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SBI PENSIONERS' NEWS BULLETIN

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Hyderabad

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A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

ELECTION COMMITTEE CIRCULAR NO. 2/2025 Dated : 17-11-2025

For information of all members

This has reference to Association's Election Circular No.1/2025 dated 19.09.2025 and Election Committee Circular No.1 dated 17.10.2025.

LIST OF FINAL VALID NOMINATIONS

SL.NO.	POST	NUMBER OF POST	NAME OF THE CONTESTANT SRI / SMT	L.M.NO.
	HEAD QUARTERS			
01	PRESIDENT	01	N.RADHAKRISHNAN P.SATYANANDAM	17076 19543
02	VICE PRESIDENT	02	P.BHASKARA RAO P.NANDA KISHORE	15891 11947
03	GENERAL SECRETARY	01	D.KRISHNA KUMAR K.MADHU	11623 17107
04	DY. GENERAL SECRETARY	01	D.SRINIVASA RAO I.KRISHNAM RAJU	18611 19565
05	ASST. GENERAL SECRETARY	01	T.S.N. MURTHY	19509
06	TREASURER	01	M.S.MOHAN RAO	08169
07	ASST.TREASURER	01	K.P.SRINIVASA RAO	16984

	ADMINISTRATIVE OFFICES HYDERABAD AO			
08	VICE PRESIDENT	01	PRADEEP KUMAR	16061
09	DY. GENERAL SECRETARY	01	G.MOHAN RAJA S.S.N.MURTHY	15926 14889
10	ASST.GENERAL SECRETARY	01	MD.KHAJA	15322
	SECUNDERABAD AO			
11	VICE PRESIDENT	01	N.SAIBABA	05000
12	DY. GENERAL SECRETARY	01	B.PURUSHOTHAM	18774
13	ASST. GENERAL SECRETARY	01	J.SATYANARAYANA	16794
	CYBERABAD AO			
14	VICE PRESIDENT	01	C.SANDHYA	19211
15	DY. GENERAL SECRETARY	01	K.JAGANNADHA RAO	15670
16	ASST. GENERAL SECRETARY	01	K.S.R.K PRASAD	18996
	NALGONDA AO			
17	VICE PRESIDENT	01	K.SRINIVAS NANDAN	19558
18	DY. GENERAL SECRETARY	01	M.JANARDHANA CHARY	17551
19	ASST. GENERAL SECRETARY	01	V.RAM MOHAN	19016
	NIZAMABAD AO			
20	VICE PRESIDENT	01	S.SRINIVAS	19482
21	DY. GENERAL SECRETARY	01	N.SRIDHARA SWAMY	19538
22	ASST. GENERAL SECRETARY	01	G.BHIKSHAPATHY	18866
	WARANGAL AO			
23	VICE PRESIDENT	01	G.SATYANARAYANA	19499
24	DY. GENERAL SECRETARY	01	M.VENKATA CHARY	16756
25	ASST. GENERAL SECRETARY	01	S.KISHAN	19503

Sd/-

HYDERABAD

DATE: 17.11.2025

(SATYANARAYANA SARMA LANKA)

CHAIRMAN – ELECTION COMMITTEE

SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

ELECTION COMMITTEE CIRCULAR NO. 3/2025 Dated : 17-11-2025

For information of all members

This has reference to Election Committee Circular No 2 of date, wherein the list of final valid nominations has been advised.

1. Accordingly, there will be contest for four positions as per details below:

SL.NO.	POSITION	NAME(S) OF THE CONTESTING CANDIDATE(S) (LM No. in brackets)
1	PRESIDENT	1. Shri N. Radhakrishnan (17076) 2. Shri P. Satyanandam (19543)
2	GENERAL SECRETARY	1. Shri D. Krishna Kumar (11623) 2. Shri K. Madhu (17107)
3	DY. GENERAL SECRETARY (HQ)	1. Shri D. Srinivasa Rao (18611) 2. Shri I. KrishnamRaju (19565)
4	Dy. GENERAL SECRETARY HYDERABAD A.O.	1. Shri G. Mohan Raja (15926) 2. Shri S.S.N. Murthy (14889)

1. Members are requested to note the following important points towards exercising their franchise on the polling day:

➤ **The Date of Polling will be 30th November 2025.**

➤ **Polling Timings : 10 a.m. to 4.00 p.m.**

➤ **Polling Booths:**

1. SBIPAH Office, SBI Buildings, Bank Street, Koti, Hyderabad.

2. State Bank of India, Staff Canteen, Secunderabad A.O., Secunderabad.

3. SBILD, Gachibowli, Hyderabad

➤ The members belonging to Hyderabad, Secunderabad and Cyberabad A.O. areas of the Bank, who are eligible to vote, can exercise their franchise, in person, in any of the polling booths at Association Office, Hyderabad or Canteen Premises, Secunderabad A.O. or SBILD, Gachibowli, Hyderabad.

➤ The members in Nalgonda, Nizamabad, Warangal AO areas of the Bank and outside the State of Telangana will receive Postal Ballot papers by post with a returnable stamped cover. The members

belonging to Nalgonda, Nizamabad and Warangal A.O. areas of the Bank, who are eligible to vote, can exercise their franchise through Postal Ballot alone.

- The case of sick members for voting by postal ballot shall be at the discretion of the Election Committee on merits of each case.
- Proof of identity for exercising franchise shall be either SBI Pensioner ID Card or Aadhaar Card.
- **The contestants needing a copy of the voters list may obtain from the office of the SBI Pensioners' Association on written request in between 17-11-2025 and 25-11-2025 (both days Inclusive) and by remitting an amount of Rs.2,000/- (either by Cash/ Bankers Cheque/Demand Draft).**
- **The Bye-laws of SBI Pensioners' Association Hyderabad Circle which is placed in the website of our association <https://sbipahc.in> under the page "About us" and also the Rules framed for contesting the Elections for the period 2026 -2028** are binding on the members contesting the elections as well as those proposing / seconding the contestants.
- The Election Committee is empowered to expand its strength depending upon the need.
- The Election Committee is empowered to Revise / Design / Redesign the schedule of polling, identification of polling centers, conduct of polls, counting of polled ballots etc., and the decision of the Election Committee in all matters is **FINAL AND BINDING ON ALL.**

Sd/-

HYDERABAD

DATE: 17.11.2025

(SATYANARAYANA SARMA LANKA)

CHAIRMAN – ELECTION COMMITTEE

**"The democracy will cease to exist
when you take away from those
who are willing to work and give
those who would not."**

- Thomas Jefferson



READ & LEARN



NOMINATION BY PENSIONERS FOR LIFETIME ARREARS

Nomination facility for Staff Pensioners for settlement of undisbursed pensionary dues was approved by the Central Board of the Bank and the same was published in the Gazette of India dated 20.03.2024 and a new regulation-23A has been inserted in the State Bank of India Employees' Pension Fund Regulations, 2014.

Several doubts are raised on submission of nomination by Pensioners and we request our members to be guided by the following provisions. The resolution means:

1. No Nomination is required, where eligible Family Pensioner(s) is/are alive.
2. If Nomination is in favour of any person other than the eligible Family Pensioner, he/she shall be eligible to receive the above moneys if both pensioner and eligible family pensioner are not alive on the date of payment.
3. If there is no person eligible to receive family pension in respect of a member, then the member may make nomination in favour of any person to receive the moneys specified. However, if any such person eligible to receive family pension subsequently comes into existence in respect of such member, then the previous nomination shall no longer be valid.
4. Nomination is not mandatory but optional at the discretion of the employees/pensioners.
5. To register the nomination, an application on Form-A has to be submitted in Triplicate, one copy each to be retained at pension paying branch, Circle PPG and PPG, AMC, Kolkata.
6. The nomination application on Form-A to be sent by personal service after taking receipt or by sending through registered post acknowledgement due to the respective branch of the Bank through whom pension is drawn.
7. A member who is in service may make nomination by making an application in Form "A" **three months before his retirement.**
8. Any modification in nomination shall be made by way of submission of fresh application in Form "A" and the latest nomination shall be treated as the only valid nomination under this regulation. Such nomination or modification thereof shall take effect from the date of receipt of the application for such nomination or modification thereof.
9. A nomination made shall be a conclusive proof with regard to the person nominated to receive the moneys specified.
10. Form-'A' for making nomination is attached.

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

— Tomie dePaola

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Receipts & Payments Account for the period ended 31st March, 2025

RECEIPTS	31.03.2025	31.03.2024
Opening Balance:-		
Cash in Hand	5,236	660
Cash at Bank	1,01,663	50,333
Deposits with Bank	1,63,14,296	1,51,11,938
Life Membership Fees	3,50,000	4,02,800
Associate Family Pensioners Fees	1,60,300	1,98,600
Contributions (AGM & Others)	1,59,472	4,07,565
Contributions to Legal Fund	44,600	53,200
Medical Aid Contributions	15,990	14,736
Interest on Securities	9,17,692	9,41,528
Advertisements	70,500	93,000
Membership Admission Fees	36,700	51,300
News Bulletin	3,30,300	3,17,950
Donation on A/c. of Pension Revision & Exgratia	6,33,931	65,000
Benevolent Fund	21,986	16,060
Income Tax Refund	-	1,14,238
Interest on Income Tax Refund	-	1,142
Balance with Canara Bank of earlier years	26,849	-
20% Advance recd. Towards Sale Proceeds of Flat No.205, Santhohsima Commercial Complex, RTC X Roads,	4,18,560	-
20% Advance recd. Towards Sale Proceeds of Flat No.206, Santhohsima Commercial Complex, RTC X Roads,	5,76,000	-
Total	2,01,84,075	1,78,40,050
PAYMENTS		
Postage & Telephone	1,53,944	1,93,665
Conveyances	11,876	47,388
Printing & Stationery	2,81,604	4,92,980
Xerox charges	2,700	3,574
Audit Fee	10,000	10,000
M.C.Meeting Expenses	4,344	8,090
Annual General Meeting Expenses	1,81,447	-
Honouring of 75 years Pensioners & Formation Day	3,85,808	2,01,295
Salaries	2,54,100	1,05,275
Office Maintenances	51,756	38,296
Electricity Charges	2,898	8,894
Property tax	9,224	9,225
Medical Expenses	36,000	51,000
Locker Rent	-	1,770
Member Subscription Paid To Federation	32,030	34,730
Legal Fees paid to Federation	69,000	-
T.A.Bills	6,880	-
Benevolent Fund	36,000	34,000
Misc. Expenses	52,692	52,052
Pensioners Meeting Conducted By the Association	-	45,597
Federation General Body & AGM Expenses	73,502	81,024
Advertisement	6,900	-
TDS on Adv.rec'd. On Sale of Property	9,946	-
Closing balance:-		
Cash in Hand	1,055	5,236
Cash at Bank in SBI	44,144	1,01,663
Cash at Bank in Canara Bank	26,849	-
Deposits with State Bank	1,69,25,080	1,63,14,296
Deposits with Canara Bank	15,14,296	-
Total	2,01,84,075	1,78,40,050

As per our audit report of even date

For V. AMARNATH & ASSOCIATES, Chartered Accountants

Sd/-

(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Sd/-

Place : Hyderabad.

Date : 09-10-2025.

(N. RADHAKRISHNAN)

President

Sd/-

(A. RAMESH BABU)

General Secretary

Sd/-

(M.S. MOHAN RAO)

Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Income & Expenditure Account for the period ended 31st March, 2025

PARTICULARS	31.03.2025	31.03.2024
INCOME	₹	₹
By Admission Fees	36,700	51,300
By Advertisement	70,500	93,000
By Interest on Securities	9,17,692	9,41,528
By Medical Aid Donation	15,990	14,736
By Contributions (AGM & Others)	1,59,472	4,07,565
By Interest on IT Refund	-	1,142
	12,00,354	15,09,271
EXPENDITURE		
To Audit Fees	10,000	10,000
To Xerox	2,700	3,574
To Conveyance Charges	11,876	47,388
To Electricity Charges	2,898	8,894
To Meeting Expenses (AGB)	1,81,447	-
To Misc. Expenses	52,692	52,052
To Office Maintenance	51,756	38,296
To Postage & Telegram	1,53,944	1,93,665
To Printing & Stationery	2,81,604	4,92,980
To Property Tax	9,224	9,225
To Salaries	2,54,100	1,05,275
To M.C.Meetings	4,344	8,090
To Member Subscription Paid To Federation	32,030	34,730
To Depreciation	7,694	8,169
To Locker Rent	-	1,770
To Medical Aid Expenses	36,000	51,000
To T.A.Bills	6,880	-
To Honouring of 75 years Pensioners & Formation Day	3,85,808	2,01,295
To Pensioner's Meeting Expenses	-	45,597
To Federation General Body & AGM Expenses	73,502	81,024
To Advertisement	6,900	-
To Excess of Income Over Expenditure	-365,045	1,16,247
TOTAL	12,00,354	15,09,271

As per our audit report of even date

For V. AMARNATH & ASSOCIATES, Chartered Accountants

Sd/-

(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Sd/-

Place : Hyderabad.
Date : 09-10-2025.

(N. RADHAKRISHNAN)
President

Sd/-

(A. RAMESH BABU)
General Secretary

Sd/-

(M.S. MOHAN RAO)
Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Balance Sheet as on 31st March, 2025

PARTICULARS	SCH. No.		As at 31.03.2025	As at 31.03.2024
EQUITY & LIABILITIES		₹	₹	₹
Corpus Fund				
Life Membership Fees	A	1,15,18,752		
Legal Fund		38,33,255	1,53,52,007	1,48,50,700
Excess of Income Over Expenditure	B		-1,172,147	-807,102
Current Liabilities & Provisions	C		18,66,606	14,22,855
Medical Fund	D		5,87,669	4,92,579
Benevolent Fund	E		6,58,096	5,65,578
News Bulletin	F		19,25,829	15,95,529
Other Current Liabilities	G		9,94,560	-
			2,02,12,620	1,81,20,139
ASSETS				
Fixed Assets	H		16,52,150	16,59,844
Investments in Shares			34,100	34,100
(1,000 shares, market value Rs.799.80/- per share as on 31.03.25, Rs.752/- as on 31.03.24)				
Current Assets, Loans & Advances				
Cash and Cash Equivalents	I		1,85,11,424	1,64,21,195
Deposits & Advances	J		14,946	5,000
			2,02,12,620	1,81,20,139

As per our audit report of even date
For V. AMARNATH & ASSOCIATES, Chartered Accountants

Sd/-
(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Place : Hyderabad.
Date : 09-10-2025.

Sd/-
(N. RADHAKRISHNAN)
President

Sd/-
(A. RAMESH BABU)
General Secretary

Sd/-
(M.S. MOHAN RAO)
Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Schedules Forming Part of Balance Sheet as of 31st March, 2025

PARTICULARS	SCH. No.	31.03.2025	31.03.2024
CORPUS FUND	A	₹	₹
Opening Balance - Life Membership Fees Collected		1,09,93,045	1,02,84,071
Add: Membership Fees received during the year		3,50,000	4,02,800
Add: Income Tax Refund		-	1,14,238
Add: Amounts Received during the year towards Associate Life Membership Fees		1,60,300	1,98,600
Add: Corpus Fund recd. In Canara Bank		26,849	
Less: Transfer towards Benevolent fund @ 1% of membership fee as on 31.03.2025/2024		(11,442)	(6,664)
		1,15,18,752	1,09,93,045
LEGAL FUND			
Opening Balance -Contributions to A.G.B & Others		38,57,655	38,04,455
Add: Contribution Received for Legal Fund		44,600	53,200
Less: Amount paid towards Legal Fees		-69,000	-
		38,33,255	38,57,655
EXCESS OF INCOME OVER EXPENDITURE	B		
Opening Balance		-807,102	-923,349
Add: Excess of Income Over Expenditure		-365,045	1,16,247
		-11,72,147	-807,102
CURRENT LIABILITIES	C		
Donations		14,22,855	13,77,355
Add: Donation on A/c. of pension Revision		6,33,931	65,000
Less: Transfer towards Medical fund @ 15% of Donations received as on 31.03.2025/2024		(95,090)	(9,750)
Less: Transfer towards Benevolent fund @ 15% of Donations received as on 31.03.2025/2024		(95,090)	(9,750)
		18,66,606	14,22,855
MEDICAL FUND	D		
Opening Balance		4,92,579	4,82,829
Add: Current year Transfer		95,090	9,750
		5,87,669	4,92,579
BENEVOLENT FUND	E		
Opening Balance		5,65,578	5,67,104
Add: Current year Transfer		1,06,532	16,414
Add: Current year Additions		21,986	16,060
Less: Payment to Benevolent Fund		(36,000)	(34,000)
		6,58,096	5,65,578
NEWS BULLETIN	F		
Balance brought down from previous year		15,95,529	12,77,579
Add: Contributions received during the year		3,30,300	3,17,950
Balance c/f to Balance sheet		19,25,829	15,95,529
OTHER CURRENT LIABILITIES	G		
20% Advance recd. Towards Sale Proceeds of Flat No.205 , Santhohsima Commercial Complex, RTC X Roads.		4,18,560	-
20% Advance recd. Towards Sale Proceeds of Flat No. 206, Santhohsima Commercial Complex, RTC X Roads.		5,76,000	
		9,94,560	-
CASH AND BANK BALANCES	I		
Cash in Hand		1,055	5,236
Cash at Bank		70,993	1,01,663
Fixed Deposits with SBI & its Allied Banks		1,84,39,376	1,63,14,296
		1,85,11,424	1,64,21,195
OTHER DEPOSITS & ADVANCES	J		
Telephone Deposits		5,000	5,000
TDS on Adv.rec'd. On Sale of Property		9,946	-
		14,946	5,000

As per our audit report of even date

For **V. AMARNATH & ASSOCIATES**, Chartered Accountants

Sd/-

(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Sd/-

Place : Hyderabad.
Date : 09-10-2025.

(N. RADHAKRISHNAN)
President

Sd/-

(A. RAMESH BABU)
General Secretary

Sd/-

(M.S. MOHAN RAO)
Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Schedule 'H'

Fixed Assets

(Amount in ₹)

Name of the Asset	Depre- ciation Rate	Opg.WDV as on 01.04.24	Additions	Deletion	Total	Depre- ciation	Clg.WDV as on 31.03.25
Computer Table	10%	11	-		11	1	10
Printer	15%	35	-		35	5	30
Furniture	10%	236	-		236	24	212
UPS & Other Comp.	15%	1,259	-		1,259	189	1,070
Building	5%	1,42,057	-		1,42,057	7,103	1,34,954
Inverter, Water Cooler & Fan	15%	2,477	-		2,477	372	2,105
Flat No:205		15,13,769	0		15,13,769	-	15,13,769
		16,59,844	0	0	16,59,844	7,694	16,52,150

As per our audit report of even date

For **V. AMARNATH & ASSOCIATES**, Chartered Accountants

Sd/-

(**B. SIVAKUMAR**), Partner

FRN : 000105 M.No. 209079

Sd/-

(**N. RADHAKRISHNAN**)

President

Sd/-

(**A. RAMESH BABU**)

General Secretary

Sd/-

(**M.S. MOHAN RAO**)

Treasurer

Place : Hyderabad.

Date : 09-10-2025.

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

**"The truth doesn't shout.
It waits. When noise clears,
it's the only thing still standing."**

FEDERATION NEWS

Circular No. 10/2025

Date : 17-10-2025

EXTENSION OF HEALTH ASSIST POLICY TO E-ASSOCIATE BANKS RETIREES. INDIAN BANK'S ASSOCIATION (IBA) SPONSORED GROUP MEDICLAIM POLICY (WITHOUT DOMICILIARY POLICIES) FOR RETIREES OF e-ABs: RENEWAL OF POLICY WITH EFFECT FROM 1ST NOV 2025 INCLUSION OF WILLING e-AB RETIREES IN OUR 'SBI HEALTH ASSIST' GROUP MEDICLAIM POLICY W.E.F. 1ST NOV 2025

We are pleased to inform that our Bank, vide circular no. HR/P&PMD-SPL/KAI2025-26 dated 9th October 2025, has extended the Health Assist Policy to E-Associate Banks Retirees who were previously covered under the IRA Mediclaim Insurance Policy Scheme.

2. As you are aware, our Federation had been persistently requesting the Bank Management to consider the interests of E-Associate Banks Retirees who might be left uncovered due to the 2.5-month gap between the IBA policy and our Bank's policy. We are glad that the Bank has taken a positive decision in this regard.

Key Features:

- E-Associate Banks Retirees who are currently covered under the IBA policy can now join the Health Assist Policy B.
- The Bank has relaxed the entry date rules, allowing pensioners to join Policy B on a pro-rata premium basis up to January 15, 2026.
- This will enable them to renew the policy in the next insurance year, effective January 16, 2026, without any financial loss.

3. We request all eligible E-AB Retirees to take advantage of this opportunity, as our Bank's policy is superior in terms of premium and claim eligibility.

4. Please note that this is a one-time opportunity, and we encourage all eligible pensioners to avail of this benefit.

5. We request our affiliates to share this information with all eligible e-ABs retirees and to assist them to enrol for "SBI HEALTH ASSIST" (Policy- B) w.e.f. from 01-11-2025 to 15-01-2026.

With Deepavali greetings,

GENERAL SECRETARY
FSBIPA

Circular No. 11/2025

Date : 28-10-2025

To,
All affiliates,

Dear friends,

Introduction of SBI TRIBUTE Scheme

One of the recently introduced SBI Tribute Scheme vide circular No.CDO/P&HRD-PPFG/18/2025-26 dated 23-07-2025, is aimed at providing immediate and holistic support to the families of our retired employees upon their passing. The scheme, which is the brain child of our beloved Chairman is beyond mere financial relief to the family but to extend much needed emotional support to the bereaved family members at their crucial time.

2. During our meeting with the Chairman on 15-10-2025 at corporate centre, he has expressed his concern that no family should be deprived of this support during their difficult period. Hence, every branch/office should take immediate step to inform the pension paying branch designated as nodal branch to visit residence of the deceased pensioner/retire within 72 hours with condolence letter and one-time lumpsum amount. Our representative should also accompany senior functionary of the Bank with our own Association condolence letter and to render necessary assistance to complete other formalities by the family to receive their entitlements from the bank.

3. We request you to please share this information with our representatives/members at grass root level for timely assistance to the bereaved family members. We should ensure that, no family to suffer in silence and deprived of the timely support to them.

With regards,

GENERAL SECRETARY
FSBIPA

Circular No. 12/2025

Date : 10-11-2025

Dear friends,

GST ON INSURANCE PREMIUM

Members are aware that CBPRO has taken up the issue with the GST Council for exemption of GST on insurance premium on IBA insurance policy and also on SBI Health Insurance policy. We have also suggested to the DMD(HR) and CDO, SBI, Corporate Centre, Mumbai that Bank can bear the GST as in the case of IT on perquisites, in the event of application GST on insurance premium.

2. AIBPARC and other Associations in PSBs are successful in getting temporary stay from Hon'ble High Court of Kerala on payment of GST on IBA insurance policy premium. Concerned parties are yet to file objections. Next date of hearing is on 15th Nov 2025. However, final verdict from the Hon'ble HC is important. If the decision is delayed beyond December, we will be forced to approach court for the similar relief to us.

3. Mean time it is learnt that GST Council is expected to meet during December 25 and may review on the decision to levy GST on insurance premium of individual pensioners policy taken by the Banks/ IBA. CBPRO will soon send its request to the GST Council Chairman and its members for review of their earlier decision. We are waiting for positive decision from the HC/ GST council.

4. We are also confident that our mighty Bank will come to our rescue in absorbing GST on premium if the decisions at Hon'ble High Court and GST are not favourable to us.

5. Hence, at present our fingers are crossed and we are waiting for the D Day. Final date for payment of premium in case of SBI Insurance Scheme will be 16th January 2026. We are following up the issue at our end.

6. This is for information of our pensioners only.

With regards,

GENERAL SECRETARY
FSBIPA

Ref No.FSBIPA/17/2025

Date : 21-10-2025

To,
The Chairman,
State Bank of India,
State Bank Bhavan, Mumbai.

Respected Sir,

HEARTY CONGRATULATIONS

Heartiest congratulations to you and the entire SBI team on being adjudged as the Best Bank in India 2025 and the World's Best Consumer Bank 2025. These prestigious awards are a testament to your exceptional leadership and the Bank's unwavering trust and commitment to excellence.

2. We also appreciate your willingness to meet us on 15.10.2025 at Corporate Centre Mumbai and graciously heard our voice. Your empathetic approach towards nurturing SBI's dream of becoming a Global Bank under your able leadership is truly commendable. Your dedication and care towards all stakeholders, including 520 million customers, one million bankers, and past employees, are reassuring.

3. We look forward to meeting you again and benefiting from your guidance. We, the Pensioners and Retirees re dedicate ourselves to support our mighty Bank.

4. Once again, we express our heartfelt gratitude for your time and appreciation for your outstanding leadership.

With regards,

GENERAL SECRETARY
FSBIPA

Ref No.FSBIPA/18/2025

Date : 23-10-2025

To,
The Managing Director,
Retail Business and Operations,
State Bank of India,
State Bank Bhavan, Mumbai.

Dear Sir,

Our Digital Banking Platform - YONO

Our Digital Banking Platform, YONO aims to provide a one-stop solution for all banking needs, making it convenient for users to manage their finances and access various services from a single platform. It is rated as the best digital platform in the industry.

2. We have been informed by Super Senior customers of the bank and our pensioners (above 80 years) that they are unable to open eTDR on YONO / YONO Lite.

3. Our TDR product for Super Senior customers offers 0.10% additional interest. The Super Senior customers have to physically visit the branch to benefit from this product. Most Super Senior customers find it difficult.

4. We shall be glad if you could look into it and make arrangements to enable YONO / YONO Lite to permit Super Senior customers to establish eTDR in YONO. This will save them from visiting branches.

5. Please treat this as important and urgent.

With regards,

GENERAL SECRETARY
FSBIPA

Ref No.FSBIPA/23/2025

Date : 28-10-2025

Com. Rupam Roy,
The General Secretary,
All India State Bank Officers Federation
C/o. State Bank of India Officer's Association,
N.E. Circle, C/o. State Bank of India,
Local Head Office, Dispur, Guwahati,
Assam - 781006.

Dear friend,

Co-ordination committee meeting of three Federations

The newly elected office bearers of our Federation have taken over the charge of the Federation on 25th August 2025 after getting elected in the elections held for the term 2025-2028 in the 39th AGM of our Federation at Raipur. We met our chairman on 15-10-2025 and had Small Committee Meeting with the

Corporate Centre Authorities on 14-10-2025. The number of pending issues were discussed in these meetings.

2. It is needless to mention here that; we need total support from both officers and staff Federations to resolve pensioners issues at Bank and industry level.

3. Hence, we shall be glad if you will please arrange for the co-ordination committee meeting of Presidents and General Secretaries of all three Federations at a place and date convenient to all. We shall share the agenda with you well before the meeting. Please initiate necessary steps to meet at the earliest.

With greetings,

Your sincerely,

GENERAL SECRETARY
FSBIPA

Ref No.FSBIPA/24/2025

Date : 28-10-2025

Com. L. Chandrasekar,
The General Secretary,
All India State Bank of India Staff Federation,
National Confederation of Bank Employees,
C/o. State Bank of India, Local Head Office,
Amaravathi Circle, Gunfoundry, Hyderabad.

Dear friend,

Co-ordination committee meeting of three Federations

The newly elected office bearers of our Federation have taken over the charge of the Federation on 25th August 2025 after getting elected in the elections held for the term 2025-2028 in the 39th AGM of our Federation at Raipur. We met our chairman on 15-10-2025 and had Small Committee Meeting with the Corporate Centre Authorities on 14-10-2025. The number of pending issues were discussed in these meetings.

2. It is needless to mention here that; we need total support from both officers and staff Federations to resolve pensioners issues at Bank and industry level.

3 Hence, we shall be glad if you will please arrange for the co-ordination committee meeting of Presidents and General Secretaries of all three Federations at a place and date convenient to all. We shall share the agenda with you well before the meeting. Please initiate necessary steps to meet at the earliest.

With greetings,

Your sincerely,

GENERAL SECRETARY
FSBIPA

Ref No. FSBIPA/26/2025

Date : 31-10-2025

The Dy. Managing Director (HR) &
Corporate Development Officer,
State Bank of India,
Corporate Centre,
Madame Cama Road,
Mumbai - 400 021.

Dear Sir,

**REVISION OF PENSION FOR EMPLOYEES RETIRED DURING 7TH BIPARTITE
BETWEEN 01.11.1997 (IN CASE OF AWARD STAFF), 01.04.1998
(IN CASE OF SUPERVISING STAFF) AND 31.10.2002**

We invite your kind reference to our letter No.63/24-25 dated 12.11.2024 regarding omission of certain pay components for fixation of basic pension in respect of above-referred retired employees. (Copy enclosed for your instant reference).

2. We are constrained to remind you that still the issue remains unresolved and majority of the senior pensioners, who are more than 75 years of age, are frustrated and representing to us frequently for resolution of the issue at the earliest.
3. In this connection, we reiterate our viewpoints for favour of your consideration towards early resolution of the issue.
 - a) Definition of Substantive Salary provided under Regulation 2 of the SBI Employees Pension Fund Regulations, 2014 states that **from the 1st September 1978, 'salary' or 'substantive salary' shall include other emoluments or such portion thereof of a member as may for the time being be permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member."**
 - b) The provisions under Bipartite Settlements in case of Award Staff and Joint Notes in case of Supervising Staff are as under:
 - i. The increment component of Fixed Personal Allowance (later renamed as Fixed Personal Pay) shall rank for superannuation benefits.
 - ii. Professional Qualification Allowance (later renamed as Professional Qualification Pay) shall rank for superannuation benefits.
 - iii. With effect from 01.11.1987, 50% of the City Compensatory Allowance, subject to a maximum of Rs.30/- p.m. payable to workmen employees who were in service in Area-1 (Other than Nagpur and Pune) as on 31st December 1969, ranks for pension vide Para-4(g) of Minutes of the Bipartite discussions held with the Federation on the 9th June 1989.
 - c) In this regard, a reference is also invited to the undernoted instructions contained under pages No. 56 & 57 of the Codified Circular Instructions Booklet released by State Bank of India; PPG Department, Corporate Centre (Mumbai):

i. **SUBSTANTIVE SALARY:** From 01.09.1978 "Salary" or "Substantive Salary" shall include other emoluments or such portion thereof of a member as may for the time being be permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member. **Refer Corporate Centre letter No. PER/1R/51831 dated 05.12.1983 and Corporate Centre Circular No.PA/C1R/114dated 03.06.1987.**

- a. FOR OFFICERS : Basic Pay + PQA + Incremental component of FPA
- b. FOR AWARD STAFF : Basic Pay + PQA + Incremental component of FPA + Special Allowance + Special Pay + CCA + Personal Pay + Personal Allowance

ii. **PERSONAL ALLOWANCE AND PERSONAL PAY:** With effect from 01.07.1983 in terms of IV Bipartite Agreement, the qualifying amount for superannuation benefits of the personal allowance and personal pay will qualify for calculation of pension **vide Corporate Centre letter No. ADM/16066 dated 21st April 1989.**

iii. **SPECIAL ALLOWANCE (later renamed as SPECIAL PAY):** It is decided to take into account with effect from 01.09.1978 the special allowance payable to clerical and subordinate staff for the purpose of calculation of Gratuity and Pension payable to them **vide Corporate Centre letter No. PER/1R/51831 dated 5th December 1983.**

- d) It is evident from the above bilaterally agreed provisions that the pay components under the 'substantive salary' include Professional Qualification Pay, increment component of Fixed Personal Pay and 50% of CCA, where applicable.
- e) **Rule 23(2)** of the State Bank of India Employees' Pension Fund Rules relates to ceiling on pension alone and the formula for calculation of basic pension was always based on the average of monthly substantive salary drawn during the last twelve months pensionable service.
- f) We are shocked to note that Bank has taken a stand for inclusion of PQP & FPP in computation of pension for 7th Bipartite/ 4th Joint Note retirees, without inclusion of CCA component as mentioned above and that too w.e.f. 10.11.2023 and not from the date of their retirement.
- g) The unilateral decision of the Bank for non-inclusion pay components such as PQP, Increment Component of FPP and applicable CCA components, in computation of pension for 7th Bipartite / 4th Joint Note retirees from the date of their retirement is in contravention of bilaterally agreed service conditions.

4. We further submit that:

- a) The Department of Financial Services. Ministry of Finance, Government of India vide notification F.No.4/8/6/2006/IR dated the 20th April 2017 has categorically linked the amount of maximum pension to 'Pay' above or below Rs.14,240/- for computing the eligible 40% or 50% of pension and 'Pay' as per definition includes all pay components such as Basic Pay, Special Pay, CCA, PQA and increment component of FPA.
- b) The demand for inclusion of PQP and increment component of FPP has been made since the date of payment of arrears for 7th Bipartite / 4th Joint Note retirees during December 2017 itself and the issue has not been given any cognizance by the Bank so far.

- c) The amendment to relating maximum coiling on pension cannot be clubbed with the formula for computation of pension based on the average of monthly substantive salary drawn during the last twelve months pensionable service.
- d) The Department of Financial Services, while formation of the Committee has advised that the ramification at industry level also needs to be taken into consideration. As far as the 7th BPS / 4th Joint Note retirees are concerned, the computation of pension for pensioners at industry level was done by inclusion of PQP & increment component of FPP from the date of their retirement, whereas only SBI Pensioners are denied of their legitimate eligibility, resultantly ending in injustice to 7th BPS/ 4th Joint Note pensioners of SBI alone.
- e) In this regard, a reference is also invited to the amendment in Bank Employees' Pension Regulations 1995 as under:

"In relation to an employee who retired or died while in service on or after the 1st day of April, 1998-

1. the basic pay including stagnation increments, if any; and
2. all other components of pay counted for the purpose of making contribution to the Provident Fund and for the payment of dearness allowance; and
3. increment component of Fixed Personal Allowance; and
4. dearness allowance thereon on the above calculated up to index number 1616 points in the All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100.

(Notified in Government Gazette on 15/3/2003)

- f) It will not be out of context to mention here that Murmu Committee in its recommendations has stipulated that w.e.f. 01.11.1997 for Award Staff and 01.04.1998 for Officers the pension for SBI Pensioners has to be paid with DA thereon upto index number 1616 points as provided to employees of Public Sector Banks. The fixation of pension without inclusion of PQP and increment component of FPP results in huge loss to the SBI Pensioners for lifetime.
- g) Above all, the PQP and increment component of FPP components were included for computation of basic pension of SBI Pensioners (whether Award Staff or Officers) for retirees covered under all other Bipartite Settlements/Joint Notes, except 7th BPS! 4th Joint Note retirees.
- h) We are not in a position to understand the reasons for denial of eligibility of POP and increment component of FPP as pay components, from the date of retirement, for computation of pension to SBI employees alone, particularly 7th BPS/ 4th Joint Note Retirees, as is provided to employees of Public Sector Banks, which is leading to anxiety, unrest and anguish in the minds of SBI Pensioners.
5. In view of the foregoing, we seek your kind intervention in the above matter and arrange for revision of pension of 7th BPS / 4th Joint Note retirees by duly taking into account all the pay components such as Basic Pay, Special Pay, Officiating Pay (if any), PQP, Increment Component of FPP and also the eligible CCA component (where applicable), from the date of their retirements, for the following prime reasons:

- A. The issue which is hanging for more than 25 years requires utmost compassion from the Bank management for early resolution as many of the 7th BPS pensioners have already expired without getting their legitimate pension.
- B. Being the pioneer in taking care of the welfare of employees and pensioners, we hope that the management would resolve the issue at the earliest, without giving any room for further litigation in this regard.
- C. The judiciary may be approached for resolution of the same, but the efforts will be in vain for the only reason that by the time the favourable order comes, no single 7th BPS retiree will be alive.
6. We sincerely hope that due consideration would be given to the issue based on its merits with compassion and empathy so that the injustice meted out to 7th BPS/ 4th Joint Note retirees is done away with at the earliest.
7. Kindly acknowledge receipt of this communication and advise us the developments in this regard.

With regards,

Your faithfully,

GENERAL SECRETARY
FSBIPA

Ref No. FSBIPA/27/2025

Date : 03-11-2025

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

Respected Sir,

UPDATION OF PENSION AND GRANT OF ADDITIONAL PENSION

The Pension Scheme in State Bank of India: The Pension Scheme is in operation of the Bank since days of Presidency Banks i.e., Bank of Bengal, Bank of Madras and Bank of Bombay. Any rule to be framed or any regulations to be introduced in connection with pension scheme require the consent of Reserve Bank of India and previous sanction of the Central Government.

The State Bank's pension scheme was more generous earlier, as there was no limit of maximum 50% of the average pay at the time of introduction of the scheme. Thereafter, through amendment, the pension was fixed with a maximum 50% of the average pay and this ceiling was fixed at 50% of the maximum salary of Dy. Managing Director of the Bank, so as to ensure 50% of the average pay as pension for all employees irrespective of their cadre.

Further, due to inconsistencies in the fixation of ceiling on pension, the employees have lost their pension benefits to a greater extent since the year 1997. However, the pensioners could get some solace of uniform

pension at 50% of last 12 months' average pay, prospectively effective from the 10th November 2023, with the intervention of judiciary on a case filed by our organisation — "Federation of SBI Pensioners' Associations". The Federation is still knocking the doors of justice for payment of legitimately eligible arrears amount that is due retrospectively effective from the date of occurrence of irrational fixation of ceiling on pension.

2. The role of State Bank of India as well as its employees: The State Bank of India was established not only to act as the agent of the Reserve Bank of India but also a catalyst to the social objectives of the Government to provide cheaper finance to small scale industries, co-operative institutions and to extend banking facilities to every citizen of the country. The bank does not come under Public Sector Bank, but, a Quasi-Government Institution, which implements major social objective schemes of the Government.

The pivotal role played by employees in the implementation of de-monetisation scheme risking their lives during the pandemic Covid-19 period, record opening of Jan Dhan Yojana accounts and in implementation of various government sponsored social objective schemes speaks volumes of their contributions towards the growth of the Bank and prosperity of the Country.

The Bank in its 70th Year of establishment, has earned a record profit of more than Rs.70,000 Crs., and the achievement is mainly on account of continuous efforts of every employee, the present and the past, for the last 70 years.

3. Plight of the retired employees: As referred in the earlier paragraphs, the restoration of 50% of last 12 months' average Pay as uniform pension to the retired employees, particularly the past retirees, is still insufficient for their livelihood due to spiralling cost of inflation. Presently, there is no scope for increase in pension except the variance in dearness relief.

The pension of the retirees is fixed basing on the last drawn salary prior to his/her retirement and the employees, Officers as well as Award Staff, who had retired in earlier wage revision periods like prior to 1986, 1992-1997, 1997-2002, 2002-2007, 2007-2012, etc. are getting very low amount of pension when compared to the similarly placed employees of the last wage revision period effective from 1st November 2022. For lower cadre employees, the position is still worse as their pension is much less and are finding it difficult to make both the ends meet.

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.

The same principle needs to be applied to SBI pensioners too, by duly considering the increased healthcare expenditure, spiralling cost of inflation, their contributions to the Society akin to the contributions of Government employees and also their invaluable contributions to the growth and prosperity of the Bank for more than 31/2 to 4 decades during their service in the Bank.

It will not be out of context to mention here that even though the pension scheme in State Bank of India is more than 200 years old, historic and customary, the regulations for updation of pension have not been brought into force despite the introduction of pension updation to Government employees, who are covered under Pension Rules, 1972 and subsequent extension of similar benefit to employees of Reserve Bank of India and NABARD.

Every past pensioner is at the fag end of his/her life and needs a prompt resolution of his/her grievance and also sympathetic and compassionate approach towards his/her issues by the Bank/Government.

4. Pension Updation - Viability: The pension fund in State Bank of India is more than 200 years old and maintaining its viability by creating its own fund long back and making contributions on ongoing basis and this kind of fund is available only in State Bank of India. In fact, during 2012, the fund is further strengthened by transferring necessary amount from Reserve Fund to Pension Fund.

5. Points for consideration:

- To take care of the spiralling cost of inflation, managing their healthcare costs and to provide a reasonable standard of living to the employees after retirement.
- To recognise the contributions of retired employees in the growth and prosperity of the Bank, that enabled the Bank to achieve record profit in the entire banking industry.
- To recognise the role of nation builders played by the retired employees in the perfect implementation of social objective schemes of the Government.

6. Hence, considering the above view points and the plight of past pensioners with empathy, sympathy and compassion, we humbly request you to initiate necessary steps for updation of pension by forwarding your proposal to the appropriate Government authority along with your favourable recommendations.

7. Updation of pension is a long pending demand of Bank Pensioners and there lies a bigger hurdle on its implementation in the near future. State Bank of India even though has the affordability for updation of pension, due to the technical problems, the updation of pension of SBI pensioners is getting inordinately delayed.

8. The factual position is that all the Pensioners and more specifically the senior most 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. In the circumstances, we are of the view that Bank, which is pioneer in taking care of the welfare of employees as well as retired employees, can decide on other ways to assist the senior pensioners/family pensioners.

9. In this connection, we invite a reference to the Government's decision for grant of additional pension to senior pensioners and family pensioners to overcome the above situation, **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-long service rendered by these individuals. Such additional pension commensurate with the age of pensioners & Family Pensioners.

10. The salient features of the Government scheme are furnished hereunder for your instant perusal and reference:

- Retired Central Government Civil Employees covered under Central Civil Services (Pension) Rules, 2021 are paid additional pension starting from the age of 80 years. Copies of notifications F.No.38/37/08- P&PW(A) dated 01.09.2008 and F.No.38/10(04)/2024-P&PW(A) (e 10124) dated 18.10.2024 are enclosed, for instant reference and your kind perusal.

- b. Considering the difficulties/cumbersome process involved in the amendment to SBI Employees' Pension Fund Regulations, we suggest that "SBI Jeevan Suraksha Relief" on the lines of Additional Pension that is being provided to Government servants may be provided to our Bank Pensioners. In this regard, our proposal is as under"

Age of Pensioner / Family Pensioner	SBI Jeevan Suraksha Relief
From 80 years to less than 85 years	20% of Basic Pension with applicable D.R. thereon
From 85 years to less than 90 years	30% of Basic Pension with applicable D.R. thereon
From 90 years to less than 95 years	40% of Basic Pension with applicable D.R. thereon
From 95 years to less than 100 years	50% of Basic Pension with applicable D.R. thereon
100 years or more	100% of Basic Pension with applicable D.R. thereon

- c. On a random analysis, the approximate percentage of pensioners in respective age groups is as under (only data of one administrative circle of the bank has been taken into consideration):
80 to 85 — 12.8%; 85 to 90 — 1.8%; 90 to 95 — 0.3%; 95 to 100 — 0.1%.
- d. It will not be out of context to mention here that recently, the parliamentary permanent standing committee has recommended that;
- (i) a hike in pension commensurate with the age of Central Government Pensioners should be implemented from 65 years instead of the existing 80 years
 - (ii) That is, for grant of additional pension of 5% on attaining 65 years of age, 10% from 70 years of age and 15% on attaining 75 years of age, in line with 20% of additional pension already granted on attaining the age of 80 years.
 - (iii) It was reported in media that the Government seems to be in agreement with the above recommendations for Additional Pension from the age of 65, 70 & 75 years. It may be considered in 8th Pay Commission report.
- e) Central Government pensioners get the additional pension on the updated pension. If SBI Pensioners & Family Pensioners are provided, at least, with this relief under "SBI Jeevan Suraksha", it would assist the senior pensioners and family pensioners in managing their healthcare needs and providing greater relief to their mental/financial trauma at the fag end of their lives.

11. With your goodself at the helm of the affairs of the Bank, we eagerly hope our just submission would be given priority by you and relief under "SBI Jeevan Suraksha" will be implemented soon.

Thanking you in anticipation,

With best regards,

Your sincerely,

GENERAL SECRETARY
FSBIPA

Ref No. FSBIPA/28/2025

Date : 03-11-2025

The General Secretary,
AIBOC, AIBOA, INBOC AND NOBO.

Dear Sir,

NEWLY INTRODUCED STAGNATION INCREMENT TO THE SCALE-V OFFICERS WHO WERE IN SERVICE ON 01.11.2017

Please refer to the 7th Joint Note dated 25.05.2015 and 8th Joint Note dated 11.11.2020, signed between the four Officers' organisations and the Indian Banks Association (IBA).

2. The brief particulars of newly introduced stagnation increment to SMGS-IV Officers under 7th Joint Note dated 25.05.2015 and to SMGS-V Officers under 8th Joint Note dated 11.11.2020 are furnished hereunder:

Sl.No.	Provision for newly introduced stagnation increment to SMGS-IV Officers under 7 th Joint Note dated 25.05.2015	Provision for newly introduced stagnation increment to SMGS-V Officers under 8 th Joint Note dated 11.11.2020
1.	Effective Date of Wage Revision — 01.11.2012	Effective Date of Wage Revision — 01.11.2017
2.	Para-2(d): Officers in SMGS-IV shall be eligible for one stagnation increment of ₹1650/- three years after reaching the maximum of scale w.e.f. 01.05.2015.	Para-2(f): Officers in SMGS-V shall be eligible for one stagnation increment of ₹2970/- two years after reaching the maximum of scale w.e.f. 01.11.2020.
3.	Notional Benefit for the purpose of pension benefit alone: It was clarified by IBA that the 3 notional benefit may be extended to officers, who were otherwise eligible and retired during the period from 01.11.2012 to 30.04.2015, with monetary benefit payable from 01.05.2015.	Notional Benefit for the purpose of pension benefit alone: The response of IBA, in this regard is that "there is no enabling provision either in 8th Joint Note dated 11.11.2020 of any subsequent clarification given by us in the matter, to consider one stagnation increment notionally for those retired officers in SMGS-V on or after 01.11.2017 and upto 31.10.2020."

3. It can be observed from the above table that the conditions relating sanction of new Stagnation Increment to Officers in SMGS-IV under 7th Joint Note dated 25.05.2015 and to SMGS-V Officers under 8th Joint Note dated 11.11.2020 are same but for eligibility of notional stagnation increment for the purpose of pension benefits alone from the starting date of revision of Scales of Pay, i.e., effective from 01.11.2012 and 01.11.2017 under the above-referred 7th and 8th Joint Notes.

4. The reasons for not providing the notional benefit of new stagnation increment to Officers in SMGS-V, who had retired between 01.11.2017 and 31.10.2020 (from the starting date of revision in scales of pay to the date upto which the monetary effect is not provided) are not known.

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

- Keeping in view the cost constraints, it was agreed to release the consequential financial benefit to the employees from 1st May 2015 under 7th Joint Note dated 25.05.2015 and from 1st November 2020 under the 8th Joint Note dated 11.11.2020.
- The conditions for sanction of new stagnation increment provided to Officers in Scale-V under 8th Joint Note dated 11.11.2020 are akin to the provisions for sanction of new stagnation increment to Officers in SMGS-IV under the 7th joint Note dated 25.05.2015.
- Majority of the Officers in Scale-V, who have completed more than 2 years' period after reaching maximum in their scale of pay and are eligible for the new stagnation increment from the effective date or 01.11.2017, whichever is later, are denied of their eligible benefit on account of the agreed date of monetary effect i.e., 01.11.2020.
- When the service conditions agreed for Officers in SMGS-IV and SMGS-V under the above-referred Joint Notes dated 25.05.2015 and 11.11.2020 respectively, provision notional benefit of stagnation increment for the purpose of pension from the effective date of revision in scales of pay to Officers in SMGS-IV alone and denial of the same to Officers in SMGS-V is contradictory, biased, anomalous and unreasonable.

6. With due consideration to the above submissions and taking into account the time lapse of around 5 years since signing of the 8th Joint Note, we request you to kindly take up the matter with Indian Banks Association, on urgent basis, for provision of notional benefit of new stagnation increment Officers in Scale-V, from the date of their actual eligibility i.e., two years since reaching maximum in their scale of pay or from 01.11.2017, whichever is later.

Please treat the matter as **EXTREMELY URGENT** and we shall be glad to have your advices on the developments in this regard.

Your faithfully,

GENERAL SECRETARY
FSBIPA

STATE BANK OF INDIA

Be aware of Cyber frauds. Do not join Unknown WhatsApp/Telegram groups for investment ideas. Cyber fraudsters dupe people with fake investment APP/ ideas.

Be aware of Cyber frauds. Don't send money to fraudsters falling prey to their fake job offers. Remember, companies require your talent and not your money.

If anyone calls you and tells that you are under DIGITAL ARREST, please disconnect the call as there is no such system like DIGITAL ARREST.

Be aware of Cyber frauds. Bank will never ask you OTP, PIN, Credit or Debit card number, Aadhar number. Please visit your Bank Branch for KYC update.

Be aware of Cyber frauds. Do not answer international calls from unknown numbers. Do not click on links received from unknown persons in SMS or WhatsApp.

CYBERCRIME AWARENESS

WOMAN TRAPPED IN 'DIGITAL ARREST' DIES

In the first such instance after the recent instructions from DGP Dr. Jitender, Cyberabad police booked two cyber fraudsters under the BNS for extorting Rs.6.6 lakh from a woman through a fake 'digital arrest', which led to her death. Shockingly, even after the victim passed away, the accused continued to send messages and make calls demanding more money.

The prime accused, Shankar, and his associate, Vishwas Dattatraya Miraje — who provided the bank account used to receive the money — are both from Maharashtra. They are reportedly involved in similar cases in Telangana and Gujarat.

Following the woman's death, her son lodged a complaint with the cybercrime coordination unit (CCCU). The victim, a retired CSRMO from MN Area Hospital, Malakpet, died on September 8 after suffering a cardiac arrest, days after she was harassed through fake police calls.

According to DCP (cybercrimes), the accused had contacted her from September 5 to 8 through WhatsApp calls, impersonating Bengaluru police officials. They falsely accused her of involvement in a human trafficking case and sent forged documents bearing the names of the Supreme Court, Enforcement Directorate and RBI. Under pressure, she transferred Rs.6,60,543 from her pension account. The accused continued to intimidate her even after the transfer, causing severe psychological distress that eventually led to her fatal cardiac arrest.

(Source : **Deccan Chronicle**)

MANAGER DUPED OF RS.25 LAKH IN HYDERABAD

An accounts manager at a private firm was cheated of Rs.25 lakh after fraudsters posed as his managing director (MD) on WhatsApp and tricked him into transferring company funds.

According to a complaint filed with the cybercrime coordination unit (CCCU), the victim, who was on vacation in Sri Lanka, received a WhatsApp message on September 24 from an unknown number claiming to be his company's MD using a new contact. Believing it to be genuine, the victim responded and shared a screenshot of the firm's Rs.28-lakh account balance when asked. The impostor then instructed him to urgently transfer Rs.25 lakh through NEFT for a supposed project. After the transfer, the fraudster demanded another Rs.40 lakh.

The victim's general manager later contacted the real MD and confirmed the messages were fake. The victim immediately reported the fraud to Cyber Crime (helpline 1930). Police have initiated an investigation to trace the digital trail and identify the culprits.

(Source : **Deccan Chronicle**)

HYDERABAD MAN, 68, DUPED OF RS 26 LAKH IN DIGITAL SCAM USING PAHALGAM TERROR RUSE

A 68-year-old resident of Hyderabad's Humayun Nagar, has fallen victim to a sophisticated digital fraud in which he was cheated of Rs 26 lakh by criminals impersonating officials from the Anti-Terrorist Squad (ATS), the National Investigation Agency (NIA), and even the Director General of Police (DGP).

The scam began with a phone call falsely alleging the victim's involvement in money laundering and terrorism, referencing the terror attacks in Pahalgam, Jammu and Kashmir, which claimed 26 lives. During subsequent WhatsApp video calls, the accused presented forged arrest warrants and fabricated documents to intimidate the senior citizen, threatening him with immediate arrest. Under pressure, the victim prematurely closed fixed deposits and transferred Rs.6,06,000 from his accounts with Kotak Mahindra Bank and RBL Bank, followed by Rs.20,00,000 from his wife's account into an account under the name "Hentry Jones." The fraudsters also sent forged Reserve Bank of India (RBI) letters to lend credibility to their claims.

The victim, who had been repeatedly warned not to inform anyone, only disclosed the incident after his family grew suspicious. He subsequently lodged a complaint with the Cyber Crime Helpline (1930), initiating an official investigation into the case.

(Source : **Deccan Chronicle**)

FAKE APK FILES DRAIN BANK ACCOUNTS

Fraudsters gained control of the victims' devices after the APKs were installed, using stolen OTPs to carry out unauthorized transactions. The victims blocked their accounts, called the 1930 cyber helpline, and lodged complaints with CCCU. "Fraudsters are circulating fake APK files, disguised as official apps. Once installed, these take control of devices, steal OTPs, SMS alerts, and banking credentials, and drain accounts," explained the ACP

Cyber fraudsters duped five city residents of Rs 9,94,672 over the past week through malicious mobile applications titled "RTO Challan APK" and "PM Kisan APK." The City Cyber Crime Unit (CCCU) said two victims together lost Rs 5,08,799 after unknowingly installing a file named RTO Challan.APK. A 43-year-old Begum Bazar resident lost Rs 5,08,799 from his bank account, while a 50-year-old from Gaddiannaram reported Rs 1,00,500 missing from his account,

"Fraudsters are circulating fake APK files, disguised as official apps. Once installed, these take control of devices, steal OTPs, SMS alerts, and banking credentials, and drain accounts," explained the ACP. The CCCU advised citizens never to install APKs sent through SMS, WhatsApp, Telegram or social media links and to download apps only from official stores. Victims of cyber fraud must immediately dial 1930 or report at www.cybercrime.gov.in. For emergencies, people can also call or WhatsApp 8712665171.

(Source : **Deccan Chronicle**)

HYDERABAD SEES 75 PC DROP IN 'DIGITAL ARREST' FRAUDS IN 2025

As an increasing awareness amongst the population has resulted in a drastic 75 percent reduction in 'digital arrest' frauds in Hyderabad in 2025, police stated.

In a press statement, the Hyderabad City Police reported that just 34 cases had been registered from January to June 2025, a substantial decline from 140 cases during the first half of 2024 and 214 cases during the second half of the previous year.

A digital arrest fraud entails cybercrooks falsely implicating a person in criminal cases like drug trafficking or money laundering, and in the process, they use fictitious arrest warrants or forged court documents to demand huge amounts of money.

Hyderabad senior citizens most vulnerable to digital arrests

Authorities said the majority of the victims are very well-educated older citizens between 60 and 80 years old, frequently retired professionals whose kids work overseas. They are psychologically manipulated using threats and kept isolated through extended video calls.

Fraudsters pretend to be officials from central organisations such as the CBI, ED, DRI, Customs, and TRAI and state that the victim's Aadhaar number or phone number has been connected to a criminal case. Victims are compelled to liquidate fixed deposits, pawn gold, or even avail of personal loans, handing over lakhs of rupees in the face of intense psychological pressure.

Recent cases uncovered

On April 5, 2025, in one such case digital arrest fraud case from Hyderabad, a Secunderabad resident, an 84-year-old man, was cheated of Rs 44 lakh. The man was called by a man claiming to be an IPS officer, stating that he was involved in criminal activities. Tauqeeb Raza, Rahil Imam, and Ali Asad, three men from Jharkhand, were apprehended. Mobile phones, cheque books, SIM cards, memory cards, a swiping machine, and company stamps were seized by police.

In a separate case on March 29, 2025, a 69-year-old Hyderabad woman was blackmailed into remitting Rs 38.7 lakh after she was threatened by a fraudster who identified himself as from TRAI and Mumbai police while in a 'digital arrest'. The suspect, Arbaz Pasha of Bengaluru, was taken into custody on July 9.

How the scam is conducted

The cyber fraudsters most often:

- Make contact as government or law enforcement officials
- Invent a false claim of criminal activity
- Threaten the victims with jail, arrest, and public embarrassment
- Make them remain on video calls for 2-3 hours when transferring money
- Keep them under surveillance to prevent them from calling their families or getting assistance

Public advisory

Hyderabad police released the following safety advice:

- ❖ Do not believe unexpected callers who identify themselves as officials of CBI, ED, Police, or TRAI.
- ❖ No arrest or legal inquiry is made through video calls
- ❖ Never provide Aadhaar, bank information, or OTPs to strangers
- ❖ Do not send money under the threat of arrest or loss of job.
- ❖ Check any legal claim separately by calling the police or the concerned agency
- ❖ Save suspicious calls and keep screenshots of chat or video calls
- ❖ If cheated, call 1930 immediately or report it on their official website.
- ❖ Hyderabad police attribute the fall in cases to intense public awareness campaigns and requested citizens, particularly the elderly, to remain vigilant and report anything suspicious.

(Courtesy : Hyderabad Desk)

CYBERCRIME AWARENESS



Sim Swapping



SIM Swapping is a cybercrime where fraudsters transfer your phone number to their SIM card. This gives them access to your calls, texts, and two-factor authentication codes, enabling identity theft, account hijacking, and financial fraud. Scammers often pose as network staff offering upgrades or benefits to trick you into revealing personal details.

✓ Dos:

- **Enable 2-Factor Authentication:** Add extra security to your accounts.
- **Use Strong PINs:** Set unique and hard-to-guess PINs for your accounts and SIM.
- **Stay Updated:** Keep your phone's software and apps regularly updated.
- **Report Suspicious Activity:** Contact your network provider immediately if you notice unusual activity or lose your SIM.

✗ Don'ts:

- **Protect Information:** Never store sensitive data or share OTPs with strangers via calls or texts.
- **Use Strong PINs:** Avoid easily guessable PINs for your accounts.
- **Report SIM Loss:** Notify your network provider immediately if your SIM card is lost.
- **Monitor Activity:** Watch for unusual mobile activity or extended loss of network access and act promptly.
- **Secure Credentials:** Never share identity details linked to your SIM card.

Courtesy : **14C**

ADMISSION OF NEW MEMBERS - OCTOBER 2025

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

SL. No.	L.M. No.	P.F. No.	Name (Smt/Sri)	Place	Pension Paying Branch
01	19569	6314341	Venkat Krishna Kommala	Hyderabad	BHEL R&D Br. 6300
02	19570	6321739	Venkata Sudhakara Rao Munnaluri	Hyderabad	Saraswathi Nagar 21461
03	19570A	6321739	Smt. Vydehi Munnaluri	Hyderabad	
04	19571	6289738	Venkata Sai Manohar Behara	Hyderabad	Gayatri Nagar 21009
05	19571A	6289738	Smt. Ramani Behara	Hyderabad	
06	19572	3878996	Shiva Kumar Kummari	Secunderabad	Padmarao Nagar 2772
07	19573	6289444	Smt. Bhagirathi Badanhatti	Hyderabad	Vidyanagar 3608
08	19574	3364348	Smt. Durga Bhavani Hemadri	Hyderabad	Madeenaguda 30488
09	19574A	3364348	Radha Krishna Patimalla	Hyderabad	
10	19575	6292828	Smt. Latha Mahesh Kolanti	Hyderabad	Prashanth Nagar 6557
11	19575A	6292828	Uma Maheswara Rao Kolanti	Hyderabad	
12	19576	6182801	Srinivas Jakka	Sangareddy	Icrisat Br. 20106
13	19576A	6182801	Smt. Madhavi Jakka	Sangareddy	
14	19577	1794299	Veeranna Holiga	Hyderabad	Hydernagar 11665
15	19577A	1794299	Smt. Hemalatha Holiga	Hyderabad	
16	19578	789852	Trinath Inala	Hyderabad	Hyderabad Main Br. 0847
17	19579	3073335	Smt. Rajyalakshmi Thikkani	Hyderabad	Nallagandla 18559
18	19580	6285511	Abdul Wahab	Adilabad	Adilabad 06644
19	19580A	6285511	Smt. Faheem Sultana	Adilabad	
20	19581	4243277	Balraj Begari	Sangareddy	Sangareddy 3478
21	19581A	4243277	Smt. Anjamma B	Sangareddy	
22	19582	3089614	Smt. Padmaja Ganti	Secunderabad	Alwal Br. 12946
23	19582A	3089614	Surya Prakasa Rao Peri	Secunderabad	
24	19583	3374319	Smt. Vijayashree Sarikonda	Hyderabad	Vasundhara PBB 14680
25	19583A	3374319	Srinivasa Raju Khandabattu	Hyderabad	
26	19584	3052524	Babu Daya Sagar Vendurthy	Hyderabad	PBB Dilsuknagar 4354
27	19584A	3052524	Smt. Sujatha Vendurthy	Hyderabad	
28	19585	3876071	Venkanna Babu Gandepalli	Hyderabad	SR Nagar 16293
29	19585A	3876071	Smt. Naga Kiranmai Neti	Hyderabad	
30	19586	5653258	Prabhakar Reddy Durgampudi	Nalgonda	Clock Tower Nalgonda 06293
31	19586A	5653258	Smt. Savithamma Durgampudi	Nalgonda	
32	19587	6380840	Jagannadam Kasoju	Nalgonda	Nalgonda 6293
33	19587A	6380840	Smt. Swaroopa Rani Kasoju	Nalgonda	
34	19588	3057828	Ramana Prasad Poranki	Hyderabad	PBB Dilsuknagar 4354
35	19588A	3057828	Smt. Vasundhara Poranki	Hyderabad	
36	19589	3897680	Mareenna H	Mahabubnagar	leeja 4693
37	19589A	3897680	Smt. Santoshamma H	Mahabubnagar	
38	19590	6353231	Chakradhar Sanagapalli	Secunderabad	West Mareredpalli 20981
39	19590A	6353231	Smt. Sita Rama Kumari	Secunderabad	
40	19591	3379787	Vara Ravindra Babu	Nizamabad	Nizambad 05324
41	19591A	3379787	Smt. T Raja Rajeswari	Nizamabad	

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

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2025, డిసెంబర్ నెలలో పదవీ విరమణ అవుతున్న, క్రిందపేర్కొన్న సిబ్బందికి వీరి శేష జీవితము సుఖమయము కావాలని, వీరికి, వీరి కుటుంబ సభ్యులకు భగవంతుడు ఆయురారోగ్యాలను ప్రసాదించాలని యస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్, హైదరాబాదు సర్కిల్ మనస్ఫూర్తిగా కోరుచున్నది. ఈ సందర్భముగా వీరిని అసోసియేషన్ లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న త్రాచి చిరునామాకు అసోసియేషన్ లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్ లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
		LHO/CO		
01	3351548	Sistla Srinivasa Rao	Supervising	LHO, Hyderabad
02	4354125	R K Basutkar	Sub Staff	LHO, Hyderabad
03	3388395	G Sireesha	Clerical	GTFC, Hyderabad
		AO/BRANCHES		
04	3382516	Nagender Reddy Patel	Supervising	CCPC, Hyderabad
05	6364977	Sravankumar Vattepu	Supervising	CAC, Nalgonda
06	4166442	Surya Prakash Rao Godavathi	Supervising	RACPC, LB Nagar, Hyd
07	6928889	Madhumathi Tatikola	Clerical	City Centre, Hyderabad
08	4274555	Putluri Chinnapa Reddy	Clerical	MSME Branch, Khammam
09	6290981	Sudhakar Rao Bandi	Clerical	APSRTC, Hyderabad
10	4264401	Lakshmi Bukya	Sub Staff	Bank Colony, Khammam
11	6415334	Manmohan Reddy Ravula	Sub Staff	Nirmal
12	6334571	Narender Pitambar	Sub Staff	Ramnagar, Hyderabad
13	4249518	Surya Rao Maddala	Sub Staff	Commercial Br. Sec'bad
14	6392520	Bhaskar Rao Thota	Sub Staff	Sarapaka

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	02315	బి.వెంకటేష్	01.11.1942	హైదరాబాద్

ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 2,400/- S/s. M.Kameswara Rao, M.V.Ramana. Rs. 2,100/- Sri S.Satyanarayana Murthy. Rs. 1,800/- Sri Pradeep Kumar.
Rs. 1,100/- Sri K.Hemanth Kumar. Rs. 1,000/- Sri P.V.D.Prasad. Rs. 900/- Sri B.A.Patnaik.
Rs. 800/- S/s. G.Bhikshapathy, K.P.Sreenivasa Rao, B.V.Raghava Rao, D.Srinivasa Rao.
Rs. 600/- S/s. G.N.T.Raju, K.Madhu, P.D.Santosh Kumar, Y.Shyam Kumar Babu, M.Raghupathy, K.S.R.K.Prasad, P.Srinivasa Rao.
Rs. 500/- Sri G.V.G.Ravindra Babu. Rs. 300/- Sri B.A.Appa Reddy, V.Ram Mohan, B.Subramanyam.

DONATIONS

01. 19573 Smt. B. Bhagirathi 5,000/-

02. 07419 A. Ramesh Babu 1,000/-

03. 19603 M.R. Satyanarayana 800/-

సర్వసభ్య సహాయకానికి, BENEVOLENT FUND కొరకు, వైద్యసదుపాయాల కొరకు సభ్యుల విరాళాలు

Sl. No.	LM. No.	Name (Smt. / Sri)	Annual General Meeting Rs.	Benevolent Fund Rs.	Medical Aid Rs.	General & Others Rs.
Contributions received at Monthly intervals						
01	10402	SAM Amrutha Rao	300	-	-	-
02	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
03	01074	Kota Srinivasan, Hyderabad	-	-	101	-
04	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
05	04936	P.Surya Rao	-	-	54	-

OUR BANK DETAILS :

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

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	17123	C.O.Kishan Rao	3898024	9866522557	01-08-2025	Hyderabad
02	09095	V.V.Kesava Rao	3364828	9573476662	11-08-2025	Secunderabad
03	05976	B.Rama Mohan	1980114	9394730002	26-09-2025	Hyderabad
04	15274	P.Venkata Ratnam	2769778	9704941313	11-10-2025	Hyderabad
05	15508	T.Sheshulu	3873560	9949404664	10-11-2025	Hyderabad

BENEVOLENT FUND : PAYMENTS

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

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
01	17528	Ch.Lakshnaiah	Hyderabad	11-10-2025	Ch.Suchitra, 9398128519
02	17123	C.O. Krishna Rao	Hyderabad	01-08-2025	C.Sobha Rani, 9866522557
03	18890	K.Venkatram	Hyderabad	26-08-2025	K.Lakshmi Savithri, 797763066
04	14508	Ahmed Pasha	Hyderabad	24-08-2025	Habeebunnisa, 9010133140
05	03360	T.Bhaskar Naidu	Hyderabad	11-10-2025	T.Usha Bhaskar, 9398883118
06	09095	V.V.Kesava Rao	Hyderabad	11-08-2025	V.Hemalatha, 9573476662
07	09910	Ch.Krishna Reddy	Hyderabad	22-02-2025	Ch.Rukmini, 9866350484
08	15274	P.Venkata Ratnam	Hyderabad	11-10-2025	P.Satyavathi, 9704941313

* 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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CONTENTS

01. Election Circular No. 2/2025 Dt. 17-11-2025	1 - 2
02. Election Circular No. 3/2025 Dt. 17-11-2025	3 - 4
03. Read & Learn	5
04. Financial Statements-Year Ended 31-03-2025	6 - 10
05. Federation News	11 - 24
06. Cybercrime Awareness	25 - 28
07. Admission of New Members	29
08. స్వాగతం	30
09. సహజ పూర్తి చంద్ర దర్శనము	30
10. Donations	30 & 31
11. Obituary & Benevolent Fund : Payments	31

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To,

From :

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PHONE : 040-27671603

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