



ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

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A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

39TH ANNUAL GENERAL MEETING OF SBIPAHC A GRAND CONFLUENCE OF UNITY, EXPERIENCE AND COMMITMENT



The 39th Annual General Meeting of the SBI Pensioners' Association, Hyderabad Circle (SBIPAHC), was held with great enthusiasm and overwhelming participation on 25th June 2026 at The Institution of Engineers (India), Visvesvarayya Bhavan, Khairatabad, Hyderabad.







From the Desk of the General Secretary...

Dear Esteemed Members,

Every Annual General Meeting leaves behind more than resolutions and reports. It renews friendships, strengthens our collective resolve and reminds us that no pensioner is alone as long as our Association stands together.

The 39th Annual General Meeting of our Association is now behind us, leaving us with cherished memories, renewed confidence and a stronger resolve to serve every pensioner and family pensioner. The detailed reports of both the Inaugural Session and the Business Session published in this Bulletin speak for themselves. They reflect not merely the activities of our Association but, more importantly, the indispensable role it plays in the lives of our members.

As I have mentioned in my earlier columns, our Association is like a ship in an ocean of uncertainty - a ship that becomes increasingly essential as we advance in age. Senior citizens encounter numerous challenges, some expected and many unforeseen. During such times, the Association becomes a dependable companion, providing guidance, support, reassurance and a sense of belonging. More than anything else, it reminds us that none of us has to face life's challenges alone.

The warmth of our greetings, the quality of our deliberations and the overwhelming participation witnessed at our Annual General Meeting once again reaffirmed an enduring truth - togetherness is our greatest strength. As we grow older, every one of us needs a shoulder to lean on, a hand to hold and a comforting word during moments of uncertainty. Such emotional strength and mutual support can only come from a vibrant and united organisation.

I have never hesitated to say that our Association must become stronger - stronger in membership and stronger financially. Every gathering gives us an opportunity to understand one another better, identify common concerns and work collectively towards meaningful solutions. The strength of an organisation lies not merely in its office bearers but in the active participation, commitment and involvement of every member.

I therefore once again appeal to each one of you to reach out to retired colleagues and family pensioners who are yet to become members and encourage them to join our Association. Every new member strengthens our collective voice. Every voluntary contribution strengthens our capacity to serve.

I also earnestly request every member to support the Association by contributing a modest amount every month through a Standing Instruction to our Association's bank account. Instead of waiting for occasional appeals, let voluntary monthly contributions become our collective commitment. Even a small monthly contribution from every member,

when pooled together, will enable the Association to expand its welfare activities, organise more programmes, strengthen member services and respond more effectively whenever help is needed.

Standing Instruction for Monthly Contribution
SBI Pensioners' Association, Hyderabad Circle
Bank: State Bank of India, Vidyanagar Branch
Account No.: 10012392411
IFSC: SBIN0003608

No contribution is too small; what matters is the spirit of participation. Let us resolve to build an Association that is larger, stronger and financially self-reliant. Our collective resolve, unity and participation alone will make us a formidable force in protecting the interests, dignity and welfare of every SBI pensioner and family pensioner.

An Association is not built by its office bearers alone; it is built by every member who participates, every member who encourages another retiree to join, and every member who contributes according to his or her ability. Let us together build an Association that future generations of SBI retirees will proudly inherit.

With warm regards and best wishes,

(D. KRISHNA KUMAR)
General Secretary

Happy
STATE BANK DAY!



Proud of our association.



Grateful for our journey.



Committed to our legacy.



Best wishes to State Bank of India.





SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

ప్రధాన కార్యదర్శి గారి డెస్క్ నుండి

ప్రియమైన సభ్యులారా,

ప్రతి వార్షిక సర్వసభ్య సమావేశం (AGM) తీర్మానాలు, నివేదికలతో మాత్రమే ముగియదు. అది మన స్నేహబంధాలను మరింత బలోపేతం చేస్తుంది, మన సామూహిక సంకల్పాన్ని పునరుద్ధరిస్తుంది, అంతకన్నా ముఖ్యంగా మన సంఘం ఉన్నంత వరకు ఏ పెన్షనర్ కూడా ఒంటరివాడు కాదనే విశ్వాసాన్ని కలిగిస్తుంది.

మన సంఘం 39వ వార్షిక సర్వసభ్య సమావేశం విజయవంతంగా ముగిసింది. ఈ సమావేశం మనకు మధుర జ్ఞాపకాలను, నూతన ఆత్మవిశ్వాసాన్ని, ప్రతి పెన్షనర్ మరియు కుటుంబ పెన్షనర్ సంక్షేమం కోసం మరింత అంకితభావంతో పనిచేయాలనే సంకల్పాన్ని అందించింది. ఈ బులెటిన్ లో ప్రచురించిన ప్రారంభ సమావేశం మరియు వ్యాపార సమావేశం నివేదికలు మన సంఘం ఏడాది పొడవునా చేపట్టిన కార్యక్రమాలనే కాకుండా, ప్రతి సభ్యుని జీవితంలో సంఘం ఎంత అవసరమో స్పష్టంగా తెలియజేస్తున్నాయి.

నేను నా గత సందేశాలలో చెప్పినట్లుగానే, మన సంఘం అనిశ్చితి అనే మహాసముద్రంలో మనకు దారి చూపే ఓడ వంటిది. వయస్సు పెరుగుతున్న కొద్దీ ఆ ఓడ అవసరం మరింత పెరుగుతుంది. వృద్ధాప్యంలో అనేక సవాళ్లు ఎదురవుతాయి. కొన్ని ఊహించినవైతే, మరికొన్ని ఊహించని పరిస్థితులు. అలాంటి సమయంలో మన సంఘం మార్గదర్శకుడిగా, అండగా, భరోసాగా, ఆత్మీయతను పంచే కుటుంబంగా నిలుస్తుంది. ముఖ్యంగా, జీవితంలోని కష్టాలను మనం ఒంటరిగా ఎదుర్కోవాల్సిన అవసరం లేదని మనకు గుర్తు చేస్తుంది.

AGMలో కనిపించిన ఆప్యాయ పలకరింపులు, సార్థక చర్చలు, సభ్యులు విశేషంగా పాల్గొనడం ఒక గొప్ప సత్కాన్ని మరోసారి మన ముందుంచాయి-ఐక్యతే మన బలం. వయస్సు పెరుగుతున్న కొద్దీ మనలో ప్రతి ఒక్కరికీ ఆపన్న హస్తం, భరోసానిచ్చే భుజం, ఓదార్పునిచ్చే మాట అవసరం అవుతుంది. అలాంటి ఆత్మీయత, పరస్పర సహకారం ఒక బలమైన, చైతన్యవంతమైన సంఘం ద్వారానే సాధ్యమవుతుంది.

మన సంఘం సభ్యత్వ పరంగానే కాకుండా, ఆర్థిక పరంగా కూడా మరింత బలోపేతం కావాలని నేను ఎప్పుడూ స్పష్టంగా చెబుతూనే ఉన్నాను. ప్రతి సమావేశం మనకు ఒకరినొకరు మరింత బాగా అర్థం చేసుకునే అవకాశాన్ని, ఉమ్మడి సమస్యలకు పరిష్కారాలను అన్వేషించే వేదికను అందిస్తుంది. ఒక సంఘం బలం కేవలం దాని పదాధికారుల్లో కాదు; ప్రతి సభ్యుని భాగస్వామ్యంలో, నిబద్ధతలో, సహకారంలో ఉంటుంది.

అందువల్ల, సభ్యత్వం తీసుకోని పదవీ విరమణ చేసిన సహోద్యోగులను, కుటుంబ పెన్షనర్లను మన సంఘంలో చేర్చేందుకు మీరు ప్రతి ఒక్కరూ చొరవ చూపాలని మరోసారి మనవి చేస్తున్నాను. ప్రతి కొత్త సభ్యుడు మన సంఘం గొంతును మరింత బలపరుస్తాడు. ప్రతి స్వచ్ఛంద విరాళం మన సేవా సామర్థ్యాన్ని మరింత పెంచుతుంది.

అదేవిధంగా, ప్రతి సభ్యుడు తనకు సాధ్యమైనంత మేరకు ప్రతినెలా స్టాండింగ్ ఇన్ ట్రక్షన్ ద్వారా మన సంఘం ఖాతాకు స్వచ్ఛందంగా కొంత మొత్తాన్ని జమ చేయాలని హృదయపూర్వకంగా కోరుతున్నాను. అప్పుడప్పుడూ విజ్ఞప్తి కోసం ఎదురుచూడకుండా, ఈ నెలవారీ విరాళాన్ని మనందరి సామూహిక బాధ్యతగా భావిద్దాం. ప్రతి సభ్యుడు ఇచ్చే చిన్న మొత్తమూ కలిసివస్తే, సంఘం మరిన్ని సంక్షేమ కార్యక్రమాలు చేపట్టడానికి, సభ్యులకు మరింత మెరుగైన సేవలు అందించడానికి ఎంతో దోహదపడుతుంది.

నెలవారీ విరాళం కోసం స్టాండింగ్ ఇన్స్ట్రక్షన్ వివరాలు
ఎస్బీఐ పెన్షనర్స్ అసోసియేషన్ హైదరాబాద్ సర్కిల్
బ్యాంకు: స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా, విద్యానగర్ బ్రాంచ్
భాతా సం.: 10012392411

IFSC: SBIN0003608

విరాళం చిన్నదా, పెద్దదా అనేది ముఖ్యం కాదు; దానిలోని భాగస్వామ్య భావనే ముఖ్యమైనది. సభ్యుల ఐక్యత, సహకారం, స్వచ్ఛంద భాగస్వామ్యంతో మన సంఘాన్ని మరింత బలమైనదిగా, ఆర్థికంగా స్వావలంబన కలిగిన సంస్థగా తీర్చిదిద్దుకుందాం. ప్రతి SBI పెన్షనర్, కుటుంబ పెన్షనర్ హక్కులు, గౌరవం, సంక్షేమాన్ని కాపాడగల శక్తిగా మన సంఘాన్ని మరింత బలోపేతం చేద్దాం.

ఒక సంఘాన్ని కేవలం దాని పదాధికారులు నిర్మించరు. సభ్యత్వాన్ని పెంచే ప్రతి సభ్యుడు, తనకు సాధ్యమైనంత మేరకు ఆర్థిక సహకారం అందించే ప్రతి సభ్యుడు, సంఘ కార్యక్రమాల్లో చురుకుగా పాల్గొనే ప్రతి సభ్యుడు సంఘానికి అసలైన బలస్థంభం. భావితరాల SBI పెన్షనర్లు గర్వంగా చెప్పుకునే సంఘాన్ని మనమందరం కలిసి నిర్మిద్దాం.

మీ అందరి ప్రేమాభిమానాలకు, విశ్వాసానికి హృదయపూర్వక ధన్యవాదాలు.!!!!

ఆప్యాయ ఆభివందనాలతో,

(డి. కృష్ణ కుమార్)

ప్రధాన కార్యదర్శి



FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

Regn. No. S/17025 of 1986 Under Societies Registration Act 1860 (Delhi)

Our Bank has recently launched a new FCNR(B) Deposit product named
"SBI ADVANTAGE FCNR(B)" WITH IMMEDIATE EFFECT

FEATURES OF THE PRODUCT

"SBI ADVANTAGE FCNR(B) Deposit" for NRIs

Valid till: 30th September 2026

Currency: USD

Tenor: 3 to 5 years

Min. amount: USD 5,000

(multiples of USD1,000)

Lock-in: 1 year (with undertaking letter)

INTEREST RATES (p.a.)

Tenor	up to USD 1 Mio	above USD 1 Mio:
3 to <4 yrs:	5.25%	5.50%
4 to <5 yrs:	5.50%	5.75%
5 yrs only:	5.75%	6.00%

Loan against deposit allowed as per FCNR(B) Norms
Existing FCNR(B) products continue

Your active participation will greatly support the forex reserves of India and you will become a partner in strengthening Indian Rupee. This is an excellent opportunity to maximize returns on FCNR(B) deposits without any forex risk.

PLEASE MOBILISE "SBI ADVANTAGE FCNR(B)" WITH YOUR NRI RELATIVES & FRIENDS

N. RADHAKRISHNAN
PRESIDENT

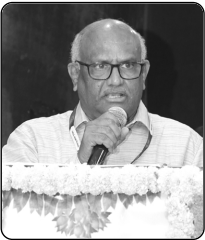
G.D. NADAF
GENERAL SECRETARY

Contd. from Page No. 1

The prestigious venue came alive much before the scheduled commencement as members and family pensioners from every part of Hyderabad Circle streamed in. The registration counters remained busy while old colleagues renewed friendships, exchanged greetings and shared cherished memories. By the time the Chief Guest arrived, the auditorium had virtually filled to capacity. **Around 1000 members and family pensioners, including a large number of lady pensioners,** participated, making it one of the largest gatherings in the Association's history. The impressive turnout reflected the growing strength, unity and confidence of the pensioners' fraternity in their Association.

The Chief Guest, **Shri Neelesh Dwivedi, Chief General Manager, SBI Hyderabad Circle,** accompanied by **Shri G.D.Nadaf, General Secretary of FSBIPA, Shri Satish Kumar, General Manager (NW-II), Shri Ranvijay Pratap, General Manager (NW-I), Shri Surajit Tripathy, Deputy General Manager and Circle Development Officer, Smt. S.Suman, Deputy General Manager, Cyberabad AO,** and leaders of all serving organisations, other senior dignitaries, was accorded a traditional welcome with **Poornakumbham,** amidst Vedic chants and the auspicious strains of **Nadaswaram,** symbolising the rich cultural heritage of Telangana.

The proceedings commenced with a soulful Invocation Prayer rendered by **Dr. Ch. Trinadha Rao,** former Assistant General Manager and an acclaimed singer, invoking the blessings of the Almighty for the success of the meeting. This was followed by the ceremonial Lighting of the Lamp, symbolising knowledge, service and unity.



Shri P. Bhaskara Rao, Vice President, SBIPAH, extended a warm welcome to the Chief Guest, distinguished guests, special invitees, Federation leaders, representatives of serving employees' organisations, members and family pensioners. The President and the General Secretary received the dignitaries on the dais amidst thunderous applause from the gathering. A special invitation was extended to Smt. S. Suman, Deputy General Manager, Cyberabad AO.

In his welcome address, **Shri D. Krishna Kumar, General Secretary,** extended a cordial welcome to the Chief Guest, distinguished guests, leaders of the Federation, representatives of serving employees' organisations, members and family pensioners.



He read out the thoughtful and inspiring message received from **Shri M. Ponnambalam, Chief General Manager (HR), Corporate Centre,** conveying the warm greetings and also the message of best wishes of Shri Challa Sreenivasulu Setty Garu, Chairman, State Bank of India, who expressed his inability to be physically present due to prior commitments and wished the Annual General Meeting every success. Both the messages reaffirmed that the Bank's relationship with its employees extends well beyond retirement and reiterated the Bank's unwavering commitment to the welfare of pensioners and family pensioners.

Describing the **Circle Development Officer** as the guardian of pensioners and the vital bridge between the Bank and the pensioners' fraternity, Shri Krishna Kumar acknowledged the wholehearted support extended by **Shri Surajit Tripathy, Deputy General Manager & Circle Development Officer.** He also

paid glowing tributes to the yeoman services rendered by **Shri Priyadarshi Pankaj**, who served as Circle Development Officer till **12th June 2026**, for his outstanding contribution in resolving pensioners' issues and implementing several welfare initiatives before his transfer.

Shri Krishna Kumar gratefully acknowledged the continued support extended by the Circle Management to the Association. Recalling the generous gesture of **Shri S. Radhakrishnan**, now **Deputy Managing Director**, in allotting additional office accommodation to the Association and extending wholehearted support during his tenure as Chief General Manager, he observed that the willingness of the present Chief General Manager, **Shri Neelesh Dwivedi**, to adorn the dais as Chief Guest reflected the Bank's growing engagement with its pensioners. He remarked that although the pensioners' fraternity continues to grow in numbers every year, they remain an inseparable part of the SBI family and continue to serve as its goodwill ambassadors in promoting the image, values and growth of the Bank.

A touching and memorable feature of the inaugural session was the felicitation of **Shri A. Ramesh Babu**, former General Secretary, in recognition of his nearly two decades of dedicated, selfless and distinguished service to SBIPAH and his immense contribution to the pensioners' movement at both Circle and All-India levels as General Secretary, FSBIPA. He was honoured with a shawl, citation and memento amidst prolonged applause from the members.

The Association also felicitated **Shri V.S.G. Chandrasekhar**, former Chief General Manager; **Shri K. Vikram**, former General Manager; and Shri Mohd. Yunus, Assistant General Manager, in recognition of their invaluable guidance, unwavering encouragement and steadfast support to the pensioners' movement.

Veteran leaders who laid the strong foundation for the employees' and pensioners' movements were also honoured. They included **Shri A. Damodaram**, former President, SBIPAH; **Shri M.S. Rao**, former President, SBIOAH; **Shri P. Siva Sankara Reddy**, **Shri M. Maniah** and **Shri B. Sukkaiah**, former General Secretaries of SBIOAH; and **Shri M.V. Murali**, **Shri V.V.S.R. Sarma** and **Shri R.Sriram**, former General Secretaries of SBISUHC, in recognition of their lifelong contribution to safeguarding the interests of employees and pensioners.

The Association also felicitated **Shri G.S.V. Subba Rao**, who successfully chaired the Election Committee for three consecutive terms, and **Shri L.S.N. Sarma**, Chairman of the Election Committee for the 2026–2028 term, who successfully conducted the elections despite several challenges. **Shri M. Ashok Kumar**, former Assistant General Secretary and a long-serving member of the Managing Committee, was also honoured for his dedicated services to the Association.

Recognising their invaluable contribution to the health and well-being of pensioners, the Association also honoured **Dr. G. Sudhir**, **Dr.B. Vijay Kumar**, **Dr.M.S. Murthy** and **Dr.K. Sridhar Rao**, whose compassionate medical care and dedicated service have earned the gratitude and affection of pensioners across the Circle.

The Association also felicitated **Shri K. Ramesh**, **Chief Manager**, SBI Vidyanagar Branch, the Association's banker, in appreciation of his prompt and wholehearted support in attending to the Association's banking requirements. The Association gratefully acknowledged the generous support extended by **SBI Vidyanagar Branch**, which sponsored towards meeting part of the expenditure incurred on providing **conference bags, water bottles and biscuit packets** to the pensioners attending the Annual General Meeting. The gesture was warmly appreciated by the members as yet another reflection of the Bank's continued support for the pensioners' fraternity.

The presence of senior functionaries from the Circle Office as **Special Invitees** added immense value to the occasion and was warmly appreciated by the members. **Shri Ajit Kumar, AGM (PPF&G); Shri P. Raj Kiran, AGM (HR); Shri Dayakar, AGM (OAD); Shri M. Vijaya Rao, AGM (ITS); and Shri Sridhar Babu, AGM (Premises)** have, over the years, consistently extended wholehearted support to the Association in implementing the various welfare measures and benefits announced by the Bank for pensioners, besides facilitating the resolution of long-pending pension-related anomalies and service issues. Their gracious presence at the AGM reflected the Circle Management's continued concern for the welfare of pensioners and reaffirmed the enduring bond between the Bank and its retired fraternity.



Delivering an inspiring and captivating address, **Shri Neelesh Dwivedi**, Chief General Manager, SBI Hyderabad Circle, held the audience spellbound with his warmth, humility and deep emotional connect with the institution. Recalling his father's role as a militant trade union leader in the banking movement, he shared how his association with SBI began long before he formally joined the Bank. Referring to his 61-year emotional connect with SBI, he nostalgically recalled his visit to Hyderabad Circle as a young boy and observed how those early memories had shaped his affection for the institution.

Paying rich tributes to the pioneers of the banking movement, he acknowledged the historic contribution of the leaders of the 1969 movement in building the strong foundation of the country's largest banking institution. He specially appreciated the lifelong services rendered by Shri G.D. Nadaf to the Officers' movement as well as to the pensioners' movement and fondly recalled stalwarts such as Shri L.V. Subrahmanyam, Shri Godbole, Shri Shanta Raju and EAG Moses, whose visionary initiatives, particularly in promoting value-based education for the children of SBI employees, enabled generations of employees to discharge their responsibilities with greater peace of mind and commitment.

Despite his demanding schedule, Shri Dwivedi spent considerable time with the members, listened patiently to their concerns and assured them of the Bank's continued commitment towards the welfare of pensioners and family pensioners. His address, delivered extempore with warmth, conviction and sincerity, received repeated applause and left a lasting impression on the gathering.

Shri Ranvijay Pratap, General Manager (NW-I), appreciated the invaluable goodwill enjoyed by the pensioners' fraternity and appealed to the members to motivate their children, relatives and friends residing abroad to place Foreign Currency Non-Resident (FCNR) Deposits with SBI. He observed that such efforts by pensioners would not only strengthen the Bank's resource base but also demonstrate their continued commitment to the growth and progress of the institution.

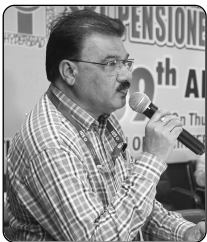


Shri Satish Kumar, General Manager (NW-II), delivered a deeply emotional address expressing his affection and respect for the pensioners' fraternity. He appealed to members to continue carrying the goodwill and image of SBI wherever they go, setting aside any differences they may have with the Bank. In a touching observation, he remarked that pensioners continue to serve the Bank even after retirement—not for remuneration, but out of affection, pride and a deep sense of belonging to the SBI family. His heartfelt words resonated strongly with the gathering.



Shri Surajit Tripathy, Deputy General Manager & Circle Development Officer, reaffirmed the Bank's commitment towards the welfare of pensioners and assured the Association of his continued support in addressing their concerns. He reiterated that as the Circle Development Officer, he would continue to serve as a vital link between the Bank and its retired fraternity.

Greetings were also conveyed by **Shri P.S.V.S. Sarma**, General Secretary, SBI Pensioners' Association, Amaravati Circle, who conveyed warm greetings on behalf of the Amaravati Circle Association and appreciated the remarkable growth and organisational strength of SBIPAHC. He expressed confidence that both Associations would continue to work together in furthering the common cause of SBI pensioners.



Representing the serving employees' organisations, **Shri Hatkar Shankar** from SBIOA (HC) **Shri K. Sreenivasa Sandilya** from SBISUHC, **Shri B. Bhargava Kumar** from SBISC/STEW and **M.Venksteswarlu** from SBIOBCEWA reiterated their continued solidarity with the pensioners' movement and appreciated the constructive role played by SBIPAHC. They assured the members that the serving employees' organisations would continue to extend wholehearted cooperation in safeguarding the legitimate interests of pensioners and preserving the glorious traditions of SBI.



The inspiring addresses delivered by the Chief Guest, General Managers, Circle Development Officer and representatives of the serving employees' organisations reflected the enduring bond between the Bank, its serving employees and its retirees. Their



reassuring words were received with great appreciation and further strengthened the members' confidence that the SBI family remains united beyond retirement.



In his Presidential Address, **Shri N. Radhakrishnan**, President, SBIPAHC and President, Federation of SBI Pensioners' Associations (FSBIPA), reviewed the latest developments affecting SBI pensioners at the national and corporate levels. He highlighted the sustained efforts of the Federation in pursuing long-pending issues with the Corporate Centre and other authorities and outlined the road map for the future. Emphasising the need for organisational unity and greater participation, he appealed to every pensioner to become a member of the Association and strengthen the collective voice of the

pensioners' fraternity.

Referring to the long-pending demand for pension updation, **Shri Radhakrishnan** urged members to repose confidence in the collective efforts of the Federation. He cautioned members against approaching the Hon'ble Courts on the DA/DR issue, observing that such litigation could become a stumbling block to the ongoing negotiations between the United Forum of Bank Unions (UFBU) and the Indian Banks' Association (IBA). He appealed to the members to maintain unity, patience and discipline so that the ongoing negotiations could reach a successful conclusion in the larger interest of all SBI pensioners.



Shri L. Chandrasekhar, General Secretary, NCBE/AISBISF & SBISUAC, reiterated the unwavering solidarity of the serving employees' movement with the pensioners' fraternity and assured continued support in safeguarding their legitimate interests. He observed that the serving employees' movement and the pensioners' movement are complementary to each other in preserving the glorious traditions of SBI. Referring to the long-pending issues concerning pensioners, he stated that resolution of the DA/DR issue and improvement in the Ex-gratia Scheme are among the foremost priorities of the United Forum of Bank Unions (UFBU). He informed the gathering that UFBU would strongly impress upon the Indian Banks' Association (IBA) the need to resolve these two important issues before the submission of the next Common Charter of Demands, reaffirming the serving employees' movement's wholehearted commitment to the welfare and legitimate aspirations of the pensioners' fraternity.

The Keynote Address by **Shri G.D. Nadaf**, General Secretary, Federation of SBI Pensioners' Associations (FSBIPA), was highly informative, comprehensive and thought-provoking. He explained in detail the sustained efforts being made by the Federation in pursuing the long-pending demand for pension updation of SBI pensioners through continuous dialogue with the Corporate Centre and other stakeholders. He informed the members about the latest initiatives taken by the Federation on issues relating to pension revision, family pension, health care, medical insurance and other welfare measures.



Shri Nadaf also cautioned that any litigation relating to the DA/DR issue could adversely affect the ongoing negotiations between the UFBU and the IBA, and appealed to members to exercise restraint and maintain unity in the larger interest of all pensioners. He highlighted the proactive role played by the Federation in the 40/50 issue and informed the gathering that FSBIPA is now concentrating its full efforts on securing a favourable resolution for extending the benefit with retrospective effect. He concluded by calling upon every pensioner to strengthen the Federation through unity, discipline, active participation and continued confidence in the collective efforts of the organisation.

The addresses delivered by the Federation leadership and the representatives of the serving employees' movement reflected a common resolve to work unitedly for securing the legitimate aspirations of SBI pensioners. Their messages inspired confidence among the members and reinforced the conviction that unity remains the greatest strength of the pensioners' movement.



The inaugural session concluded with a heartfelt Vote of Thanks proposed by **Shri M.S. Mohan Rao**, Treasurer, SBIPAHC. Expressing gratitude on behalf of the Association, he thanked the Chief Guest, distinguished guests, senior executives of the Bank, Federation leaders, representatives of serving employees' organisations, special invitees, former office-bearers, volunteers, sponsors and every member whose wholehearted participation contributed to the resounding success of the Annual General Meeting.

He conveyed the Association's special appreciation to the Circle Management for its continued encouragement and support, to the Corporate Centre for its thoughtful messages of goodwill, and to all the volunteers whose meticulous planning and untiring efforts ensured the smooth conduct of the event. He

also thanked the members and family pensioners who had travelled from different parts of Hyderabad Circle to participate in such large numbers, making the gathering one of the most memorable in the Association's history.

The inaugural session concluded followed by lunch, providing members an opportunity to renew old friendships, interact with senior executives, Federation leaders and colleagues, and cherish the unique bond that continues to unite the SBI family beyond retirement.

BUSINESS SESSION

Following the conclusion of the Inaugural Session, the Business Session commenced with the invitation of the Managing Committee Members and Editorial Board Members to the dais.

Thereafter, the President, Sri N. Radhakrishnan, took the Chair and declared the Business Session open.



At the outset, Sri A. Ramesh Babu, Former General Secretary, expressed his heartfelt gratitude to the Association for the felicitation accorded to him and for the affection, confidence and unwavering support extended by the members throughout his distinguished 19 years of service in the office of the Association. He thanked the President, Managing Committee, office bearers, activists and members for their wholehearted cooperation during his long tenure and conveyed his best wishes for the continued growth and progress of the Association.

The General Secretary, Sri D. Krishna Kumar, took up the agenda as circulated in the Notice dated 12.05.2026. He first placed before the House the Minutes of the 38th Annual General Meeting held at Warangal on 26.06.2025. As no amendments were suggested, the Minutes were unanimously confirmed and approved.

The General Secretary thereafter presented the Annual Report covering the activities of the Association during the period under review. While unanimously adopting the Report, the General Body placed on record its deep appreciation for the sustained efforts of the President, General Secretary, Managing Committee, activists and volunteers in securing several important benefits for pensioners and family pensioners.

The House particularly appreciated the revision of pension based on the 5th Stagnation Increment for eligible retirees covered under the 7th Bipartite Settlement, resulting in payment of arrears to 54 retirees/legal heirs in July 2025. A total of 68 cases had been resolved and two cases were under process, taking the total eligible cases to 70. The House also appreciated the revision of pension secured for SMGS-IV Officers who retired between 01.11.2012 and 30.04.2015 consequent upon sanction of notional stagnation increments. It further appreciated the detailed scrutiny of Family Pension cases sanctioned between 01.04.2021 and 09.11.2023, identification of anomalies in fixation of family pension, correction of family pension in 46 cases, approval of two cases involving inclusion of the second wife as family pension beneficiary, and sanction of lifetime family pension to 24 differently-abled dependent children, with three additional cases under active follow-up. The General Body also appreciated the Association's initiatives in health care, including implementation of SBI Health Assist (Policy-B), assistance in medical insurance claims, conduct of Rejection Committee Meetings, execution of the MoU with AIG Hospitals, expansion of office premises and continued efforts to improve health care facilities for pensioners.

The audited Statement of Accounts for the financial years 2024-25 and 2025-26 was presented and unanimously adopted. The General Body also approved enhancement of the remuneration payable to the Statutory Auditors from ₹10,000 to ₹15,000 per annum with effect from the financial year 2026-27 and reappointed M/s. Amarnath& Associates as Auditors.

The General Body ratified the admission of Life Members from LM No.19500 to LM No.19837 and Benefactor Members from BM No. 18 to BM No. 40, as approved by the Managing Committee during the interregnum period upto 12.06.2026. However subsequently till 25.06.2026, another 16 members got admitted, with LM No s. from 19838 to 19853. Similarly 2 Benefactor Members got admitted with BM No. 41 and 42. The House approved the members admission accordingly.

The General Secretary thereafter explained the salient features of the proposed amendments to the Bye-laws. After detailed deliberations, the General Body unanimously approved the following amendments:

Bye-law No.	Subject	Gist of Amendment Approved
3	Admission to Membership	Enabled submission of membership applications through digital mode in addition to physical mode and streamlined the admission process.
4	Subscription, Contribution & Donations	Revised the membership and contribution structure by prescribing the Life Membership fee at ₹5,000 for Officers and Clerical Staff retirees; ₹2,000 for Subordinate Staff retirees; ₹1,000 for Family Pensioners and ₹2,000 for Benefactor Members; integrated the admission fee into the Life Membership fee; revised the AGM contribution to ₹500; and simplified the subscription and contribution provisions.
5	Books of Accounts & Inspection	Updated the provision to reflect the relocation of the Association's Office to the Head Quarters.
10	Management of the Association	Clarified the designation of Headquarters office bearers, tenure of co-opted Organising Secretaries, operation of bank accounts and other financial governance provisions.
17	Duties of Office Bearers	Brought uniformity in terminology, clearly defined the powers and responsibilities of office bearers and aligned the financial provisions with the amended Bye-laws.
18	Alteration of Rules & Regulations	Aligned the Bye-laws with the provisions of the Telangana Public Societies Registration Act, 1350 Fasli, as amended from time to time.

The General Secretary informed the House that the contribution of ₹12,23,965.27 collected from 702 pre-November 2002 retirees for pursuing pension-related litigation had remained completely safe and intact since it was handed over to the Association on 04.11.2019. The amount had been duly reflected in the audited accounts and reported periodically before the Annual General Meetings, ensuring complete transparency and accountability. Through accrued interest, the fund had grown to ₹17,57,976.27 as on 18.05.2026 and was presently invested in a Term Deposit with SBI, Vidyanagar Branch. Appreciating the

transparent manner in which the fund had been managed, the General Body unanimously approved the transfer of the accumulated amount to the General Fund of the Association.

The General Secretary further informed the House that, in accordance with the decisions taken following the bifurcation of the erstwhile combined Association, the Association had completed the sale of its holding of 1,000 SBI Equity Shares for a total consideration of ₹8,71,000. In terms of the resolution adopted at the 35th Annual General Meeting held at Guntur on 26.04.2022, an amount of ₹4,10,313 was remitted to SBI Pensioners' Association, Amaravati Circle towards its share of the sale proceeds and ₹1,08,492 was paid towards Capital Gains Tax. The House noted that the transaction had been completed in a transparent manner and duly accounted for.

The House was also informed that the Association had completed the sale of its two flats situated at Santoshima Commercial Complex, RTC Cross Roads, Hyderabad, for a total consideration of ₹49,72,800. In accordance with the resolution adopted at the 35th Annual General Meeting, an amount of ₹26,14,626 was remitted to SBI Pensioners' Association, Amaravati Circle towards its share of the sale proceeds and ₹4,44,500 was paid towards Capital Gains Tax. The General Body noted with satisfaction that the transaction had been completed in a transparent manner and duly accounted for.

The General Secretary thereafter read out the names of the members who had generously contributed ₹5,000 and above towards the funds of the Association. The General Body placed on record its heartfelt gratitude to every donor for their generosity and continued support. The General Secretary also made a fervent appeal to all members to come forward with liberal voluntary contributions to the Association without waiting for any specific appeal, thereby strengthening its financial resources and enabling it to undertake more welfare activities for the benefit of pensioners and family pensioners.

FELICITATIONS TO DISTINGUISHED MEMBERS:

The General Secretary informed the House that, in accordance with the decision of the Managing Committee, five distinguished members of the Association had been selected for felicitation in recognition of their outstanding achievements and contributions in their respective fields. They were Sri Kethavath Somla Naik (Padma Shri Awardee) for his contribution to the preservation and promotion of Banjara folk art, language and culture; Sri D. V. Sankara Rao for his remarkable achievements in national and international Masters Power lifting; Smt. P. N. A. Valli Krishna for creating a World Record in Reverse Writing (Mirror Writing) of Sumathi Sathakam in Telugu; Dr. Ch. Trinadha Rao for his distinguished accomplishments in the field of music; and Sri T. C. Sunder Rajan for his outstanding achievements in Masters Athletics. Sri Kethavath Somla Naik, owing to his prior commitments, could not attend the Annual General Meeting. The House congratulated all the awardees and wished them continued success in their respective fields.

During the discussions, members raised several important issues, to which the President and the General Secretary furnished the following replies:

	Issue Raised	Reply / Clarification
1)	Reimbursement of doctors' consultation fees under the e-Pharmacy Scheme	The concept of the e-Pharmacy facility is different and reimbursement of consultation fees is therefore not feasible. However,

		reimbursement of doctor's fees is available under Policy A, subject to the prescribed terms and conditions, within 1% of the policy amount per year (maximum 10 years) for the specified 67 diseases.
2)	Refund of Income Tax collected on Leave Encashment consequent upon enhancement of exemption limits	Since individual income-tax assessments have already been completed, reopening of such assessments has to be undertaken individually by the concerned retirees and cannot be pursued by the Association as a collective representation.
3)	Gratuity enhancement made effective from the date of Gazette Notification, instead of the date applicable to Government employees	It was clarified that a similar issue had arisen earlier and had been unsuccessfully pursued before the Hon'ble Supreme Court.
4)	Extension of notional stagnation increments to SMGS-V Officers retired between 01.11.2017 and 31.10.2022	The matter is being vigorously pursued with the IBA and the Bank.
5)	Delivery of title deeds in Staff Housing Loan cases without Succession Certificate	Since the issue relates to the legal estate of the deceased, legal formalities are involved. However, the possibility of introducing a nomination-based facility will be explored.
6)	Guest House for the Association at Hyderabad	The proposal is not feasible at present in view of the financial constraints of the Association.
7)	Arrears to Scale-IV Officers of erstwhile Amaravati Circle, on account of 2nd stagnation increment under the 8th Joint Note.	The matter continues to be pursued with the appropriate authorities.
8)	Holding of Cluster Meetings at half yearly intervals	It was clarified that past experience had shown poor attendance despite considerable expenditure. Considering the present financial position of the Association, such meetings are presently not cost-effective. However, if members come forward with liberal voluntary contributions without waiting for specific appeals, the Association would be in a better position to organise more outreach programmes, including cluster meetings.
9)	What efforts are being made with regard to retirees of the erstwhile State Bank of	It was clarified that SBI Pensioners' Association, Hyderabad Circle welcomes all

	Hyderabad (e-SBH)?	eligible SBI retirees, including retirees of the erstwhile State Bank of Hyderabad, to become members, subject to the provisions of the Bye-laws. Membership is entirely voluntary. As part of its inclusive approach, Sri K. P. N. Tagore, a retired Chief Manager of the erstwhile State Bank of Hyderabad, has been co-opted as an Organising Secretary. The Association values the experience and participation of retirees from all constituent banks of the State Bank Group.
10)	Dispensing of medicines at any Bank dispensary irrespective of the place of registration.	It was clarified that although the Bank is examining the introduction of a Central Dispensary Management System, the proposal is presently not as simple or as readily feasible as expected by pensioners, considering the operational and administrative issues involved. The Federation is actively pursuing the matter with the Bank.
11)	Considering the components of PQP and FPA for pension based on the pay drawn on the date of retirement instead of the existing average basis.	The Bank has informed that, for the purpose of computation of pension, the components of PQP and FPA are being reckoned in accordance with the formula applicable to retirees who were eligible for 50% pension prior to 10-11-2023.
12)	Information circulating through unofficial groups of pensioners/retirees.	It was clarified that references are often made to certain groups claiming to represent pensioners or retirees. The Association has no knowledge of, nor does it recognise, any such unofficial groups. The only recognised groups are the eight official communication groups created by the Association solely for dissemination of authentic information to members. Members were requested to take note of this position and rely only on communications issued through the Association's official channels.
13)	Extension of concessional rates for diagnostic tests/investigations to other dependent family members.	It was informed that the Association is in discussion with certain reputed diagnostic centres to explore the possibility of extending

concessional rates for diagnostic tests and investigations to other dependent family members of pensioners. Members will be informed as and when any such arrangement is finalised.

There being no other business to transact, the President thanked the members for their active participation, valuable suggestions and wholehearted cooperation. The Business Session concluded with the rendition of the National Anthem.

FORM 16 IS NOW AVAILABLE IN HRMS WEBSITE!

Form 16 – Part A & Part B
can now be generated from
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CAUTION: This facility is provided in "hrms.sbi.bank.in" website
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STEPS TO GENERATE FORM 16 – PART A & PART B

- 1 Go to the HRMS website: <https://hrms.sbi.bank.in>
- 2 Log in using your HRMS password.
If password is not available create new password through forgot password option.
- 3 An OTP will be sent to your registered mobile number.
- 4 Go to "Earnings and Perks" which you will find under Quick Actions. **Earnings and Perks**
- 5 Click on Earnings and Perks and a new page will open, Select Last Year from the top-right corner of the page. **Last Year**
- 6 Click on Form 16 – Part A. Form 16 – Part A will be generated. **Form 16 – Part A**
- 7 Click on Form 16 – Part B. Form 16 – Part B will be generated. **Form 16 – Part B**

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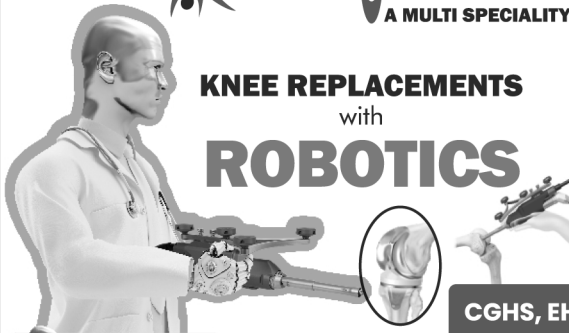
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SBI TRIBUTE – LIST OF BENEFICIARIES

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 16-05-2026 to 15-06-2026 are furnished hereunder. Our Association has been actively coordinating with the Bank to facilitate timely processing and to reach out to the affected families.

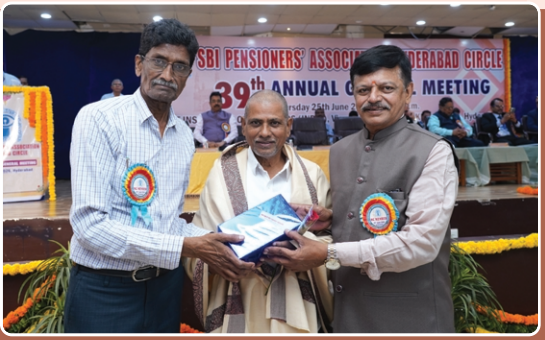
LIST OF BENEFICIARIES

Sl. No.	Name of the Deceased	PF Number	Designation	Pension Paying Branch	Date of Death	Name of Spouse / NOK
01	MantriaLavudia	3877566	Chief Associate	Kodad-20181	07-03-2026	Kamala Lavudia - Wife
02	Jaivendan Silvaraj	4255216	Head Watch & Ward	Alwal-12946	10-12-2025	Patcia Jaivandan - Wife
03	Maqbool Ahmed	8750475	Junior Associate	Exhibition Ground-20065	06-09-2025	Farruqunnisa - Wife
04	Kompella Suryanarayana	796727	Manager	Prashanthinagar Malkajgiri-20758	07-02-2026	K Vijayalakshmi- Wife
05	Mallesham Chanda	6292917	Head Messenger	ACB Jangaon-21371	02-03-2026	Ch Suguna - Wife
06	M C Ramachandra	783234	Deputy Manager	Bandlaguda-21357	25-02-2026	R Saraswati - Wife
07	Harikumara Padmanabha Sastry	8758735	Assistant Manager	Adikmet Road Vidyanagar-20095	10-04-2026	Hari Padmavathi - Wife
08	Nandula Someshwara Rao	1765477	Assistant Manager	Anandbagh-10097	18-04-2026	N Sashikala - Wife
09	G Venkateswar Rao	8817146	Deputy Manager	Burhanpuram-20929	26-03-2026	G Bharathi - Wife
10	K Ramasubba Reddy	764507	Assistant General Manager	Main Branch-847	29-03-2026	K Annapurna - Wife
11	Suresh Kumar AS	7164548	Chief Manager	MLA Colony Branch-16524	16-04-2026	Pamela Suresh Kumar - Wife
12	C V Subbarao	8811482	Junior Associate	West Malkajgiri-20822	25-04-2026	C Sadguna - Wife
13	Vedachalam Umashanka	8816360	Junior Associate	Pargi Main-20092	13-04-2026	V Arunalekha - Wife
14	M N B K Varma	786128	Assistant Manager	Main Branch-847	11-04-2026	N Ramadevi - Wife
15	K Abbaiah	4230051	Sr Head Messenger	Zaheerabad-7951	27-03-2026	K Ruthkgya - 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.







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

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