her name before the date of retirement / death of employee alone.

3. Members are also aware of the other stipulations, which still exist, for according life-time family pension beneficiary status to disabled children such as (i) the disability should have been manifested before the date of retirement/death of employee and (ii) the handicap of such nature prevents the child from earning his/her livelihood evidenced by certificate signed by authority not below the rank of Civil Surgeon and (iii) the declaration of dependency should have been made before the date of retirement of the employee.

4. The Federation has been persistently following up with the Bank management for amendment to Family Pension Rules as available under Central Civil Services Pension Rules. In the meantime, on the request of the Federation, the management has advised all administrative circles of the Bank through e-Mail on the 5th June 2023 as under:

"It is advised that there might be cases, where the employees could not nominate their disabled child(ren) for Family Pension during their service period / before death. In such cases, even if there is no nomination, the eligible family member shall be entitled for Family Pension subject to the ascertaining of the required eligibility criteria."

5. Accordingly, applications were sent to Corporate Centre from many of administrative circles of the Bank. The position obtaining then at all circles were ascertained from all affiliates prior to Small Committee Meeting of the Bank with the Federation on 14th October 2025 and the data provided to us by the affiliates is furnished below:

S.No.	Circle	Total Received	Total Approved	Total Rejected	Pending	
					At CC level	At Circle level
1	Ahmedabad	57	33	5	8	11
2	Amaravati	9	0	0	1	8
3	Chandigarh	37	13	2	10	12
4	Delhi	27	7	9	7	4
5	Hyderabad	28	23	2	0	3
6	Kerala	47	17	1	0	29
7	Kolkata	48	39	0	0	9
8	Lucknow	8	0	0	8	0
9	Mumbai	29	4	0	2	23
10	Patna	7	3	0	2	2

6. We are also receiving information from the respective circle affiliates, on cases approved by Corporate Centre, subsequent to Small Committee Meeting of 14.10.2025. In this connection, we request all our affiliates to follow-up with their circle authority to take up such similar eligible cases, pending if any, with the Corporate Centre, immediately without any further delay. In case of any difficulty, the cases may be referred to the federation for further follow-up at our end.

7. The Federation is following up with the corporate centre for incorporation of further relaxations in our existing scheme, as available in Central Civil Pension Rules. In the meantime, we shall be glad if eligible pensioners register name of their disabled child if any with the bank for life time family pension.

With Greetings,

Yours faithfully

GENERAL SECRETARY
FSBIPA

Ref.No. FSBIPA/50/2026

Date : 01-06-2026

The Dy. Managing Director (HR) &
Corporate Development Officer,
State Bank of India, Corporate Centre,
Madame Cama Road, MUMBAI - 400021.

Dear Sir,

INDIVIDUAL HOUSING SCHEME Vs. GROUP LIFE INSURANCE POLICY

The Bank has obtained, during the year 2018, a Group Term Insurance Policy covering outstanding in all home loan accounts of employees and pensioners under Individual Housing Loan (IHL) and the annual premium for the policy is paid by the Bank. The Sanctioning Authority, at the request of the employee, may permit to continue repayment after retirement up to 80 years of age or maximum tenure of loan of 30 years.

2. A reference is also invited to e-Circular No.CDO/P&HRD-IR/99/2008-09 dated 14.02.2009 containing instructions with regard to waiver of interest on loans of deceased employee.

3. In the absence of clear instructions on waiver of interest on Individual Housing Loans availed by the deceased pensioners, the interest is being applied on IHL accounts even after the death of the pensioners. It will not be out of context to mention here that the family members of the deceased pensioners, who are unaware of any of the bank's instructions, are not even informed that the outstanding in the IHL accounts are covered under Group Term Insurance Policy. We are also informed that, in case of serving employees, recovery of instalments stop immediately on the death of the employee, but in case of pensioner, the recovery continues even after death of the pensioner.

4. We are receiving representations from family members of few deceased pensioners that they are put to avoidable inconvenience due to lack of awareness, amongst operating staff at the Branches, on the procedure towards claim of insurance and appropriation of interest amount applied on IHL accounts from the date of death of the pensioner.

5. In this connection, we shall be glad if you will please arrange for issuance of an S.O.P. (Standard Operating Procedure), in the form of circular instructions, on the detailed procedure to be followed by the operating staff at branches towards claim of insurance, where applicable, and appropriation of interest amount, where applied on IHL accounts from the date of death of the pensioner to the date of receipt of insurance claim by debit to Interest Account.

Please acknowledge receipt of this communication and advise us the developments in this regard.

With Greetings,

Yours faithfully

GENERAL SECRETARY

FSBIPA

Circular No: FSBIPA/23/2026

Date : 10-07-2026

To All Affiliate Circle Associations:

Dear Sir,

PAYMENT OF TAX ON PERQUISITE VALUE OF STAFF LOANS

We have today sent a request letter to the DMD & COO on the captioned subject for kind consideration. We shall revert back on receipt of response from the Bank.

With Greetings,

Yours faithfully

GENERAL SECRETARY

FSBIPA

Ref.No. FSBIPA/52/2026

Date : 10-07-2026

The Dy. Managing Director (HR) &
Corporate Development Officer,
State Bank of India, Corporate Centre,
Madame Cama Road, MUMBAI - 400021.

Dear Sir,

Reg: Hardship faced by certain pensioners in availing the benefit of Bank bearing income tax on perquisite value of Staff Housing Loan, Staff Car Loan & Staff Education Loan for the year 2026-27

At the outset, we express our sincere gratitude to the Bank for its considerate decision to bear the income tax on the perquisite value of eligible Staff Housing Loans, Staff Car Loans and Staff Education Loans for the year 2026-27. This employee- and pensioner-friendly measure reflects the Bank's continuing concern for the welfare of its serving and retired employees and has been widely appreciated.

2. In this connection, we wish to bring to your kind attention a genuine hardship being experienced by certain pensioner members in relation to availing the above benefit, particularly on account of non-submission of Investment Declaration Form (IDF) for the financial year 2025-26.

3. It has been brought to our notice that some pensioners did not submit the Investment Declaration Form (IDF) for the financial year 2025-26 under a bonafide impression that a separate declaration may not be necessary, since their staff loan accounts, deposit accounts and other banking relationships are maintained with SBI itself. They genuinely believed that the relevant financial particulars already available within the Bank's systems would be duly considered while arriving at taxable income and determining eligibility for the perquisite tax benefit.

4. It is pertinent to mention that the Bank has calculated the perquisite value on concessional loans on its own based on the data available in its systems, including staff loan details maintained by the Bank. This establishes that the required loan information was already available with SBI and was used for computation of perquisite value.

5. Similarly, the pensioners' deposit accounts are also maintained with SBI, and the details of interest paid/accrued on such deposits are available in the Bank's records and are also reflected through tax information systems such as Form 26AS/AIS wherever applicable. Pensioners were therefore under a bonafide impression that the information available within the Bank's systems would be considered while determining taxable income and eligibility for the Bank bearing the perquisite tax.

6. The issue has arisen only because such income details were not separately captured through IDF. There was no suppression of income or withholding of any information, as the relevant particulars were otherwise available and traceable from the Bank's own records and systems.

7. By way of illustration, in one such case brought to our notice, after transition to the New Tax Regime, the taxable income exceeded ₹ 12.75 lakhs. The perquisite value reflected was around ₹ 2,62,000/-, resulting in an unexpected financial burden due to loss of eligibility for the Bank bearing the perquisite tax.

8. It may kindly be appreciated that the matter has come to notice before the due date for filing Income Tax Returns for FY 2025-26 (AY 2026-27), i.e., 31.07.2026 for individual taxpayers. Hence, there is still an opportunity to examine suitable corrective measures and extend the intended benefit/relief announced by the Bank to the affected pensioners, so that they are not deprived of the benefit due to a procedural omission.

9. Retired employees have continued their association with SBI not merely out of loyalty, but out of deep-rooted trust built over years of service. The present hardship has arisen from that very trust - that the Bank would duly consider information already available within its systems - rather than from any deliberate omission or negligence.

10. We request your good self to kindly consider the request sympathetically and grant suitable relief, including a corrective mechanism I one-time relaxation for affected pensioners wherever the required information is available in the Bank's records and tax systems.

11. Alternately, on production of proof of payment of tax on such perquisite value by the individual pensioners, as a one-time measure, such tax may please be reimbursed to them.

With regards,

Yours faithfully

GENERAL SECRETARY, FSBIPA

UNITED FORUM OF BANK UNIONS (AIBEA-AIBOC-NCBE-AIBOA-BEFI-INBEF-INBOC-NOBW-NOBO)

CIRCULAR No. UFBU/2026/15

Date : 29-06-2026

TO MEMBERS OF ALL CONSTITUENT UNIONS:

Dear Comrades,

Our unions and members are aware that we have been pursuing our important demands like introduction of 5 days banking, negotiated PLI, etc. These issues are also under conciliation before the Chief Labour Commissioner, Ministry of Labour on account of strike notice. However, since the Government was negative and non-responsive to our demand for 5 days banking, we had observed the massive protest strike on 27-1-2026. Thereafter we had followed up the matter with the IBA and Government but there was no development.

In the meantime, as though a retaliation, the DFS issued instruction to Banks to disburse PLI for 2024-25 to all employees and officers upto Scale III and also disburse PLI to Scale IV officers and above as per unilateral formula of the Government. Hence UFBU immediately gave the call for agitation including instant strike within 24 hours if the unilateral PLI scheme is implemented for scale IV officers and above in violation of the BPS/Joint Note. The issue was litigated before the Court. Our arguments have been well placed and well-heard by the Court. The case is coming up for hearing on 6 th October, 2026 and as of now there is no indication that the revised scheme will be implemented in a hurry by the Government or the Banks. During our discussions with the IBA, we have informed the IBA that UFBU is ready to discuss the PLI scheme further to make any modification that may be warranted.

Pending conciliation proceedings and the outcome of the litigation in the High Court, it has been decided to take up with the DFS and IBA for implementing the PLI for scale IV officers and above as per the existing formula under the BPS/ Joint Note for the years 2024-25 and 2025-26 so that these officers are not deprived and denied of the PLI that has been paid to other employees and officers in the respective Banks.

Since apparently there is no move from the Government or the banks to go ahead with the implementation of the revised PLI scheme for Scale IV and above officers, it is felt expedient to put on hold our agitational programmes for the present except that if there is any attempt to implement the revised PLI scheme, we shall resort to immediate strike action. Units and members are to take note of the same.

As regards 5 days banking, since the new Secretary, DFS has taken charge, it has been felt desirable to take opportunity to meet him in a delegation to appraise him of the issue in detail and to impress upon him to expedite the implementation.

We have already taken up issues like updation of pension, revision in Ex-gratia, uniform DA formula on pension, etc. These are to be pursued further. In the meantime, DFS has advised all Banks and IBA to initiate steps towards early completion of the 13th BPS/10th Joint Note negotiations.

Government has also decided to set up a High-power Committee to take forward their agenda on banking sector reforms.

All these developments will be discussed in the ensuing UFBU meeting to be convened shortly.

Yours comradely,

AIBEA - AIBOC - NCBE - AIBOA - BEFI - INBEF - INBOC - NOBW - NOBO

SECTION B: KITCHEN & DAILY CHORES



Safety Practice

✓ Never stand on chairs or stools to reach upper cabinets

✓ Keep frequently used items in lower cabinets (waist level)

✓ Use a reacher/grabber tool for items on high shelves

✓ Avoid carrying heavy vessels or water pots – Use smaller containers

✓ Never rush to attend to pressure cooker or boiling milk – Stay calm, move slowly

✓ Wear non-slip rubber-soled footwear while mopping or in wet areas

✓ Use a high stool or chair in kitchen to rest while cooking

✓ Never attempt to clean high fans, light fixtures, or AC units – Hire a professional

✓ Keep one hand free while walking – Avoid carrying to many items at once



Courtesy : JeevanGuru

SECTION C: BEDROOM & DRESSING



Safety Practice

✓ Always sit while putting on pants, socks, or footwear

✓ Use a long-handled reacher to pick up items from floor – Avoid sudden bending

✓ Get out of bed slowly – Sit up, dangle legs for a moment, then stand

✓ Install night lights in bedrooms, hallways, and bathrooms

✓ Keep pathways clear of clothes, shoes, and clutter

✓ Ensure bed height is appropriate – Easy to get in and out of

✓ Install night lights in bedrooms, hallways, and bathrooms

✓ Keep pathways clear of clothes, shoes, and clutter



Courtesy : JeevanGuru

SECTION D: BALCONY & OUTDOOR AREAS

Safety Practice

- ✓ Never lean over balcony railings – Stay well behind the railing at all times



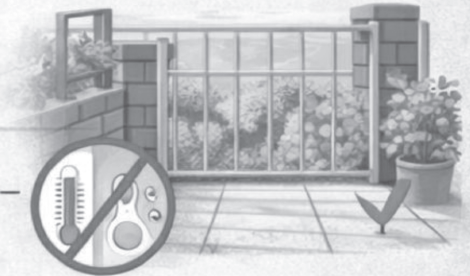
- ✓ Avoid using ladders of any kind (step, aluminium, wooden) – This is the most dangerous activity



- ✓ Never step onto wet or freshly mopped balconies – Moss and water make tiles extremely slippery

- ✓ Keep balcony clear of clutter – No tripping hazards

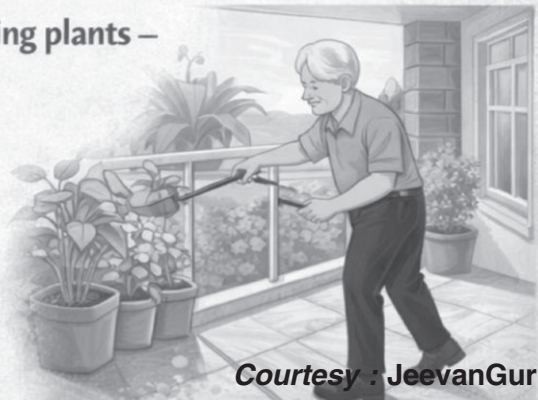
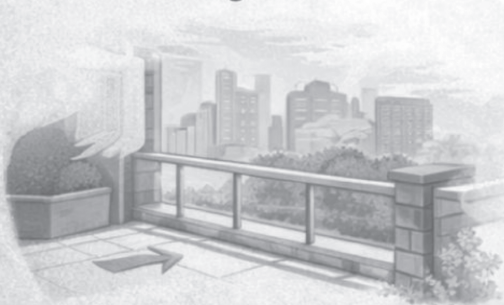
- ✓ Ensure balcony railings are sturdy and of proper height



- ✓ Avoid going out in extreme heat or cold – Weather extremes can cause dizziness.



- ✓ Use a long-handled tool for watering plants – Avoid reaching out



Courtesy : JeevanGuru

SECTION E: STAIRS & MOBILITY



Safety Practice

- ✓ Never carry items while using stairs – Keep both hands free for railings.



- ✓ Avoid stairs completely if feeling dizzy or weak

- ✓ Install railings on both sides of staircase



- ✓ Mark edges of steps with contrasting tape for better visibility

- ✓ Never rush to answer doorbell or phone – Walk calmly



- ✓ Wear properly fitted, non-slip footwear at all times – Avoid loose chappals/slippers

- ✓ Use walking stick or walker if needed – Pride is not worth a fall



Courtesy : JeevanGuru

SBI TRIBUTE – LIST OF BENEFICIARIES

Under the SBI TRIBUTE Scheme, financial assistance of ₹30,000 is being extended by the Bank to the families of deceased pensioners, as a mark of respect and gratitude for their valuable service.

Introduced on 23.07.2025, the scheme ensures immediate financial support to bereaved families with dignity and timely care.

The families benefited during period from 16-06-2026 to 15-07-2026 are furnished hereunder. Our Association has been actively coordinating with the Bank to facilitate timely processing and to reach out to the affected families.

LIST OF BENEFICIARIES

Sl. No.	Name of the Deceased	PF Number	Designation	Pension Paying Branch	Date of Death	Name of Spouse / NOK
01	Mohammed Imaduddin Taheer	8767025	Junior Associate	Tulasinagar-20701	27-05-2026	Khusro Jehan-Wife
02	V Srimannanarayana	2347482	W & Ward Head Cat	Main Branch-847	17-05-2026	V Vijayalakshmi-Wife
03	Rachuri Ramakrishna Rao	5361990	Deputy Manager	Hafeezpet-22063	08-05-2026	R Nirmala-Wife
04	G D S A Vittal Baba	1786210	Spl Associate	Main Branch-847	05-06-2026	Vani Annapurna-Wife
05	Mohd Abdul Razak	8766428	Deputy Manager	P&SB Vikrampuri-20766	21-05-2026	Uzra Razak-Wife
06	V Ramesh Babu	6339204	Sr Associate	Bhaskarrao Nagar-15568	12-06-2026	V Kasturi-Wife
07	S Mallesh	6317995	Messenger	Shivajichowk Adilabad-20122	10-02-2026	Samata Ojala-Wife
08	S Anandam	6281435	Head Messenger	Zaheerabad-20101	18-04-2026	S Balamani-Wife
09	D S Ranganayakulu	767247	Deputy General Manager	Musarambagh-10328	28-05-2026	D Bhaskara Lakshmi Kantham-Wife
10	R B Subramanyam	4241436	Jr Associate	Main Branch-847	08-06-206	R Balaji-Son
11	Veerender Prasad	8787638	Jr Associate	Gunfoundry Hyderabad-20066	26-05-2026	Geeta Veerender Prasad-Wife
12	Jakkula Yellaiah	8760462	Messenger	Gunfoundry Hyderabad-20066	10-10-2025	J Anasuya-Wife
13	Kudala Raghuveer	1792202	Assistant General Manager	Main Branch-847	19-06-2026	Kudala Pallavi-Wife
14	J Mallaiah	6367011	Messenger	Kamanpur-20385	01-04-2026	J Laxmi-Wife
15	B Giridhar Rao	3170209	Manager	NRI Jubilee Hills-13554	12-07-2026	B Syamala-Wife
16	R D Suresh	8810354	Jr Associate	Gunfoundry Hyderabad-20066	11-07-2026	Umesh-Son
17	T Kameswara Rao	1753479	Manager	ACB Palmanaeru-00266	08-07-2026	T Venkata Subbalakshmi-Wife
18	K Parvathi Devi	4239482	Spl Associate	Sujjapuram (Tanuku-11103)	16-06-2026	K Naga Ravi Varma-Son
19	Y Syam Prasad Reddy	789380	Spl Associate	Dulapalle-21070	09-07-2026	Y Ambuja-Wife
20	V Parthasarathy	777439	Spl Associate	Secunderabad-00916	25-06-2026	V S Vijayalakshmi-Wife

We place on record our sincere appreciation to the Chairman of our Bank for this compassionate initiative and acknowledge the dedicated efforts of AGM, PPG Department, Hyderabad LHO and our office bearers in ensuring smooth coordination.

NOTE : Our endeavour is to reach every unfortunate family eligible under the scheme. If any such family has been left out, members are requested to kindly bring it to our notice so that necessary assistance can be arranged.

ADMISSION OF NEW MEMBERS - MAY & JUNE 2026

We extend a warm welcome to the following retirees who are admitted provisionally as members of SBI Pensioners' Association Hyderabad Circle. We wish them a happy and a healthy retired life.

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
01	19790	3362744	Madhavi Latha Popuri	Hyderabad	Ashok Nagar 11658
02	19791	4237633	Sanjeeva Rayudu Ganumala	Medak	ACB Narsapur 4720
03	19791A	4237633	Smt. Prabhavathi Ganumala	Medak	
04	19792	4230795	Manikyam Donthi	Hyderabad	Dilsukhnagar 11746
05	19792A	4230795	Smt. Ganga Bhavani Donthi	Hyderabad	
06	19793	6184847	Sleeve Raju Gorantla	Hyderabad	Habsiguda 20087
07	19793A	6184847	Smt. Surekha Rani Gorantla	Hyderabad	
08	19794	3076512	Padmavathi Kamatam	Hyderabad	Rayadurg 13032
09	19794A	3076512	Nageswara Rao Nagisetty	Hyderabad	
10	19795	3581071	Jayasree P	Hyderabad	Vidyanagar 3608
11	19795A	3581071	Prakash V	Hyderabad	
12	19796	3894649	Shaik Ameer Begum	Sangareddy	Ramachandrapuram 10689
13	19797	3054918	Rajendra Kumar Pamidipati	Hyderabad	Muthangi 6153
14	19797A	3054918	Madhavi Latha Pamidipati	Hyderabad	
15	19798	6364977	Sravan Kumar Vattepu	Nalgonda	RP Road Nalgonda
16	19798A	6364977	Smt. Prasanna Vattepu	Nalgonda	
17	19799	6354718	Venkata Narayan Reddy Seri	Hyderabad	SR Nagar 20308
18	19799A	6354718	Smt. Sarala Patlolla	Hyderabad	
19	19800	6389570	Vishnumurthy	Mahaboobnagar	Christianpalli 22020
20	19800A	6389570	Smt. Latha	Mahaboobnagar	
21	19801	6316298	Koteswara Rao Lingam	Hyderabad	
22	19801A	6316298	Smt. Sreelatha Kompally	Hyderabad	
23	19802	6368565	Pochaiah Madampally	Mancherial	Vtkoor ACB 20386
24	19802A	6368565	Smt. Lalitha Madampally	Mancherial	
25	19803	3877248	Anitha M	Hyderabad	Begumpet 20299
26	19804	4260635	Venkat Swamy R	Hyderabad	Bandlaguda 17236
27	19804A	4260635	Smt. Swaroopa Rani R	Hyderabad	
28	19805	3876470	Siva Kumar Kondamudi	Hyderabad	Baghamberpet 21265
29	19805A	3876470	Smt. Subbu Padmavathi Kondamudi	Hyderabad	
30	19806	3391604	Madhusudan Reddy Beeravolu	Suryapet	Suryapet 06316
31	19806A	3391604	Smt. Vijaya Beeravolu	Suryapet	
32	19807	5653231	Yesudas Nagati	Suryapet	OBS Suryapet 20176
33	19807A	5653231	Smt. Swarna Nagati	Suryapet	
34	19808	3377326	Ramadevi Nalluru	Hyderabad	Bakaram 21215
35	19808A	3377326	Venkateswara Rao Nalluru	Hyderabad	
36	19809	3877965	Venkateswara Rao Manepalli	Hyderabad	Nizampeta 21023
37	19809A	3877965	Smt. Sri Rajyalakshmi Manepalli	Hyderabad	
38	19810	6297757	Srinivasan Dinva	Hyderabad	Anjaneyanagar
39	19810A	6297757	Smt. Bhaskara Lakshmi	Hyderabad	
40	19811	3870502	Venkateswara Rao Korada	Hyderabad	Mudfort 7111

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
41	19812	6402062	Venkateswara Rao Elle	Hyderabad	Keesara 206396
42	19812A	6402062	Smt. Ratna Kumari Elle	Hyderabad	
43	19813	5855705	Venkata Satya Narayana Murthy Mutnuri	Hyderabad	Keesara 206396
44	19813A	5855705	Smt. Venkata Lakshmi Kiranmayee Mutnuri	Hyderabad	
45	19814	6304540	Laxmi Narayana Injamuri	Nizamabad	Varni Road 21632
46	19814A	6304540	Smt. Latha Injamuri	Nizamabad	
47	19815	3364771	Prameela Conjeevaram Thanikachalam	Hyderabad	PBB SP Road 04156
48	19815A	3364771	Smt. Navneeth Narendran	Hyderabad	
49	19816	2803941	Surya Sankar Korimilli	Hyderabad	Nallagandla 18559
50	19816A	2803941	Smt. Usha Rani Korimilli	Hyderabad	
51	19817	4352777	Gopal G	Hyderabad	Banjara Hills 21037
52	19817A	4352777	Smt. Sangeetha G	Hyderabad	
53	19818	1775545	Venkata Raja Gopal Meduri	Hyderabad	Hyderabad Main Br 0847
54	19818A	1775545	Smt. Mahalakshmi Meduri	Hyderabad	
55	19819	3074285	Vijaya Manohar Namala	Hyderabad	Hyderabad Main Br 0847
56	19819A	3074285	Smt. Subrahmanyeswari Dasi	Hyderabad	
57	19820	6297323	Subrahmanyeswari Dasi	Hyderabad	Hyderabad Main Br 0847
58	19820A	6297323	Vijaya Manohar Namala	Hyderabad	
59	19821	3050378	Veera Venkata Satyanarayana Battula	Hyderabad	Anjaneyanagar 61790
60	19821A	3050378	Smt. Jayalakshmi Battula	Hyderabad	
61	19822	3382508	Girija Rani Seeram	Hyderabad	Hyderabad Main Br 0847
62	19822A	3382508	Smt. Vara Prasad M V L	Hyderabad	
63	19823	6335462	Gopi Chand Purimetla	Hyderabad	Himayathnagar 20067
64	19823A	6335462	Smt. Vijayasree I	Hyderabad	
65	19824	3118401	Venkata Chitty Jawahar Kedarsetty	Hyderabad	Pragathi Nagar 21831
66	19824A	3118401	Smt. Bhanumathi Kedarsetty	Hyderabad	
67	19825	6413765	Srinivasulu Mallakedi	Mahaboobnagar	Badepally 20193
68	19825A	6413765	Smt. Rajeswari Bai Mallakedi	Mahaboobnagar	
69	19826	5361990	Nirmala Rachuri	Hyderabad	Hafeezpet 22063
70	19827	3395081	Rajarajeswari Gudivada	Hyderabad	Kondapur 11081
71	19827A	3395081	Venkateswara Rao Gunda	Hyderabad	
72	19828	6417590	Sheshatalapasayi Chintalapudi	Bhadradi	Kaviraj Nagar
73	19828A	6417590	Prameela Chindthalapudi	Bhadradi	
74	19829	6335918	Padmakar Pogula	Hyderabad	BN Reddy Nagar Hyd 21463
75	19829A	6335918	Madhavi Marepalli	Hyderabad	
76	19830	6366066	Vijaya Lakshmi Yerubandi	Hyderabad	Saraswati Nagar 21461
77	19830A	6366066	Satyanarayana Panditi	Hyderabad	
78	19831	6378854	Venkateswarlu Kanaganti	Khammam	Jubilipura 20161
79	19831A	6378854	Smt. Nagamani Kanaganti	Khammam	
80	19832	3373959	Saraswathi Madiraju	Hyderabad	Vengalrao Nagar 11659
81	19832A	3373959	Sankara Muralidhar Madiraju	Hyderabad	
82	19833	6400515	Mallaiah Ganji	Hanamkonda	SCCL Mandamarri 0799
83	19833A	6400515	Smt. Ganji Ramadevi	Hanamkonda	
84	19834	3071464	Srinivas Kashyap Mynepalli	Hyderabad	Alkapuri 20790

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
85	19834A	3071464	Smt. Rama Devi Mynepalli	Hyderabad	
86	19835	6368093	Dhulipasha S K	Khammam	Khammam Main Br 05817
87	19835A	6368093	Smt. Asmath Banu	Khammam	
88	19836	1032739	Quadri S M	Hyderabad	Hyderabad Main Br 0847
89	19836A	1032739	Smt. Mumtaz Jahan	Hyderabad	
90	19837	789631	Bhagya Rao M V	Hyderabad	Parishrambavan 16668
91	19837A	789631	Smt. Vinayalatha M B	Hyderabad	
92	19838	4248767	Mamatha Mukthavanam	Mancheria	Mancheria 6267
93	19839	2764016	Uma Maheswari Devi M	Hyderabad	SBI Main Br Hyd 0847
94	19839A	2764016	A R V Chowdary	Hyderabad	
95	19840	3871207	Raghunatha Rao Nampally	Hyderabad	Isamia Bazar 5895
96	19840A	3871207	Smt. Vagdevi Kasturi	Hyderabad	
97	19841	4354338	Paleti Ramulu	Hyderabad	Uppal Gandhi Road 20848
98	19841A	4354338	Smt. Paleti Anasuya	Hyderabad	
99	19842	4231007	Manchineela Devadas	RR Dist	Boduppal 12665
100	19842A	4231007	Manchineela Adilakshmi	RR Dist	
101	19843	2765632	Sarala Yerrapareddy	Hyderabad	Bible House 2788
102	19844	3077594	T Satya Vara Prasada Kameswara Rao	Hyderabad	Gunfoundry 20066
103	19844A	3077594	Turaga Venkata Ratna Phaniswari	Hyderabad	
104	19845	6335772	Pittala Venkataiah	Sultanabad	Sultanabad 20146
105	19845A	6335772	Smt. Pittala Pushpalila	Sultanabad	
106	19846	6369359	Mudam Ganesh	Kamareddy	Rajampet 20503
107	19846A	6369359	Smt. Mudam Vijaya	Kamareddy	
108	19847	6335179	Pitambar Surender Lal	Hyderabad	Ramakrishnapuram 11666
109	19847A	6335179	Smt. Pitamber Anitha	Hyderabad	
110	19848	3055787	Gorthy Gopala Krishna Murthy	Hyderabad	Dammaiguda 18872
111	19848A	3055787	Smt. Gorthy Naga Bharati	Hyderabad	
112	19849	4252985	Mohd. Mahboob Ali Khan	Hyderabad	Moghulpura 20596
113	19849A	4252985	Mrs. Asra Sultana	Hyderabad	
114	19850	191346	C Sadguna	Hyderabad	West Malkajgiri
115	19851	1773887	Yandapalli Sambasiva Rao	Hyderabad	PBB Dilsukhnagar 4354
116	19851A	1773887	Smt. Yandapalli Venkata Mahalakshmi	Hyderabad	
117	19852	6380182	Kolakonda Venkatratnam	Kodad	Khammam X Roads, Kodad 21198
118	19852A	6380182	Kolakanda Nagalakshmi	Kodad	
119	19853	3041883	Kanipakkam Ramakrishna Reddy	Hyderabad	Financial Dist. Nanakramaguda 18047
120	19853A	3041883	Kanipakkam Chittapu Adilakshmi	Hyderabad	
121	19854	3519759	Kanchrla Dhana Lakshmi	Hyderabad	Hyderabad Main Br 0847
122	19854A	3519759	Chintakunta Srinivasulu	Hyderabad	
123	19855	3381994	M Vani	Hyderabad	Jubilee Hills 11745
124	19855A	3381994	Y Venkateswara Rao	Hyderabad	
125	19856	3391736	Kalyani Hota	Visakhapatnam	Hyderabad Main Br 0847
126	19856A	3391736	Josyula Srinivasu	Visakhapatnam	
127	19857	5539102	Srinivasa Rao Vadlamani	Secunderabad	
128	19857A	5539102	Smt. Dakshayani Vadlamani	Secunderabad	

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
129	19858	6399614	LAM Madhava Rao	Hyderabad	Nizampet 21023
130	19858A	6399614	Smt. LAM Usha Devi	Hyderabad	
131	19859	6389201	Pabbati Sudhakar	Hyderabad	Shamsheergunj 01765
132	19859A	6389201	Smt. P Kalavathi	Hyderabad	
133	19860	4154312	Marella Venkateswarlu	Hyderabad	Chandanagar 15779
134	19860A	4154312	Smt. Marella Madhavi	Hyderabad	
135	19861	3372936	Nallajonnala Venkateswarlu	Hyderabad	HUC 05916
136	19861A	3372936	Smt. N Satyavathi	Hyderabad	
137	19862	1782762	Vasudeva Murthy G	Hyderabad	Triveni Complex Hyd 30233
138	19862A	1782762	Smt. D Kaliprasanna	Hyderabad	
139	19863	6301258	Gadapati Nagaraju	Hyderabad	A T Agraharam Gnt 20715
140	19863A	6301258	Smt. Gadapati Prameela Kumari	Hyderabad	
141	19864	771236	Y Sreemannarayana Sarma	Hyderabad	Srilaparkpride 18875
142	19864A	771236	Smt. Y Bhanumati	Hyderabad	
143	19865	4243919	Vempati Ramulu	Mahabubabad	Nehru Chowk 20152
144	19865A	4243919	Smt. Vempati Jayamma	Mahabubabad	
145	19866	3046133	Mannam Venkata Narayana	Hyderabad	Temple Branch KKTP 60454
146	19866A	3046133	Smt. Mannam Venkata Ramanamma	Hyderabad	
147	19867	3380017	G S Sanjay Anand	Hyderabad	Attapur 21220
148	19867A	3380017	Smt. G Padmavathi	Hyderabad	
149	19868	6293948	Ch S Krishna Mohana Rao	Hyderabad	Hyderabad Main Br 0847
150	19868A	6293948	Smt. Ch Usha Sree	Hyderabad	
151	19869	3684342	A Savitri Gowri	Hyderabad	Humayun Nagar 05322
152	19869A	3684342	Addepalli Naga Krishna Sastry	Hyderabad	
153	19870	6328431	Nunavath Shantha	Hyderabad	Kushaiguda 20362
154	19870A	6328431	Laxman Naik	Hyderabad	
155	19871	783013	V L Narasimham	Hyderabad	Arunodaya Nagar 21056
156	19871A	783013	Smt. V S Subhyashini	Hyderabad	
157	19872	3086518	Gamini Subba Rao	Hyderabad	Attapur 12720
158	19872A	3086518	Smt. G Annapurna Devi	Hyderabad	
159	19873	4230981	Narlakanti Yettaiah	Hyderabad	Kompally
160	19873A	4230981	Smt. Narlakanti Chandrakala	Hyderabad	
Note : Kindly mention your L.M. No. in all your correspondence to the Association.					

ADMISSION OF BENEFACITOR MEMBER

We extend a warm welcome to the following Benefactor Members who are admitted as members of SBI Pensioners' Association Hyderabad Circle. We wish them a happy and a healthy retired life.

SL. No.	Mem. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
01	BM0041	6125794	Himachal Rao Kondaveeti	Hyderabad	Chirac Avenue 18655
02	BM0042	6345360	Nangunoori Sulochana	Hyderabad	Collector Office Br 21038
03	BM0043	1769197	Venkata Swamy Bhumana	Hyderabad	City Civil Court 20930



DON'T WAIT FOR ANOTHER TAX JOLT!

A few minutes spent updating your IDF today can save you from an unpleasant financial surprise tomorrow.

Stay Alert • Stay Compliant • Stay Protected



ATTENTION SBI RETIREES & FAMILY PENSIONERS

If you have already availed any of the following Staff Loans

HOUSING LOAN

CAR LOAN

EDUCATION LOAN

Please declare your
"Income from Other Sources",
if any,
through the
INVESTMENT DECLARATION
FORM (IDF) in HRMS
for FY 2026-27

WHY IS THIS IMPORTANT?

If your IDF is not updated, HRMS may not correctly compute your income tax liability, resulting in:

- ✗ Unexpected tax deductions
- ✗ Heavy year-end tax recovery
- ✗ Avoidable financial hardship

WHAT YOU SHOULD DO IMMEDIATELY

- 1 Log in to HRMS
- 2 Open the Investment Declaration Form (IDF)
- 3 Declare your Income from Other Sources, if any
- 4 Submit the declaration without delay

ADDITIONAL QUICK ACTIONS

- a) Click on 'Income from Other Sources' section
- b) Add all applicable income details (Interest, Rent, Dividend, etc.)
- c) Save each entry before proceeding

THEN FOLLOW THESE STEPS IN THE INVESTMENT DECLARATION FORM (IDF)



1 Log in to HRMS



2 Open the Investment Declaration Form (IDF)



3 Declare your Income from Other Sources, if any



4 Submit the declaration without delay



ALREADY SUBMITTED IDF BUT STILL FACING PROBLEMS?

Please report the specific issue to your SBI Pensioners' Association so that it can be taken up with the Bank for necessary resolution.

Act Now -
It Takes Only a
Few Minutes!

SBI PENSIONERS' ASSOCIATION - HYDERABAD CIRCLE

Issued in the interest of all
SBI Retirees & Family Pensioners



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SURGERIES**



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To Contact : Ch. Venkatesh, Mobile : 91541 83821, 96187 83593

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి జూలై మరియు ఆగస్టు 2026 లో పదవీ విరమణ అవుతున్న, క్రిందపేర్కొన్న సిబ్బందికి వీరి శేష జీవితము సుఖమయము కావాలని, వీరికి, వీరి కుటుంబ సభ్యులకు భగవంతుడు ఆయురారోగ్యాలను ప్రసాదించాలని యస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్, హైదరాబాదు సర్కిల్ మనస్ఫూర్తిగా కోరుచున్నది. ఈ సందర్భముగా వీరిని అసోసియేషన్లో మెంబర్గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న బ్రాంచి చిరునామాకు అసోసియేషన్లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
		CCE/LHO/MCG		
01	3390284	Garikipati Venkappaiah Sastry	Supervising	SBIRD
02	6301428	Chalapathi Rao VVSG	Supervising	Fraud Monitoring Cell
03	3376974	Sreehari Ramanatha Sarma Ghattamaraju	Supervising	SLBC/RSETI/FLC/Lead Bank
04	3384381	Sirisha Vani Boddu	Supervising	SBOSS & Special Projects
05	3355888	Navrang Kishan Kalapatapu	Supervising	Business Conduct & Discipline Management (BCDM)
06	3520986	Satya Mohan Abburi	Supervising	Centralised Claim Settlement Centre (CCSC)
07	3391116	Subbarao Garigala	Supervising	Chief Manager (CLIC)
08	6357792	Varalakshmi Tiruvayipati	Supervising	SBOSS & Special Projects
09	6328865	Srinivas Nandikolla	Supervising	Asst. General Manager (Risk)
10	3894215	Sampatooru Vaidehi	Supervising	Mega Document Archival Centre, Hyd.
11	3389472	Subba Lakshmi Kandukuri	Clerical	Ind Finance Branch
		AO/BRANCHES		
12	6423949	Jeetendra Kumar Singh	Supervising	Narsapur ADB
13	6180094	Biswajit Pattjoshi	Supervising	CCPC, Hyderabad
14	3891631	Ajay Kumar Darga	Supervising	Secunderabad
15	3878473	Durga Mehar Lakshmi Desaraju n Srinivasa Rao	Supervising	Accounts and Administration
16	3894088	Harischandra Rao Sasanapuri	Supervising	Chief Manager (Maintenance)
17	4168534	Pudi Veera Venkata Satya Siva Prasad	Supervising	Chief Manager (Operations)
18	3880206	Sanjeevarao Sangam	Supervising	Manager - Credit Monitoring
19	4168453	Seshu Kumar Adabala	Supervising	AGM (CSP Team Leader)
20	6327885	VVSRMM Mohan Chand Kumar Nanduri	Supervising	Konijerla
21	6306195	Jayasri Chaganty	Clerical	Hyderabad - IIIT, Gachibowli
22	6342140	Venkata Gouri Ravi	Clerical	Dwarakapuri, Punjagutta
23	5855721	Rajasekhara Rao Musuluri	Clerical	RACPC4, Hyderabad
24	5651751	Venkata Subramanya Srinivas Godavarti	Clerical	Hyd - Balanagar - MSME Br
25	6407803	Lalayya Nallapaneni	Clerical	Rakasipet - Bodhan
26	6368085	Mohd Bashumiya	Clerical	Arepally
27	6738168	Krishna Reddy Mereddy	Clerical	CAC, Miryalaguda, Miryalaguda
28	4257979	Kistamma Thippanna	Subordinate	Makthal
29	6314333	Kommaraju Buchaiah	Subordinate	Miryalguda Main
30	4242181	Kotha Yadagiri	Subordinate	Kazipet
31	6328083	Nakka Ramulu Ramulu	Subordinate	Wanaparthy Town
32	6445845	Krishna Reddy Pathakunta	Subordinate	Hyd - Nagole

ఆగస్టు 2026

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
		CCE/LHO/MCG		
01	3380459	Mohana Sarma B S K	Supervising	DGM & CDO
02	6335489	Ramana Rao Venkata Puppala	Supervising	IOR & FX Department
03	3378578	Sanjay Kodur	Supervising	AGM (SME)
04	3883043	Satya Gopalan Tyada	Supervising	RSETI Lead Bank
05	3382990	Soma Sekhar Vadlamani	Supervising	DGM & CDO
06	3385248	Srinivas Remani	Supervising	Supply Chain Finance CPC
07	3876241	Venkata Rajasekhara Perla	Supervising	DGM & CDO
08	3353141	Raja Sekhar V B Kapavarapu	Supervising	Operations & BOD
09	3387623	Kancharla Raghavendra	Supervising	Circle Complaint Resolution Centre
10	3879836	Anjaneyulu Sita Rama Ghantasala	Supervising	Circle Complaint Resolution Centre
		AO/BRANCHES		
11	3439461	Rakurty V V G K N Muneswara Rao	Supervising	HLST (Secunderabad AO)
12	6294057	Venkateswarlu Cheedella	Supervising	CCPC, Hyderabad
13	6363830	Vijaya Kumar Vasiraju	Supervising	RACPC, Kompally
14	6311849	Rama Satyanarayana Rao Kalyanam	Supervising	Jangaon ADB
15	6304567	Kiran Kumar Inaganti	Supervising	Research Centre Imarat, HYD
16	5855837	Shivram Mumadi	Supervising	Trimulgherry (Hyd)
17	6363695	Srinivas Vemula	Supervising	S R Nagar, Hyd
18	4253698	Laxman Suddala	Supervising	CAC, Medchal
19	6285163	A.V.U. Prabhakar	Supervising	SAMRO, Hyderabad
20	3881776	Ananta Padma Jnana Jyothirmayi Kolachana	Clerical	Nacharam IA
21	6069509	Immadi Meher Kumar	Clerical	Charminar Lad Bazaar
22	6342167	Indumathi Ramamurthy	Clerical	Kothagudem - Post Office Area
23	3382982	Jyothi Rangamani Chandu	Clerical	Meerpet
24	3382245	Nagalakshmi Rayaprolu	Clerical	HMT Nagar (Hyd)
25	3391493	Umadevi Battula	Clerical	Madhapur-Mind Space Raheja Towers
26	4274377	Venkateshwarlu Manasani	Clerical	Mahabubnagar - Main
27	5651352	Bala Srinivas Putcha	Clerical	Chief Manager (HR), Admin U
28	4255364	Chandra Sekhar Chetty Laxmi Narayana	Clerical	Mudfort (Sec'bad)
29	4253019	Hanmandlu Anupuram	Clerical	SME Branch, Huzurabad, Warangal
30	5855411	Jagannath Akella Venkata	Clerical	Balanagar, Secunderabad
31	6357148	Vijaya Kumar Thota	Clerical	Jagtial
32	6327907	Savitra Nimmagadda	Clerical	Tellapur
33	6297404	Dasari Narsing Rao	Subordinate	Medchal - MSME
34	6407307	Manohari S V	Subordinate	HYD - Hussaini Alam
35	6372007	Sarswathi K	Subordinate	HYD -Osmania University
36	6388108	Sreenath Samba	Subordinate	Dammaiguda
37	4238729	Sreeivasulu Madhavaram	Subordinate	Shamsheergunj (Hyd)
38	6392458	Srinivas Adabala	Subordinate	Aswapuram - Heavy Water Plant
39	6371167	Pamidi Vengoma Naidu	Subordinate	HYD - Overseas Branch

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
40	6738664	Bathula Krishnaiah Goud	Subordinate	Gajwel
41	6407684	Dhanancheyan Krishnareddy	Subordinate	HYD - Himmat nagar
42	6738559	Gopal Chintakunta	Subordinate	Thukkuguda
43	4250575	Chandraiah Alamala	Subordinate	Mulugu

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

సహస్ర పూర్ణ చంద్ర దర్శనము

సహస్ర పూర్ణ చంద్ర దర్శన భాగ్యము పొందిన ఈ క్రింది పెన్షనర్లు - మిత్రులందరికీ, అసోసియేషను శుభాభినందనలను తెలుపుతూ, వారికి భగవంతుడు మంచి ఆయురారోగ్యములు ప్రసాదించాలని, వారి భావి జీవితము సుఖమయం కావాలని కోరుకుంటున్నది.

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేదీ	చోటు / స్థలం	మొబైల్ నం.
01	01766	కల్లకూరి నాగమణి	01.06.1943	సికింద్రాబాద్	7702378558
02	05190	వెల్లటూరి మధుసూధన రావు	01.06.1943	హైదరాబాద్	9293408520
03	05397	జంధ్యాల రామకృష్ణ	05.06.1943	హైదరాబాద్	9581144671
04	02702	క్రొవ్విడి రవి	15.06.1943	హైదరాబాద్	9440750194
05	05581	కరాదె ప్రభాకర రావు	16.06.1943	హైదరాబాద్	9908052868
06	05896	నిడుమోలు రావు	20.06.1943	హైదరాబాద్	9440086559
07	06130	పి.వి.రమణ రావు	23.06.1943	పూనె	9030820692
08	04065	ఎమ్.శ్రీనివాస మూర్తి	01.07.1943	హైదరాబాద్	9010296545
09	06093	ఎమ్.వెంకట సుబ్బారావు	01.07.1943	హైదరాబాద్	9848402576
10	06344	ఎ.దామోదరమ్	01.07.1943	హైదరాబాద్	9652652740
11	19433	హెచ్.ఎస్.ఆనందరావు	01.07.1943	హైదరాబాద్	6302127385
12	04188	వి.శేషగిరిరావు	02.07.1943	హైదరాబాద్	9866347349
13	03608	కె.(కురెల్ల) వేణుగోపాలరావు	08.07.1943	హైదరాబాద్	9652710898
14	06147	కె.కోదండ రామయ్య	15.07.1943	హైదరాబాద్	9885038538
15	06588	కె.ఎస్.వి.కృష్ణమాచారి	21.07.1943	హైదరాబాద్	9849487756

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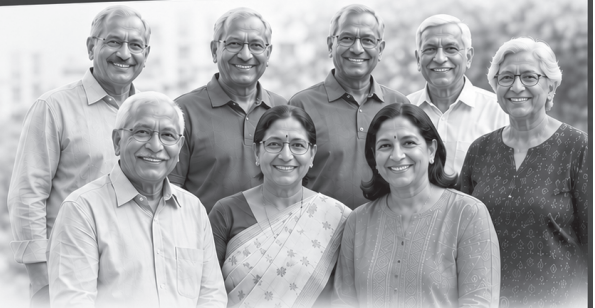
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21	03998	W.Sivasundaram	1,000	1,000	-	-
22	13993	G.V.V.Narayana Rao	500	500	-	-
23	13109	K.Kotaiah	300	600	-	-
24	19019	M.V.Shivaram	500	250	-	-
25		V.Chandra Kumari	-	700	-	-
26	5286	K.Rama Chandra Rao	300	200	-	-
Contributions received at Monthly intervals						
01	10402	SAM Amrutha Rao	300	-	-	-
02	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
03	01074	Kota Srinivasan, Hyderabad	-	-	101	-
04	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
05	04936	P.Surya Rao	-	-	54	-

OUR BANK DETAILS :

Hyderabad Circle : S.B. Account Number 10012392411 (IFSC Code : SBIN0003608) at SBI, Vidyanagar Branch, Hyderabad.

WITH GRATEFUL THANKS

We gratefully acknowledge members' contributions towards AGM, Benevolent Fund, Medical Aid, and Donations, which continue to strengthen our support to those in need.

OBITUARY

With profound grief, we report the sad demise of our members given below. May their souls rest in eternal peace.

SL. NO.	LM. NO.	NAME (SMT. / SHRI)	P.F. INDEX NO.	MOBILE / L.L. No.	EXPIRED ON	PLACE
PENSIONERS & SPOUSES						
01	05973A	S.Vanaja (W/o. S.V. MuraliMohan Rao)	0505927	9440477615	23-02-2026	Hyderabad
02	18884	L.Manthriya Naik	3877566	9848189313	04-05-2026	Khammam
03	15441A	K.Rajeswari (W/o. K. Murali Krishna)	3043959	9908849444	23-05-2026	Hyderabad
04	16039	K.Lakshmi Narasimha Rao	2751275	9642755009	13-06-2026	Hyderabad
05	15651	K.Raghuveer	1792202	7702555390	19-06-2026	Hyderabad
06	04757	Veluri Partha Sarathi	0777439	9542004036	25-06-2026	Secunderabad
07	11324	Y.Syam Prasad Reddy	0789380	9959222679	09-07-2026	Hyderabad
08	15296	Madas SunilKumar	3053695	9010616578	12-07-2026	Hyderabad

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF MAY AND JUNE 2026.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
01	05754	K. Rama Subba Reddy	Hyderabad	18-05-2026	K. Annapurna
02	18884	L. Manthriya Naik	Kodad	04-05-2026	L. Kamala, 9848216449
03	16200	E. Sudhakar	Secunderabad	04-03-2026	E. Manjula, 9652801152
04	13867	G.D.S.A.Vittal Babu	Hyderabad	05-06-2026	G.Vani Annapurna, 9866814174
05	15651	K.Raghuveer	Hyderabad	19-06-2026	K.Pallavi, 7674051955

• Details can be verified by anybody by making a reference to the record as certain columns could not be provided for want of space.

PENSIONERS' DELIGHT 😊

Amogh, remember this...
The healthiest pensioner is the richest pensioner!

RETIRED NOT OUT. ENJOYING LIFE! 😊

GOOD HEALTH =
HAPPY LIFE
AFTER RETIREMENT

A HEALTHY LIFE TODAY
ENSURES A
HAPPY TOMORROW! 😊

PENSION DIARY

FOLLOW HEALTH TIPS – AVOID HOSPITALISATION

Stay Active Every Day
 Eat Healthy, Eat Balanced
 Drink Plenty of Water
 Manage Stress, Stay Positive
 Avoid Tobacco in Any Form
 Get Enough Sleep

GOOD HEALTH TODAY, A BETTER TOMORROW! 😊

RNI No. APBIL/2002/08795 Dated : 16-12-2005 (Revised)

Registered : Postal Regn. No. HQ/SD/399/2024-26 Dt. 09-01-2024.

License No. PMG/TS/HQR/SC-03/WPP/2024-26

DATE OF PUBLICATION : 20TH OF EVERY MONTH. POSTED ON EVERY 25TH OF THE MONTH, POSTED AT PATRICA CHANNEL, TMO NAMPALLY.

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DISCLAIMER

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To,

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Edited, Printed and Published by Donekal Krishna Kumar, Flat No. 403, Hitex Residency, Novatel / Hitex Road, Khanamet, Kondapur, Serilingampally, Ranga Reddy, Telangana - 500 084, Telangana State, on behalf of **SBI PENSIONERS ASSOCIATION**, D.No. 4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana,
Printed at Mallikarjuna Press, # 3-5-926/22, Himayatnagar, Hyderabad-500 029, Telangana,
Published at **SBI Pensioners Association**, D.No. 4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana.
Editor : DONEKAL KRISHNA KUMAR. RNI Regd No: APBIL/2002/08795.
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