



# ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

## SBI PENSIONERS' NEWS BULLETIN

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

*From the Desk of the General Secretary... ✍*

**Dear Esteemed Members,**

The recent period has been marked by significant engagement and purposeful activity for our pensioners' fraternity. Two important developments merit sharing with all members - the inspiring video message delivered by the Chairman of State Bank of India, on the occasion of the 5th Annual General Meeting held at Rajamahendravaram on the 11th February 2026, and the collective efforts undertaken to facilitate enrolment under the SBI Health Assist Policy for 2026-2027.

In his video address, the Chairman conveyed his warm greetings and paid rich tributes to pensioners, acknowledging their foundational role in building the institution and shaping its enduring legacy. He emphasised that pensioners and family pensioners continue to be recognised, respected, and valued members of the SBI family, not only for their past service but also as esteemed customers and stakeholders. He assured that the concerns and issues placed before the Bank by the Federation of SBI Pensioners Associations would receive due consideration and be addressed with sensitivity and sincerity, reflecting his deep concern for the welfare and dignity of pensioners.

The Chairman also placed the Bank's progress within the broader context of the nation's economic advancement and the collective aspiration towards a Vikasit Bharat. He highlighted the vital role of State Bank of India in supporting national growth and emphasised the importance of CASA deposits as a cornerstone of the Bank's strength and stability. He noted that pensioners, through their associations and clubs, maintain a deep and trusted connect with society and the market, placing them in a unique position to reinforce public confidence and contribute to the Bank's continued growth.

He further referred to initiatives such as "Tribute," reflecting the Bank's enduring respect and remembrance of its departed members, and the SBI Health Assist Policy, which provides essential healthcare protection and financial security to pensioners and family pensioners. These measures reaffirm the Bank's continued commitment to the welfare and wellbeing of its pensioners.

In this context, it is heartening to note the commendable efforts made by our team members and volunteers who extended guidance and support to fellow pensioners in enrolling for the SBI Health Assist Policy. Their dedicated and selfless efforts have resulted in Hyderabad Circle achieving the highest enrolment percentage at 58%, reflecting increased awareness and acceptance of the policy, supported by improvements in subsidy, coverage, improved e-pharmacy and allied services.

At the same time, the fact that a significant number of pensioners are yet to enrol underscores the need for continued outreach and guidance. With the transition to FHPL as the Third Party Administrator, some initial operational issues have been experienced and are being actively pursued for early resolution.

Members are advised to exercise due caution while availing hospitalisation under the SBI Health Assist Policy, particularly with regard to room rent eligibility. Opting for room categories beyond the prescribed ceiling can trigger proportionate deductions across the entire claim, resulting in avoidable financial burden. Insurance policies operate strictly within defined commercial parameters and are not philanthropic arrangements. Members are therefore encouraged to seek timely guidance from the SBI Pensioners' Association Health Care Team (SBIPAHC), so as to make informed decisions and ensure optimal utilisation of the policy benefits.

Several important matters concerning pensioners' welfare, including pension-related issues arising out of increase in family pension to 30% without cap, stagnation increments, accuracy in Pension Payment Advices, improvement of dispensary facilities, and related welfare measures, continue to receive focused attention. A Structured Meeting with the Corporate Centre is scheduled on 23rd February 2026 at Ahmedabad and a Governing Body on 24th February 2026, where these issues will be taken up comprehensively. It is a matter of strength that our Circle President Sri N. Radhakrishnan in his capacity as President of the Federation of SBI Pensioners Associations, will lead these deliberations on behalf of pensioners across the country.

It is also encouraging that 102 new members have joined our Association since the beginning of this year, reflecting growing confidence in the importance of collective strength. Members are requested to encourage their colleagues to join and benefit from the shared support and representation offered by the Association.

In continuation of our welfare efforts, submission of Life Certificates remains a matter of concern. Despite sincere and sustained efforts by our team and volunteers to reach out and assist members, around 425 pensioners, constituting about 3.1% of our total pensioners, are yet to submit their existence certificates. Timely submission is essential to ensure continuity of pension without interruption. Members are requested to treat this requirement with utmost importance and extend support in reaching out to fellow pensioners who may require assistance in completing this process.

The Chairman's message is both reassuring and inspiring. By responding to his call to strengthen the Bank's engagement with the public and by ensuring participation in welfare initiatives such as the SBI Health Assist Policy, pensioners can continue to play a meaningful role in supporting the institution they helped build, while safeguarding their own wellbeing. Such collective commitment strengthens our enduring bond with the Bank and contributes to its continued progress and the nation's journey towards a Vikasit Bharat.

With warm regards,

**D. KRISHNA KUMAR**  
General Secretary

## **FEDERATION NEWS**

Ref.No. FSBIPA / 5 / 2025

Date : 07-01-2026

The General Secretary,  
National Confederation of Bank Employees,  
C/o. State Bank of India,  
Local Head Office, Amaravati,  
Gunfoundry, Abids,  
HYDERABAD - 500 001.

Dear Sir,

### **NOTIONAL EFFECT OF ADDITIONAL STAGNATION INCREMENT IN TERMS OF 10TH BPS / 7TH JOINT NOTE DATED 25.05.2015**

The Tenth Bipartite Settlement and 7th Joint Note dated 25.05.2015 provides for reduction of one year in the periodicity of 6th stagnation increment for Clerical employees and also additional Stagnation Increment to Clerical, Subordinate and Officer employees with monetary benefit effective from 01.05.2015.

02. The bank has issued a clarification as under in respect of non-subordinate (Clerical) employees, vide letter No.HR/PPG/SKL/2018-19101 dated 18th July 2018 stating that the employees who retired during the period from 01.11.2012 to 30.04.2015 and have reached the notional date of stagnation increment but retired before the date of release of monetary benefits would be given the effect of due stagnation increment in their pension fixation. **"It was also mentioned that for the purpose of calculation of pension, the notional date of release of stagnation increment shall be reckoned."**

03. Subsequently, the Bank has issued another clarification vide its e-Circular No. CDO/P&HRD-PPFG/55/2021-22 dated 8th October 2021, extending the benefit of notional stagnation increment for pension to all Workman and Officers who were otherwise eligible and retired during the period from 01.11.2012 to 30.04.2015, with monetary benefit from 01.05.2015.

04. Inasmuch as the monetary benefit was agreed upon w.e.f.01.05.2015 under the 10th BPS/7th Joint Note, the workmen and officer employees who have retired between May 2015 and March 2016 and whose notional date of release of stagnation increment falls during the negotiation period i.e., between November 2012 and April 2015 have been denied of the notional benefit of stagnation increment despite the fact that their notional date of release stagnation increment falls between the period between June 2014 and April 2015, which is anomalous.

05. A reference is also invited to the clarification issued by Indian Banks' Association (IBA) with regard to reduction in periodicity of stagnation increment vide Circular No. HR&IR/CIR/2015-16/B/90/1377 dated 19th September 2015, wherein it was mentioned that the clarification is intended to avoid placing the senior employees in a disadvantageous position vis-a-vis the employees junior to them.

06. In this connection, our submissions are as under:

- a) If the notional benefit of stagnation increment is not given to the eligible employees who retired between 01.05.2015 and 31.03.2016 and whose 12 months' / 10 months' average substantive salary period falls between 01.06.2014 and 30.04.2015, it would ultimately result in disadvantageous position to the senior employees.
- b) Further, if the notional benefit of stagnation increment is not given to the eligible employees who retired between 01.05.2015 and 31.03.2016 and whose 12 months' / 10 months' average substantive salary period falls between 01.06.2014 and 30.04.2015, the monetary loss to the retirees would be for the lifetime.
- c) **Illustration-1:** Shri AAAAA, Chief Associate  
Retirement Month — May 2015  
Date of reaching 7th Stagnation — 01.01.2012  
Notional Eligibility of 8th Stagnation — 01.01.2014  
In the instant case, In case of SBI Retiree, Substantive Salary is computed on 7th Stagnation Increment for the period from June 2014 to April 2015 and 8th Stagnation Increment for May 2015.  
In case of e-AB employees, Substantive Salary is computed on 7th Stagnation Increment for the period from Aug 2014 to April 2015 and 8th Stagnation Increment for May 2015.
- d) **Illustration-2:** Shri BBBBB, Chief Associate  
Retirement Month — April 2015  
Date of reaching 7th Stagnation — 01.01.2012  
Notional Eligibility of 8th Stagnation — 01.01.2014  
In the instant case, In case of SBI Retiree, Substantive Salary is computed on 8th Stagnation Increment (notionally) for the period from May 2014 to April 2015.  
In case of e-AB employees, Substantive Salary is computed on 8th Stagnation Increment (notionally) for the period from July 2014 to April 2015.
- e) **From the above illustrations, it can be observed that a person retiring in May 2015 is drawing less pension as the notional date of release of stagnation increment is not reckoned for the purpose of calculation of pension. IT'S AN ANOMALY.**
- f) The extent of monetary loss in pensionary benefits if the **ELIGIBLE** notional benefit is not given prior 01.05.2015 to those employees, who retired between 01.05.2015 and 31.03.2016, is illustrated hereunder for your ready reference:

MONTH OF RETIREMENT	if notional effect is not given	Actual Eligibility	Loss of Monetary Benefit
	7th Stagnation Increment	8th Stagnation Increment	(In months)**
May 2015	June 2014 to April 2015	May 2015	11 months
June 2015	July 2014 to April 2015	May 2015 & June 2015	10 months
July 2015	August 2014 to April 2015	May 2015 to July 2015	9 months
August 2015	September 2014 to April 2015	May 2015 to August 2015	8 months
September 2015	October 2014 to April 2015	May 2015 to September 2015	7 months
October 2015	November 2014 to April 2015	May 2015 to October 2015	6 months
November 2015	December 2014 to April 2015	May 2015 to November 2015	5 months
December 2015	January 2015 to April 2015	May 2015 to December 2015	4 months
January 2016	February 2015 to April 2015	May 2015 to January 2016	3 months
February 2016	March 2015 & April 2015	May 2015 to February 2016	2 months
March 2016	April 2015	May 2015 to March 2016	1 month

\* With the assumption that the employee is notionally eligible for 8th Stagnation Increment one year prior to his/her retirement

\*\* Loss of monetary benefit represents the loss of pension benefit o/a non-provision of notional benefit of 8th Stagnation Increment from the date of eligibility of employees.

07. It will not be out of context to mention that the issue has been taken up with our Bank several times to escalate the same appropriately with Indian Banks' Association. On our request, even your organisation and other organisation in the banking industry have taken up the matter with Indian Banks' Association. Despite the above position, for removal of anomaly in the above-referred cases involving workmen employees and Officers JMGS-I to SMGS-IV, we are shocked to receive the undernoted response of Indian Banks Association (as clarified by our Bank), **after nearly eight years of unwarranted delay**, which shows the lackadaisical attitude of Indian Banks Association.

**"As per extant instructions of the said Bipartite and further clarification issued in the matter, there is no mention about the treatment of stagnation increment notionally for the months falling short in last 10 / 12 months' salary, to arrive at the average salary, related to employees retired on or after 31.05.2015 (should have been 01.05.2015)"**

08. Regarding response of IBA quoted above, our submissions are as under:

- i. It is true that there is no mention about the treatment of stagnation increment notionally for the months falling short in last 12 months' salary, to arrive at the average salary, related to employees retired on or after 31.05.2015 **(should have been 01.05.2015). The mention needs to be made by Indian Banks Association alone.**
- ii. We sought for clarity in the matter for the reason that Bank has earlier issued clarification, vide letter No.HR/PPG/SKL/2018-19/01 dated 18th July 2018, **that for the purpose of calculation of pension, the notional date of release of stagnation increment shall be reckoned** only in respect of those employees who retired during the period from 01.11.2012 to 30.04.2015.
- iii. **The employees who retired during the period from 01.05.2015 to 31.03.2016 also have reached the notional date of stagnation increment much before the date of their retirement and should also be given the effect of due notional stagnation increment, according to their notional date of release of stagnation increment, for calculation of their pension** for the reason that the notional eligibility of stagnation increment for provision of pension benefit needs to be made applicable to all employees, who are governed by the service conditions agreed under the 10th Bipartite settlement/ 7th Joint Note dated 25.05.2015 and the subsequent clarifications, if any.
- iv. In support of our claim, we also submit the following points for consideration:
  - a. The period of 10th Bipartite Settlement / 7th Joint Note dated 25.05.2015 is from 01.11.2012 to 31.10.2017.
  - b. In respect of all pensioners, the computation of basic pension on the basis of last ten/twelve months' average salary needs to be considered and cannot be ignored inasmuch as it would result in payment of lower pension to senior employees, when compared to their juniors in the Bank, which is anomalous.
  - c. Under the captioned 10th BPS / 7th Joint Note period,
    - (i) The eligibility of notional stagnation increment is made available, through clarification, to employees who retired between 01.11.2012 and 30.04.2015, for the purpose of pension benefits alone.
    - (ii) The question of notional eligibility of stagnation increment does not arise in case of employees who retired after 01.04.2016 and upto 31.10.2017.
    - (iii) Whereas, we are not in a position to understand the rationale behind the denial of legitimate notional eligibility of stagnation increment, for the purpose of pension alone, to only a section of employees, who retired between 01.05.2015 and 31.03.2016, under the same Bipartite / Joint Note period
    - (iv) The above anomalous position of unequal treatment of such employees, if not corrected, would also result in creation of two sets of pensioners, who retired under the same Bipartite / Joint Note period.

8. The response of Indian Banks' Association that "there is no mention in the Bipartite Settlement and in the subsequent clarifications" is illogical, arbitrary and cannot be a reason for denial of the legitimate eligibility. Logically the above-referred retired employees are legitimately eligible for the same, as the date of notional eligibility alone needs to be reckoned for calculation of pension.

9. We are of the categorical view that ALL THOSE EMPLOYEES WHO WERE ELIGIBLE FOR NOTIONAL BENEFIT AND WHOSE 12 MONTHS' / 10 MONTHS' SUBSTANTIVE SALARY FALLS DURING THE PERIOD BETWEEN 01.11.2012 AND 30.04.2015, THE DATE OF NOTIONAL ELIGIBILITY SHOULD BE RECKONED FOR THE PURPOSE OF CALCULATION OF PENSION EFFECTIVE FROM 01.05.2015.

10. Clause-42 (Interpretation) under the Tenth Bipartite Settlement dated 25.05.2015 states as under:

"If there is any difference of opinion regarding interpretation of any of the provision of this settlement, the matter will be taken up only at the level of the Indian Banks' Association, the National Confederation of Bank Employees, the Bank Employees' Federation of India, the National Organisation of Bank Workers and the Indian National Bank Employees Federation for discussion and settlement"

Accordingly, we request you to take up the above genuine issue with the Indian Banks Association and arrange for resolution of the long-pending issue at the earliest.

Yours faithfully,

**GENERAL SECRETARY**  
FSBIPA

## MEETING WITH FHPL TPA



Mr. Subham Mitra from FHPL TPA, along with his team comprising Ms. Bhagya Lakshmi, Ms. Piridi Vani, Mr. R.S.Shashikant, and Mr. Manikanta, representing Anand Rathi Insurance Brokers Ltd., visited our office at Koti, Hyderabad, today (12.02.2026) in connection with the Health Insurance Policy.

The President and General Secretary interacted with them and brought to their notice the general issues faced by our pensioner colleagues in respect of the Health Insurance Policy, as well as specific cases where bills were partially disallowed. It was emphasized that such matters need to be addressed with sensitivity and due consideration.

Mr. Subham Mitra listened to our concerns patiently and assured us of his sincere and best efforts to resolve the issues.



## DEARNESS RELIEF PAYABLE TO BANK'S PENSIONERS AND FAMILY PENSIONERS FOR THE MONTHS OF FEBRUARY 2026 TO JULY 2026

ANNEXURE - I

### RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS

**WHO RETIRED (A) PRIOR TO 01-11-87 AND (B) BETWEEN 01-11-87 AND 31-10-92 / 30-06-93**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	2,282
Rate of dearness relief on pension for the months February 2026 to July 2026	:	1528.94%
(Ignore decimals from 3rd place onwards)		

### DEARNESS RELIEF PAYABLE TO PENSIONERS

**WHO RETIRED ON OR AFTER 01-11-1992 / 01-07-93 AND UPTO 31-10-97 / 31-03-1998**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	2,145
Rate of dearness relief on pension for the months February 2026 to July 2026	:	750.75%
(Ignore decimals from 3rd place onwards)		

### DEARNESS RELIEF PAYABLE TO PENSIONERS

**WHO RETIRED ON OR AFTER 01-11-1997 / 01-04-98 AND UPTO 31-10-2002**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	2,011
Rate of dearness relief on pension for the months February 2026 to July 2026	:	482.64%
(Ignore decimals from 3rd place onwards)		

### DEARNESS RELIEF PAYABLE TO PENSIONERS

**WHO RETIRED ON OR AFTER 01-11-2002 UPTO 31-10-2007**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	1,860
Rate of dearness relief on pension for the months February 2026 to July 2026	:	334.80%
(Ignore decimals from 3rd place onwards)		

### DEARNESS RELIEF PAYABLE TO PENSIONERS

**WHO RETIRED ON OR AFTER 01-11-2007 TO 31-10-2012**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	1,723
Rate of dearness relief on pension for the months February 2026 to July 2026	:	258.45%
(Ignore decimals from 3rd place onwards)		

**DEARNESS RELIEF PAYABLE TO PENSIONERS  
WHO RETIRED ON OR AFTER 01-11-2012 UPTO 31-10-2017**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	1,322
Rate of dearness relief on pension for the months February 2026 to July 2026	:	132.20%
(Ignore decimals from 3rd place onwards)		

**DEARNESS RELIEF PAYABLE TO PENSIONERS  
WHO RETIRED ON OR AFTER 01-11-2017 UPTO 31-10-2022**

Average Index (CPI) for the quarter ended December 2025	:	9,731.50
No. of Slabs	:	844
Rate of dearness relief on pension for the months February 2026 to July 2026	:	59.08%
(Ignore decimals from 3rd place onwards)		

**DEARNESS RELIEF PAYABLE TO PENSIONERS  
WHO RETIRED ON OR AFTER 01-11-2022**

Average Index (CPI) for the quarter ended December 2025	:	148.03
No. of Slabs	:	25.00
Rate of dearness relief on pension for the months February 2026 to July 2026	:	25.00%
(Ignore decimals from 3rd place onwards)		

**ANNEXURE - II**

**DEARNESS RELIEF PAYABLE ON FAMILY PENSION  
FOR THE MONTHS FEBRUARY 2026 TO JULY 2026**

DEARNESS RELIEF FOR FAMILY PENSIONERS WHERE EMPLOYEE DIED OR RETIRED

- (A) BEFORE 1.11.1992 / 1.7.1993
- (B) ON OR AFTER 1.11.1992 / 1.7.1993 BUT BEFORE 1.11.1997 / 1.4.1998
- (C) ON OR AFTER 1.11.1997 / 1.4.1998 BUT BEFORE 01.11.2002
- (D) ON OR BEFORE 1.11.2002 BUT BEFORE 1.11.2007
- (E) ON OR AFTER 1.11.2007 BUT BEFORE 1.11.2012
- (F) ON OR AFTER 1.11.2012 BUT BEFORE 1.11.2017
- (G) ON OR AFTER 1.11.2017 BUT BEFORE 1.11.2022 AND
- (H) ON OR AFTER 1.11.2022

**WILL BE PAID AS PER THE TABLES GIVEN FOR THE PENSIONERS IN ANNEXURE - I.**

## INTRODUCTION OF MULTI YEAR CARD

In line with prevailing industry practices and ongoing digital enablement initiatives, it has been decided to introduce a Physical Multi-Year Mediclaim Card for members covered under SBI Health Assist Policy (Policy 'B'). The validity of the card shall be subject to the member's continuous enrolment at each policy renewal.

### Key features of the proposed Multi Year Mediclaim Card are as under:

- A single, permanent physical card to be issued once, eliminating the requirement for annual re-issuance.
- Card validity to remain subject to the member's enrolment at every policy renewal.
- A uniform card format across policy years to facilitate easy identification and faster cashless processing at network hospitals.
- Availability of updated soft copies of the health card and policy details through digital channels such as WhatsApp chatbot, welcome email, and renewal communications.

### Benefits for the members from Multi Year Mediclaim Card issuance:

#### For Members

- Elimination of the need to track or download new cards every year.
- Immediate availability of a valid card during medical emergencies.
- Elimination of confusion regarding the applicable policy year card.
- Enhanced overall experience, especially for senior citizens and pensioners.

### Availability of Soft copy and dispatch start date of Policy B Card

Name of TPA	Circles Assigned	Card Availability Status	
		WhatsApp Chatbot	Dispatch of Hard Copy
FHPL TPA	Kolkata, Hyderabad, Amravati, Guwahati, Patna, Bhopal, Bhuvaneshwar	11.02.2026	16.02.2026
Medi Assist TPA	Ahmedabad, Chandigarh, Jaipur, Lucknow, Mumbai (Metro), Maharashtra, New Delhi	11.02.2026	16.02.2026
Vidal TPA	Kerala, Tamil Nadu, Karnataka	11.02.2026	16.02.2026

Regards,

**Saurav Ghosh**

Deputy General Manager (P&PMD),  
SBI Corporate Centre, Mumbai  
09th February 2026

## ESCALATION MATRIX / HELPLINE FOR POLICY YEAR 2026-27 CONTACT DETAILS OF ARIBL/TPA AND ABOUT WHATSAPP CHATBOT

1. In order to facilitate hassle free access to all information related to SBI Retirees Group Mediclaim Policies, the information is available under Pension Seva Section on SBI website. This information is also update on periodical basis.
2. The representatives of TPAs/ARIBL are available at Administrative Offices and they can be contacted with any query related to Mediclaim Policies/ e-Pharmacy Scheme/ Card related queries / Claims etc. Any query related to e-Card/Multi Year Card can be taken up with TPAs/ARIBL representative available at concerned Aos.
3. **In case of any further escalation, the Manager (HR) at RBOs / CM(HR) at Administrative Offices, who are the Nodal Officers for SBI Retirees Mediclaim policies may be contacted with regards to queries/ grievances.**
4. The provision of soft copy of e-Card is also available on the WhatsApp Chatbot of respective TPAs (Third Party Administrators- FHPL/Medi Assist/Vidal). The Chatbot services can be accessed on WhatsApp through members registered mobile phone. The WhatsApp Chatbot nos. are as under:

Sr. No.	Name of TPAs	WhatsApp Chatbot
1	FHPL TPA	9154039276
2	Medi Assist TPA	7026669449
3	Vidal TPA	9513330000

The Members can also scan QR code of respective TPAs to access WhatsApp Chatbot:



5. The Step-by-Step guide for accessing respective TPAs Chatbot services is available on the following link:

<https://sbi.bank.in/documents/16012/44078746/Connect+with+TPA+on+WhatsApp.pdf/3f8d6ca1-005e-6e07-0527-0f8af85515d2?t=1739350937137>

The contact details of SBI General Insurance CO. Ltd. and ARIBL are as under:

<b>Anand Rathi Insurance Broker Ltd.</b>		
<b>Sr. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Organization Website	<a href="https://www.anandrathiinsurance.com/">https://www.anandrathiinsurance.com/</a>
2	Customer Care email address	sbigmchelpdesk@rathi.com
3	Customer Care Number	1800-123-8733

<b>SBI General Insurance</b>		
<b>Sr. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Organization Website	<a href="https://www.sbigeneral.in/">https://www.sbigeneral.in/</a>
2	Customer Care email address	customer.care@sbigeneral.in
3	Customer Care Number	1800 102 1111

### **ARIBL ESCALATION MATRIX**

<b>LHO Hyderabad</b>				
<b>Sl. No.</b>	<b>Name</b>	<b>Email</b>	<b>Mobile No.</b>	<b>Name of AO</b>
1	Lanke Manikanta	lankemanikanta@rathi.com	7989527709	Hyderabad
				Cyberabad
				Nalgonda
				Nizamabad
				Warangal
				Secunderabad

### **FHPL TPA REPRESENTATIVES**

<b>LHO Hyderabad</b>				
<b>Sl. No.</b>	<b>Name</b>	<b>Email</b>	<b>Mobile No.</b>	<b>Name of AO</b>
1.	Ms. Piridi Vani	cyberabad@fhpl.net	7993079595	Cyberabad
2.	Mr. R S Shashikanth	hyderabad@fhpl.net	7993089696	Hyderabad & Secunderabad
3.	Ms. Bhagya Laxmi	hyderabadlho@fhpl.net	7993089292	Hyderabad LHO

## HIGHLIGHTS OF E-PHARMACY SCHEME FOR POLICY YEAR 2026-27

### Revamping of e-Pharmacy Scheme 2026-27

1. Revision in Wallet Subsidy from existing Rs.12,000 to subsidy structure as under:

Category	Existing Subsidy	Proposed Subsidy
Base Plan ₹ 3 Lakh	12,000	15,000
Base Plan ₹ 5 Lakh	12,000	18,000
Age 80 years and above irrespective of the Base Plan opted	12,000	20,000

2. Revision in Pro-rata Contribution under e-pharmacy scheme:

Existing Pro Rata (Bank: Member)	% Contribution (Bank: Member)	Proposed Pro Rata (Bank: Member)	% Contribution (Bank: Member)
2:1	66.67 : 33.33	3:1	75:25

3. Inclusion of new Items under e-Pharmacy from 2026-27

Following Items have been included for delivery under e-pharmacy scheme:

Items/SKUs	e-Pharmacy vendors: TATA 1 MG / U R Life / MediBuddy
Crepe Bandage	These items are non-medicinal SKUs and hence the discount available at the time of placement of order will be applied. The pro-rata wallet contribution as available on other medicines will be applicable for these four items.
BP Monitoring Tool*	
Lancet	
Adult Diaper	

\* One BP Monitoring Tool/ Year

### **e-PHARMACY SCHEME FOR MEMBERS OF “SBI ELITE POLICY ”&“SBI HEALTH ASSIST (Policy ‘B’)” FOR 2026 -27: AVAILABILITY OF e-PHARMACY SERVICES W.E.F. 20th JAN '26 FOR ONLINE APPLICATIONS &28 th JAN '26 FOR OFFLINE APPLICATIONS**

Please refer to our e-Circular No. CDO/P&HRD-PPFG/63/2024-25 dated 23 rd Jan '25 containing details of the e-Pharmacy Scheme for members of “SBI Health Assist (Policy ‘B ’)” and SBI Elite Policy.

Further, renewal of SBI Health Assist (Policy ‘B ’)on modified terms and conditions was advised vide our e-circular No. CDO/P&HRD-PPFG/38/2025- 26 dated 19th Dec '25.

2. The e-Pharmacy scheme for Policy Year 2026-27 has been renewed and as per the existing structure of e-Pharmacy Scheme, retirees can select their preferred e-Pharmacy vendor from a list of three e-pharmacy vendors which are as under:

Sl. No.	Name of e-Pharmacy Vendors	e-Pharmacy App
i)	Phasorz Technologies Pvt Ltd.	MediBuddy
ii)	TATA 1MG Health Care	TATA 1MG
iii)	Lifetime Wellness Rx International Limited	UrLife

The detailed information regarding e-Pharmacy services has also been uploaded on the following link:  
<https://sbi.bank.in/web/personal-banking/pension-seva/medical-benefits>

Further, following changes have been brought about in the e-pharmacy scheme from Policy Year 2026-27:

a) Revision in Wallet Subsidy from existing Rs.12,000 to revised subsidy structure as under:

(Amount in ₹)

Category	Existing Subsidy (₹)	Proposed Subsidy (₹)
Base Plan ₹ 3 Lakh	12,000	15,000
Base Plan ₹ 5 Lakh	12,000	18,000
Age 80 years and above irrespective of the Base Plan opted	12,000	20,000

b) Revision in Pro-rata Contribution under e-pharmacy scheme:

Existing Pro Rata (Bank: Member)	% Contribution (Bank: Member)	Proposed Pro Rata (Bank: Member)	% Contribution (Bank: Member)
2:1	66.67 : 33.33	3:1	75:25

3. The members will place order for medicines required by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for members, spouse and differently abled child (as per Bank's records) within the following limits:

(Amount in ₹)

Category	Member's Contributions	Bank's Contributions	Total Combined Contributions
Base Plan ₹ 3 Lakh	5,000	15,000	20,000
Base Plan ₹ 5 Lakh	6,000	18,000	24,000
Age 80 years and above irrespective of the Base Plan opted	6,667	20,000	26,667

i. No reimbursement can be claimed from the Bank against such expenditure incurred by the members under any other scheme of the Bank.

ii. Proportionate billing to members with “self -contribution” and “Bank’s contribution” @ 1:3 ratio subject to maximum “Bank ’s contribution ”during the policy year will be available for online purchase of medicines under the e-Pharmacy Scheme.

Members joining SBI Health Assist (Policy ‘B ’)midway during the policy year are eligible for pro-rata amount of “self -contribution ”and “Bank ’s contribution ”based on residual period (in completed months) of the policy year.

4. The particulars of members, spouse and differently abled child covered under SBI Health Assist policy, along with their Registered Mobile Number, address is shared with e-Pharmacy vendors. The particulars about registration process and other details regarding e-Pharmacy App is mentioned in **Annexure I**.
5. User guides containing the entire process flow for logging into the App and indenting orders for medicines have been placed on “SBI website —Information & Services —Pension Seva —Medical Benefit Schemes for Staff Pensioners ”,which can be accessed through the following link:

<https://bank.sbi/web/personal-banking/pension-seva>

Grievance escalation matrix and helpline numbers to place orders are as under:

Medibuddy		
Level 1	Voice Channel	9999991555 (Press 3 for Pharmacy related queries)
	Non-voice Channel	hello@medibuddy.in
Level 2	Dedicated Sr. Account Manager - Dr Rajesh Shinde	rajesh.shinde@medibuddy.in
Whatsapp to Place an Order		9591504870
Call to Place an Order		080-68874953
		(Press 3 for Pharmacy related queries)

TATA 1mg		
Level 1	Helpline Number	1800-212-4636 available 24*7
Level 2	Escalation Email	conciierge-sbi@1mg.com
Whatsapp to Place an Order		9871644492
Call to Place an Order		1800-212-4636

<b>(UrLife)</b>		
Level 1	Voice Channel:	1860-500-0101
	Email ID	customerservice@apollopharmacy.org
		corporate-helpdesk@apollo247.com
Level 2	<b>Regional Spoke Persons (Details available on Pension Seva Portal)</b> <b>(Circle wise Details available on Pension Seva Portal)</b>	
Level 3	Peeyush Hardikar	peeyush_h@apollopharmacy.org
Whatsapp to Place an Order		1800-3096-155
Call to Place an Order		1800-3096-155

6. Anand Rathi Insurance brokers Ltd. (ARIBL) shall act as a nodal coordination point for the empaneled pharmacy vendors, with responsibility of review of complaints/bills, assisting in compilation of e-pharmacy related reports and other support.

If resolution is not provided by the Service Provider, the grievance may be escalated to the Brokers M/s Anand Rathi Insurance Brokers Ltd. at the following helpline number/ email:

<b>M/s Anand Rathi Insurance Brokers Ltd. (ARIBL)</b>	
Voice Channel:	Phone No. 0291-6661035
	Toll free No. - 18001238733
Non-voice Channel:	sbigmchelpdesk@rathi.com
Dedicated for e-Pharmacy only	Mr Pradosh Debnath (9073398318)

If the issue is not resolved, through the above escalation matrix, it may be escalated to P&PM Department, Corporate Centre at the email id given below:

[epharmacy@sbi.co.in](mailto:epharmacy@sbi.co.in)

7. Other provisions of the scheme will be as under:

- i) The information regarding availability of the e-Pharmacy services for Policy Year 2026-27 has been uploaded on SBI Pension Seva Portal. The e-pharmacy services have started from 20 th Jan '26 (11.00 AM) in respect of users who have registered online and from 28 th Jan '26 for offline users.
- ii) In order to indent medicines, members shall have to upload a valid prescription as per the Drugs & Cosmetics Act and Pharmacy Practice Regulation, 2015 which should be clear and legible and must contain name of the retiree and / or spouse/ eligible differently abled children (if any) and their age.

- iii) The validity of a Doctor's prescription shall be 180 days for chronic cases and 60 days for acute cases. Any prescription beyond the stipulated period shall not be accepted and in such a case, members will be required to obtain a fresh prescription. In instances where prescription is not valid, service providers also offer facility for consulting doctors online. The service may be availed by the members free of cost.
- iv) Service Provider will provide discount in price on eligible prescribed **allopathic** medicines @ 20% to members. This said discount will be applicable on MRP printed on the cover of the eligible medicines.
- v) The discount rate of 20% shall not be applicable to ineligible medicines and the discount offered may vary across Service Providers. Such items are not covered under the e-Pharmacy scheme and if procured, shall be supplied by the vendor only upon full payment by members.
- vi) The details of new Items included for Policy Year 2026-27 and list of excluded medicines list of items which are not covered under the scheme is mentioned in **Annexure-II**. Any such items, if prescribed and supplied by the Service Providers, will not be eligible for "**Bank's Contribution**" and a separate invoice has to be raised by the Service Providers. Further, the information with regards to Annual Health Check Up facility is placed in **Annexure III**.
- vii) After receipt of requisition from the member, Service Provider will arrange for a confirmation call to confirm the order and quantity of the medicines. Only after confirmation by the member, order shall be considered for further processing. There are several modes of ordering medicines and under certain modes of order, confirmation call may not be necessary as per the policy of the Service Provider.
- viii) Payment options available are detailed in the user guide provided by Service Providers.
- ix) TAT for delivery of medicines is different for different PIN codes and will be monitored by the Bank for the Service Provider as per the arrangement with them. Standard TAT is 1- 3 days for certain PIN codes in Metro/Urban areas and 3 - 5 days for selected PIN Codes in Semi Urban/ Rural areas. However, for some PIN codes, the TAT may be upto 10 days also. The list of PIN Codes with TAT and locations covered for delivery of refrigerated medicines are available on Pension Seva Portal. Accordingly, members are requested to order medicines well in advance.
- x) Members will be allowed to purchase eligible medicines even beyond the combined limit (as mentioned in Para 3 above) by making full payment from their own sources and the Service Provider will allow 20% discounts on such purchases also.
- xi) If required, members shall be required to produce the original prescription along with valid identification proof at the time of delivery of medicines.
- xii) There shall be a provision of cancellation of order by the members. A member can cancel the order till the time status of the item purchased is not showing "Order dispatched "in the App.Cancellation after "Order dispatched "status will attract a penalty of Rs. 100/- (Rupees One Hundred only) which will be recovered from the member by the Service Provider, not affecting Bank sponsored wallet.

- xiii) The mobile applications will also have functionality of re-ordering the medicines, without the requirement of re-uploading the previous prescription, provided the prescriptions are in order.
  - xiv) No Service Charges, Fees or any additional expenses should be paid by the members in addition to the amount of the bill raised by the Service Provider.
  - xv) Orders can be placed 24x7 i.e. any time during the day and on all 7 days of the week. A member will receive Prescription Validation Call to confirm the order within 4 hours of uploading the prescription on the App. If an order has been uploaded after the operating hours (i.e. after 6 PM), members will receive prescription validation call the next day.
  - xvi) Under the e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.
  - xvii) Upon delivery of medicines, members should check if correct medicines have been delivered and in case of wrong product delivered, damaged packaging, damaged medicines, medicines expired/near expiry date etc, a complaint must be lodged immediately by email/phone or through the complaint management system in the app. Detailed conditions and process for such returns shall be applicable as mentioned by the Service Providers in their App.
  - xviii) **Return of medicines will not be accepted after delivery.**
  - xix) Minimum orders to be accepted for invoice value of **Rs.250** (net of applicable discount)
  - xx) The e-Pharmacy Service is being provided by Third Party Entities and any issues/concerns related thereto need to be taken up with e-Pharmacy vendors. In case, resolution is not provided against the complaint an e-mail should be sent on dedicated email id epharmacy@sbi.co.in accompanied by Order no., Ticket No. or complaint no. provided by the vendor, PF Index and issue in brief.
8. The Chief General Manager (HR) is authorized to issue clarifications, if any, on the subject matter.
9. Please bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

**(G.S. Rana)**

DMD (HR) & CDO

**Annexure-I:** Registration Process and other details of e-Pharmacy Applications

**Annexure-II:** New Items covered for PY 2026-27and List of excluded medicines

**Annexure-III :** "Health Check Up " Facility for the members of SBI Health Assist

### **CYBERCRIME AWARENESS**

**If anyone asks you to install an APK, it is 100% fraud.**

**If you are asked by an unknown person to join a whatsapp group or Telegram app group, think again, it could be a fraud.**

Annexure - I

**Registration Process and other details of e-Pharmacy Applications**

The particulars of members, spouse and differently abled child covered under SBI Health Assist policy, along with their Registered Mobile Number, address is being shared with e-Pharmacy vendor. The particulars about e-Pharmacy App are as under:

- i. Logging into the App of the Service Providers will be based on Registered Mobile Number of the member as per the details available in enrolment data. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member as registered under SBI Health Assist. There is no provision in the App to use same Mobile Number for more than one PF Index Number.
- ii. The address shared with the Service Providers by the Bank will be displayed by default on the App of the Service Provider. The Apps of the Service Providers have a facility to deliver medicines at other addresses also, which can be recorded by the members in the App of the Service Provider.
- iii. Any cases of mismatch in Registered Mobile Number, email ID and permanent address may be taken up through concerned Administrative Office with Corporate Centre for rectification only **after the same has been rectified in HRMS portal**. The e-pharmacy applications have provision of delivery of medicine on a temporary address.
- iv. The details of non-dependent family members for supply of medicines at 20% discount will be obtained by the respective e-pharmacy vendors directly from the pensioners/ family pensioners.

Annexure - III

**Annual Health Check Up: Policy Year 2026-27**  
**Retirees 'Health Check Up with Home Collection Facility**

**Retirees '7 Point Health Check -up**

Members of e-pharmacy will have an option for Health Check Up Facility with provision of sample collection from residence consisting of following facilities:

1. Blood CBC	2. Serum Creatinine	3. SGPT
4. Urine RM	5. Lipid profile	6. Glycosylated (HbA1C)
7. Blood Sugar with Urine Sugar (Fasting)		

- i) The Health Check Up Package with Home collection facility is priced at Rs.600/- per member and is available to both Retiree and their spouse.
- ii) This package will be included in the applicable wallet balance under the e-pharmacy scheme 2026-27 and the entire amount will be debited from the wallet, if this package is opted for.

**Annexure - II**

**Inclusion of new Items under e-Pharmacy from 2026-27**

Following Items have been included for delivery under e-pharmacy scheme:

Items/SKUs	e-Pharmacy vendors: TATA 1 MG / U R Life/ MediBuddy
Crepe Bandage	These items are non-medicinal SKUs and hence the discount available at the time of placement of order will be applied. The pro-rata wallet contribution as available on other medicines will be applicable for these four items.
BP Monitoring Tool*	
Lancet	
Adult Diaper	

\* One BP Monitoring Tool/ Year

**List of Medicines & Pharmaceutical Items Not Reimbursable By The Bank**  
**(Subject to periodical review)**

**A. Creams And Ointments:**

1. Cleansing Lotion e.g. Cetaphil Cleansing Lotion, Moisturizing Lotions/Creams e.g.Venusia Moisturizing Lotion/Cream
2. Topical Solution e.g. Regain Lotion/Re'equil Gel/ Sunscreens

**B. Nutritional Supplements:**

1. Anti-aging/ Hyper pigmentation products/ Nutritional Shakes like Ensure etc.
2. Herbal Extracts for Diabetes

**C. Consumable items (Not Covered):**

Sl. No.	Items Not Covered	Sl. No.	Items Not Covered
1	Gloves	9	Tissue Papers
2	Masks	10	Cosmetics
3	Bedsheets	11	Hot Water Bag
4	Hand Sanitizer	12	Spectacles
5	Soaps and Toiletry Items	13	Hearing Aid
6	Rehabilitation Belts and equipment's	14	Wheelchair
7	Thermometer	15	Contact Lenses
8	Walker		

# ఆరోగ్య రక్షణకై చిట్కాలు

(గత సంచిక తరువాయి)

ఆరోగ్యకరమైనవి ఏవో తెలుసుకోవడం విషయానికివస్తే అర్హత కలిగిన నిపుణులు కూడా తరచుగా వ్యతిరేక అభిప్రాయాలను కలిగివున్నట్లు అనిపిస్తుంది. ఇది మీ ఆరోగ్యాన్ని optimise చేయటానికి మీరు నిజంగా ఏమిచేయాలో గుర్తించడం కష్టతరం చేస్తుంది. అన్ని భిన్నాభిప్రాయాలు ఉన్నప్పటికీ అనేక ఆరోగ్య చిట్కాలు పరిశోధన ద్వారా బాగా మద్దతు ఇవ్వబడినవి.

శాస్త్రీయ ఆధారాల ప్రకారం 27 ఆరోగ్య మరియు పోషకాహార చిట్కాలు ఇక్కడ ఇవ్వబడుతున్నాయి. జూలై మరియు ఆగస్టు 2025 నెలకు సంబంధించిన బులెటిన్ లో మొదటి 18 చిట్కాలను మేము ప్రచురించాము. మిగిలిన 9 చిట్కాలు ఇక్కడ ఇవ్వబడ్డాయి.

## 19. బరువులు ఎత్తండి :

బలం మరియు నిరోధక శిక్షణ మీ కండరాలను బలోపేతం చేయడానికి మరియు మీ శరీరకూర్పును మెరుగుపరచడానికి మీరు చేయగలిగే కొన్ని ఉత్తమ వ్యాయామాలు. ఇది మెరుగైన ఇన్సులిన్ sensitivity అంటే మీ రక్తంలో చక్కెర స్థాయిలను నియంత్రించడము, మీ మెటబాలిక్ రేట్ లో పెరుగుదల లేదా మీరు విశ్రాంతి సమయంలో ఎన్ని కేలరీస్ ని ఉపయోగిస్తున్నారో అన్న జీవనక్రియలు ఆరోగ్యంలో ముఖ్యమైన మెరుగుదలకు దారితీయవచ్చు. మీరు బరువులు ఎత్తలేకపోతే మీరు మీ స్వంత బరువు లేదా రెసిస్టెన్స్ బాండ్స్ ను ఉపయోగిస్తూ మీ శరీరంలో రెసిస్టెన్స్ ను పెంచుకొనవచ్చును. తద్వారా వ్యాయామాలతో పోల్చదగిన ప్రయోజనాలను పొందవచ్చును. అమెరికన్ కోసం ఫిజికల్ ఆక్టివిటీ గైడ్ లైన్స్ వారానికి రెండుసార్లు నిరోధక శిక్షణను సిఫార్సు చేస్తాయి.

## 20. Artificial Transfats ను వాడకండి :

ఇవి హానికరమైనది. మానవ నిర్మితమైన కృత్రిమ కొవ్వు పదార్థాలు వాపు మరియు గుండె జబ్బులతో బలంగా ముడిపడి వుంటాయి. USA మరియు ఇతర దేశాలలో ఈ పదార్థాలను పూర్తిగా నిషేధించినందున వాటి వాడకము నివారించడము సులభమైనది. సహజంగా లభించే transfats కొన్ని ఆహార పదార్థాలలో ఉన్నప్పటికీ, ఇవి Artificial Transfats అంత ప్రమాదకరమైనవి కావు.

21. ఈరోజుల్లో మనకు లభించే మూలికలు, సుగంధ ద్రవ్యాలు గతంలో కంటే ఎక్కువ రుచితోపాటు అనేక ఆరోగ్య ప్రయోజనాలను అందించగలవు. అల్లం మరియు పసుపు రెండూ శక్తివంతమైన Anti Inflammatory మరియు Anti Oxident ప్రభావాలను కలిగివుండి అనేక ఆరోగ్య ప్రయోజనాలను కలిగించే పొటెన్షియల్ కలిగి వుంటాయి. మీ ఆహారంలో అనేక రకాల మూలికలు మరియు సుగంధ ద్రవ్యాలను చేర్చుకోవాలనే లక్ష్యాన్ని కలిగివుండాలి.

## 22. మీ సామాజిక సంబంధాలు పెంపొందించుకొనండి :

స్నేహితులు, కుటుంబము మరియు మీరు ప్రేమించేవారితో మీ సామాజిక సంబంధాలు, మీ మానసిక మరియు శారీరక ఆరోగ్యానికి కూడ ముఖ్యమైనవి. స్నేహితులు మరియు కుటుంబసభ్యులు వున్న వ్యక్తులు ఆరోగ్యంగా ఆ సంబంధాలు లేనివారికంటే ఎక్కువకాలం జీవిస్తారని అధ్యయనాలు సూచిస్తున్నాయి.

## 23. అప్పుడప్పుడు మీరు తీసుకునే ఆహారాన్ని Track చేయండి :

తాము తీసుకున్న ఆహారాన్ని తూకము వేసుకుని మరియు పోషకాహార tracker ను ఉపయోగించి వారు ఎన్ని కాలరీస్ను తింటున్నారో తెలుసుకొనడానికి ఉపయోగిస్తున్నారు. ఈ ఫుడ్ ట్రాకింగ్ మీరు తీసుకుంటున్న ప్రొటీన్స్ మరియు ఫైబర్ మరియు మైక్రో న్యూట్రియంట్స్ను గుర్తించి సమాచారము అందిస్తుంది. తమ బరువును నియంత్రించుకోవడానికి మరియు disordered eating tendencies కు దారితీయవచ్చును. అందువలన ఈ strategy ని ఉపయోగించడానికి వైద్య సలహా తీసుకోవడము అవసరము.

## 24. అదనపు కొవ్వును బొడ్డు ప్రాంతంలో తగ్గించుకొనండి :

ఈ ప్రాంతంలో అధికమైన కొవ్వు Diabetes Type 2, Heart diseases ల ప్రమాదాన్ని పెంచుతున్నది. మీ బరువు కంటే మీ waist size మరియు waist to hip ratio మీ ఆరోగ్యస్థితిని సూచిస్తాయి. ఈ బెల్లీ ఫాట్ ను తగ్గించుకోవడానికి refined carbs ను తగ్గిస్తూ, ప్రొటీన్స్ను మరియు ఫైబర్ ను వాడితే ఉదర కొవ్వు ఎక్కువగా నిక్షిప్తము కావడానికి తోడ్పడే స్ట్రెస్ ను నివారించడానికి ఉపయోగపడుతాయి.

## 25. Restrictive Diets ను తీసుకోవడము నివారించండి :

Diets సాధారణంగా ineffective గాను, ఎక్కువకాలం పనిచేయనివిగాను ఉంటాయి. భవిష్యత్తులో weight gain కు గతంలో చేసిన డైటింగ్ కారణమవుతుంది. Overly Restrictive Diets నిజానికి Metabolic Rate ని తగ్గిస్తూ, calories burn చేయడానికి తోడ్పడకుండా, శరీర బరువు తగ్గడానికి ఉపయోగపడవు. అదే సమయంలో అవి మీ ఆకలి మరియు satiety hormones లో మార్పులకు కారణమవుతాయి. ఇవి మరింత ఆకలిని కలిగించి ఫాట్స్ మరియు షుగర్ అధికంగావున్న ఆహారాల కోసం బలమైన కోరికను కలిగిస్తాయి. ఈ స్థితి డైటింగ్ మరియు healthier lifestyle బదులుగా నామకార్థమైన డైటింగ్ చేయడానికి తోడ్పడుతాయి. శరీర పోషకాలపై దృష్టి పెట్టడము వలన ప్రాసెసెడ్ ఫుడ్స్ కంటే తక్కువ కాలరీస్ తో ఎక్కువ సంతృప్తినిచ్చే ఆహారాన్ని తీసుకోవడానికి అలవాటుపడతాము.

## 26. Whole Eggs ను తినండి :

గుడ్డు తినడం వలన Cholesterol పెరుగుతుంది అన్నది ఒక అపప్రథమాశ్రమే. Eggs లో వున్న కొలెస్టరాల్ ఏమాత్రము blood cholesterol ను ప్రభావితము చేయకపోగా, eggs ప్రొటీన్లు మరియు పోషణాలను అందజేస్తాయి మరియు 2,63,938 మంది ప్రజలతో ఒక పరిశోధన egg intake గుండెజబ్బుకు ఏ మాత్రము కారకము కాదని తెలియచేసినది.

### 27. ధ్యానం చేయవలయును :

స్ట్రెస్ మీ ఆరోగ్యంపై negative effect ను కలిగిస్తుంది. మీ శరీరంలో బ్లడ్ షుగర్ లెవెల్స్, ఆహారపు అలవాట్లు, అనారోగ్యానికి లోను కావడము, fat distribution పై స్ట్రెస్ ప్రభావం కలిగిస్తుంది. అందువలన స్ట్రెస్ ను మేనేజ్ చేయడానికి ఆరోగ్యకరమైన పద్ధతులను ఎంచుకోవలయును. స్ట్రెస్ మేనేజ్మెంట్ మరియు ఆరోగ్యము వృద్ధి చేసుకోవడానికి ధ్యానము చేయడము ఉపయోగపడుతుందని శాస్త్రీయమైన ఆధారాలున్నవి. ఒక అధ్యయనంలో Type 2 diabetes, high B.P. వున్న 48 మందిని పరిశీలిస్తే ధ్యానం వారి LDL (bad) కొలెస్ట్రాల్ మరియు ఇన్ఫ్లమేషన్ అదుపులో ఉంచడానికి ఉపయోగపడ్డాయని తెలిసినది. ధ్యానం చేసేవారి సమూహం వారి మానసిక, శారీరక ఆరోగ్యం మెరుగుపడుతున్నాయని తెలిసింది.

### సారాంశము :

కొన్ని సాధారణమైన పనులు మీ ఆహారపు అలవాట్లు, ఆరోగ్యమును బాగుపరచుకోవడానికి చాలా సహాయపడుతాయి. మీరు ఆరోగ్యకరమైన జీవితం గడవటానికి, మీరు తినే ఆహారాలుపై మాత్రమే దృష్టిపెట్టవద్దు. వ్యాయామం, నిద్ర మరియు సామాజిక సంబంధాలు కూడా చాలా ముఖ్యమైనవి. మీ ఆరోగ్యానికి బాగా ప్రభావితం చేసే చిన్న చిన్న మార్పులను మీ అలవాట్లతో ప్రవేశపెట్టుకోవటానికి తగిన చిట్కాలను అనుభవపూర్వకంగా ఆధారాలతో ఇంతవరకు తెలియజేయడము జరిగినది. మీ ఆరోగ్యాన్ని మెరుగుపరచుకోవడంలో సహాయపడే సూచనలను అనుసరించడం ఈరోజునుండే ప్రారంభించండి. మీరు ఇబ్బంది పడకుండా ఒకసారి ఒకటి లేదా రెండింటిని ప్రయత్నించడము మంచిది. ఇది మీ దినచర్యలో అలవాటుగా మారినప్పుడు మరిన్ని సూచనలను అనుసరించడము ప్రారంభించవచ్చును.

(హెల్త్లైన్ సౌజన్యంతో .... సశేషం)

**ముఖ్య గమనిక :** పై సూచనలు అన్ని సమాచారము మరియు తెలుసుకొనుటకొరకు మాత్రమే. ఏరకంగానూ మెడికల్ advise కాదు. చదువరులు తమ డాక్టర్స్ ను లేదా క్వాలిఫైడ్ హెల్త్ కేర్ ప్రొఫెషనల్స్ ను తమ ప్రత్యేక ఆరోగ్య సమస్యల కొరకు సంప్రదించవలయును.

**జన్మదిన శుభాకాంక్షలు**  
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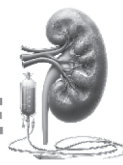


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## ADMISSION OF NEW MEMBERS - JANUARY 2026

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	19647	3076725	Prasada Rao T	Hyderabad	HMB 0847
02	19647A	3076725	Smt. Padmaja C	Hyderabad	
03	19648	5855349	Chandra Chudamani Belagam	Hyderabad	SBI Defence Colony, Sec'bad 8025
04	19648A	5855349	Smt. Ushamani	Hyderabad	
05	19649	3046931	Smt. Krishna Priya Bhaskarla	Hyderabad	SBI Alkapur Township 62217
06	19649A	3046931	Dadajee Dharanikota	Hyderabad	
07	19650	3393232	Smt. Lakshmi Sarath Poomima Basavarsu	Hyderabad	Vanastalipuram 20564
08	19650A	3393232	Naresh Kumar Jarugumilli	Hyderabad	
09	19651	2758369	Smt. Saraswathi J Rao K	Hyderabad	Hyderabad Main Br. 0847
10	19651A	2758369	Jagannadha Rao K	Hyderabad	
11	19652	1769138	Sudarshan Raskas	Hyderabad	New Mallepally 8027
12	19652A	1769138	Smt. Krishnaveni Raskas	Hyderabad	
13	19653	8823391	Prabhu Leela Rekulgi	Zaheerabad	Zaheerabad 20101
14	19654	760315	Narasimha Murthy Dhulipala	Hyderabad	Amberpet 03605
15	19654A	760315	Smt. Sita Rama Lakshmi Dhulipala	Hyderabad	
16	19655	3048780	Krishna Murthy iragavarapu Gopagala	Hyderabad	NRI LHO, Hyd 04071
17	19655A	3048780	Smt. Sudhavalli iragavarapu	Hyderabad	
18	19656	6391389	Raghavendra Gupta Murahari	Hyderabad	PBB Miyapur 11668
19	19656A	6391389	Smt. Sreelatha Murahari	Hyderabad	
20	19657	3050106	Pratap Moturi	Hyderabad	Hyderabad Main Br. 0847
21	19657A	3050106	Smt. Prameela Moturi	Hyderabad	
22	19658	3885135	Rama Rao Kunja	Bhadradri	Anand Nagar Hyd 20318
23	19658A	3885135	Smt. Krishna Kumari K	Bhadradri	
24	19659	3042634	Raghavendra Reddy M	Hyderabad	Edi Bazar 08026
25	19659A	3042634	Smt. Vijaya	Hyderabad	
26	19660	0	Renuka B	Hyderabad	Meerpet 17895
27	19661	789089	Lakshmi Rajyam Cheruvu	Secunderabad	A.S. Rao Nagar 4361
28	19662	6301290	Varaprasad Gangaraju	Hyderabad	Malakpet Br. 20061
29	19662A	6301290	Smt. Shailaja GVS	Hyderabad	
30	19663	4244710	Parveen Sultana	Hyderabad	Bazarghat 05893
31	19664	3381498	Srinivas T	Sangareddy	Patancheruvu 18788
32	19664A	3381498	Smt. Swaroopa Srinivas	Sangareddy	
33	19665	3388395	Sireesha Gogineni	Hyderabad	NRI Br.Jubilee Hills 13554
34	19665A	3388395	Smt. Balaji Vallabhaneni	Hyderabad	
35	19666	6357172	Ramachandra Rao Thota	Hyderabad	Nallakunta 20083
36	19666A	6357172	Smt. Venkata Ramani Dasari	Hyderabad	
37	19667	4230183	Nageswara Rao Indla	Sangareddy	Muthangi, Medak 6153

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
38	19667A	4230183	Smt. Janakamma Indla	Sangareddy	
39	19668	1759345	Venkata Rama Rao Yeruva	Hyderabad	Chandrayangutta 3026
40	19668A	1759345	Smt. Lakshmi Jonnakuti	Hyderabad	
41	19669	6310044	Venkata Satya Kamaraju Kondepudi	Hyderabad	PAT Colony Saroornagar 20864
42	19669A	6310044	Smt. Umadevi Kondepudi	Hyderabad	
43	19670	1783742	Satyanarayana Bibireddy	Hyderabad	HUC Br. Hyderabad 5916
44	19670A	1783742	Smt. Kusuma Bebereddy	Hyderabad	
45	19671	4354125	Rajender Kumar Basuthkar	Hyderabad	Hyderabad Main Br. 0847
46	19671A	4354125	Smt. Shobha Basuthkar	Hyderabad	
47	19672	6922821	Kamal Singh Nakwal	Hyderabad	Attapur 12720
48	19672A	6922821	Smt. Jyothi Nakwal	Hyderabad	
49	19673	4264401	Lakshmi Bukya	Mahaboobabad	Bank Colony Khammam 16088
50	19674	3382516	Nagender Reddy Patel	Hyderabad	Hyderabad Main Br. 0847
51	19674A	3382516	Smt. Shobha Reddy Patel	Hyderabad	
52	19675	1785354	Rameela H	Hyderabad	Hastinapuram 21277
53	19676	3379868	Sirish Kumar Kavuri	Hyderabad	Barkatpura 07641
54	19676A	3379868	Smt. Meena Kavuri	Hyderabad	
55	19677	2752255	Sivakumar Sarma Devalla	Hyderabad	Vidyanagar 3608
56	19677A	2752255	Smt. Nirmala Devalla	Hyderabad	
57	19678	2766396	Ramachandrappa Kamma	Hyderabad	Pragathi Nagar 12831
58	19678A	2766396	Smt. Suguna Kundanagurthy	Hyderabad	
59	19679	3361764	Balabhaskar Pirumalla	Hyderabad	Vaidehi Nagar 16434
60	19679A	3361764	Smt. Durga Mahalakshmi Pirumalla	Hyderabad	
61	19680	2769158	Pandu Ranga Prasad B	Hyderabad	Hyderabad Main Br. 0847
62	19680A	2769158	Smt. Padmavathy B	Hyderabad	
63	19681	6360718	Madhusudanarao T.V	Hyderabad	OU Colony 13271
64	19681A	6360718	Smt. Sarala Devi T	Hyderabad	
65	19682	3074757	Sirisha A	Hyderabad	Kothaguda 15916
66	19683	1793535	Gopala Krishna Murthy Kruthiventi	Hyderabad	Nizampet Road Br. 12217
67	19683A	1793535	Smt. Venkata Ramani Kruthiventi	Hyderabad	
68	19684	3374483	Srinivasa Venugopal Rao	Hyderabad	Ashok Nagar 11658
69	19684A	3374483	Smt. Suguna Kavirayuni	Hyderabad	
70	19685	3485714	Nigel Charles St.Romaine	Secunderabad	PBB SA Road 4156
71	19685A	3485714	Smt. Abha Catherine St.Romaine	Secunderabad	
72	19686	3034054	Srividhya V	Hyderabad	Cheric Avenue 18655
73	19686A	3034054	Gokarnesan A	Hyderabad	
74	19687	3393518	Smt. Adilakshmi K A A K	Hyderabad	PBB Dilsuknagar 4354
75	19687A	3393518	Hari Prasad K	Hyderabad	
76	19688	3042308	Venkata Sreerama Murthy Batchu	Hyderabad	Tarnaka 20454
77	19688A	3042308	Smt. Lakshmi Sujatha Batchu	Hyderabad	
78	19689	4274555	Chinnapa Reddy Putluri	Khammam	Khammam Main Br.05817

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
79	19689A	4274555	Smt. Vijaya Lakshmi Vemireddy	Khammam	
80	19690	6426816	Vedadri Chiranjeevi Chilakamarri	Secunderabad	LHO Hyderabad 03976
81	19690A	6426816	Smt. Vraja Rani Nanduri	Secunderabad	
82	19691	788228	Madhukar Prasad Kollapuram	Hyderabad	Dilsukhnagar 11746
83	19691A	788228	Smt. Subhashini Dubey	Hyderabad	
84	19692	6289983	Narsing Rao Bandari	Nizambad	Nizambad 11986
85	19692A	6289983	Smt. Lavanya Bandari	Nizambad	
86	19693	3883876	Natrajan N.S	Hyderabad	Guddimalkapur 21486
87	19693A	3883876	Smt. Indira Vemuru	Hyderabad	
88	19694	4155874	Gopala Krishna Yaragarla	Hyderabad	Attapur 21220
89	19694A	4155874	Smt. Bharathi Yaragarla	Hyderabad	
90	19695	6379494	Narender Panganuri	Nalgonda	Nalgonda 6293
91	19695A	6379494	Smt. Ragini Panganuri	Nalgonda	
92	19696	4249518	Surya Rao Maddala	Medchal Dist.	Commercial Complex SEC 20828
93	19696A	4249518	Smt. Sumathi Maddala	Medchal Dist.	
94	19697	2492741	Pratap Narain Bhargava	Hyderabad	Nallagandla 18559
95	19697A	2492741	Smt. Anjali Bhargava	Hyderabad	
96	19698	8805563	Paritala Vijaya	Hyderabad	APSRTC, Hyd Urban 20650

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

### SBI PENSIONER MAKES HISTORY IN NATIONAL POWERLIFTING



**Shri D.V. Sankara Rao**, aged 73 years, Retired Officer, State Bank of India, and resident of Bhadrachalam, Telangana, has created history by becoming the first Indian pensioner and cardiac surgery survivor to win **four Gold Medals and the Overall Championship** at the National Masters Classic Powerlifting Championship held at Kozhikode, Kerala (August 2025).

Competing in the Masters-4, 83 kg category, he secured Gold Medals in **Squat, Bench Press, Deadlift and Overall Championship**. Remarkably, he achieved this feat with in six months of focused training after heart by-pass surgery, demonstrating exceptional determination and commitment to fitness in senior life.

His achievement and medical records have been independently verified and recognised by **Best of India Records, Indian Book of Records, and Great Indian Book of Records**. He has been conferred the title **"First Indian and Fastest Fitness Journey to win 4 Gold Medals and Overall Championship at National Powerlifting Championships after Heart By-pass Surgery."**

He was also selected to represent India at the World Powerlifting Championships, highlighting the national significance of his accomplishment. This inspiring achievement proves that age and medical challenges are no barriers to excellence.

**SBI Pensioners Association, Hyderabad Circle extends heartfelt congratulations.**

### Congratulations



State Bank of India Pensioners' Association, Hyderabad Circle (SBIPAHC) proudly congratulates **Smt. Naga Achuta Valli Krishna Pasumarthy (P.N.A. Valli Krishna), Hyderabad**, on her outstanding achievement in creating a **World Record in Reverse Writing (Mirror Writing) of Sumathi Sathakam in Telugu**, completing **108 padyams in 5 hours and 10 minutes**.

Her accomplishment has been recognized by Asian World Records, GEMS Book of World Records, Champions Book of World Records, British World Records, and Supreme World Records.

This rare feat brings pride to Telangana and inspiration to all.

**- SBIPA, Hyderabad Circle**

## 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	BM0018	6360831	Venkateswarlu Yarasuri	Hyderabad	Tadigadda
02	BM0018A	6360831	Smt. Lakshmi Sakuntala Y	Hyderabad	
03	BM0019	6299768	Venkata Paratpara Rao Gandham	Hyderabad	BHEL Township 20075
04	BM0019A	6299768	Smt. Sita Kumari Gandham	Hyderabad	
05	BM0020	6319106	Ramu Maddala	Hyderabad	Adityanagar Colony 21041
06	BM0020A	6319106	Smt. Krishna Kumari Maddala	Hyderabad	
07	BM0021	6288863	Venkata Papaiah B	Hyderabad	Sripuram Hyderabad 60339
08	BM0021A	6288863	Smt. Meenakshi B	Hyderabad	
09	BM0022	6329888	Prabhakar Rao Potharaju	Hyderabad	SV Colony 22007
10	BM0023	6330789	Prasada Rao Valeti	Hyderabad	Nizampet 21023
11	BM0023A	6330789	Smt. Padmavathi Devi Valeti	Hyderabad	
12	BM0024	6361277	Smt. Vijaya Kumari Paramasivan	Hyderabad	SBI Tulasi Nagar 18848
13	BM0024A	6361277	Sundara Kumar	Hyderabad	
14	BM0025	6361080	Venkata Rao Maddirala	Hyderabad	Salora Nizambad Dist.20533
15	BM0025A	6361080	Arogyamma Maddirala	Hyderabad	
16	BM0026	8751188	Anantha Narayanan Ahilandeswaran	Hyderabad	Gunfoundry 20066
17	BM0026A	8751188	Smt Prema Ahilandeswaran	Hyderabad	
18	BM0027	8777152	Raghava Chary Chakravarthula	Hyderabad	LHO Koti Main Br. 0847
19	BM0027A	8777152	Smt. Sandhya	Hyderabad	
20	BM0028	180700	Ramanatham Devulapalli	Nalgonda	SBI Main Nalgonda 20175
21	BM0028A	180700	D. Jyothi	Nalgonda	
22	BM0029	6358934	Uttam Kumar Behera	Hyderabad	Sultan Bazar 20062
23	BM0029A	6358934	Smt. Kumadini Behera	Hyderabad	
24	BM0030	8756732	Ramachandraiah Devulapally	Nalgonda	Mythri WC Nalgonda 20952
25	BM0030A	8756732	Smt. Shashikala Devulapally	Nalgonda	
26	BM0031	8775834	Rama Rao Goteti	Hyderabad	Triveni Colony Lane Br. 30233
27	BM0032	6343678	Smt. Laxmi Sukkala	Hyderabad	
28	BM0033	8768013	Mallikarjun Rao G	Hyderabad	Nallakunta 20083
29	BM0034	6330525	Prakash Suram	Secunderabad	VST Ramnagar 20471
30	BM0034A	6330525	Smt. Kalpana Suram	Secunderabad	
31	BM0035	6330517	Prabhakar Rao Bandla	Secunderabad	Habsiguda 20087
32	BM0035A	6330517	Smt. Pushpa Latha	Secunderabad	
33	BM0036	8789096	Venkateswarlu N	Hyderabad	SBI Hasthinapuram 21227
34	BM0036A	8789096	Smt. Vijayalaxmi N	Hyderabad	
35	BM0037	192130	Salimbin Amar Jabri	Hyderabad	Hyderabad Main Br. 0847
36	BM0037A	192130	Smt. Safia Begum	Hyderabad	

# స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2026, మార్చి 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 అప్లికేషన్ 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	6297811	Muni Raju Dakka	Supervising	LHO, Hyderabad
02	3886921	Peram Rama Swamy	Supervising	LHO, Hyderabad
03	6328199	Siva Sankar Rao Navvathi	Supervising	LHO, Hyderabad
04	6284396	Laxman Rao Artham	Supervising	LHO, Hyderabad
<b>AO/BRANCHES</b>				
05	3382389	Satya Venkata Raghavendra Rao Surampudi	Supervising	LCPC, Hyderabad
06	3884031	Lalita Devi Yeski	Clerical	Adithya Nagar Colony, Hyderabad
07	3393356	Sumana Medisetty	Clerical	RACPC, Himayatnagar, Hyderabad
08	5855896	Bal Muralikrishna Uppaluru	Clerical	RBO Nacharam, Hyderabad
09	6368565	Pochaiah M	Clerical	Utkoor ADB
10	6322549	Meena Joshi Kulkarni	Clerical	Serilingampally, Hyderabad
11	6401538	Ananthamma Vadiapally	Sub Staff	Pulicherla
12	6371248	Anwar Hussain Mohammad	Sub Staff	Godavarikhani-centinary colony
13	6366589	Durga Das Engle	Sub Staff	Kakthiya Nagar, Hyderabad
14	6304540	Injamuri Laxminarayana	Sub Staff	Varni Road, Nizamabad
15	3363198	Laxman Gone	Sub Staff	Thanakalan
16	6355366	Shaik Mohammed Hussain	Sub Staff	Khammam PCB Samkshema Bhavan
17	3415830	Kanakareddy Vudem	Sub Staff	Siddipet
18	6446728	Pathan Boga Khan	Sub Staff	Miryalguda Main Branch
19	5653223	Shafi Mohammad Abdul	Sub Staff	CAC, Mahabubnagar
20	6737781	Abdul Nabi Shaik	Sub Staff	Bhadrachalam

## 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.	ఎల్ఎమ్ నం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	06037	కె.కామరాజు	12.02.1943	హైదరాబాద్
02	03297	సి.నారాయణస్వామి	15.02.1943	హైదరాబాద్

**సర్వసభ్య సహాయశాసిత్రీ, 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.
01	10723	K. Rani	2,500	-	-	-
02	06024	K. Seetha Kumari	1,000	-	-	-
03	11623	D. Krishna Kumar	-	1,000	-	-
04	13117	Khaja Rasool Shaik	-	1,000	-	-
05	11947	P. Nanda Kishore	300	100	100	-
<b>Contributions received at Monthly intervals</b>						
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 Reddy Shankar Raju.  
Rs. 200/- S/s. T. Venkateswara Rao, V. Janardhan,  
P. Narasimha, S. Satyanarayana, P. Ramakumar,  
K. Subramanyam, M. Dhanraj.

**DONATIONS**

**01 19678 K. Ramachandruppa 5,001/-**  
**02 09686 K. Krishna Kishore 5,000/-**

**RELIANCE ON WHATSAPP MESSAGES**

In the present era of “WhatsApp Universities,” unverified messages circulate widely, leading to avoidable confusion.

The Association cannot clarify every message that goes viral on social media. Members are therefore requested to rely only on information officially shared through the Association’s authorised WhatsApp Groups:

**SBIPAHC-HYD1 | SBIPAHC-HYD2 | SBIPAHC-HYD3 | SBIPAHC-CYB |  
SBIPAHC-SEC | SBIPAHC-OTH**

Members not included in any of the above groups may contact Sri TSN Murthy, Assistant General Secretary (HQ), Mobile: 8008883875 or Sri P. Bhaskar Rao, Vice President (HQ), Mobile: 98484 86881, for inclusion.

Please depend only on verified and authenticated communication.

## 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
<b>PENSIONERS &amp; SPOUSES</b>						
02	09686	K. Rama Chandra Rao	139831	9550702874	25-12-2025	Hyderabad
03	05555	R. Yadagiri	773069	9440373320	30-01-2026	Hyderabad
04	12966A	P. Ratnamani (W/o. P. Ram Mohan Rao)	785539	9849045037	30-01-2026	Hyderabad
05	18622	P. Srinivas	3386384	8790569016	12-02-2026	Secunderabad
06	16982	P. Siva Sai Prasad	125970	9963169320	14-02-2026	Hyderabad

## BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF JANUARY 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	9686	K. Ramachandra Rao	Hyderabad	25-12-2025	K. Nagamani, 9550702874

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

## HOMAGE



**D.O.B : 10-12-1948**

**D.O.D : 25-12-2025**

## Sri Koney Ramachandra Rao garu

(L.M. No. 9686), Hyderabad

*In Loving Memory of Sri Koney Ramachandra Rao garu*

*With heavy hearts, we announce the passing of our beloved father, Sri Koney Ramachandra Rao gaaru, who left for his heavenly abode on December 25, 2025.*

*Our Dad didn't just live life; he celebrated it. Following his retirement from SBI in 2008, he spent his years doing what he loved most - cherishing his family and finding beauty in every single day. More importantly, he was a man who embraced every moment of existence with a smile. To us, he was more than a father; he was our mentor. He taught us to live in the present, to find joy in the small things, and to always look ahead with purpose. Dad, thank you for the sacrifices you made and the wisdom you shared. You lived a great life, and we will carry your spirit with us in everything we do.*

*His guidance, inspiration, and boundless love remain our greatest treasures. We are eternally grateful for the life he built for us.*

*With love and gratitude,*

**Smt. Koney Nagamani (Wife)**

**Koney Krishna Kishore & Roja (Son & Daughter-in-Law)**

**Bachu Madhavi & Ashok (Son & Daughter-in-Law)**

**Pratti Lavanya & Gangadhar (Daughter & Son-in-law)**

**Abhinav, Hansini, Akshaj, Harshil, Pranav, Amulya (Grand Children)**

*"Your presence we miss, your memory we treasure. Loving you always, forgetting you never."*

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## DISCLAIMER

The views expressed in the articles / write-ups in the bulletin are not necessarily those of the Association / Editorial Board. Readers will please refer to the concerned Writers / Authors as to the authenticity of the facts /figures. The advertisements in the bulletin are only commercial ones and they do not confer any assurances / recommendations from the part of the Association and its office-bearers / Editorial Board members. Readers may make any transactions with them only after their independent enquiries. - Editor

To,

From :

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