ఎస్‌బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్
SBI PENSIONERS' NEWS BULLETIN

సంపుటి - 23 | సంచిక - 05 | హైదరాబాద్ | ఆగస్టు 2026 | పేజీలు - 24 | వెల.5.00

Volume - 23 | Issue - 05 | Hyderabad | August 2026 | Pages - 24 | Rs. 5.00

A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

From the Desk of the General Secretary...

FREEDOM — A LEGACY AND A RESPONSIBILITY

At the outset, let us remember with gratitude our freedom fighters, whose courage and sacrifices secured the freedom we enjoy today. We also remember with reverence the founding fathers of our Republic, who gave expression to the aspirations of a free India through the Constitution — a vision founded on Justice, Liberty, Equality and Fraternity, assuring every citizen dignity and the opportunity to live with freedom and self-respect. These enduring values remain as relevant today as they were when the nation embarked on its journey as a free and democratic Republic.

India has completed 79 years of Independence and is now entering its 80th year. For many of us, the passage of time has a personal significance too, as an increasing number of our colleagues are becoming super senior citizens. Our advancing years bring with them not merely age, but experience, memories and wisdom — and a responsibility to share these with the generations that follow.

For us as SBI pensioners and family pensioners, there is another group whose contribution deserves our remembrance — the founders of our Association and those who nurtured it during its formative years. They understood that retirement should not mean the end of our collective voice. They laid the foundation for an Association that would stand by pensioners, represent their concerns and foster a sense of fraternity among them.

We are fortunate today to inherit that legacy.

During our working lives, we served the State Bank of India with dedication, discipline and a deep sense of responsibility. The Bank was not merely our workplace; for many of us, it became an integral part of our lives. Retirement has changed our role, but it has not ended that bond.

Today, we remain an important part of the larger SBI family. The relationship between the Bank and its pensioners is built on recognition, mutual respect, understanding and a shared history.

It is encouraging that the present management has shown itself to be responsible and responsive to the concerns of pensioners. The Tribute Scheme introduced in July 2025, and the continuing efforts to strengthen health-insurance protection for pensioners through measures such as subsidisation and e-Pharmacy support, are examples of initiatives that have brought meaningful support to the retired community.

At the same time, much more can still be done to make the lives of pensioners and family pensioners more secure and comfortable, particularly in the area of healthcare, keeping in view the rising cost and increasingly commercial nature of hospitalisation. Our Association will continue to engage constructively with the Bank in this endeavour.

We will continue to place before the management the genuine needs and aspirations of pensioners, while working together wherever possible to find practical and lasting solutions.

This, we believe, is the true meaning of a responsible Association — to represent with dignity, to engage with understanding, and to pursue improvement without losing sight of the larger institutional relationship.

In today's world of instant communication, information travels faster than ever. WhatsApp groups and social media have made it possible for views and messages to reach thousands of people within minutes. This convenience also places a greater responsibility upon all of us. Unverified forwards, incomplete information or exaggerated criticism can sometimes create undue expectations, grievances or misunderstandings.

Freedom of expression is an important part of a free society, but freedom also carries responsibility. Criticism, when necessary, should be constructive, informed and aimed at improvement, rather than merely expressing dissatisfaction or creating division.

The freedom to express ourselves should make us better listeners. Differences of opinion should broaden our understanding rather than divide us. And the strength of our Association should always come from our ability to remain together despite our individual differences.

It is in this spirit that we appeal, through this message, to every pensioner and family pensioner to join us in our continuing journey of promoting togetherness, unity and inclusiveness.

Let us ensure that every pensioner feels a sense of belonging to this larger family. When we stand together, our concerns carry greater weight and our collective voice becomes more meaningful. Let us keep the welfare and dignity of pensioners at the heart of everything we do.

As we enter the 80th year of our Independence, let us remember that we are beneficiaries of the sacrifices of those who came before us — our freedom fighters, our founding fathers, the founders of our Association and the generations of SBI employees who built the institution we proudly served.

Their legacy places a responsibility upon us.

Let us preserve it. Let us strengthen it. And let us pass it on to the generations that follow.

Freedom is our inheritance. Dignity is our shared aspiration. Responsibility is our collective duty.

May our Association continue to be a strong, united, inclusive and responsible voice for every SBI pensioner and family pensioner.

Jai Hind!

(D. KRISHNA KUMAR)
General Secretary

ప్రధాన కార్యదర్శి సందేశం

స్వాతంత్ర్యం - ఒక వారసత్వం, ఒక బాధ్యత

ముందుగా, మన స్వాతంత్ర్య సమరయోధులను కృతజ్ఞతతో స్మరించుకుందాం. వారి ధైర్యం, త్యాగాల ఫలితంగానే మనం ఈ రోజు అనుభవిస్తున్న స్వేచ్ఛ మనకు లభించింది. అలాగే, మన గణతంత్ర రాజ్య నిర్మాతలను గౌరవంతో స్మరించుకుందాం. స్వేచ్ఛా భారతదేశ ఆకాంక్షలకు మన రాజ్యాంగం ద్వారా వారు రూపమిచ్చారు - న్యాయం, స్వేచ్ఛ, సమానత్వం, సౌభ్రాతృత్వం అనే విలువలపై నిర్మితమైన దృష్టికోణాన్ని అందించారు. ప్రతి పౌరుడు గౌరవంతో, స్వేచ్ఛతో, ఆత్మగౌరవంతో జీవించే అవకాశాన్ని కల్పించాలన్న ఆ విలువలు నేటికీ అంతే ప్రాసంగికంగా ఉన్నాయి.

భారతదేశం స్వాతంత్ర్యం సాధించి 79 సంవత్సరాలు పూర్తి చేసుకుని, ఇప్పుడు 80వ సంవత్సరంలోకి అడుగుపెడుతోంది. మనలో చాలామందికి కాలప్రవాహానికి వ్యక్తిగత ప్రాధాన్యత కూడా ఉంది; మన సహచరుల్లో పెరుగుతున్న సంఖ్యలో పలువురు ఇప్పుడు సూపర్ సీనియర్ సిటిజన్లుగా మారుతున్నారు. పెరుగుతున్న వయస్సు మనకు కేవలం సంవత్సరాలను మాత్రమే కాదు - అనుభవం, జ్ఞాపకాలు, జ్ఞానం కూడా అందించింది. వాటిని తరువాతి తరాలతో పంచుకోవాల్సిన బాధ్యతను కూడా అది మనపై ఉంచుతోంది.

ఎస్‌బీఐ పెన్షనర్లుగా, కుటుంబ పెన్షనర్లుగా మనం మరో వర్గాన్ని కూడా కృతజ్ఞతతో స్మరించుకోవాలి - మన అసోసియేషన్‌కు పునాదులు వేసిన వ్యవస్థాపకులను, అలాగే దాని ప్రారంభ దశల్లో దాన్ని పెంపొందించిన వారిని. పదవీ విరమణ అంటే మన సామూహిక స్వరం ముగిసిపోవడం కాదని వారు గ్రహించారు. పెన్షనర్లకు అండగా నిలిచే, వారి సమస్యలను ప్రతినిధ్యం వహించే, పరస్పర సోదరభావాన్ని పెంపొందించే ఒక అసోసియేషన్‌కు వారు పునాది వేశారు.

ఆ వారసత్వాన్ని ఈ రోజు మనం పొందడం మన అదృష్టం.

మన ఉద్యోగ జీవితంలో స్టేట్ బ్యాంక్ ఆఫ్ ఇండియాకు అంకితభావంతో, క్రమశిక్షణతో, బాధ్యతాయుతమైన భావంతో సేవలందించాము. బ్యాంకు మనకు కేవలం ఒక కార్యాలయం మాత్రమే కాదు; మనలో చాలామందికి అది జీవితంలో ఒక అంతర్భాగమైంది. పదవీ విరమణ మన పాత్రను మార్చింది గానీ, ఆ అనుబంధాన్ని ముగించలేదు.

ఈ రోజు కూడా మనం విస్తృతమైన ఎస్‌బీఐ కుటుంబంలో ఒక ముఖ్యమైన భాగమే. బ్యాంకు మరియు దాని పెన్షనర్ల మధ్య ఉన్న సంబంధం పరస్పర గుర్తింపు, గౌరవం, అవగాహన, ఉమ్మడి అనుభవాలపై నిర్మితమైంది.

పెన్షనర్ల సమస్యల పట్ల ప్రస్తుత యాజమాన్యం బాధ్యతాయుతంగా, స్పందనాత్మకంగా వ్యవహరిస్తుండటం ప్రోత్సాహకరం. జూలై 2025లో ప్రవేశపెట్టిన ట్రిబ్యూట్ స్కీమ్, అలాగే సబ్సిడీ, ఈ-ఫార్మసీ వంటి చర్యల ద్వారా పెన్షనర్ల ఆరోగ్య బీమా రక్షణను మెరుగుపరచడానికి కొనసాగుతున్న ప్రయత్నాలు, పదవీ విరమణ చేసిన వర్గానికి ఉపయోగకరమైన మద్దతును అందిస్తున్నాయి.

అదే సమయంలో, ముఖ్యంగా ఆరోగ్య సంరక్షణ విషయంలో పెన్షనర్లు మరియు కుటుంబ పెన్షనర్ల జీవితాలను మరింత భద్రంగా, సౌకర్యవంతంగా చేయడానికి ఇంకా ఎంతో చేయాల్సి ఉంది. ఆసుపత్రి చికిత్స ఖర్చులు పెరుగుతున్నాయి; వైద్య సేవలు కూడా మరింత వాణిజ్యపరంగా మారుతున్నాయి. ఈ నేపథ్యంలో మన అసోసియేషన్ బ్యాంకుతో నిర్మాణాత్మకంగా నిరంతరం చర్చిస్తూ ఉంటుంది.

పెన్షనర్ల నిజమైన అవసరాలు, ఆకాంక్షలను బ్యాంకు యాజమాన్యం ముందుంచి, సాధ్యమైన చోట కలిసి ఆచరణాత్మకమైన, దీర్ఘకాలిక పరిష్కారాలను కనుగొనడం మన అసోసియేషన్ యొక్క నిర్మాణాత్మక పాత్రగా కొనసాగుతుంది.

బాధ్యతాయుతమైన అసోసియేషన్ అంటే – గౌరవంతో ప్రతినిధ్యం వహించడం, అవగాహనతో చర్చించడం, మరియు విస్తృతమైన సంస్థాగత సంబంధాన్ని దృష్టిలో ఉంచుకుని మెరుగుదల కోసం కృషి చేయడం.

నేటి తక్షణ సమాచార ప్రపంచంలో సమాచారం గతంలో ఎన్నడూ లేనంత వేగంగా వ్యాపిస్తోంది. వాట్సాప్ గ్రూపులు, సామాజిక మాధ్యమాల ద్వారా అభిప్రాయాలు, సందేశాలు నిమిషాల్లో వేలాది మందికి చేరుతున్నాయి. అయితే ఇది మనందరిపై మరింత బాధ్యతను కూడా ఉంచుతోంది. ధృవీకరించని ఫార్వర్డులు, అసంపూర్ణ సమాచారం లేదా అతిశయోక్తితో కూడిన విమర్శలు కొన్నిసార్లు అనవసరమైన అంచనాలు, అసంతృప్తి లేదా అపార్థాలకు దారితీయవచ్చు.

స్వేచ్ఛా సమాజంలో భావప్రకటన స్వేచ్ఛ ఒక ముఖ్యమైన భాగం. అయితే స్వేచ్ఛతో పాటు బాధ్యత కూడా ఉంటుంది. అవసరమైనప్పుడు చేసే విమర్శ నిర్మాణాత్మకంగా, వాస్తవాల ఆధారంగా, మెరుగుదలకు దోహదపడే విధంగా ఉండాలి; కేవలం అసంతృప్తిని వ్యక్తం చేయడం లేదా విభేదాలను పెంచడం దాని ఉద్దేశం కాకూడదు.

మన అభిప్రాయాలను వ్యక్తం చేసే స్వేచ్ఛ మనలను మరింత శ్రద్ధగా వినేవారిగా తీర్చిదిద్దాలి. భిన్నాభిప్రాయాలు మన అవగాహనను విస్తరించాలి కానీ మనలను విభజించకూడదు. వ్యక్తిగత భేదాలు ఉన్నప్పటికీ కలిసికట్టుగా నిలబడగల సామర్థ్యమే మన అసోసియేషన్‌కు నిజమైన బలం.

ఈ భావంతోనే, ప్రతి పెన్షనర్ మరియు కుటుంబ పెన్షనర్‌ను మనం కలిసి కొనసాగిస్తున్న ఈ ప్రయాణంలో భాగస్వామి కావాలని, కలిసిమెలిసి ఉండటం, ఐక్యత, అందరినీ కలుపుకుపోవడం అనే విలువలను మరింత బలోపేతం చేయాలని విజ్ఞప్తి చేస్తున్నాము.

ప్రతి పెన్షనర్‌కు ఈ పెద్ద కుటుంబంలో తనకూ ఒక స్థానం, ఒక అనుబంధం ఉందనే భావన కలిగేలా చూద్దాం. మనం కలిసికట్టుగా నిలబడినప్పుడు మన సమస్యలకు మరింత ప్రాధాన్యత లభిస్తుంది; మన సామూహిక స్వరం మరింత అర్థవంతమవుతుంది. పెన్షనర్ల సంక్షేమం, గౌరవం మనం చేసే ప్రతి పనికి కేంద్రబిందువుగా ఉండాలి.

స్వాతంత్ర్యపు 80వ సంవత్సరంలోకి అడుగుపెడుతున్న వేళ, మనకు ముందున్న తరాల త్యాగాలను స్మరించుకుందాం – మన స్వాతంత్ర్య సమరయోధులు, మన గణతంత్ర రాజ్య నిర్మాతలు, మన అసోసియేషన్ వ్యవస్థాపకులు, మనం గర్వంగా సేవలందించిన సంస్థను నిర్మించిన ఎస్‌బీఐ తరాల ఉద్యోగులు.

వారి వారసత్వాన్ని కొనసాగించడం మన బాధ్యత.

దానిని కాపాడుకుందాం. దానిని మరింత బలోపేతం చేద్దాం. మన తరువాతి తరాలకు దానిని అందిద్దాం.

స్వాతంత్ర్యం మన వారసత్వం. గౌరవం మన ఉమ్మడి ఆకాంక్ష. బాధ్యత మన సామూహిక కర్తవ్యం.

మన ప్రతి ఎస్‌బీఐ పెన్షనర్ మరియు కుటుంబ పెన్షనర్‌కు బలమైన, ఐక్యమైన, అందరినీ కలుపుకుపోయే, బాధ్యతాయుతమైన స్వరంగా మన అసోసియేషన్ కొనసాగాలని ఆకాంక్షిద్దాం.

జై హింద్!

(డి. కృష్ణ కుమార్)
ప్రధాన కార్యదర్శి

READ & LEARN

WHAT IS CKYC

Central KYC (CKYC) is a unified KYC process managed by CERSAI under the Ministry of Finance, Government of India.

It is designed to eliminate the hassle of submitting physical KYC documents repeatedly every time you open a bank account, buy an insurance policy, or invest in mutual funds.

This process has been made mandatory as part of the Prevention of Money Laundering Act to curb financial fraud.

How Does it Work

When you open an account with a financial institution for the first time, your KYC documents are verified and digitally registered directly with CERSAI.

Once the process is complete, a 14-digit KYC Identification Number (KIN) is issued to you via mobile number and email. This number is valid for a lifetime.

Once you receive this number, you do not need to resubmit physical documents to open a new Demat account, apply for a credit card, or invest in insurance/mutual funds. Simply providing this 14-digit number is enough; the respective institution will fetch your details directly from the central registry.

How to Find Your CKYC Number

Through Financial Institutions: You can contact your existing bank or financial institution to fetch your 14-digit number. If not registered, you can apply through them.

Via Missed Call: By giving a missed call to 7799022190 from your registered mobile number, you will receive your CKYC details and a digital card download link via SMS. (Note: The original text missed a digit; it is typically a 10-digit number).

Via Website: You can enter your personal details on the ckycindia.in website to find your number and download the digital card as a PDF.

Via DigiLocker: You can also access these details under the documents section of your DigiLocker account.

Updates and Document Limitations

If Your Details Change: If you change your address, surname, or get a new passport, you only need to submit the updated documents to one financial institution where you hold an account. Once updated in the CKYC registry, the changes will automatically apply to all linked financial institutions.

If You Lack Complete Documents (Small Account):

If you do not have full identity proof, you can still open a "Small Account" by submitting basic personal details and a photograph. The CKYC number for such accounts begins with the letter 'S' and operates under certain transaction limits. You can convert it into a regular account later by submitting full documents.

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

WP (CIVIL) NO.1875/2013 IN THE HON'BLE HIGH COURT OF DELHI FILED BY FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

This communication is for the information of pensioners / family pensioners about the **FACTS OF THE ABOVE CASE** for the benefit of all concerned.

- **Year 2000:** The Case No.529/2000 filed by the Federation got dismissed by the Hon'ble Supreme Court under Article 32 of the Constitution of India.
- **17.03.2011:** In deference to the decision of the Federation in Patna, a case was filed in the Hon'ble Supreme Court.
- **09.04.2011:** The above case was registered with WP No.184/2011.
- After long-drawn-out presentation by our legal counsel Sri E.C. Vidyasagar and respondent counsel, the case could not go to regular hearing as **Hon'ble Supreme Court felt that all service matters have to be heard by the High Courts.**
- **27.02.2013:** The case was dismissed and transferred to **Hon'ble High Court of Delhi directing the High Court to complete the hearing within six months.**
- **Left with no option, the Federation filed its Writ Petition (Civil) No.1875 in the Hon'ble High Court of Delhi, under Article 226 of the Constitution of India, with the fond hope that the SC direction to dispose of the case within a period of six months would be honoured and the judgement will be pronounced positively on all the issues raised in the plaint.**
- **02.04.2013 :** The writ petition has been received on transfer from the Hon'ble Supreme Court;
- **Original Prayers :** Original prayers in the Writ Petition include **"Direct the respondents to compute and make payment of the pension from the date of retirement, as stipulated in Pension Fund Rule No 23(1), reckoning the entire pensionable service not exceeding 30 years rendered subject to a maximum of ½ or 50% of average monthly salary drawn during the last 12 months pensionable service to all pensioners retired on or after 1-11-1987."**
- Since 2nd April 2013, in the Hon'ble Court proceedings, out of 91 Orders passed, 58 orders were for adjournment alone for various reasons. There were 31 adjournments on account of the Hon'ble Court, 10 adjournments on the request of the Petitioners, 14 adjournments on the request of the Respondents and 3 adjournments at the joint request of both the parties.
- The effective arguments of the Petitioner Federation on 9th February 2016 led to the constitution of Committee on Pension matters of SBI under the Chairmanship of Mr. G.C. Murmu, Additional Secretary, Department of Financial Services, Ministry of Finance.
- **The Murmu Committee submitted its Report on 24 October 2016.**
- **10.11.2017:** Counsel for the respondent Union of India and State Bank of India state that notification amending the pension regulations was issued on 4th October, 2017 and copy of the said notification has been placed on record.

- Counsel for the Federation (petitioners), stated that in view of the said notification, writ petitions need to be amended and on oral prayer made by the counsel for the Federation (petitioners), the Hon'ble Court allowed the petitioners to amend the writ petitions and challenge, if required, the amended regulations.
- **03.04.2019:** Arguments on behalf of the Federation (petitioners) got concluded.
- **27.05.2019:** In view of the extra-ordinary delay, the Hon'ble Court **looking into the fact that petitions are pending since 2013 and the persons who would be beneficiaries of any order to be passed by this Court are senior citizens and pensioners, directed listing of the matters on 11th July, 2019 before the roster Bench.**
- During the period from July 2019 to April 2023, the Hon'ble Court could not function on many days and some the proceedings were conducted via Video-conferencing on account of the spread of Covid-19 pandemic all over the world.
- **13.04.2023:** Learned senior counsel for the Federation (petitioner) submitted that though the Murmu Committee submitted its report in October 2016 and considered the representations of the petitioners, however, there are several discrepancies in the report and the Committee has erred in not considering some of the salient features of their representations. Federation was not given an opportunity to present its case before the Committee.
- Learned Additional Solicitor General appearing for the respondents disputed the same. He, however, without prejudice submitted that **in case a representation is given by the petitioners, the competent authority of Ministry of Finance shall examine the same without prejudice to their rights and contentions and without admitting any error or lapse on the part of the earlier Committee report.**
- The Federation submitted its representation on 27.04.2023.
- **Panel of Experts / Experts Committee under the Chairmanship of Shri M.P. Tangirala, Additional Secretary, Department of Financial Services (DFS) was constituted vide Order F. No. 16/2/3/2011-IR dated 14th June 2023 to deliberate on the issues mentioned in the representation dated 27.4.2023 from the Federation of SBI Pensioners' Associations.**
- **31.03.2023:** The Hon'ble Court directed the Committee, so constituted by the order dated 14.06.2023, **to give an opportunity of hearing to the Federation of the State Bank of India** prior to submitting its final opinion and the Committee shall thereafter take an independent view of the matter.
- Pursuant to the order dated 31.7.2023 passed by the Hon'ble High Court of Delhi, the representatives of the Federation (FSBIPA) were invited and the representatives of FSBIPA, **Shri G K Gandhi, the then President and Shri D K Basu, the then General Secretary, attended the meeting of the Committee on 9.8.2023 and presented the views of FSBIPA.**
- The former Executive Committee Members of All India State Bank of India Staff Federation (AISBISF) viz., **S/Shri P.K. Patnaik, Prakash Gangal, M.V. Murali, former General Secretaries along with S/Shri Ganapathy, former Governing Body member of FSBIPA and N. Radhakrishnan, the present President of FSBIPA submitted a representation,** through **Shri Sanjeev K Bandlish, the then**

General Secretary of AISBISF, to the Bank Management seeking early resolution of the issues of Pensioners.

- ❖ Based on the request dated 25.8.2023 made by the All India State Bank Officers 'Federation (AISBOF), a meeting of the Expert Committee was held on 14.9.2023 to hear the views / suggestions of the representatives of AISBOF. Sri Rupam Roy, the then President, Sri Deepak Sharma the then General Secretary, **Shri Sai Prasad the then Chairman AISBOF** and Shri G.D. Nadaf attended the meeting. **Shri G.D. Nadaf, present General Secretary, FSBIPA, in the capacity of former General Secretary, presented the views of AISBOF effectively on behalf of the Officers' Federation. Shri G.D. Nadaf, in his presentation, while covering the historical background of the Pension Policy in SBI, has referred to few new issues, and clarified number of doubts raised by the committee Members.**
- ❖ As desired by the Committee, supporting documents on new issues were submitted to the committee by the AISBOF.
- ❖ Apart from the Bank, FSBIPA and AISBOF no other person/organisation made presentation before the committee.
- ❖ The Expert Committee submitted its Report to the Court on 25th October 2023 with its conclusion and recommendations that ***"In view of the extensive deliberations held during the meetings of the committee and based on the facts presented, the Committee is of the opinion the anomaly of calculation of pension at dual rate with an organisation (SBI), needs to be rectified and original position be restored. Accordingly, the Committee is of Unanimous view that the pension in SBI may be calculated at uniform rate of 50% for all the pensioners and this opinion of the committee may be placed before the competent authority for taking a final decision of the same."***
- ❖ **02.05.2024:** Mr. Chetan Sharma, learned Additional Solicitor General of India, informed that in pursuance of the DoFS, Ministry of Finance, Order, the respondent No.1 has issued a notification dated March 18, 2024, and resultantly, the grievance of the petitioner in these petitions has been answered.
- ❖ This submission was contested by Mr. P.N. Mishra, learned Senior Counsel for appearing for the Federation (petitioner) in W.P.(C) No. 1875/2013 by stating that the benefit sought to be given is prospective w.e.f. November 10, 2023, and in that sense, the benefits are not being granted from the dates of retirement of the employees.
- ❖ When Mr. Mishra and other counsels stated that the petitioners shall not challenge the notification dated March 18, 2024, but would argue the petitions on the prayers as sought in these petitions, the Hon'ble Court opined that in the circumstances, it would be appropriate for counsel for the parties to file the written submissions along with the judgments they want to rely upon on the issue which arises for consideration.
- ❖ Hon'ble Court proceedings on 6.8.2024, 3.12.2024, 17.12.2024, 23.4.2025, 29.4.2025, 14.5.2025, 20.8.2025, 25.9.2025, 18.11.2025, 28.2.2026, 11.3.2026 include several adjournments for various reasons and filing of Amendment Petition by the Counsel for the Federation (Petitioners).
- ❖ **23.03.2026:** The Federation filed CM APPL. 25173/2025 in W.P.(C) 1875/2013 seeking to amend the writ petition to introduce challenges to notifications dated 18 March 2024 and 4th November 2024 which were issued by the respondents during the currency of the writ petition, making certain changes

in the State Bank of India Employees' Pension Fund Regulation, 2014. Despite objections by the Respondents, the Hon'ble Court opined that the prayer for amendment cannot be rejected inasmuch as the amendment dated 4 November 2024 is a development which had taken place after the order dated 2 May 2024 passed by this Court, and the amendment seeks to challenge both the notifications.

The amended Writ Petition/CM Appeal filed by the learned Counsel for the Federation (Petitioners) have been allowed and the legal process in the Hon'ble High Court of Delhi has already commenced. Let 's hope to get favourable verdict shortly.

- ❖ **President and General Secretary of FSBIPA are providing additional inputs to the Advocates and following up the case effectively. We are confident that, justice delayed may not be denied.**
- ❖ **Request our members to ignore false messages spread by vested interests and to seek factual position from the FSBIPA, office bearers.**

The journey, seeking justification, still continues ……..

With regards,

Sd/-	Sd/-
(N. RADHAKRISHNAN)	**(G D NADAF)**
PRESIDENT	GENERAL SECRETARY

Date : 11.08.2026

FEDERATION NEWS

Circular No.: FSBIPA/25/2026 Date : 22-07-2026

To
All Affiliates,

Dear Friends,

SUBMISSION OF CHARTER OF DEMANDS

We have to-day submitted our Charter of Demands to our beloved Chairman at Corporate Centre, Mumbai, for his kind consideration.

2. A copy of the said Charter is appended below for the information of our members.

With regards,

Yours faithfully

GENERAL SECRETARY
FSBIPA

Camp : Mumbai

FSBIPA/54/2026-27 Date : 22-07-2026

The Chairman,
State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI - 400 021.

Respected Sir,

CHARTER OF DEMANDS ON ISSUES OF SBI PENSIONERS AND FAMILY PENSIONERS

It is known that the negotiations for the ensuing wage revision of bank employees are expected to start soon as per Government directives to complete the entire process including the resultant resolutions to be passed, well before the commencement of next wage revision period, i.e., on or before 01.11.2027.

2. The State Bank of India stands as one of the nation's most respected and trusted financial institutions, built over generations through the dedication, integrity, professionalism and unwavering commitment of its employees. Those who have retired from active service remain an inseparable part of this proud legacy. Superannuation marks the culmination of a career of dedicated service; it does not bring to an end an employee's association with the Bank. Pensioners continue to uphold the values, traditions and good will of the State Bank of India and remain its life long ambassadors.

3. Pension is not a charity or an ex-gratia payment. It is an earned right flowing from years of dedicated service, intended to ensure financial dignity, security and independence in the post-retirement years. Family

pension is an equally important instrument of social security, providing financial support and stability to the families of deceased employees and pensioners. Together, these reflect the Bank's enduring recognition of the invaluable contribution made by its employees to its growth, strength and reputation.

4. The Federation of SBI Pensioners' Associations gratefully acknowledges the progressive initiatives taken by the Bank from time to time for the welfare of pensioners and family pensioners. These measures have strengthened the confidence of retirees and reaffirmed the Bank's concern for their well-being. At the same time, retirement brings about a fundamental change in an individual's economic and social circumstances. Rising inflation, increasing longevity, escalating healthcare costs and changing family responsibilities continually reshape the needs of pensioners. Pensionary, healthcare and social security measures, therefore, require periodic review and progressive refinement so that they remain adequate, relevant and responsive to the changing realities of retired life.

5. Experience gained over successive Bipartite Settlements and Joint Notes has demonstrated the importance of addressing pension-related issues contemporaneously with revisions in the service conditions of serving employees. Such an approach promotes clarity, equity and consistency in the formulation and implementation of pensionary and social security benefits, minimizes ambiguities and unintended disparities, and reduces the need for avoidable representations and prolonged litigation.

6. The Federation firmly believes that the true greatness of an institution lies not only in its financial achievements but also in the manner in which it honours those whose dedication, integrity and commitment have contributed to its enduring success. The State Bank of India has, on numerous occasions, exemplified this noble tradition through its progressive and compassionate approach towards its pensioners. While superannuation changes an employee's role and circumstances, it can never diminish the experience, wisdom, loyalty and pride earned through decades of distinguished service. This enduring relationship deserves to be nurtured and strengthened through policies that preserve the dignity, security and well-being of pensioners and family pensioners.

7. It is in this spirit that the Federation of SBI Pensioners' Associations presents this **Charter of demands on the issues of SBI Pensioners and Family Pensioners,** solely for the prime reason that the Pension Scheme in State Bank of India is unique and cannot be discussed or decided at industry level. However, there are several long pending issues, which are common to pensioners and family pensioners at bank level as well as industry level.

8. The charters set out herein, under Annexures **(I)** and **(II)** are guided by the principles of **equity, dignity, social security and institutional fairness.** They seek to facilitate a fair, equitable and forward-looking frame work for pensioners and family pensioners in the context of the **13th Bipartite Settlement / 10th Joint Note**, ensuring that their legitimate interests and aspirations are duly reflected at the stage of policy formulation itself. By adopting a proactive and inclusive approach, the Charter seeks to minimise avoidable ambiguities and future anomalies, strengthen the social security framework for retirees, and further reinforce the enduring bond between the State Bank of India and those whose lifelong dedication has been instrumental in building this great institution.

9. Further, with your dual role as Chairman of State Bank of India as well as Indian Banks' Association (IBA), we seek your kind intervention, in the ensuing 13th Bipartite / 10th Joint Note wage negotiations, in providing resolution to the issues of pensioners and family pensioners at bank level as well as long pending common issues of pensioners and family pensioners, which needs to be decided at industry level.

10. We are hopeful that all our submissions would be considered favourably by your goodself, Sir.

With best regards,

Yours sincerely,

GENERAL SECRETARY
FSBIPA

Encl: i. Charter of Demands
ii. Note on justification of our demands

ANNEXURE-i

FEDERATION OF SBI PENSIONERS' ASSOCIATIONS
CHARTER OF DEMANDSON ISSUES OF BANK PENSIONERS & FAMILY PENSIONERS

1. **PENSION:**
   - A. Updation of Pension on similar lines offered to Government employees.
   - B. Provision for automatic updation of pension after every wage revision.
   - C. Additional Pension for pensioners and family pensioners above 80 years of age on similar lines offered to Government Pensioners & Family Pensioners. Subsequent improvements on Additional Pension for Government Pensioners & Family Pensioners, brought if any, shall be made equally applicable to Bank Pensioners/Family Pensioners.
   - D. Pension shall be calculated on last month's substantive salary drawn.
   - E. Eligibility of Pension for all employees after 10 years' pensionable service including those retired on resignation, voluntary retirement, Removed/ Discharged from service.
   - F. Period of probation of confirmed employees to be treated as pensionable service. (**SBI Specific**)
2. **DEARNESS RELIEF:**
   - A. Dearness Relief to be paid based on CPI (2016=100) Series instead of CPI (1960=100) Series, effective from 01.11.2022.
   - B. Refixation of Pension and Family Pension by merger of Dearness Relief upto 8088 points of CPI as on 01.11.2022 and payment of eligible arrears thereof.
   - C. Revision of Dearness Relief once in every quarter.
3. **COMMUTATION:**
   - A. Commutation Factor (of next birth age 61) to be revised from 6.60 to 8.91, as is made available to PSB employees at industry level. (**SBI specific**)
   - B. Recovery of Commutation should be reduced to 10 years.
   - C. Provision to retired employees for submission of application for commutation within three years from the date of retirement without any medical examination.

4. **EX-GRATIA:**

A. Improvements in Ex-gratia (12th Bipartite Settlement / 9th Joint Note).

B. The existing base month for computation of Ex-gratia based on pension of October 2022 shall be changed to any other month after November 2023 for provision of equitable Ex-gratia to all pensioners & Family Pensioners of PSBs including State Bank of India. (The improvements should be brought prior to commencement of negotiations for next wage revision).

5. **GRATUITY:**

A. Gratuity shall be computed on one month's 'Pay' for each completed year of service. Last drawn 'Pay' should be taken for computation of gratuity under Payment of Gratuity as per Award.

B. For computation of Gratuity – Existing Formula to be changed as under, as there are presently 24 working days in a month:

Last Drawn Pay X 15 X No. of years of service/24

C. The effective date of revision of Gratuity as per Payment of Gratuity Act should be same as extended to Government employees.

6. **FAMILY PENSION:**

(To be made applicable for employees covered under SBI Employees' Pension Fund Regulations as well as Bank Employees' Pension Fund Regulations, 1995)

A. **LIFETIME FAMILY PENSION FOR DISABLED CHILDREN:**

a) Submission of Nomination of disabled children for the benefit of family pension before retirement shall be dispensed with.

b) The condition of manifestation of the disability of the children before retirement or death in harness of the employee for grant of family pension for life shall be dispensed with.

c) Eligibility to allow the spouse/legal guardian to furnish the details of children, including disabled children, where the same was not furnished by the employee/pensioner.

d) Continuance of family pension to mentally/physically disabled children, who drew, are drawing or may draw family pension even after their marriage.

e) Requirement of obtaining a disability certificate afresh shall be dispensed with in cases where disability certificate has been obtained for a permanent disability previously.

f) Disability certificate issued at any point of time for a disability that existed before or after the retirement or after the death of employee/pensioner/spouse shall be accepted, if otherwise eligible for inclusion of such disabled children as lifetime beneficiaries for family pension.

g) All terms and conditions for a permanently disabled child for inclusion as life family pension beneficiary shall be made equally applicable for disabled siblings also.

A. **UNMARRIED SON OR UNMARRIED / WIDOWED / DIVORCED DAUGHTER:**

Provision for grant or continuance of family pension to an unmarried Son or to an unmarried or widowed or divorced daughter beyond the age of twenty-five years or until he/she gets married or until he/she starts earning his/her livelihood, whichever is earliest.

B. **FAMILY PENSION AT THE FULL RATE OF NORMAL PENSION:**

a) In the event of death of an employee while in service after 10 years' pensionable service, provision for the family for eligibility of family pension, for the first seven years after date of death, at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date or for a period up to the date on which the deceased employee would have attained the age of sixty-seven years had he survived, whichever is less; (**SBI specific**)

b) In the event of death of a member after retirement, provision for the family for eligibility of family pension at the full rate of normal pension for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-seven years had he survived, whichever is less; (**SBI specific**)

7. **HEALTH INSURANCE:**

A. The premium for Health Insurance Policy shall be borne by the Bank.

B. GST shall be waived in full, where the premium for the Health Insurance Policy is paid by the Retirees, as GST is waived for all Family Floater Health Insurance policies or otherwise GST should be borne by the Bank.

8. **DEDUCTION OF TAX ON MEDICAL BILLS REIMBURSEMENT:**

The specific rules set by CBDT regarding the income tax exemption limit for medical expenses, under CGHS treatment, should be made applicable for Bank Pensioners and Family Pensioners.

9. **PENSION LOANS (SBI specific):**

A. Pension Loans should be sanctioned at simple rate of interest.

B. Pension Loans for Family Pensioners should be sanctioned with waiver of surety.

C. No penalty for pre-mature closure of Pension Loans.

10. **NEW PENSION SCHEME OPTEES:**

A. Old Pension Scheme to be reintroduced.

B. All employees covered under the New Pension Scheme shall be allowed to exercise option to join Old Pension Scheme.

11. **PROVISIONS UNDER BIPARTITE SETTLEMENTS/JOINT NOTES:**

A. Clarification, by Indian Banks' Association, on the provisions of bipartite settlements/Joint Notes signed between Workmen Unions and Officers' Associations, in particular, the provisions relating eligibility of notional stagnation increment, method of calculation of pension, etc., needs to be provided within reasonable time, say, within six to eight months of signing the said Bipartite Agreement/Joint Note.

B. Pending clarifications relating 10th, 11th and 12th Bipartite Settlements/ 7th, 8th and 9th Joint Notes need to be advised to all Banks, which were parties to the Settlements/Joint Notes, well before the start of negotiations for 13th Bipartite Settlement/10th Joint Note, without any further delay.

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(N. RADHAKRISHNAN) — PRESIDENT

(G.D. NADAF) — GENERAL SECRETARY

Place: Camp Mumbai

Date: 22nd July 2026

ANNEXURE-ii

NOTE ON JUSTIFICATION OF OUR DEMANDS AND THE NECESSITY FOR EARLY RESOLUTION

COMMON ISSUES - (TO BE DECIDED AT INDUSTRY LEVEL AND LATER TO BE MADE APPLICABLE AT BANK LEVEL):

i. The pension of the retirees is fixed basing on the last drawn salary prior to his/her retirement and the past retirees are getting very low amount of pension and is insufficient for their livelihood due to spiralling cost of inflation. For lower cadre employees, the position is still worse as their pension is much less and they are finding it difficult to make both the ends meet.

Further, the factual position is that all the seniormost Pensioners and family pensioners are not in a position to meet the rising cost of inflation as well as huge increase in cost of medical treatment/ medicines, which are essential due to age factor.

When the issue of similar grievance was raised by the Government employees, the Government had accepted for updation of pension in relation to every revision as per Pay Commission recommendations to resolve the issue of parity in pensions.

To take care of the need of seniormost pensioners and family pensioners, the Government decided and granted additional pension to senior pensioners and family pensioners, **in addition to updation of pension.**

The gesture by the Central Government acknowledges not only the increased healthcare needs at such an advanced stage in life but also serves as a token of appreciation for decades of long service rendered by these individuals. Such additional pension commensurate with the age of pensioners & Family Pensioners.

Hence, the demand for Updation of Pension on similar lines offered to Government employees including provision for automatic updation of pension after every wage revision and Additional Pension for Pensioners and Family Pensioners on similar lines offered to Government Pensioners and Family Pensioners, inasmuch as the hardships are common for all.

ii. Family Pension is computed on last month's substantive salary.

Hence, the demand for Pension also to be calculated on last month's substantive salary as both Pension & Family Pension schemes are inter-related.

iii. At present, employees retiring on attaining the age of superannuation with 10 years' pensionable service are eligible for pension. As per service conditions, employees retiring on voluntary retirement, removed or discharges are eligible for superannuation benefits.

Hence, the demand for eligibility of Pension for all employees after 10 years' pensionable service including those retired on resignation, voluntary retirement, removed or discharged from service.

iv. Under 12th Bipartite Settlement / 9th Joint Note, it was agreed to pay DA for employees with the Base year CPI (2016=100) series after merger of Dearness Allowance at 8088 points of CPI as on 01.11.2022. Employees are provided with Revision of Dearness Relief once in every quarter. Inasmuch as the cost of inflation affects both employees as well as retired employees, the increase/decrease of Dearness Relief to pensioners & family pensions should be on similar lines of Dearness Allowance paid to employees.

Hence, the demand for revision of Dearness Relief once in every quarter and payment of Dearness Relief based on CPI (2016=100) series and merger of Dearness Relief upto 8088 points and payment of eligible arrears thereof effective from 01.11.2022.

v. The agreed provision of yearly review of Ex-gratia as per terms of 12th Bipartite Settlement/9th Joint Note has not been given effect so far. The improvements should be brought prior to commencement of negotiations for next wage revision.

Hence, the demand for improvements in Ex-gratia (12th BPS/9th Joint Note)

vi. Provisions under Gratuity to be improved as these as no improvements have been brought for more than 50 years, since introduction of Payment of Gratuity Act, 1972. Despite introduction of two Saturdays holidays in a month, the resultant change in Gratuity computation formula has not been introduced.

Hence, the demand for computation of gratuity on one month's pay for each completed year of service, last drawn pay to be considered for computation of gratuity under Payment of Gratuity as per Award and change in the existing formula for computation of Gratuity.

vii. Bank has framed Family Pension Rules, at the time of introduction of the Scheme, by adapting the then Central Civil Services Pension Rules. At present, the Bank Family Pensioners include e-AB Family Pensioners, covered under Bank Employees' Pension Regulations, 1995 and SBI Family Pensioners, covered under SBI Employees Pension Fund Regulations.

Subsequent to introduction of Family Pension at Bank, several improvements have been brought under Central Civil Services Pension Rules and all these amendments should be adapted under SBI Family Pension Rules and also under BEPR,1995.

Hence, the demand for improvements in Family Pension Scheme, in particular, relating Lifetime Family Pension for disabled children, unmarried son, unmarried/ widowed/divorced daughter and Family Pension at full rate of normal pension upto the age of sixty-seven years.

ix. **Demands on Health Insurance Scheme are due to non-affordability and the demand for reintroduction of Old Pension Scheme is to provide a better pension scheme.**

SBI SPECIFIC ISSUES
(NEED TO BE DECIDED AT BANK LEVEL):

i The matter of admission of Award Staff to Pension and Provident Funds from the date of appointment was taken up by the Bank with Government of India, who had advised that IBA has been requested to discuss the issue in the negotiations (Reference CDO/PM/16/01311 dated 07.031998). During that period, the pension scheme was introduced at industry level in lieu of Provident Fund and the above issue could not take place in the discussions. It will not be out of place to mention that pensionable service of employees who are covered under Bank Employees' Pension Regulations, 1995 includes period of probation of confirmed employees.

Hence, the demand for period of probation of confirmed employees to be treated as pensionable service.

ii. Commutation factor is less when compared to the one made applicable to Pensioners at industry level resulting in not only reduced commutation but also huge recovery for 15 long years. Further, considering the increase in longevity aspect, the Pensioners to be permitted to apply for commutation upto the period of 3 years from the date of retirement in normal course.

Hence, the demand for commutation factor to be fixed as available to PSB pensioners, reduction in the period of recovery and three years period for application for commutation.

iii. At present, the Ex-gratia payment is not being paid equitably to SBI Pensioners and Family Pensioners, as the 100% DR neutralisation and has been made effective from 1st October 2023 (***applicable to PSB employees also***) and uniform pension at 50% & inclusion of PQP, FPP Components for revision of pension have been made effective from 10.11.2023, whereas the Ex-gratia paid is based on the Basic Pension and DR of October 2022. Payment of equitable Ex-gratia should be finalised prior to commencement of negotiations for next wage revision.

Hence, the demand for provision of equitable Ex-gratia to all Pensioners and Family Pensioners.

iv. **With due consideration to the needs as well as the financial capability of Pensioners and Family Pensioners, the demand for improvements in Pension Loan Scheme is sought.**

v. **There should be a specific time-frame for provision of clarification by IBA on the provisions of wage agreements, as inordinate but avoidable delay is observed in issuance of clarification by IBA, in particular, on notional benefit of stagnation increments. The abnormal delay of more than 10 years is observed on some of the issues resulting in not providing the legitimate eligible benefit to majority of the pensioners.**

(N. RADHAKRISHNAN) — PRESIDENT

(G.D. NADAF) — GENERAL SECRETARY

Place: Camp Mumbai

Date: 22nd July 2026

SBI TRIBUTE – LIST OF BENEFICIARIES

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

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

The families benefited during period from 16-07-2026 to 15-08-2026 are furnished hereunder. Our Association has been actively coordinating with the Bank to facilitate timely processing and to reach out to the affected families.

LIST OF BENEFICIARIES

Sl. No.	Name of the Deceased	PF Number	Designation	Pension Paying Branch	Date of Death	Name of Spouse / NOK
01	T Kameswara Rao	1753479	Manager	Neopolis-64716	08-07-2026	T Venkata Subbalakshmi - Wife
02	Y Syam Prasad Reddy	789380	Spl. Associate (CSS)	Dulapalle-21070	09-07-2026	Y Ambuja - Wife
03	R D Suresh	8810354	Jr. Associate (CSS)	Gunfoundry Hyderabad-20066	11-07-2026	Umesh - Son
04	B Giridhar Rao	3170209	Manager	NRI Jubilee Hills-13554	12-07-2026	B Syamala - Wife
05	Ch Satyanarayana Murthy	220981	Deputy Manager	Prashanthnagar-06557	14-11-2025	Ch Srikanth - Son
06	J Prasada Rao	783188	Deputy Manager	HMT Nagar Nacharam-7109	17-05-2026	J Chandrakumari - Wife
07	B Sankaraiah	6286488	Jr. Associate (CSS)	B N Reddy Nagar-21463	20-06-2026	B Raju - Son
08	V Kondaiah	8761930	Head Messenger	Subashnagar Nizamabad-20376	19-06-2026	V Pramila - Wife
09	V Kishan Rao	6308325	Spl. Associate (CSS)	Nizamabad Main-05324	27-06-2026	V Krishnaveni - Wife
10	R Madhukar Rao	8766967	RK-cum-Cashier	MCH Tankbund-20432	11-06-2026	Lakshmi - Daughter
11	Syed Khadir Pasha	6351573	Sr. Head Messenger	Warangal Main Branch-20148	28-06-2026	Shaheda Begum - Wife
12	Lankapalli Prasad Baburao	3895424	Sr. Head Messenger	Attapur-12720	18-07-2026	L Anasuya - Wife
13	Hrushikesh Subudhi	6303633	Asst. Gen. Manager	West Maredpally-20981	09-07-2026	Mangamma Subudhi - Wife
14	M Pochaiah	6368565	Sr. Associate (CSS)	Utkur-20386	30-07-2026	M Lalitha - Wife
15	R Lakshman Kumar	3388522	Deputy Manager	Yellaredyguda-3257-6536360	05-07-2026	M Achyutha - Wife
16	K Narasimhamurthy	8770905	Jr. Associate (CSS)	Champapet-21164	06-07-2026	K Swarupa Rani - Wife
17	V Kodanda Rama Rao	480223	Asst. Gen. Manager	PBB Saifabad-17745	28-07-2026	V Phani Raja Kumari - Wife
18	K Arun Kumar	1913468	Manager	Hyderabad Main Branch-847	16-07-2026	K Venkata Bhagya Lakshmi - Wife
19	K Yadagiri	6373291	W & Ward Category	ACB Kalwakurthy-20194	21-03-2026	Kummari Shankaramma - Wife
20	Pakala Murali Mohan Rao	765503	Deputy Manager	Hyderabad Main Branch-847	03-06-2026	P Lakshmi Kumari - Wife
21	J Yellamaiah	8760462	Messenger	Gunfoundry Hyderabad-20066	10-10-2025	J Anasuya - Wife
22	Y Shankar	6366252	Sr. Head Messenger	ACB Wanaparthy-6223-6510485	22-07-2026	Y Shashikala - Wife
23	G Subrahmanyam	6301193	Deputy Manager	Nizamapet Road-12217	10-07-2026	G Ratnakumari - Wife

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

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

ADMISSION OF NEW MEMBERS - JULY 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	19874	4231848	R Bharadwaja	Hyderabad	PBB I.Tax Colony 16668
02	19874A	4231848	Smt. R Suseela	Hyderabad	
03	19875	6386784	Surendra Nath Pasupula	Hyderabad	Hyderabad Main 0847
04	19875A	6386784	Smt. Vydehi Pasupula	Hyderabad	
05	19876	1788671	Venkata Satyanarayana Pulicherla	Hyderabad	Hyderabad Main 0847
06	19876A	1788671	Smt. Indira Pulicherla	Hyderabad	
07	19877	3089487	Nazeer Ahmed Khan Lodhi	Hyderabad	Kothaguda 15916
08	19877A	3089487	Smt. Sultana Dilruba	Hyderabad	
09	19878	3878066	Rama Krishna Vennalaganti	Hyderabad	PBB Jublee Hills 4155
10	19878A	3878066	Smt. Lakshmi Kumari D V	Hyderabad	
11	19879	6301452	Rajyalakshmi Alwal	Hyderabad	PBB Habsiguda 16514
12	19879A	6301452	Suryadas Alwal	Hyderabad	
13	19880	3076741	Saraswathi Janapaty	Hyderabad	Hyderabad Main 0847
14	19880A	3076741	Srinivas Gollamudi	Hyderabad	
15	19881	3377237	Anand Prasad Palle	Hyderabad	Gandhi Road Uppal 20848
16	19881A	3377237	Smt. Sujana Palle	Hyderabad	
17	19882	6290108	Srinivasa Rao Borra	Secunderabad	Aditya Nagar 21041
18	19882A	6290108	Smt. Manohara Avula	Secunderabad	
19	19883	1766473	Nagarajulu T V P	Hyderabad	Hyderabad Main Br 0847
20	19883A	1766473	Smt. Saraswati Tangirala Bala	Hyderabad	
21	19884	3380483	Ramana S V V	Hyderabad	Chaitanyapuri 40648
22	19884A	3380483	Smt. Lakshmi S	Hyderabad	
23	19885	6928692	Surya Kumari Nandigama	Medchal Dist	PBB Ramanthapur 10100
24	19885A	6928692	Hemanth Kumar	Medchal Dist	
25	19886	3389197	Nageswara Rao Vadlakonda	Mahaboobabad Dist	Thorrur 20246
26	19886A	3389197	Smt. Yashoda Vadlakonda	Mahaboobabad Dist	
27	19887	2768755	Islavath Lalya	Mahaboobabad Dist	Maripeda 1545
28	19887A	2768755	Smt. Islavath Kavitha	Mahaboobabad Dist	
29	19888	6286127	Rama Prasad Babu Ayiluri	Hyderabad	SBI Pragathi Nagar
30	19888A	6286127	Smt. Hema Latha Ayiluri	Hyderabad	
31	19889	3873374	Sampath Dedhavath	Hanamkonda	I E Warangal 7952
32	19889A	3873374	Smt. Uma Dedhavath	Hanamkonda	
33	19890	6446809	Raghu Ramaiah Gamini	Hyderabad	Pragathi Nagar 2183
34	19890A	6446809	Smt. Ramadevi Gamini	Hyderabad	
35	19891	4352742	Ganesh Vaddadi	Hyderabad	Mehboob Gunj 20069
36	19891A	4352742	Smt. Indira Vaddadi	Hyderabad	
37	19892	3389529	Peda Balaji Naik Dheeravath	Warangal	I E Branch Warangal 7952
38	19892A	3389529	Smt. Hemalartha D	Warangal	

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
39	19893	4244680	Uppalaiah Aitaraju	Warangal	Hanumakonda 03422
40	19893A	4244680	Smt. Mangamma Aitaraju	Warangal	
41	19894	3372553	Ramesh Babu Pinnaka	Hyderabad	Motinagar 05094
42	19894A	3372553	Smt. Dhanalakshmi Pinnaka	Hyderabad	
43	19895	6378749	Odaiah Samudrala	Ramagundam	Laxminagar 20801
44	19895A	6378749	Smt. Ramadevi Samudrala	Ramagundam	
45	19896	4250494	Sujatha Madduri	Hyderabad	Narsingi 61245
46	19896A	4250494	Raghu Madduri	Hyderabad	
47	19897	3879143	Srinivas Gali	Hyderabad	Ashok Nagar 11658
48	19897A	3879143	Smt. Radhika Rani P	Hyderabad	
49	19898	4244591	Eshwarappa Madugundu	Kurnool	Pebbair 20983
50	19898A	4244591	Smt. Parvathamma Madundu	Kurnool	
51	19899	6420052	Mohammad Reyaz Ahammad	Hyderabad	SME Balkampet 63783
52	19899A	6420052	Smt. Karimunnisa Mohammad	Hyderabad	
53	19900	6335381	Paluvayi Balakrishna Ramesh Kumar	Hyderabad	Alkapuri Branch 20790
54	19900A	6335381	Smt. Paluvayi Lakshmi Lalitha	Hyderabad	
55	19901	3363198	Gone Laxman	Nizamabad Dist	Thanakalam 20560
56	19901A	3363198	Smt. Ratnamma	Nizamabad Dist	
57	19902	6418716	Shaik Rafee Basha	Hyderabad	NRI Branch Saidabad 15760
58	19902A	6418716	Sk Sheeraj	Hyderabad	
59	19903	6353827	Syed Shah-e-alam	Hyderabad	Osmania Gen Hospital 10356
60	19903A	6353827	Syeda Baseer Fatima	Hyderabad	
61	19904	6314333	Komaraju Butchaiah	Miryalaguda	Rajiv Chowk Miryalguda 20174
62	19904A	6314333	Smt. Komaraju Venkayamma	Miryalaguda	
63	19905	1983482	Uday P Gangolli	Hyderabad	Hyderabad 0847
64	19905A	1983482	Sudha U Gangolli	Hyderabad	
65	19906	6329543	G V Panduranga Gupta	Hyderabad	Gaddiannaram 21364
66	19906A	6329543	G Lakshmi	Hyderabad	
67	19907	3388522	Achyutha Mylavarapu	Hyderabad	Yellareddyguda 03257
68	19908	6313205	Katta Padmavathi	Hyderabad	NFC 09071
69	19909	3877019	Ramavath Jagan Singh	Nalgonda	Nalgonda 6293
70	19909A	3877019	R Lali	Nalgonda	
71	19910	4247469	Kota Srihari	Hyderabad	RC Puram 10689
72	19910A	4247469	Kota Naga Laxmi Rani	Hyderabad	
73	19911	2346869	Y Ravindra Reddy	Secunderabad	Secunderabad 0916
74	19911A	2346869	Y Suguna	Secunderabad	
75	19912	3893839	Ganji Rajeshwar	Siddipet	Moinpura Siddipet 20100
76	19912A	3893839	Manchala Manjula	Siddipet	
77	19913	6738168	Mereddy Krishna Reddy	Miryalaguda	Miryalaguda 06317
78	19913A	6738168	Mereddy Mangamma	Miryalaguda	

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

మనల్ని ఎవరైనా పొగడినపుడు సంతోషం పొందవచ్చు, కానీ గర్వాపడ కూడదు.

స్వాగతం

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

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
		LHO/CO		
01	5223172	Renuka Challa Venkata	Supervising	DGM (Resources, CVE & Wealth Management
02	7240473	Ravinder Kumar K Kuchana	Supervising	Rajbhasha
		AO/BRANCHES		
03	6327907	Savitri Nimmagadda	Clerical	Tellapur
04	6293182	Sujatha Sujatha Chadalawada	Clerical	ECIL, Cherlapally
05	6314384	Kiranagiri Satyanarayana	Subordinate	Mahabubabad
06	4253434	Kamala Bai B	Subordinate	Patancheru (ICRISAT)
07	3892212	Rajesh Taduru	Subordinate	Accounts And Administration
08	4254473	Yadamma Amram	Subordinate	Premises & Estate
09	5653185	Nagaraj Gorripathi	Subordinate	Chief Manager (HR), Admin U
10	5653150	Poli Reddy Konda	Subordinate	Balanagar

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికి జన్మదిన శుభాకాంక్షలు

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్‌నం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం	మొబైల్ నం.
01	00682	టి.పంకజం	04.08.1943	హైదరాబాద్	9959098660
02	05570	వెంకటమురళి తోటపల్లి	10.08.1943	హైదరాబాద్	9704136163
03	03827	సి.జి.పి.వైద్యానందం	15.08.1943	హైదరాబాద్	9441482470
04	03757	యస్.క్రిష్ణన్	24.08.1943	హైదరాబాద్	9949672024

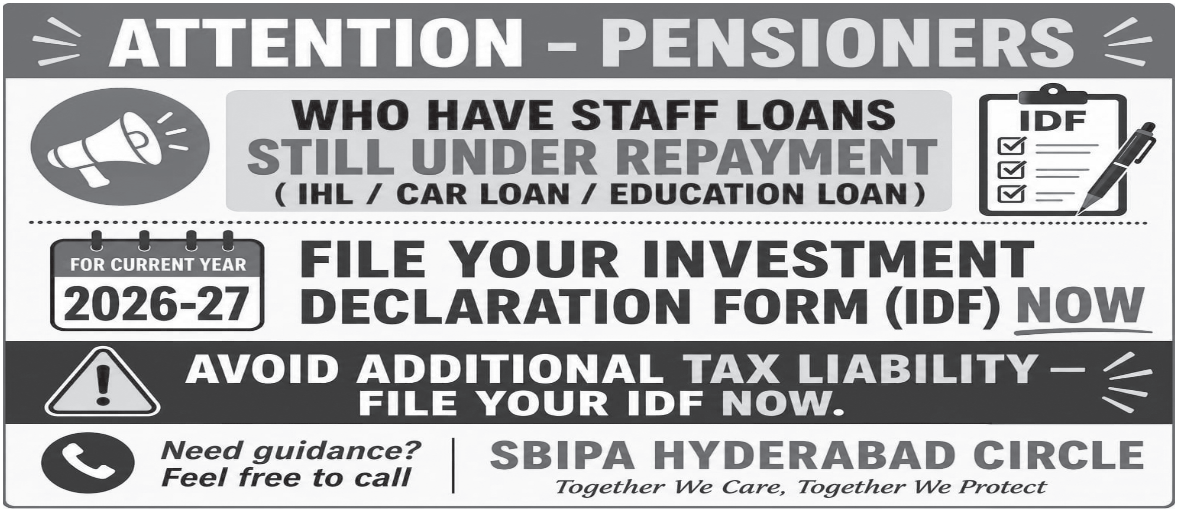
సర్వసభ్య సమావేశానికి, BENEVOLENT FUND కొరకు, వైద్యసదుపాయాల కొరకు సభ్యుల విరాళాలు

Sl. No.	LM. No.	Name (Smt. / Sri)	Annual General Meeting Rs.	Benevolent Fund Rs.	Medical Aid Rs.	General & Others Rs.
01	19860	M. Venkateswarlu	5,000	-	-	-
02	18535	Papineni Satyanarayana Rao	5,000	-	-	-
03		Nedunuri Kasi	-	-	-	3,000
04		K. Prabhakara Rao	-		-	2,000
05	16135	V.S. Thangamani	-		-	2,000
06	14183	B. Perraju	1,000	-	-	-
07		K. Shankar Prakash	-		-	300
		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	19345	V. Brahamaji Rao	100	-	-	-
05	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
06	04936	P. Surya Rao	-	-	54	54
07	01415	M. Vidyamani	-	-	-	200
08	14452	V. Venkata Chalapathi	-	-	-	116
09	07347	M.V.R. Mohan Rao	-	-	-	300
10	13097	B.V. Narasaiah	50	50	-	100

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

WITH GRATEFUL THANKS

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



ప్రమాదాన్ని ముందుగా ఊహిస్తే సగం అధిగమించినట్లే.

OBITUARY

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

SL. NO.	LM. NO.	NAME (SMT. / SHRI)	P.F. INDEX NO.	MOBILE / L.L. No.	EXPIRED ON	PLACE
		PENSIONERS & SPOUSES				
01	04837	Vanam Kodanda Rama Rao	480223	9391349631	28-07-2026	Hyderabad
02	19802	M. Pochaiah	6368565	9949460026	30-07-2026	Luxettipet
03	02679	SAM Satyanarayana	764493	040-27110874	02-08-2026	Delhi

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF JULY 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	13867	G.D.S.A. Vittal Baba	Hyderabad	05-06-2026	G. Vani Annapurna, 9866814174
02	15651	K. Raghuveer	Hyderabad	19-06-2026	K. Pallavi, 7674051955

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

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Rs. 516/- Sri A.Nageswara Rao. **Rs. 501/-** Smt. Mukkamala Vijaya, Sri V.Syam Sunder. **Rs. 500/-** S/s. Samir Kumar Sinha, K.V Srinivasa Rao, J.Yegnanarayana, V.Ram Gopal Sarma, K.Subramanyam, N.K.Sastry. **Rs. 300/-** Sri M.V.R.Mohan Rao.

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Rs. 116/- S/s. V.Venkatadri, K.P.V.Krishna. **Rs. 100/-** Sri V.V.S.K.Sastry, M.Rama Rao, B.Vedurupathi Rao, A.A.S.Rama Rao, V.Ramana Murthy. **Rs. 51/-** Sri A.Bali Reddy. **Rs. 50/-** Sri G.Rama Rao, Smt. K.Parimala.

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Rs. 500/- S/s. K.Subramanyam, V.Subba Rao, J.Yagnanarayana Rao, Satyanand, K.K.V.Ramakrishna, K.Veeranjaneya, K.Vijaya Raj, Ch.Ramesh Babu, B.S.Mallikarjunudu, S.Seshagiri, Smt. K.Jyothi. **Rs. 300/-** S/s. V.Nageswara Rao, A.Nageswara Rao, V.V.Kamalakar, P.Veerabhadra Sarma, C.V.Maheswara Rao, P.P.Krishna Rao, C.V.Ramana Murthy, G.Nagaraju, K.Gunneswara Rao, M.A.Murali Mohan, K.Chandra Sekhara Rao, N.Surendar Reddy, A.Venkata Rao, Smt. P.Venkata Lakshmi.

Rs. 216/- Sri P.Balakrishna Patnaik.

RNI No. APBIL/2002/08795 Dated : 16-12-2005 (Revised)
Registered : Postal Regn. No. HQ/SD/399/2024-26 Dt. 09-01-2024.
License No. PMG/TS/HQR/SC-03/WPP/2024-26
DATE OF PUBLICATION : 20TH OF EVERY MONTH. POSTED ON EVERY 25TH OF THE MONTH, POSTED AT PATRICA CHANNEL, TMO NAMPALLY.

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From :

SBI PENSIONERS' ASSOCIATION
HYDERABAD CIRCLE,
C/o. SBI Buildings,
Bank Street, Koti, Hyderabad - 500 001.
PHONE : 040-27671603

Edited, Printed and Published by Donekal Krishna Kumar, Flat No. 403, Hitex Residency, Novatel / Hitex Road, Khanamet, Kondapur, Serilingampally, Ranga Reddy, Telangana - 500 084, Telangana State, on behalf of SBI PENSIONERS ASSOCIATION, D.No. 4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana,
Printed at Mallikarjuna Press, # 3-5-926/22, Himayatnagar, Hyderabad-500 029, Telangana,
Published at SBI Pensioners Association, D.No. 4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana.
Editor : DONEKAL KRISHNA KUMAR. RNI Regd No: APBIL/2002/08795.
Cell : 9848604399 E-mail : sbipahc@gmail.com