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## SBI PENSIONERS' NEWS BULLETIN

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**A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE**

**SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE**

**ELECTION CIRCULAR NO.1/2025 Dated : 17-10-2025**

For information of all members

This has reference to Election Circular No.1/2025 dated 19.09.2025.

### 1. ELECTION COMMITTEE :

The Election Committee will be as under :

SL. NO.	LM NO	NAME	DESIGNATION
1	18199	SATYANARAYANA SARMA LANKA	CHAIRMAN
2	19106	N. RAGHOTHAM RAO	ELECTION OFFICER
3	17539	V. NEELAKANTA	ELECTION OFFICER
4	14162	S. SRINIVASA SASTRY	ELECTION OFFICER
5	11202	T. JAIPAL	ELECTION OFFICER
6	8442	B.N. BHAGAVAN	ELECTION OFFICER
7	18788	G.N.T. RAJU	ELECTION OFFICER
8	19366	B. VENKATA APPA REDDY	ELECTION OFFICER
9	19389	B. SUBRAMANYAM	ELECTION OFFICER
10	18795	K. VENUGOPAL	ELECTION OFFICER
11	13613	A. ARUN KUMAR	ELECTION OFFICER
12	17106	K. HEMANTH KUMAR	ELECTION OFFICER
13	16793	K. BHUVANESWAR RAO	ELECTION OFFICER
14	13510	G.V.G. RAVINDRA BABU	ELECTION OFFICER
15	13581	SASTRY TCS	ELECTION OFFICER

## 2. EXCLUSIVE E-MAIL ID:

An Exclusive e-mail ID has been created by the Election Committee - **sbipahc.ceo2025@gmail.com**

**All queries/letters to be addressed only to the Chairman at the address:**

The Chairman, Election Committee, SBI Pensioners' Association Hyderabad Circle,  
C/o State Bank Buildings, Bank Street, Koti, Hyderabad 500001  
or through mail ID **sbipahc.ceo2025@gmail.com**

**E-mails addressed to the personal mail ID of the Chairman will not be entertained.**

## 3. FILING OF NOMINATIONS:

- Nominations to be submitted in person, either by the Contestant or the Proposer at the Association Office.
- A Register to record the brief details of nomination shall be kept at the Association Office, wherein the details to be filled and signed by the Contestant/Proposer, who submits the nomination.
- Proof of identity for filing of nominations shall be either SBI Pensioner ID Card or Aadhaar Card.
- Nominations shall be accepted from 11.00 a.m. to 3.00 p.m. on all working days between 27.10.2025 and 03.11.2025 except Public Holidays, Saturdays & Sundays.**

## 4. EXERCISE OF FRANCHISE:

- The members belonging to Nalgonda, Nizamabad and Warangal A.O. areas of the Bank, who are eligible to vote, can exercise their franchise through Postal Ballot alone.
- The members belonging to Hyderabad, Secunderabad and Cyberabad A.O. areas of the Bank, who are eligible to vote, can exercise their franchise, in person, in any of the polling booths at Association Office, Hyderabad or Canteen Premises, Secunderabad A.O. or SBILD, Gachibowli, Hyderabad.
- Proof of identity for exercising franchise shall be either SBI Pensioner ID Card or Aadhaar Card.

## 5. OTHER IMPORTANT INFORMATION:

The important information to be noted by the members, as contained in Election Circular No.1/2025 dated 19.09.2025 are reproduced hereunder:

- All the Members enrolled on or before **24<sup>th</sup> October 2025** are eligible to contest and vote in the elections. However, such of those members whose applications with payment of membership subscription fee on or before **24<sup>th</sup> October 2025**, but applications received at Association Office on or before **31<sup>st</sup> October 2025**, are also eligible to contest / exercise their franchise.
- All nominations should be accompanied by a Bankers Cheque / Demand draft of Rs.500/- favouring SBI Pensioners' Association Hyderabad Circle, payable at Vidyanagar Branch towards Contestant fee (which is non-refundable).
- Benefactor Members and all Members who have membership with any other Registered or Unregistered SBI Pensioners / Retirees Organisation / Association shall not have the Right to contest / vote in the Elections.**

- d. **The contestants and proposers should ensure that there are no dues payable by him / them in terms Bye-law No. 4 – CONTRIBUTIONS**
- e. Members who are away, including in foreign countries, who wish to file nominations, will have to submit their nominations, in original only, through their proposers duly adhering to all other rules.
- f. All the nominations received will be kept in a locked box in our Pensioners' Association Office at SBI Buildings, Bank Street, Koti, Hyderabad.
- g. No member can contest for two positions of the Executive Committee.
- h. Members cannot propose two different contestants for the same position in the Executive Committee.
- i. The Election Committee is empowered to expand its strength depending upon the need.
- j. In case of contest the actual time and venue of the polling as decided by the election committee will be advised separately through news bulletin or in Whatsapp Groups.
- k. **The contestants needing a copy of the voters list may obtain from the office of the SBI Pensioners' Association on written request in between 17-11-2025 and 25-11-2025 (both days Inclusive) and by remitting an amount of Rs.2,000/- (either by Cash/ Bankers Cheque/Demand Draft).**
- l. **The Bye-laws of SBI Pensioners' Association Hyderabad Circle which is placed in the website of our association <https://sbipahc.in> under the page "About us" and also the Rules framed for contesting the Elections for the period 2026 - 2028 are binding on the members contesting the elections as well as those proposing / seconding the contestants.**
- m. The Election Committee is empowered to Revise / Design / Redesign the schedule of polling, identification of polling centers, conduct of polls, counting of polled ballots etc., and the decision of the Election Committee in all matters is **FINAL AND BINDING ON ALL.**

The Editorial Committee Members, who were nominated to the Election Committee earlier, are replaced with ordinary members, as there was an objection to Editorial Committee Members in the Election Committee. Though its is not objectionable, as they are not office-bearers of the Association, it has been decided to place them out of the Election Committee and the Circular with amended names is placed above.

Sd/-

HYDERABAD

DATE: 17.10.2025

(SATYANARAYANA SARMA LANKA)

CHAIRMAN – ELECTION COMMITTEE

**"HE WHO CAN - DOES  
HE WHO CANNOT - TEACHES"**

## SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

### REPORT ON THE (F)ACTUAL POSITION OF FUNDS OF ₹12,23,965.27 COLLECTED BY 702 PRE-NOVEMBER 2002 RETIREES TOWARDS COURT EXPENSES AND HANDED OVER TO SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE TOWARDS LEGAL EXPENSES

This report is issued to place on record the (f)actual position relating to the funds amounting to ₹12,23,965.27, collected by a group of pensioners from Pre–November 2002 pensioners, numbering 702 petitioners, for filing writ petitions before the Hon'ble High Court of Andhra Pradesh (now Telangana) in October 2002, to pursue pension at 50% of the last drawn average pay and other pension-related issues. **This report is published especially for the information of those 702 only petitioners who contributed to this fund.**

The said amount, which was initially held in the personal name of Late Sri K. Thimmappa, was subsequently handed over by him, along with Sri Ganti Seshagiri Rao, Sri Md. Yunus, Late Sri V. Sadanandeeswaraiiah, and Late Sri Vaddadi Umamaheswara Rao, to the SBIPA Hyderabad Circle for pursuing the above case. The funds were thereafter maintained with Canara Bank, Gandhinagar Branch, Hyderabad, in the name of "SBIPA Hyderabad Circle."

Due to COVID-related disruptions, the Annual General Meeting (AGM) could be held only on 26.04.2022 at Guntur, where the details of the two Term Deposits held with Canara Bank were apprised to the members.

The two Term Deposits, renewed periodically, stood at ₹14,11,938, along with interest accrued up to 29.01.2023. This amount was duly incorporated in the Balance Sheet as on 31.03.2023 and reflected in the Receipts & Payments Account under the head:

"SBI Pensioners Hyderabad High Court Case Fund (702 Pensioners) – Deposit with Canara Bank, Gandhinagar, Hyderabad."

In the Balance Sheet as on 31.03.2023, the same was included in the consolidated figure 'Fixed Deposits with SBI & Its Allied Banks under Schedule H' – ₹1,51,11,938/-, comprising

- |                              |   |                |
|------------------------------|---|----------------|
| (1) SBI, Vidyanagar          | – | ₹1,37,00,000/- |
| (2) Canara Bank, Gandhinagar | – | ₹14,11,938/-   |

**The audited accounts were presented at the AGM held at Nalgonda on 15.04.2024, discussed in detail, and approved unanimously.**

For the year 2024, two Term Deposit Receipts (TDRs) were renewed with Canara Bank for a period of 400 days and were reflected under the same Schedule H in the Balance Sheet as on 31.03.2024, showing total fixed deposits of ₹1,63,14,296/-, comprising:

- |                              |   |                |
|------------------------------|---|----------------|
| (1) SBI, Vidyanagar          | – | ₹1,48,00,000/- |
| (2) Canara Bank, Gandhinagar | – | ₹15,14,296/-   |

**These accounts were presented to the AGM held at Warangal on 23.06.2025 and were approved unanimously.**

For further clarity, the Auditor of the Association furnished a bifurcated statement of fixed deposits as under:

As on Date	SBI, Vidyanagar	Canara Bank, Gandhinagar	Maturity Date	Total
31.03.2023	₹1,37,00,000	₹14,11,938	05.03.2024	₹1,51,11,938
31.03.2024	₹1,48,00,000	₹15,14,296	09.04.2025	₹1,63,14,296

**This report is presented to reassure all members — specifically, the 702 petitioners who contributed to this fund — that the funds remain distinctly identifiable** and are held in the name of SBIPA Hyderabad Circle with Canara Bank, Gandhinagar Branch.

With the term of the present Office Bearers coming to a close on 31.12.2025, it is considered appropriate to formally place this Report on Record for the information of all members.

## SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

### CIRCLE ASSET BIFURCATION AND SALE OF ASSETS

Consequent upon the bifurcation of State Bank of India, Hyderabad Circle in 2017, our Circle Association constituted a Committee of Office Bearers from both Circles, with Sri D. Krishna Kumar, Vice President, as the Convenor.

After extensive deliberations, the Committee recommended, among other things, the sharing of the assets of the Association in the ratio of 57% and 43% between SBIPA Amaravati Circle and SBIPA Hyderabad Circle upon bifurcation.

The Committee's recommendations were approved in the combined Annual General Meeting held at Guntur on 26th April 2022 through a resolution. The details of the resolution were reported in the Bulletin of May 2022.

The cash on hand and bank balances, as on 26.04.2022, on the bifurcation date, excluding the amount of ₹12,23,965.27 held in Canara Bank, Gandhinagar Branch, Hyderabad, representing the 702 petitioners' funds for pursuing pension-related cases, were distributed between the Circles in the agreed 57:43 ratio.

Further, after persistent and concerted efforts, the Association's own premises at RTC X Roads, Hyderabad was sold to M/s. Tapadia Diagnostic Centre on 07.10.2025 for a sale consideration of ₹49,72,800. In addition, the 1,000 SBI shares held by the Association were also disposed of at a sale price of ₹871 per share on 03.10.2025.

The proceeds from both the sale of premises and shares shall be shared between SBIPA Amaravati Circle and SBIPA Hyderabad Circle in the agreed 57:43 ratio, after deducting applicable Capital Gains tax and other connected expenses. Details of the distribution will be circulated in the forthcoming month's Bulletin.

## **FEDERATION NEWS**

Ref No. FSBIPA/12/2025

Date : 03-10-2025

The DMD (HR) & CDO,  
State Bank of India,  
Corporate Centre,  
Madame Cama Road,  
Mumbai - 400 021.

Respected Sir,

### **PENSION COMPUTATION AT THE UNIFORM RATE OF 50%**

With further reference to our letter No.23/25-26 dated 05-08-2025, we wish to submit that,

- a) In accordance with the Gazette notification dated 20-03-2024, that with effect from 10th November 2023, notwithstanding the date of retirement or the pay scales in which the monthly substantive salary during the last twelve months pensionable service is drawn, the maximum amount of pension for the members who retired or retire shall be computed at the rate of fifty per cent of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus half of Professional Qualification Pay plus half of increment component of Fixed Personal Pay, wherever applicable (pro-rata in case of part time employees).
- b) The above-mentioned computation of basic pension has been communicated to all circles by the corporate centre vide its e-circular No. CDO/PS&RD- PM/62/2023-24 dated 26-03-2024.

2. However, we are informed by our affiliates that the Pension is calculated at 50% of last 12 months' average of all pay components such as Basic Pay, Special Pay, PQP & Increment component of FPP, in contravention of the above instructions.

3. Hence, we shall be glad if you will please arrange to issue suitable clarification to the circles, to follow instructions contained in CDO/PSRD/ PM/62/2023-2024 dated 26-03-2024 to enable them to compute pension at 50% of average of last drawn 12 months substantive pay plus half of PQP & FPP in accordance with the Government Notification referred above.

4. Please acknowledge receipt of this letter and to treat the matter as most important.

Thanking you,

With warm regards,

Your faithfully,

**GENERAL SECRETARY**  
FSBIPA

Ref No. FSBIPA/13/2025

Date : 03-10-2025

The DMD (HR) & CDO,  
State Bank of India,  
Corporate Centre,  
Madame Cama Road,  
Mumbai - 400 021.

Dear Sir,

### **ACCESS TO BANK CIRCULARS/DEVELOPMENTS TO PENSIONERS.**

You are aware that on retirement pensioners have no access to our e-circulars or SBI Times. The Pensioners are cut off from all developments including those relevant to them.

2. In this regard, our attention was drawn to latest circulars no. NBU/PBU/LIMA-SB/18/2025-26 dated 19/8/2025. The circular presumably details the latest initiative of the Bank to issue separate passbooks with unique colour coding for Senior Citizens, PwDs and Farmers. All our members are Senior Citizens and it will enhance their Banking experience if these facilities are made known to them. It will be particularly welcomed by Family Pensioners.

3. We refer you to e-circular no NBG/PBU/RES-RES/3/2025 dated 25/9/2025 regarding Closure of Inoperative Regular Savings Bank account with Nil Balance.

4. Hence, we also invite a reference to e-circular no NBG/WMBU-WEALTH/1/2025-26 dated 25/9/2025 on premier savings Bank Accounts. You will agree that the above circulars have relevance to Pensioners & Family Pensioners.

5. We shall be glad if the PBU/HR/PM and other relevant circulars are posted in HRMS (Announcement Tile) and sent to us and also all our members in their registered email address to keep them informed of latest developments.

6. Please look in to our above suggestions and to respond positively.

With greetings,

Your faithfully,

**GENERAL SECRETARY**

FSBIPA

Ref No. FSBIPA/14/2025

Date : 03-10-2025

ALL CONSTITUENT UNITS OF UFBU

Dear Comrades,

## **UNIFORM DEARNESS RELIEF FORMULA FOR PENSIONERS CHANGE OF BASE YEAR FROM CPI (1960=100) SERIES TO CPI (2016=100) SERIES**

We are happy to note that the constituent units of United Forum of Bank Unions (UFBU) and the Indian Banks' Association (IBA) are holding discussions in the matter of change of base year from (1960=100) series to (2016=100) series for payment of Dearness Relief to Pensioners consequent upon the change of base year to (2016=100) series for payment of Dearness Allowance to employees, with effect from the 1st November 2022, in terms of the 12th Bipartite Settlement / 9th Joint Note dated 08.03.2024 agreed between the Indian Banks' Association (IBA) and Workmen Unions / Officers' organisations.

2. We are also happy to note that one of the constituent units of UFBU, National Confederation of Bank Employees (NCBE), took up this issue in December 2024, and also wrote to the Hon'ble Finance Minister on 30-09-2025 representing the grievances of the pensioners community, furnishing two types of conversion factors Viz., simple merger of Dearness Relief upto 8088 points of CPI on direct method as well as by cumulative method.

3. We are aggrieved to note the stand of IBA that the issue can be taken up only if it is cost-neutral and would not involve in additional outgo. IBA also sought for suggestions, in this regard, from the unions (as quoted in UFBU Circular No. UFBU/2025/6 dated 25.04.2025). In the recent communication of UFBU vide its Circular No. UFBU/2025/13 dated 26.09.2025, there is just a mention that the issue of Uniform DR Rates for all pensioners at 8088 points was also raised.

4. The neutral cost offer of IBA is just to nullify the increase in Dearness Relief on account of change of base year to (2016=100) series and that can be done only by reducing the multiplication factor proportionately linking the same to the rates of Dearness Relief paid to the pensioners since 1st November 2022. In other words, the Dearness Relief would be merged with the existing basic pension at a lower level as against the agreed level under various Bipartite Settlements/Joint Notes, which is unreasonable.

5. The neutral cost method proposed by IBA would further increase the loss to the pensioners and constituent units of UFBU should not be a part of this illogical and unreasonable proposal of IBA inasmuch as the cost effectiveness could also be maintained through simple direct merger of Dearness Relief in place of cumulative merger. It is needless to mention here that, dearness relief is given to compensate price rise on account of inflation, which is common for retirees and serving employees. The cost is unavoidable.

6. The following illustration would depict the motive and intention of IBA to deny the just eligible benefit to the pensioners and this position would be the same in respect of all pensioners, who have retired under various bipartite agreement/joint note periods:



**Illustration:** Those retired under 5th Bipartite Settlement:

PERIOD			DR RATES		CONVERSION FACTOR	
			5TH BPS		ACTUAL	NEUTRAL COST
			EXISTING	PROPOSED		
Nov-22	to	Jan-23	1315.88	5.60	13.5424	13.4080
Feb-23	to	Jul-23	1357.42	9.40	13.5424	13.3219
Aug-23	to	Jan-24	1386.90	12.07	13.5424	13.2676
Feb-24	to	Jul-24	1427.77	15.73	13.5424	13.2012
Aug-24	to	Jan-25	1443.18	17.20	13.5424	13.1671
Feb-25	to	Jul-25	1487.40	21.20	13.5424	13.0974
Aug-25	to	Jan-26	1487.40	21.13	13.5424	13.1049

7. Further, we are of the view that,

- The increase in Dearness Relief under the direct method of simple merger upto 8088 points clearly indicates that pensioners are underpaid, might be, on account of errors in conversion of CPI from the present (2016=100) series to (1960=100) series and also on account of higher rounding of slab rate under the above referred Bipartite Agreement / Joint Note. In addition to that, the neutral cost offer of IBA, if accepted, would result in further loss of Dearness Relief to the pensioners.
- The super senior and senior pensioners are already drawing insufficient pension not commensurating with the present cost of living and the neutral cost proposal of IBA would increase their frustration further.
- The neutral cost proposal of IBA would also result in lower dearness relief to the pensioners who retired upto and including 31.10.2022 and those who retire/retired on or after 01.11.2022, which is irrational and totally unwarranted.

8. In this connection, our suggestions are as under:

- The neutral cost proposal of IBA should not be accepted inasmuch as it would create two categories of pensioners, which is against Law;
- Cost effective proposal might be discussed towards provision of appropriate, justifiable and eligible benefit to all pensioners;
- The delaying tactics of IBA, particularly on the issues relating pensioners, such as affordability, DFS approval, etc., should be contained and the inordinate delay in settlement of the above issue should not result in denial of the said benefit from the eligible date i.e., 01.11.2022;
- The affordability of banks could not be a reason as all public sector banks and State Bank of India are earning huge profits and also considering the meagre increase on account of adopting method of direct simple merger of dearness relief upto 8088 points CPI, UFBU should go all out against the neutral cost proposal of IBA.

9. We sincerely request all the constituent units of UFBU to fight unitedly on this issue by not only rejecting the irrational and illogical neutral cost proposal of IBA and also to insist on IBA to resolve the issue at the earliest, without any further delay. We further request the constituent units of UFBU to ensure provision of this benefit from the eligible date i.e., 01.11.2002 that would provide uniform Dearness Relief formula for all the pensioners, irrespective of their dates of retirement.

10. We, pensioners, assure that we would be behind any action programme chalked out by UFBU in this regard. We hope and trust that justice would prevail.

With best regards,

Your's comradely,

**GENERAL SECRETARY**

FSBIPA

Circular No. 8/2025

Date : 07-10-2025

## **VIRTUAL GATHERING OF MINDS & HEARTS**

1. The Executive Committee of SBI Pensioners & Retirees Association Kerala held a Virtual Meeting through Google Meet today (i.e., 7th October 2025) with the President & General Secretary of the Federation of SBI Pensioners' Associations for more than two hours. All the Office-bearers of the Circle Association, numbering around 40, participated in the meeting.

2. Shri Joseph Palackal, Vice-President, FSBIPAs & SBIPRA, Kerala in his opening remarks welcomed all and thanked the President and General Secretary of FSBIPAs for their consent and presence in the virtual meeting. He further said that this meeting, the first of its kind in the history of the FSBIPAs, is not only to interact with the leaders of the Federation but also to know about their leaders and their plan of action.

3. Shri Philip Koshy, General Secretary, SBIPRA, Kerala in his welcome address recalled his long association with Shri N. Radhakrishnan, President, FSBIPAs and Shri GD Nadaf, General Secretary, FSBIPAs and said that this combination is a strong one and would fetch many benefits to the pensioners' community. He also informed that the SBIPRA, Kerala is celebrating its Silver Jubilee this year and will be culminating on 25.04.2026 when the Silver Jubilee valediction programme and Annual General Meeting would be conducted at Kollam. Shri Koshy said that SBIPRA, Kerala is operating in 14 districts with 13000 members including Associate Family Members. He conveyed his congratulations to Shri Shankar Naik, who has been nominated as Treasurer of FSBIPAs and welcomed Shri N. Radhakrishnan, President, Shri GD Nadaf, General Secretary, Shri Shankar Naik, Treasurer, Shri R. P. Saxena, Vice-President, Dr. M.L. Choudhary, President, SBIPA, Jaipur Circle along with Shri Joseph Palackal, Vice-President and all the office-bearers of SBIPRA, Kerala who were present in the virtual meeting.

4. Shri Radhakrishnan Pullancherry, President, SBIPRA Kerala welcomed all and expressed his happiness for the conduct of this virtual meeting, nicely arranged by Shri Joseph Palackal and thanked the Federation leadership for their valuable presence in the meeting.

5. Shri N. Radhakrishnan, President, FSBIPAs, in his inaugural address conveyed his appreciation for conduct of this virtual meeting, the first of its kind and thanked the principal office-bearers of SBIPRA,

Kerala for involving him also in the meeting. He also complimented the SBIPRA, Kerala leadership and membership for empowering women by having eight women office-bearers in the organisation. Shri Radhakrishnan complimented the women office-bearers for coming forward to serve the pensioners' community even after retirement, which is praiseworthy. He expressed that hopes are very high after election of himself as President and Shri GD Nadaf, a well experienced and seasoned leader as General Secretary of FSBIPAs. He further said that going by the reality, even though tough challenges are ahead, the present team would work sincerely and make all out efforts for obtaining benefits to the pensioners' community.

6. Shri GD Nadaf, in his Key Note Address, expressed that he is very glad to participate in the first ever virtual meeting, which is unique, and appreciated that SBIPRA, Kerala is always a model Circle Association in all its activities. Shri Nadaf also expressed that he feels proud that many of the lady pensioners are serving the pensioners in the role of office-bearers, which is commendable. Shri Nadaf further said that along with President, many of the issues were already taken up with Corporate Centre and still many more are in store, which can be taken up in various lots in the Quarterly Small Committee Meetings. He expressed hope and confidence that with the coordination and cooperation of the Circle Associations, the Federation would succeed in its efforts in procuring benefits to pensioners. Shri Nadaf also stressed the need of united struggle in achieving the benefits to pensioners like Pension Updation, Change in Base year for uniform D.R formula to pensioners, etc. Shri Nadaf further said that coordination with All India State Bank Officers' Federation and All India State Bank of India Staff Federation is also a must in achieving our benefits and conveyed that efforts are being made by the President and himself for the formation of Coordination Committee at the earliest.

7. In the interaction that followed later several office-bearers spoke on issues such as Updation of Pension, Family Pension on the last drawn salary, Minimum Rs.10,000/- pension/family pension as per Government directives, amendments in Family Pension Rules relating disabled children, coordination of all organisations, Reductions in the name of consolidation/merger of Public Sector Banks, issues relating Dispensary, Appointment of Contract Doctors, Pharmacists, Suggestions for improvement in Health Insurance Policy-A & Policy-B/ E-Pharmacy, problems related to HRMS, Pension Payment Advices, REMBS, MWS, e-ABs employees' Issues, needed change in commutation factor, Gratuity, reopening of Holiday Homes at important tourist/ pilgrimage centres, difficulties faced by pensioners in the sanction of Pension Loan, Add-on facility in Health Insurance for inclusion of dependent parents, unmarried Son/Daughter, divorced/widowed daughter, etc., Incremental commutation, GST on Family Floater Scheme of Health Insurance and so on.

8. Shri GD Nadaf, General Secretary and Shri N. Radhakrishnan in their responses conveyed that all issues requiring involvement of FSBIPAs would be taken up sincerely with respective authority i.e., Bank, IBA and so on. Shri Nadaf said that the issues requiring attention of Circle can be taken up by office-bearers at Circle level and all issues relating Corporate Centre would be taken up by the Federation.

9. Shri G D Nadaf further said that the feedback obtained from Circles on improvements in Health Insurance has been consolidated and it would be taken up with Corporate Centre in the Small Committee Meeting to be held shortly by the Bank. He also conveyed that in case of difficulty in finding resolution at circle level, the matter may be brought to the notice himself or President with related papers and assured that the Federation would take up those issues with the appropriate authority. Both the President and General Secretary assured

that all issues will be taken up and the process would be in prioritizing the issues in such a way that the issues are handled comfortably at Federation as well as Corporate Centre level.

10. Shri N. Radhakrishnan, President clarified on issues relating Pension, Family Pension, Gratuity, Leave encashment and some other issues dispensary, improvements in health insurance, issues relating stagnation increment, etc. and congratulated the entire Team of SBIPRA, Kerala for conduct of the virtual meeting in a wonderful and disciplined manner. Shri Radhakrishnan profusely thanked the Team SBIPRA, Kerala for the opportunity given to him and conveyed his appreciations to every office-bearer of SBIPRA, Kerala for the invaluable suggestions.

11. Shri G D Nadaf while expressing his heartfelt gratitude for efforts made by Team SBIPRA, Kerals in the conduct of this virtual meeting said that once again Keral Circle Association stood as an example and wished that other circle associations should emulate the role-model functioning of SBIPRA, Kerala.

12. Subsequently, after summing up of the entire proceedings by Shri Philip Koshy, General Secretary and Shri P. Radhakrishnan, President, SBIPRA, Kerala, the meeting came to an end at 1.30. p.m. after rendering of Vote of Thanks by Shri BC Unnikrishnan Nair, Vice-President, SBIPRA, Kerala.

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**Special thanks and appreciation to TEAM SBI Pensioners & Retirees Association, Kerala for the excellent conduct of the first ever unique virtual meeting.**

**"Kudos" SBIPRA, Kerala**

**GENERAL SECRETARY**  
FSBIPA

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Ref No. FSBIPA/16/2025

Date : 14-10-2025

The DMD (HR) & CDO,  
State Bank of India,  
Corporate Centre,  
Madame Cama Road,  
Mumbai - 400 021.

Dear Sir,

### **SUGGESTIONS TO HEALTH INSURANCE POLICIES**

We enclose herewith our suggestions to the Health Insurance Schemes due for renewal on 16-01-2026, for your favour of consideration.

Thanking you,

Your faithfully,

**GENERAL SECRETARY**  
FSBIPA

## FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

### HEALTH INSURANCE SCHEMES

#### SUGGESTIONS/FEEDBACK SUBMITTED TO CORPORATE CENTRE DURING THE SMALL COMMITTEE MEETING HELD ON 14.10.2025 ON SBI HEALTH CARE (POLICY-A) AND SBI HEALTH ASSIST (POLICY-B)

#### PREAMBLE:

- Medical facilities to employees (both officers and workmen) in State Bank of India are different from the schemes that were available for other bank employees. In the area of medical benefits, State Bank of India employees are always kept at one step higher when compared to the medical benefits available to other Bank employees.
- Uptil retirement, an SBI employee, irrespective of cadre, is getting total medical benefits for him/her and the dependent members of his/her family.
- But, once the employee retires, the retired employee is left with no support in the medical arena, particularly when the employee as well as his/her dependent family members are in dire need of medical assistance due to old age problems.
- Being the pioneer in providing welfare measures to employees, our Bank in order to assist/overcome the problems of retired employees, initiated the following welfare measures:
  - a) Dispensary facility;
  - b) 33 Essential Diagnostic tests through pathological labs, where bank has entered into Tie-up arrangements with Labs/Hospitals;
  - c) Coverage of hospitalisation expenses under SBI Retired Employees Medical Benefit Scheme (REMBS)
- At industry level, Medical Reimbursement Scheme was replaced with Health Insurance Scheme at industry level under the Tenth Bipartite Settlement / 7th Joint Note agreed/signed on 25th May 2015, which was also extended to retired employees of other banks.
- It was consciously decided against introduction of the Health Insurance Scheme in SBI by the All India State Bank Officers' Federation and All India State Bank of India Staff Federation and the medical benefits at Bank level continued to exist.
- However, unexpectedly, a part of the coverage amount (i.e., Rs.3 lacs) of the reintroduced SBI Retired Employees Medical Benefit Scheme was brought under the ambit of insurance by the Bank.
- Further, another policy, namely, SBI Health Assist (Policy B) also was agreed by the Bank with the insurance company for providing medical facilities to retired employees of the Bank with the cost of premium to be borne by the retirees.

In this connection, we invite your kind reference to our letter No.FSBIPA/4/2025 dated 9th September 2025, wherein we have requested the Bank to reverse the decision of linking a part of the coverage amount

under SBI Health Care through insurance and restore the earlier system of reimbursement through the Trustees of REMBS, inasmuch as the very purpose of prime objectives such as (i) providing good health care to retirees at an affordable cost and (ii) subsidizing a part of the health expenditure of the retirees, has got defeated.

**The position is mainly on account of application of insurance rates in place of special rates for SBI agreed by Hospitals under Tie-up arrangement.**

### SUGGESTIONS / FEEDBACK

The three-year contract period between the Bank and the Insurance Company in the provision of Health Insurance is nearing end and the Bank needs to renew the contract for continuation of Health Insurance Schemes. While our request for delinking SBI Health Care (Policy-A) from REMB Scheme still exists, we furnish hereunder the suggestions/feedback received from our Affiliates for favour of your consideration:

#### **FOR BOTH THE POLICIES (Policy-A & Policy-B):**

- 1. Eligibility :** Provision of an additional policy for dependent family members, such as widowed sisters, unmarried sons/daughters, widowed / divorced daughters and parents, at an affordable additional premium.
- 2. Coverage :** Lower coverage with Base Sum assured of Rs.2 lacs, Super Top-up of Rs.6 lacs and Additional Super Top-up of 7 lacs be introduced for coverage of single person (in case of death of pensioner /spouse) and for those who cannot afford higher premium.
- 3. Tie-up Arrangements :** The rates charged by Hospitals under insurance should be as per rates agreed under Tie-up arrangements between the Bank and major Hospitals for employees. (Inasmuch as the retired employees are forced to incur more amount under hospitalization and other charges from the 1st day of their retirement).
- 4. Ceilings :** Currently, the ceilings on room rent and on capped diseases are based on Base Sum Insured alone. In addition, as per Super Top-up facility and the option of the Pensioner, on the Additional Super Top up coverage also, higher room rents/ceilings on capped diseases, in tune with the top-up coverage, should be offered as in almost all metros and major cities room rents have gone up.

#### **5. Hospitalisation Expenses :**

##### **a) Ceilings on Room Rent / capped diseases are to be revised:**

- (i) Hospitals should charge Room Rent, procedure and other charges during hospitalization as per SBI – Hospital Tie-up Rates and not linked to the room rent basis.
- (ii) Reasonable revision in room rent and ceilings on capped diseases.

##### **b) In case of 8 capped diseases, ceilings should not include**

- (i) Specialist Physicians' Fees;
- (ii) Laboratory /Diagnostic Tests, X-ray, CT Scan, MRI, any other Scan;
- (iii) Pre-Post Hospitalisation Expenses;
- (iv) Nursing & Attendant Charges after discharge;

- (v) Rental charges after surgery,
- (vi) Physiotherapy Charges etc.
- c) **Equipment cost** charged by the hospital in certain of the procedures undergone by the pensioners needs to be reimbursed and the same should be over and above the procedure cost. (Instances are there, where huge amounts are charged by the hospitals under Equipment Cost).
- d) **Cashless Treatment** – Only final diagnosis is taken as the base for reimbursement and the initial expenses incurred on account of various pathological/laboratory tests for proper diagnosis of the disease are not reimbursed. (Even where two different procedures are involved due to identification of a different problem during procedure, the additional charges by the hospital are not reimbursed).
- e) **Ambulance charges :**

TYPE OF AMBULANCE	WITHIN CITY		INTER-CITY	
	EXISTING	PROPOSED	EXISTING	PROPOSED
Normal	2500	5000	5000	7000
Cardiac	7500	10000	7500	12000

- f) Cost of Artificial Limbs, Spectacles, dentures in case of need and Hearing Aids to be covered under insurance.
- g) The cost of gloves, sanitizers, masks, etc., which are essential for the safety of patients should be covered under the insurance.
- h) Day Care Benefits should be extended in full even in cases of treatment taken under Out Patient Basis.

## II. POLICY-A :

- a) Reasonable increase in limit for reimbursement of domiciliary expenses;
- b) OPD Bills to be covered under domiciliary limit.
- c) Cold, Cough, Diarrheal, Herpes diseases to be included under domiciliary treatment. "High Fever", which was included under 12th BPS, also to be included.
- d) Coverage for Rs.30 lacs to be introduced.
- e) Available balance in both policies and MWS should be displayed in the Pensioner's Portal under HRMS.

## III. E-Pharmacy:

- a) All medicines including vitamins and neuro suppressants prescribed by the doctors to be covered.
- b) Revision of Banks' Share (Wallet Balance) in view of the spiraling cost of medicines as it was fixed long back .

## IV. GENERAL :

- a) **GST**, if not exempted, should be borne by the Bank like in the case if income tax on perqs.



b) **Subsidy:**

- Pensioners (70 years & above) & All Family Pensioners ::70%;  
Pensioners (80 years & above) & All Family Pensioners ::80%;  
Pensioners (90 years & above) &  
Pensioners whose Gross Pension is less than Rs.30,000/- :: 100%

c) **Rejection Review Committee :**

- (i) Insurance Company should not reject any bill without the approval of CM (HR) of Nodal Administrative Office, as per extant instructions.  
(ii) Detailed SOP with specified Authority for appeal should be in place. Representative of Pensioners ' Association should be included in the Committee.  
(iii) All rejected bills with prescription be returned to the policy holder with reasons.

d) **Liaison Officer :**

Bank has entered into Agreement with Insurance Company – Pensioner has no role in it – Hence, **there should be a liaison officer of the Bank in every Controlling Office, through whom the pensioner can get his grievances relating Insurance / E-Pharmacy resolved.**

**Camp : Mumbai**

**Date : 14-10-2025**

**(G.D.NADAF)**

**General Secretary**

Circular No. 9/2025

Date : 15-10-2025

## MEETING WITH CHAIRMAN

FSBIPAs Office-bearers S/Shri N. Radhakrishnan, President, G.D. Nadaf, General Secretary, Joseph Palackal, Vice-President and Sudhir Pawar, Secretary met honourable and respected Chairman, Shri Challa Srinivasulu Setty at his Office at Corporate Centre, Mumbai today (i.e., 15.10.2025). The DMD HR and CDO, CGM HR, and DGM P & PM were also present.

2. Shri G D Nadaf, General Secretary appealed for kind intervention of our beloved Chairman regarding amendments to SBI Family Pension Rules on the lines of Central Civil Services Pension Rules more particularly to add improvements done for Central Govt CCS (Pension) Rules 1972 as regards Family Pension to the unfortunate disabled children of pensioners. We have given our suggestions also.

3. He also said that the Federation has submitted its suggestions on improvements in the Health Insurance Scheme due for renewal. Shri Nadaf requested for making the scheme viable for all categories of Pensioners.

4. Shri Nadaf, quoting the past combined effort in the Jodhpur conclave of Management, Officers' Federation and Staff Federation during December 2006, towards the growth of the Bank, assured that FSBIPA will always be ready to associate with the Bank in all its endeavours towards retaining mighty SBI its Premier position in the Banking industry.



5. Our beloved Chairman responded very positively and termed the Pensioners as the Brand Ambassadors of the Bank supporting all schemes and plans.

6. Respected Chairman also hinted on various HR initiatives, which are in the pipeline, connecting the life-cycle of the employee i.e., before/ during employment and even after retirement and expressed that this project, the first of its kind in the entire country, would be implemented at the earliest possible time.

7. While we reiterate our total support to the Bank in all its initiatives aiming comfortable environment to all employees/ retired employees, we wholeheartedly thank our respected Chairman for allocating his precious time for interaction with us, despite his hectic schedule.

With Deepavali greetings,

**GENERAL SECRETARY**  
FSBIPA

CBPRO/12-2025

Date : 20-09-2025

Smt. Nirmala Sitharaman Ji,  
Hon'ble Union Finance Minister &  
The Chairperson, GST Council,  
Government of India,  
North Block, New Delhi  
Hon'ble Madam,

**Request for Exempting Health Insurance Premium from GST in respect of the  
Senior Citizens of the Banking Industry.**

1. We wish to respectfully submit for your kind consideration some of our anxieties in respect of the recent review of the GST Structure under GST 2.0, whereby the Government of India has notified the rationalisation of the rates of GST wef 22.09.2025. We also wish to refer to the letters sent to Your Good Self by the Major Constituents of CBPRO, the Largest Coordination Body Bank Pensioners and Retirees, Federation of SBI Pensioners ' Associations, AIBPARC and FORBE immediately after the announcement of the Historic and Path Braking GST Reforms. All of us conveyed our happiness and gratitude for Exemption of GST on Health Insurance with a request to direct the concerned authorities to apply the Exemption of GST to the Senior Citizens of the Banking Industry.

2. As a part of rationalisation and with a view to alleviate the financial burden of the insurance premium of an individual and also the Senior Citizens having the Health Insurance with Family Floater Policy, the Health Insurance Premium has been exempted from the levy of GST. But this benefit, now we apprehend, is sought to be denied to the Senior Citizens/Individuals of the Banking Industry who are covered under a consolidated health insurance policy for which the Cost of Premium is paid by the individual Retirees.

3. **Respected Madam**, it is humbly submitted that when the purpose of exemption is to alleviate the financial burden of the Individuals and the Senior Citizens, the criterion for rational and reasonable classification

ought to have been **'WHO PAYS THE PREMIUM' rather than 'IS THE INSURANCE CONTRACT/POLICY SEPARATE FOR EACH INDIVIDUAL/SENIOR CITIZEN or A SINGLE CONSOLIDATED POLICY FOR A GROUP'?**

4. We wish to humbly submit that the present classification of Bank Retirees Health Insurance bears NO RATIONAL RELATION to the OBJECTIVE of Exemption of GST on Health Insurance, more particularly concerning the Senior Citizens of the Banking Industry. In the process. We are concerned and anguished the way in which Banks after Banks issuing circulars asking their Retirees to exercise their option for Medical Insurance with GST Component without even waiting for GST Council announcement or further clarifications issued in the Gazette Notification dt.17th September 2025 in respect of GST Exemption on Insurance. At a time when Bank Retirees were happy at the GST Reforms that their vigorous campaign for GST Exemption was responded favourably by the GST Council and Government, we, the Bank Retirees are now deeply shocked at the contrasting interpretation of the GST Council's decisions by the Authorities like IBA and Banks denying Exemption of GST on Health Insurance.

5. The Insurer issues a consolidated Policy for its own administrative convenience. There is a stark contrast between the Group Medical Insurance Policy of the Serving Bank Employees/Officers as compared with the Insurance Scheme of the Bank Pensioners and Retirees which is devoid of the following benefits that are available to the normal group insurance policy for the serving Bank Employees/Officers. In the case of Serving Employees/Officers IBA Group Medical Insurance vis a vis Health Insurance available for Bank Retirees are as under.

- a) **Payment of the premium for the Group Insurance for All Serving Employees and Officers is by the Employer/Bank, WHEREAS IN THE CASE OF RETIREES, PREMIUM IS PAID BY THE RETIREES THEMSELVES.**
- b) **The benefit of Critical Illness Cover is available to Serving Staff BUT NOT TO THE RETIREES.**
- c) **Benefit of Corporate Buffer to the Insured Employees/Officers is available BUT NOT TO THE RETIREES.**
- d) **Extension of Benefit to all the Serving Employees, WHEREAS OUR POLICY COVERS ONLY THOSE RETIREES WHO OPT TO PAY THE PREMIUM.**
- e) **In the case of Serving Employees/Officers, the coverage is to their entire family whereas it is restricted only to Self and Spouse in our policy.**
- g) **Domiciliary Cover etc is available to Serving Staff AND Not TO BANK RETIREES.**
- h) **Premium is Collected by the Banks individually Debiting the Accounts of the Retirees.**
- i) **Receipts for premium are generated to Individual Retirees once their Accounts are debited.**

It is on these counts that our consolidated Policy is different from the Group Medical Insurance Policy taken by the Banks at its cost to provide health cover to the serving employees and their families.

6. In view of the foregoing submissions, we request for a suitable clarification to be issued by the competent authority. As our policy is due for renewal wef 1st November 2025, and Banks have already issued/some in

the process of issuing the circulars informing the Bank Retirees to exercise the option for Health Insurance for the year 2025-2026 well before middle of October ( Bank of Maharashtra fixed as early as 29th September), an early action and direction from Your Good Self will go a long way in really meeting the objective of the revised and rationalised scheme to alleviate the financial burden of the Individuals/Senior citizens having the restricted benefit of the family floater and paying hefty Health Insurance Premium by Themselves.

7. In the midst of these disappointments, we see a Big Ray of Hope in Your Wisdom and Your Ever Proactive approach on the issues confronting the Bank Retirees. We request you to ensure that your People friendly and Senior Citizens' Empowering initiatives are also echoed by those who have the Authority and Responsibility to implement the decisions in letter and spirit.

We once again profusely thank the Central Government,Hon 'ble Members of the GST Council and more particularly Your Good Self for the most Transformative and Game Changing GST Reforms. Your assertion that the Benefits envisaged in the GST Reforms should indeed go to the Beneficiaries and Sectors intended for, with Generous and helpful Interpretations is very comforting and reassuring. We are confident that the Bank Retirees are also bound to get that privilege on all our issues including GST Exemption on our Health Insurance.

**At the same time as the Largest Body of Bank Pensioners and Retirees we assure You Madam, of our continued service to our Nation's Growth and Development. It will be also a Great Favour to us if we can get an opportunity to meet Your Good Self at your convenience in the near future to address and resolve the anxieties of the Senior Citizens of the Banking industry.**

Best Regards,

Your faithfully,

**G.D. NADAF**

**K.V. ACHARYA**

JOINT CONVENORS, CBPRO

Circular No. 7/2025

Date : 24-09-2025

To,  
All affiliates,

Dear Sir,

### **ISSUES FURTHER CROPPED UP AFFECTING THE INTEREST OF THE BANK PENSIONERS AND THE RETIREES**

We reproduce here under CBPRO letter No.CBPRO/IBA/Long pending issues/13/email/2025 dated 24-09-2025 addressed to the Chairman IBA for your information.

With greetings,

**GENERAL SECRETARY**  
FSBIPA

CBPRO/IBA/Long pending issues/13/email/2025.

Date : 24-09-2025

The Chairman,  
Indian Banks' Association,  
Mumbai.

Respected Sir,

**Sub: Issues further cropped up affecting the interest of the Bank Pensioners and the Retirees.**

We draw your kind attention to the undernoted issues that arose after the Negotiations with a request to arrive at logical conclusions immediately.

**1. DA discrepancy in respect of Pensioners who retired prior to 01.11.2022:**

The new pay scale of Award staff and Officers as per provisions of 12th Bipartite Settlement/ 9th Joint Note have been constructed after merging DA corresponding to 8088 points to the Basic Pay as on 31.10.2022 after adding the agreed load thereupon. While doing so, the Consumer Price Index series was also changed for the purpose of DA calculation not only for the Serving Employees and Officers but also for the Pensioners who retired after 31.10.2022 and the Family Pensioners of those deceased Employees/ Officers who died after 01.11.2022 whereas the CPI series: 1960=100 remained the same in the case of the Pre-2022 Pensioners and the Family Pensioners.

The division of Pensioners into Pre and Post 01.11.2022 groups for the purpose of payment of DA under two different CPI series is devoid of logic and rationality. The discriminatory treatment has led to creation of Artificial Classification within a homogeneous group. As a result, the Pensioners, and the Family Pensioners of Pre-01.11.2022 have been adversely prejudiced and subjected to discrimination as done to Pre November 2002 Retirees earlier. This is pertinent and very important to put on record that the DA disparity which existed for the Pre- November, 2002 Retirees got resolved after almost two decades at the intervention of the Government of India. But subsequently, consequent to an agreement entered by and between IBA and UFBU again disparity in D A is created with the full knowledge that such disparity was illegal and irrational. This has to be set right immediately to render justice to Post 2022 Retirees.

We hope that IBA will come out of the barriers of the so- called " cost neutral" DA adjustment and take tangible steps to see that a uniform DA formula operates in the Industry.

**2. Non-payment of Ex-gratia to the Pensioners of several Private Sector Banks:**

You are aware of the fact that most of the Private Sector Banks have not paid Ex-Gratia to the Pensioners and the Family Pensioners. Although such Banks are parties to the 1993 Pension Settlement and also as Member Banks parties to the 12th Bipartite Settlement / 9th Joint Note, such negation to pay Ex-Gratia is unfortunate. We seek your intervention with clear advice to all those who are parties to the Pension Settlement and Bipartite Settlements/Joint Notes.

**3. Review of Ex-gratia to Pensioners** is strangely kept aside even when All the Banks have been making huge profits. It is necessary that the understanding for Review is honoured in letter and spirit and the Issue of Updation of Pension is also resolved.

#### 4. The discrimination made to the Pensioners under the Resignees category.

Most of the Banks are not making payment of ex-gratia to the Pensioners under the category and also the benefits of Additional Five Years of Service who had put in Pensionable Service of Twenty Years have been denied to them. We request you to treat such Pensioners as normal Pensioners covered under provisions of BEPR (1995) and take steps to ensure that the discrimination is removed.

#### 5. Last but not the least - one more opportunity for option of pension for the left-out candidates:

We have represented before you on several occasions that the number of such people are very few who for various reasons could not opt for Pension. Such unfortunate few have been accommodated in RBI, NABARD and other General Insurance companies. The people in Banks may please be given another opportunity on a very compassionate ground.

With kind regards,

**G.D. NADAF**

**K.V. ACHARYA**

JOINT CONVENORS, CBPRO

CBPRO/NCBE/14-2025

Date : 04-10-2025

Com. L. Chandrasekhar  
General Secretary,  
National Confederation of Bank Employees (NCBE)  
3rd Floor, Annexe Building  
C/O State Bank of India  
Local Head Office  
Hyderabad.

Dear Comrade Chandrasekar,

#### A Big Thanks to You.

We, on behalf of Coordination of Bank Pensioners' and Retirees Organisations (CBPRO) heartily welcome the initiative taken by your Esteemed Organisation and profusely thank you and NCBE for writing the letter Dated 30.09.2025 to Hon'ble Union Finance Minister on the most important and very long pending issue of Updation of Pension. Your letter also raises the issue of DA Disparity between Pre 01.11 2022 and Post 01.11.2022 Retirees subjecting Bank Pensioners again to Discrimination as happened to Pre-November 2002 Retirees from the year 2005.

Your letter to Hon'ble Finance Minister has brought Cheers and New Hopes to lakhs of Bank Pensioners and Retirees who have been waiting restlessly for Support from the Serving Staff Organisations. Your presentation of the Issue and the analogy of Bank Employees Pension Regulation 35.1 (1995) and the amended Regulation 35.1 in the year 2003 through Gazette Notification and also the case of Updation of

Pension for SBI Comrades should open the eyes of IBA who refuse to interpret the provisions of Pension Regulations properly, be it on Provisions to Pension Fund , Payment of DA on Pension or on Updation of Pension itself. This has hugely damaged the interests of the Pensioners, forcing the battered Individuals to approach the Courts. With their meagre amount of Pension and resources, they engage the lawyers and the IBA and the Banks with their huge resources engage Top level Advocates paying hefty amounts. And in the process, the IBA, digging their Conscience don't even hesitate to submit Affidavits contrary to facts and indulge in distorting the whole legal process.

A time has come to revisit the objectives of IBA who now without any hesitation emphasise that they are an unregistered body and not amenable to any Writ or legal recourse. And at the same time drag the issues indefinitely by giving an excuse that the Matter is Sub-judice knowing fully well that if only they implement the Regulations strictly as per the provisions, the Court Cases become infructuous.

We are very confident that now that you have raised the issue of Implementation of Regulation 35.1 along with Updation Formulae for all the Wage Revisions on the same lines as is being done for Government and RBI Pensioners, We, your Elders, the Bank Pensioners will get the long-awaited Justice.

We also appeal to All the Serving Employees and Officers Trade Union Organisations of the Banking industry to rally around their Elder Brethren in their Struggle for Justice by asking the IBA to implement the Pension Regulation 35.1 in its entirety, honouring the Statutory Obligation cast upon them.

Your letter to the Hon'ble Union Finance Minister forwarding the same to DFS and IBA has boosted the Morale of the Bank Pensioners and Retirees, many of whom are desperate due to their advanced age and anxious that they should no longer be subjected to Discriminatory Treatment. The IBA which is supposed to be a highly Professional body of Bank Managements will and also should Respect and Honor the Honest Litigation Policy of the Government by not forcing the Senior Citizens of the Banking Industry to approach the Hon'ble Courts to get their Legal Entitlements.

We once again thank you profusely for your steadfast support to the Cause of Bank Pensioners and Retirees.

With Best Regards,

Yours Comradely,

**G.D. NADAF**

**K.V. ACHARYA**

JOINT CONVENORS, CBPRO

**జన్మదిన శుభాకాంక్షలు**

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

## SUBMISSION OF LIFE CERTIFICATES – YEAR 2025

Life Certificate Submission Timeline	Modes of Submission
<p><b>Pensioners (below 80 years):</b> Must submit Life Certificate <b>in November every year</b> at the Pension Paying Branch or any nearby branch.</p> <p><b>Super Senior Pensioners (80+ years):</b> Allowed to submit Life Certificate starting <b>from 1st October each year.</b></p>	<p><b>Physical submission</b> at Pension Paying Branch or any nearby Branch.</p> <p><b>Biometric submission</b> via Jeevan Pramaan (requires Aadhaar number seeded in HRMS and CBS).</p> <p><b>Video Life Certificate facility in HRMS</b> (profile photo must be available in HRMS).</p>

### DIGITAL OPTIONS

Jeevan Pramaan- DLC	Video Life Certificate (VLC)
<p><b>Aadhaar-based can be submitted at:</b> Jeevan Pramaan Centres / Common Service Centres (CSCs)</p> <p>Submission also possible via <b>Jeevan Pramaan app</b> (Android) / <b>Umang app</b> (Android)</p> <p><b>Authentication method:</b> Face Authentication Technology using Aadhaar Face RD app/ Biometrics at centres/CSC</p> <p><b>Requirements:</b> Aadhaar must be seeded in HRMS and linked with Pension account in CBS</p> <p><b>Verification:</b> Submitted DLCs are verified by a Nodal Officer at Corporate Centre Level</p>	<p><b>Pensioners / Family Pensioners can submit using:</b> <b>HRMS portal / myHRMS mobile app</b></p> <p><b>Requirements:</b> Profile photo must be available in HRMS for successful VLC submission</p> <p><b>Verification:</b> Authorized officials at Circle PPFG Departments review the submission</p> <p><b>Notifications:</b> Pensioner receives SMS on registered mobile about approval/rejection</p>

### VLC - PROCESS FLOW

FRONT-END- PENSIONER SUBMISSION	BACK-END - BANK APPROVAL
<p>Login to <b>my HRMS app / HRMS Portal</b></p> <p>Go to <b>Life Certificate tab</b> <input type="checkbox"/> <b>Online submission</b></p> <p><b>Record a short video</b> answering basic questions</p> <p><b>Submit video</b> <input type="checkbox"/> Acknowledgement displayed</p>	<p>Bank official reviews and approves VLC</p> <p>If clarification needed, official may call pensioner</p> <p><b>On approval :</b> SMS &amp; Email confirmation sent</p> <p><b>If rejected :</b> Rejection message with remarks over SMS &amp; Email</p> <p><b>Reasons for rejection</b> (poor video, wrong answers, etc.)</p>

(Compiled by : SBI, PPG Department, Hyderabad LHO)



## ANNEXURE

### IBI/SBI/SBS/SBIN/SBBJ/SBP/SBM/SBH/ST PENSION LIFE CERTIFICATE

Certified that Shri / Smt. ....a pensioner of the Bank appeared before me today and signed / affixed his / her L.T.I. below, in my presence.

\_\_\_\_\_  
Signature / L.T.I.

\_\_\_\_\_  
Branch Manager /  
Gazetted Officer

Date \_\_\_\_\_

(Office Seal)

Name of the Pensioner : \_\_\_\_\_

P.F.Index Number : \_\_\_\_\_

Pension A/c No. : \_\_\_\_\_

Name and Code of the  
Pension Paying Branch : \_\_\_\_\_

## ACKNOWLEDGEMENT

(to be given to the applicant by the Branch receiving the Life Certificate)

Received from Shri/Smt. \_\_\_\_\_

his / her Life Certificate on \_\_\_\_\_

Date \_\_\_\_\_

Branch \_\_\_\_\_

Signature of the Officer  
receiving Life Certificate

Seal of the Branch



## STATE BANK OF INDIA

BRANCH CODE & NAME : .....

### S B I EMPLOYEES' PENSION FUND – DECLARATION-CUM-LIFE CERTIFICATE (FAMILY PENSIONER)

**Wife** I Smt..... widow of late Shri .....  
(PF Index No. ....) a deceased employee/pensioner hereby declare that I have not remarried till date. I undertake to inform the Bank in the event of any change in this position.

**Eldest son** I Shri ..... eldest son of late Shri .....  
(PF Index No. ....) a deceased employee/pensioner hereby declare that I am not employed/ \*gainfully employed till today, the day of ..... 20 /I am employed and my monthly income from such employment is Rs. .... I undertake to inform the Bank as soon as there is a change in the position.

**Eldest daughter** I Kum. .... eldest unmarried daughter of late Shri .....  
a deceased employee/pensioner hereby declare that I am neither married nor employed/\*gainfully employed till today, the ..... day of 20 /I am employed and my monthly income from such employment is Rs. .... I undertake to inform the Bank as soon as there is a change in the position.

Signature / L.T.I. of Wife /  
Eldest Son/Eldest Daughter  
Address : .....  
Date .....

Signed in my presence  
Branch Manager/Gazetted Officer  
(Office Seal)

#### FOR WIFE/ELDEST SON/ELDEST DAUGHTER

Certified that Smt./Shri ..... Wife/Son/Daughter of late Shri ..... a deceased employee/pensioner of the Bank appeared before me today and signed/affixed his/her LTI below in my presence.

Signature/LTI of Wife/Eldest Son/Eldest Daughter

#### FOR LEGAL GUARDIAN

I Smt./Shri ..... Legal guardian of Master/Miss .....  
Eldest Son/Daughter of late Shri ..... a deceased employee/pensioner of the Bank hereby declare that Master/Miss ..... is alive as on this day, the ..... day of ..... 20 and undertake to intimate the Bank as soon as there is a change in this position.

Signature/LTI of the legal guardian of  
Master/Miss .....  
Eldest Son/Daughter of the deceased Employee/Pensioner  
Date : .....

Signed in my presence  
Branch Manager/Gazetted Officer  
(Office Seal)

#### ACKNOWLEDGEMENT

Received Life Certificate from Shri/Smt. ....  
(PF Index No. ....) for the year 20 .....

Branch :

Date :

Branch Manager (Seal)

## ADMISSION OF NEW MEMBERS - SEPTEMBER 2025

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	19548	3373819	Raghava Rao Kotturi	Hyderabad	Alkapuram Township 62217
02	19548A	3373819	Smt. Venkata Sivakumari Kotturi	Hyderabad	
03	19549	799009	Ganapath Rao Mundrathi	Hyderabad	Hyderabad Main Br. 0847
04	19549A	799009	Smt. Shiva Rani M	Hyderabad	
05	19550	3889386	Gopal Balraj	Hyderabad	Hyderabad Main Br. 0847
06	19550A	3889386	Shobha Rani G	Hyderabad	
07	19551	3897052	Sathi Pandu Rokkala	Hyderabad	Jeedimetla 5321
08	19551A	3897052	Manjula Rokkala	Hyderabad	
09	19552	6415296	Pramodh Rao Pathi	Nizamabad	MG Road Armoor 020110
10	19552A	6415296	Smt. Suvarna Kireeta Kumari	Nizamabad	
11	19553	6291015	Ambeth Kumar Bontha	Khanapur	Khanapur 20129
12	19554	3877256	Anjaneyulu V S S S R	Hyderabad	Gandhi Nagar 11660
13	19554A	3877256	Smt. Vedantam Sailaja	Hyderabad	
14	19555	3370224	Bhaskara Raju Kasi	Hyderabad	HUC 05916
15	19555A	3370224	Smt. Prameela Kasi	Hyderabad	
16	19556	3530590	Jogeswara Rao Lanka Rajalaxmi	Hyderabad	Hyderabad Main Br. 0847
17	19556A	3530590	Smt. Srilakshmi Durga L	Hyderabad	Hyderabad Main Br. 0847
18	19557	3396185	Smt. Madhuri Rangaraju	Hyderabad	SBI Temple Br. 60454
19	19557A	3396185	Ravinder Rao R	Hyderabad	
20	19558	3395022	Srinivas Nandan Kalava	Khammam	Khammam Main Br.05817
21	19558A	3395022	Smt. Leela Puvvula	Khammam	
22	19559	3379590	Srinivas Mutnuru	Hyderabad	Humayun Nagar 5322
23	19559A	3379590	Smt. Kameswari Mutnuru	Hyderabad	
24	19560	3079430	Shankaraiah Sikinikantham	Jagitial	ADB Jagitial 5365
25	19560A	3079430	Smt. Prameela Sikinikantham	Jagitial	
26	19561	3892425	Srinivasa Rao Yepuri	Hyderabad	Vaidehi Nagar 06
27	19561A	3892425	Smt. Srilatha Y	Hyderabad	
28	19562	5227666	Bharathi Deevi	Hyderabad	Moosarambagh Br. 10388
29	19562A	5227666	Gopala Krishna Kumar Konduru	Hyderabad	
30	19563	758019	Janardhana Rao Poduri	Hyderabad	Kukatpally 4275
31	19563A	758019	Smt. Manga Kumari Poduri	Hyderabad	
32	19564	2945053	Anantha Padmanabha Sarma Konduru	Hyderabad	Madinaguda 30488
33	19564A	2945053	Smt. Naga Varalakshmi Kuruganti	Hyderabad	
34	19565	3421066	Krishnam Raju Indukuri	Hyderabad	Hyderabad Main Br. 0847
35	19565A	3421066		Hyderabad	
36	19566	3798593	Samir Kumar Sinha	Hyderabad	Tellapur 13071
37	19566A	3798593	Smt. Pratima Sinha	Hyderabad	
38	19567	6301223	Ramakrishna G	Hyderabad	Anand Nagar 20318
39	19567A	6301223	Smt. Bhuvaneswari S	Hyderabad	
40	19568	3381412	Gopala Krishna Murthy Nyayapathi	Hyderabad	Gopannapally 64328
41	19568A	3381412	Smt. Ravi Kumari Nyayapathi	Hyderabad	

Note : Kindly mention your L.M. No. in all your correspondence to the Association.

## స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2025, నవంబర్ నెలలో 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 అసోసియేషన్ లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న ప్రాంతం విరునామాకు అసోసియేషన్ లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్ లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
		<b>LHO/CO</b>		
01	3885135	Rama Rao Kunja	Supervising	LCPC, Hyderabad
02	3890139	Raja Gopal Peddinti	Supervising	LHO, Hyderabad
03	6301290	G Vara Prasad	Supervising	LHO, Hyderabad
04	3086437	Srinath Venkata Korni	Supervising	LHO, Hyderabad
05	3668312	Nagraj Sarma Gollapudi	Supervising	LHO, Hyderabad
06	3874435	Srinivasa Reddy Samreddy	Clerical	LHO, Hyderabad
		<b>AO/BRANCHES</b>		
07	6357172	Ramachandra Rao Thota	Supervising	AO, Secunderabad
08	6284418	Anantapalli Ramesh	Supervising	Kattedan, HYD
09	6354793	Siva Prasad Surikuchi	Supervising	Nallagandla, HYD
10	6396607	Ramesh Gilla	Supervising	Sarapaka
11	3873625	Dendi Sreelatha	Clerical	Manikonda, HYD
12	6306438	Ashanna Janga	Sub Staff	RBO, Adilabad
13	6388736	Kaya Anjaiah	Sub Staff	Tirumalagiri, Nalgonda
14	6445306	Muppasani Kurumaiah	Sub Staff	Wanaparthy
15	6446604	Bugata Sankara Rao	Sub Staff	Warangal

## సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	05557	కె.ఎస్.పి.ఎ.స్వరూప్	04.10.1942	హైదరాబాద్
02	04284	ఎన్.పాండురంగరావు	15.10.1942	హైదరాబాద్
03	04729	సి.హెచ్.సూర్యనారాయణ	17.10.1942	హైదరాబాద్
04	05907	టి.అర్జున్సింగ్	18.10.1942	హైదరాబాద్
05	04837	వి.కోదండ రామారావు	20.10.1942	హైదరాబాద్

## HEALTH TIPS

### 21 SIMPLE HEALTH HACKS YOU CAN USE EVERYDAY

We're all trying on some level to look better, feel great, live longer, and generally radiate health. What to do? Look for hacks! Hacks are shortcuts that make getting to our destination a bit less overwhelming.

Here's a collection of 21 simple health hacks anyone can do with minimal effort, time and cost. Start with the one that appeals to you most, and aim to make it a habit before moving on. Soon you'll be "hack stacking" and experiencing big breakthroughs in your health and well-being without feeling like you sacrificed anything at all.

#### 1. Take a cold shower.

Sure, hot showers feel luxurious and will warm you up on a wintry day, but what else do they offer? Um, nothing. It's cold showers that have an impressive array of benefits. One cold shower a day (lukewarm water won't cut it) will improve circulation, increase metabolism, tighten pores, boost immunity and alertness, and speed recovery from a tough workout.

#### 2. Try intermittent fasting.

Longer bouts of fasting have been shown to help the body remove toxins, shed pounds, even slow aging. Try the 16:8 technique, a more civilized approach to fasting that involves eating normally until, say, 7 p.m. and then fasting (coffee, tea, and water are fine) until 11 a.m. the next day. If you're trying to lose weight, avoid overeating when your fasting period ends; just resume your normal meals. Yes, you'll be hungry at first, but adjusting won't take long.

#### 3. Eat without distractions.

When you eat mindfully, you naturally slow down, eat less, and enjoy improved digestion. The first step toward becoming a mindful eater is to remove distractions, so close your laptop, put away your phone, shut off the TV, and turn your full attention to the food in front of you.

#### 4. Breathe into your belly.

Breathing deeply into your belly — "diaphragmatic breathing" — for just 5 to 10 minutes a day can lower blood pressure, slow the aging process, and improve mental focus and sleep quality. Lie on your back, close your eyes, think good thoughts, and send big, deep breaths to your belly. To enhance focus, place a moderately heavy object, like a kettle bell or encyclopaedia, on your belly, and notice it rise and fall with each breath.

#### 5. Brush your teeth with coconut oil.

Coconut oil boasts both antibacterial and whitening properties while being free from the chemicals, foaming agents, and artificial flavors found in most commercial toothpastes. If you live in a hot climate, keep your coconut oil in the fridge so it stays solid, and if you don't want clogged drains, avoid spitting it down the drain.

#### 6. Eat dark chocolate.

Study after study has proven that a daily dose of about 1.6 oz of dark chocolate is good for your heart, brain, and overall health. Let's be clear on the type of chocolate - Choose brands with cacao content of at least 70%.

#### 7. Don't sit still.

Aim to rotate through different body positions every 20 minutes: Stand up straight, stand on one leg, sit on a chair, sit on the floor with your legs crossed and then straight or to one side, sit on your knees, sit on your feet, stand up and stretch. Yes, you can even eat while sitting on the floor!

#### 8. Look into the distance.

Our eye muscles are most relaxed when we use our distance vision. So, for every 20 minutes you are glued to a computer, phone, book, or TV, make a habit of taking a 20-second break to look as far into the distance as you can.

### 9. Enforce a “no-tech” rule.

Our digital dependence contributes to stress, depression, and sleep deprivation. For a couple hours each day, put your devices out of sight and earshot, and play a board game, read a real book, cook something, go out for coffee, walk in the park, or (gasp!) have a conversation with someone you live with.

### 10. Drink coffee.

The consensus now is that coffee is good for you — great news for the 82% of Americans who drink it every day. Forget the milk, whip, caramel sauce, and sugar. To reap health benefits, such as a decreased risk of cancer, improved mental focus, and possible protection from Alzheimer's disease, drink 3 to 5 cups of black coffee daily.

### 11. Scrub with sea salt.

Sea salt is rich with magnesium, calcium, sodium, and potassium; minerals vital to our skin's health and function. Mix a good quality fine sea salt (no sharp edges!) with a light oil or a gentle cleanser like Cetaphil, and start scrubbing.

### 12. Have a mindful moment.

Pick an activity so mundane that your mind typically wanders while doing it: brushing your teeth, walking to the bus, washing the dishes, blow-drying your hair, taking a shower. As you go through the motions, stay in the moment by using your senses — notice the soap bubbles glistening on the dishes, the hum of the blow dryer, the sensation of your feet making contact with the ground.

### 13. Learn something new.

The connections between the nerve cells in our brains (neurons) are capable of multiplying and growing stronger as we age, but only if we keep challenging them with new information. So aspire to learn something new. There's no end to online learning options, so start building that muscle in your head!

### 14. Take a walking break every hour.

The most productive people work with intense focus for 52 minutes and then break completely for 17 minutes. Using those 17 minutes to take a walk will not only counteract the stresses of sitting (or standing) but will also increase blood flow to the brain, leading to creative thinking and problem solving.

### 15. Ditch the high heels.

Consider the many benefits of flat shoes: You can take a brisk walk around the block, walk to your favorite lunch spot 10 blocks away, or get off the bus a few stops early and walk to work. You can alternate sitting and standing throughout the day, and maybe best of all, flat shoes with a neutral sole can replicate the many benefits of walking barefoot.

### 16. Stop eating before you get full.

Overeating leads to weight gain and digestive problems. Stop eating before you get full. Cover your plate with a napkin, nudge your plate forward, cross your silverware over your plate, or simply declare out loud, “I'm satisfied”.

### 17. Have yourself a hearty laugh.

Play with a dog, watch stand-up comedy, indulge in a couple of viral toddler videos. Or, attend a laughter yoga class; studies show laughing in groups beats laughing alone, helping turn “forced laughter” into real laughter.

### 18. Eat or drink something fermented.

Probiotics are live “good” bacteria that keep your digestive system healthy and your body functioning optimally by helping food move through the gut. Fermented foods — such as miso, sauerkraut, tempeh, kimchi, soy sauce, kombucha, ginger beer, or anything pickled — are probiotic powerhouses you can find almost anywhere.

### 19. Do a 10-minute HIIT workout.

Enter High Intensity Interval Training (HIIT), which, in a well-planned 10 minutes, can blow that one-hour step class out of the water. As long as you get your heart rate into the right zones, you can get a super effective workout every day.

### 20. Do 10 minutes of stretching and self-massage.

Chronic sitting is an express ticket to chronic pain. But you can head off backache, tension headaches, and overall stiffness with a quick daily routine of self-massage and stretching. It means rolling around on a foam roller, a lacrosse ball, or a couple of tennis balls taped together. These inexpensive tools boost blood circulation and smooth out tight spots in your muscles and connective tissues, bringing pain relief and better posture.

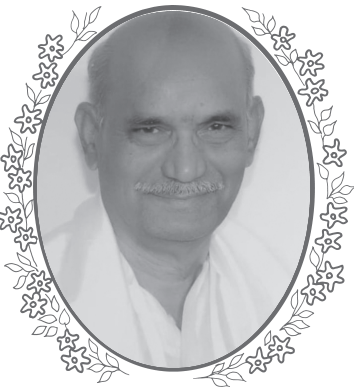
### 21. Drink lemon water.

There's a surprising body of evidence that supports drinking a glass of lukewarm water mixed with the juice of half a lemon on a daily basis, ideally right after you wake up. Lemons have all sorts of wonderful vitamins, nutrients and antioxidants that can boost energy, reduce inflammation, improve your immune system, clear up your skin, and aid in digestion. The only downside: the acid in the lemon juice can erode tooth enamel. So, make sure you dilute it well with lukewarm water.

(Courtesy: Lifehack)

**IMPORTANT:** The content in the article is for informational and educational purposes only. It is not intended for medical advice. Readers should consult their own doctor or a qualified health care professional for specific health concerns and questions.

## HOMAGE



**D.O.B : 24-05-1939**

**D.O.D : 21-09-2025**

## Shri Tanniru Appa Rao

(S/o. Late Shri T. Sessaiah)

(L.M. No. 2113), Hyderabad, Mobile : 93910 07284

**MANAGING COMMITTEE OF  
STATE BANK OF INDIA PENSIONERS' ASSOCIATION  
HYDERABAD CIRCLE**

*Pay rich tributes to Shri T. Appa Rao, Former President, Hyderabad, who served this organisation with devotion and dedication during his incumbency.*

*Sri T. Appa Rao is survived by Spouse : T. Kasturi Rao,  
Son: Srinivasa Rao Tanniru, Daughter-in-law: Bala Swamalatha,  
Grand Daughter : Veda Samhitha Tanniru,  
Daughter : Naga Sailaja Thot, Son-in-law : TRK Rao,  
Grand Daughter : Anusha, Grand Son : Sai Ganesh,  
Daughter : Naga Jyothi Bheema,  
Son-in-law : Bheema Venkata Nagendra,  
Grand Son : Dinesh Kumar, Grand Daughter : Sai Pankaja.*

*The Managing Committee also conveys its condolences to the family of the bereaved.*



## 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						
1	18620	T. Venkata Punnya Sastry	0769517	9346899945	13-09-2025	Hyderabad
2	8905	V. Narasimha Rao	0753475	9849594928	20-09-2025	Secunderabad
3	7953	B.S. Laxman	0786519	9440475622	24-09-2025	Hyderabad
4	9946	G.B. Devender Yadav	1765418	9849000626	30-09-2025	Secunderabad
5	3360	T. Bhaskar Naidu	0789658	8801793447	12-10-2025	Hyderabad
6	16144	Chaganti Sarala	0767824	9948546638	06-10-2025	Secunderabad
7	7528	C.Lakshmaiah	1982826	8106492852	11-10-2025	Hyderabad

## BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF SEPTEMBER 2025.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
01	05530	B.Eswara Rao	Hyderabad	24-07-2025	B.Malati Devi, 9391154835
02	08821	P.Sriramachandrudu	Hyderabad	07-09-2025	P.Hymavathi, 9849808557
03	18620	T.V.P.Sastry	Hyderabad	13-09-2025	T.Pankaja, 8977399945
04	02113	T.Appa Rao	Hyderabad	21-09-2025	T.Kasturi Rao, 9391007284
05	07953	B.S.Laxman	Hyderabad	24-09-2025	B.Uma, 9440475622

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

## సర్వసభ్య సహాయశానికే, BENEVOLENT FUND కొరకు, వైద్యసదుపాయాల కొరకు సభ్యుల విరాళాలు

Sl. No.	LM. No.	Name (Smt. / Sri)	Annual General Meeting Rs.	Benevolent Fund Rs.	Medical Aid Rs.	General & Others Rs.
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.

### ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 300/- Sri B.N.Bhagavan, P.V.D.Prasad.

### DONATIONS

01 19573 B.N.Bhagavan

5,000/-

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

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Sri D. Uma Maheswara Rao, 77990 10092

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To,

From :

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**PHONE : 040-27671603**

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