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State Bank of Patiala

Retired Officers' Association (Regd.)
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(An Affiliate of "CBPRO" - COORDINATION OF BANK
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General Secretary

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Circular No 1 of 2025-26

Dated 18-06-2025

Respected Members,

Sub:- Proceedings of the Meeting of Executive Committee dated 24.05.2025 held at Parvana Hall, Prabhath Towers, Gun Foundry, Hyderabad:

We enclose herewith proceedings of the above meeting of SBRA which are self –explicit. However there are some points which are likely to benefit our members.

1. Payment of dearness relief:-As regards payment of dearness relief in terms of regulation 37 of Employees' pension regulations 1995, the Bank has admitted in the court that D.A has been paid in accordance with said regulation and the Bank now cannot go back on this admission in court. There is delay in conclusion of proceedings and therefore the members have doubts whether the case has been filed or not. SBRA is following up this case for early judgment.
2. Payment of Arrear and Differential commutation to all those members who have retired between 01-04-1998 to 30-04-2005 along with interest @9% P.A. The case is likely to be decided shortly.
3. As regards CPF as third benefit to officers of e-Abs the matter is sub-judice and the judgment was reversed in the month of January 2025, in respect of writ petition filed by ABOA. SBRA shall proceed further on receipt of judgment.
4. You will observe from the enclosed proceeding, that SBRA has filled 20 Cases in various courts for the benefit of the employees and these cases are being followed up vigorously. As and when these cases are decided then our members are going to be benefited as our Association is affiliated to SBRA.
5. The decisions in court cases takes a long time and our Association is following up constantly with SBRA. Further progress in this regard will be intimated to members from time to time.

With revolutionary greetings.

K S Sandhu

Sd/-

(General Secretary)

STATE BANK RETIREES' ASSOCIATION

Federation of Erstwhile
Associate Bank Retirees' Organisations



**Dr. A Anantha Krishna
Rao
President**

**C N Prasad
General
Secretary**

Proceedings of the Meeting of Executive Committee dated 24.05.2025 held at Parvana Hall, Prabhath Towers, Gun Foundry, Hyderabad:

The first meeting with the physical presence of Executive Committee members after the meeting held at Indore 7th March 2020 is held on 24.05.2025. Dr.A Ananthakrishna Rao President, presided over the meeting. Shri U Sudhakar, Working President of State Bank of Hyderabad Retired Employees Association welcomed the participants.

Dr.A Ananthakrishna Rao, in his opening remarks has not only explained about the activities of State Bank Retirees Association, but also touched upon industry level issues such as pension updation, etc.

As a part of the General Secretary's report, the first issue of payment of pension at uniform rate of 50% to SBI Pensioners without extending commensurate benefit to eAB retirees who have retired on or before amalgamation and also those who have retired or continue to serve even after amalgamation was explained. It was also informed that this discrimination is a grave injustice to all Banks' Pensioners more specifically to eAB retirees. The injustice being meted out to other Bank Pensioners could be understood, if one goes through Dr.Tangirala Committee report. FSBIPA has sought our pension after claiming that our Pension Scheme is in lieu of CPF. In the meantime, Judgment is reserved in Writ Petition filed by Associate Banks Officers Association just before merger with regard to various other issues including payment of Provident Fund from the date of joining and option to change Superannuation Scheme of State Bank of India. Whatever information that is flowing out of proceedings in Writ Petition indicate that Hon'ble Court may order extension of Contributory Provident Fund to eAB employees who have retired after the amalgamation with effect from 01.04.2017 and opted for State Bank of India Superannuation Benefits. It is informed that SBRA is contemplating appropriate measures to secure not only CPF for those who opt for Associate Banks' Superannuation Benefit, but also payment of pension as per Pension Regulations as per existing Pension Regulations, based on this Judgment. Immediately thereafter a separate Writ Petition would be filed seeking payment of Contributory Provident Fund even to those who have opted for Superannuation Benefit of erstwhile Associate Banks and continued their service. An Interim Order seeking extension of another option to change the Superannuation Benefits from that of State Bank of India to that of erstwhile Associate Banks and vice versa. SBRA or the Petitioners duly making SBRA a party, would also pray for providing examples of calculation of pension in terms of Pension Regulations of erstwhile Associate Banks as on the date of amalgamation and also examples of calculation of pension in terms of Pension Regulations of State Bank of India duly applying amended provisions incorporating pension at 50%. It is also informed that State Bank of India has amended the Regulation 9 (a) of its Pension Fund Regulations, 2014, wherein it is stated that those who have opted for pension of erstwhile Associate Banks are eligible for pension in conformity with the rules, pension regulations of such erstwhile Associate Banks by which they were governed and under which they were entitled for pensionary benefits as on date of amalgamation. Consequently, State Bank of India is obligated to provide examples of payment of pension in terms of Pension Regulations of respective Associate Banks as existing on the date of amalgamation/merger. This aspect is already brought to the notice of the Hon'ble High Courts regarding this

amendment and commitment by the Bank. State Bank of India would be compelled to pay pension including Dearness Relief in terms of the Pension Regulations of respective erstwhile Associate Banks to those who have retired after amalgamation and also those who have retired prior to amalgamation/merger of erstwhile Associate Banks.

While explaining the issue of CPF to erstwhile Associate Banks' retirees, It was informed that the Federation of State Bank of India Pensioners' Association explicitly and in writing stated that those who demand CPF are attacking State Bank of India Pensioners and their Federation. This clearly demonstrates that they oppose our demand for CPF and they join with only those who are not taking up the issue of CPF. It is needless to state that they want support of all others in pursuing and claiming benefits exclusively for them. They also want all benefits we get and they are also a part of us in all such demands. But when they get any benefit, they want us to be mute spectators. They even oppose us if we demand them. But, State Bank Retirees Association will not be a mute spectator in this regard. We have come across Amendment carried out to State Bank of India Provident Fund Regulations, 2015 by inserting a clause in Sub Regulation (2) of Regulation 9A wherein it is stated that in respect of those employees who have opted, subject to their eligibility, for the provident fund benefits of erstwhile Associate Banks, the Provident Fund Regulations of the erstwhile Associate banks govern those employees of erstwhile Associate Banks. It was informed that none of the erstwhile Associate Banks have amended their Provident Fund Rules, Provident Fund Rules do not restrict contribution of Provident Fund by the Banks in respect of those who have opted for Pension, Pension Regulations do not also provide for any such restriction with regard further contribution, those who have joined on or after 29.09.1995 are covered with Pension Scheme, without authorizing transfer of Provident Fund Balance. It was also informed that Dr.Tangirala Committee has decided that there cannot be two rates of pension in the same rules of the same Bank. Therefore, even if there is a clause which provides for two rates of Provident Fund, i.e. 0% for Pension optees and 10% for Provident Fund optees cannot be there. Recommendation of Dr. Tangirala Committee which has decided that there cannot be two rates of pension in the same rules of the same Bank should also be applied to Provident Fund Rules of erstwhile Associate Banks, if erstwhile Associate Banks have amended their Provident Fund Rules. It is also important to note that while extending pension at uniform rate of 50% by State Bank of India, pension was decided independent of extension of Provident Fund benefit. Therefore, the Bank cannot rely on what is stated on Pension Regulations with regard to Contributory Provident Fund.

It is also informed that every effort has been put in pursuing various issues with State Bank of India. We have met Hon'ble Finance Minister, Smt. Nirmala Sitaraman, twice. We have met CGM(HR) once. We have met DGM (HR & PPMG). We have met Joint Secretary (BO) and Under Secretary (IR), Department of Financial Services. Still, we have not got what we deserve. We have written 202 (1019 – 10, 2020 -28, 2021 – 40, 2022 – 22, 2023 – 69, 2024 – 23 & 2025 – 10) letters so far. Our Affiliates are requested to propagate our efforts. It was also informed that there is misconception among erstwhile Associate Bank retirees and also those who have continued their service in State Bank of India that Pensioners' Associations of State Bank of India take care of their interest after retirement. They are not aware that these Associations have not taken up any of the issues affecting erstwhile Associate Bank retirees or issues relating to benefits which were available in erstwhile Associate Banks. While responding to Contempt Notice sent for not providing Speaking Orders within six weeks of receipt of comprehensive representation and conducting Structured Meeting without making our Association a party, Shri Akshit Kapur, Advocate on Record, Supreme Court, on behalf of State Bank of India has stated that the 'register association' in the meeting held with the bank had never raised any objection as being raised by us. This also confirms that no other Association is interested in affairs and welfare of the erstwhile Associate Banks' retirees and employees. This should be made known to members and also to explaining the need to become members of our Affiliates, those who have retired or retiring after merger are not becoming members of our Affiliates

In fact, those who have continued their services after merger/amalgamation with State Bank of India, especially if they have opted for Superannuation benefit of erstwhile Associate Banks, they are entitled to receive huge amounts of benefits. On account of misguidance or absence of appreciation of rights available in Superannuation Benefits of erstwhile Associate Banks, most of them have opted for State Bank of India Superannuation Benefits. To maximise the benefits, State Bank Retirees' Association would be undertaking every possible effort. It may take time to achieve, because these benefits have to be secured through Judicial intervention. We may have to wait for appropriate time for initiating action and also adopt prescribed process/procedure. For example, we have to wait for Judgment in Writ Petition filed by Associate Bank Officers' Association, which is reserved in the month of January, 2025. Till Judgment is delivered it is not prudent to initiate action. Therefore, we have to wait for the benefit. Based on the observations and decision, we may have to proceed further. Therefore, there would be delay.

We have initiated legal action in respect of several issues. What most of the retirees enquire is about the benefit of payment of benefit of Dearness Relief in terms of Regulation 37 of the Associate Banks' Employees' Pension Regulations, 1995. Merely because of delay in delivery of the benefits, some have even started propagating that the cases itself are not filed. It is amusing to note that they did not even say any reason for such inaction. There is delay in conclusion of proceedings. It is known to most of the Bank retirees the time taken by the Judiciary to conclude proceedings. Some examples are listed hereunder:

- a.) 1616 – 1684 issue – WP filed during 2001, Judgment by Hon'ble Supreme Court On 13.02.2018. Still legal proceedings are continuing in respect of several issues including payment of Dearness Relief in terms of Regulation 37;
- b.) VRS – 2001 in respect of erstwhile Associate Banks. Writ Petitions filed by eSBM Pensioners in 2001 concluded on 13.02.2018. But interest and differential commutation not yet paid. Still legal battle continues;
- c.) Pension Updation – Singla's case: Writ Petition filed in 2006. Still to be decided by Hon'ble Supreme Court;
- d.) 100% DA – Cases filed in 2006, concluded after Civil Appeal filed by Pensioners is dismissed in 2017;
- e.) Five years benefits case of those who retired under VRS – 2001 filed by SBH and SBBJ pensioners during 2010 are still pending at Writ Petition level.
- f.) Case filed by ABOA before merger in 2017 regarding various issues including CPF from the date of joining, which is still in Writ Petition stage.

Above examples are only a few of them. Since, we are fighting to win and get the benefits delivered, we are fighting with appropriate measures. We are not indulging in Publicity, but want results delivered. However, we confirm that we have filed Writ Petitions in Hon'ble High Court of Karnataka (three batches), Hon'ble Bombay High Court and Hon'ble Delhi High Court (implementation of the Judgment in Civil Appeal No.5525 of 2012 and connected matters by AIRBEA as per directions of Hon'ble Supreme Court in Contempt Petition filed). State Bank of India, in its reply to All India Retired Bank Employees' Association vide its letter No.HE/P&PMD/SP/2024-25/712 dated 29.03.2025 has stated that 'Dearness Relief has been computed in accordance with Regulation 37 of the Bank Employees Pension Regulations, 1995'. Even though the Bank is not paying Dearness Relief accordance with Regulation 37, the Bank having admitted that it is paying Dearness Relief in terms of Regulation 37, the Bank is prohibited from stating anything else. We need to prove that the Bank is not paying Dearness Relief as stated by the Bank. It is needless to say that the Bank would not have stated so, without any legal proceedings. No one can even doubt our credentials and correctness of our stand. At least this would nail all those misinformation campaign.

The benefits which are being claimed through cases pending before Hon'ble Supreme Court, High Courts of Karnataka, Telangana, Bombay and Delhi:

- a.) Payment of benefit under Regulation 29(5) to those who retired under VRS – 2001 (By SBRA and its affiliates), in respect of other erstwhile Associate Banks. Commutation and interest in respect of non-petitioners of erstwhile State Bank of Mysore);
- b.) Payment of arrears and differential Commutation to all those who have retired between 01.04.1998 and 30.04.2005;
- c.) Payment of amount recovered out of arrears of pension/commutation amount whenever a portion of the Basic Pension is paid after retirement. Beneficiaries include those who retired between 1.11.1997 and March, 2000, 01.11.2002 and May 2005, 01.11.2007 and June 2010, 01.11.2012 and May 2015, 01.11.2017 and March 2021, 01.11.2022 and June 2024, those who have benefit of enhancement of Basic Pension for whatsoever after retirement including the benefit under Regulation 26. ;
- d.) Payment of pension including Dearness Relief in terms of existing Pension Regulations (By AIRBEA, SBRA and its affiliates);
- e.) Calculation of Pension by including the service from the date of initial appointment on temporary basis before regularisation, itself;
- f.) Payment of pension at 50% of 'Pay' after rendering service of 20 years (i.e., instead of 33 years) and payment of proportionate pension after serving 10 years
- g.) Payment of pension duly reckoning higher of last ten months' average 'Pay' or 'last 'Pay' drawn' instead of last ten months' average 'Pay';
- h.) Counting of period spent on leave during service for which leave salary is payable and all extraordinary leave granted on medical certificate shall count as qualifying service, unless otherwise decided.
- i.) Interest on the total amount due and payable at 9% as on the date of payment, as directed by Hon'ble Supreme Court; and
- j.) Payment of pension and gratuity duly including temporary service rendered before

regularisation;

k.) Payment of pension taking into account full length of service in respect of part-time employees;

l.) Extension of another option to choose Superannuation Benefits in respect of those who were in service as on 01.04.2017 & payment of pension as per Pension Regulation as on the date of merger (By SBRA and its affiliates) ;

m.) Recognition of and discussion with SBRA/AIRBEA (By AIRBEA/SBRA and its affiliates);

n.) Extension of/continuation of benefits which were available in erstwhile Associate Banks such as, Shradhaanjali Scheme, etc., (By SBRA and its affiliates);

o.) Extension of pension option to resignees and those who are compulsorily retired, removed from service and discharged from services;

p.) Insurance coverage of all retirees to the extent of Rs.3.00 lakhs, which is the minimum insurance cover extended to the employees, with a payment of premium by the Bank/s. This is with an option to enhance the scope & quantum of coverage with payment of premium by the retirees/pensioners in 10 monthly instalments. (By SBRA and its affiliates);

q.) Obtention of Letter of Undertaking/indemnity on a stamp paper of Rs.200/- (By SBRA and its affiliates);

r.) Stoppage of pension in case of alleged non-submission of Life Certificate (By SBRA and its affiliates);

s.) Recovery of Pension without following principles of natural justice, when the Bank itself is not entitled to recover any amount (By SBRA and its affiliates);

The benefits which are being denied by the Bank, which needs to be pursued.

a.) Payment of Provident Fund (as third benefit)

b.) Discrimination in Staff Welfare Fund

c.) Addition of ailments in REMBS

d.) Non-extension of benefits as per REMBS

It is also informed that State Bank Retirees Association has incurred directly or through State Bank of Mysore Pensioners' Commune to the extent of Rs.29.79 lakhs. Major contributions are from SBMPC – Rs.19.83 lakhs and SBHREA – Rs.10.17 lakhs. This expenditure does not include the expenditure incurred by SBHREA for fighting Regulation 29(5) benefit, 'Shradhaanjali' Scheme and 1959 Scheme pension revision issues. This expenditure excludes amounts spent by SBMPC before formation of SBRA. **All other affiliates are also requested to contribute to legal fund.** Affiliates are also requested to update annual subscriptions.

State Bank Retirees Association is a unique concept, wherein affiliates are also affiliates of various Apex Organisations. Consequently, all our activities are restricted to issues with State Bank of India only. For abundant clarity, we wish to say that Some of those who attended our meeting on 24.05.2025 have sought clarification regarding relationship of SBRA vis-à-vis affiliates and their Apex Organisations. We would like to clarify in abundance that State Bank Retirees' Association takes up the issues with or issues relating to State Bank of India only. SBRA does not take up issues with regard to industry level issues like pension updation, ex- gratia, etc. Each of the affiliates are entitled to affiliate with any Apex Organisation and has full freedom in respect of any of the industry level issue. Views or opinion of any of the functionaries or their organisation in relation to Industry level issue in any communication is neither applicable nor bind any other affiliate or members belonging to other affiliates. But every affiliate has full freedom to have any view or opinion in relation to Industry level issue and is their independent opinion. No other affiliate or its functionaries or functionaries of SBRA can enforce or compel functionaries or affiliate to have any view or opinion or stand. The relationship of affiliates with their Apex Organisation or opinion of Apex organisation is binding on that particular affiliate or its members only. But it is not binding on other affiliates or functionaries of State Bank Retirees Association.

All doubts were clarified and answered. Meeting concluded with the Vote of Thanks.