



*Freedom is never
voluntarily given by
the oppressor; It must
be demanded by the
oppressed.*
- Martin Luther King Jr.

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A Journal of SBISUHC

Even the WEAK becomes STRONG when they are united - Fridrich

WISH YOU AND YOUR FAMILY A VERY HAPPY AND PROSPEROUS NEW YEAR 2026

NEW YEAR 2026 CELEBRATIONS AT LHO KOTI, HYDERABAD



Main Branch, CCPC, CPPC, SCAB, NRI Branch, and Commercial Branch. Members gathered at their respective units to exchange New Year greetings and reaffirm their commitment to the ideals of the Union.

The programme culminated at the LHO Unit Office in the evening, where members from different modules came together in a vibrant display of fraternity and mutual goodwill. The occasion provided an opportunity for members to interact, exchange pleasantries, and strengthen the bonds that unite the Union.

The advent of New Year 2026 was celebrated with great enthusiasm and camaraderie at the Union Headquarters and SBISMACC Society in the presence of a large number of members. The celebrations reflected the rich traditions and heritage of the Union while ushering on new hopes, innovative thinking, shared values, and a renewed spirit of unity and solidarity among the membership.

The celebrations commenced at various branches and offices located in the LHO Compound, including Hyderabad



Com. Sridhar, President, Com. K. S. Sandilya, General Secretary of our mighty Union - SBISUHC, along with office bearers from the Headquarters and the City Modules of Secunderabad, Hyderabad, and Cyberabad, actively participated in the celebrations.

The New Year celebrations served as a reaffirmation of the Organisation's enduring commitment to collective strength, mutual respect, and member-centric values. As the Organisation steps into 2026, the event infused fresh energy and optimism, inspiring members to work together towards greater achievements in the year ahead.



INTER CIRCLE KABADDI TOURNAMENT 2025-26 – A GRAND CELEBRATION OF SPORTSMANSHIP AND TEAM SPIRIT

Sports and Games are not mere activities that enhance physical fitness; they also play a vital role in shaping the overall personality of an individual. They nurture discipline, sportsmanship, team spirit, unity, and a sense of belongingness while fostering collective cooperation and mutual respect among participants. Among the traditional sports of Indian origin, Kabaddi and Kho-Kho continue to hold a special place for their ability to promote agility, teamwork, and determination.

As part of its commitment to sports and employee welfare, State Bank of India conducts Inter Circle Tournaments every year across different Circles. For the year 2025, Hyderabad Circle had the privilege in hosting the prestigious Inter Circle Kabaddi Tournament from 8th to 12th December 2025.

The four-day tournament was conducted with great grandeur and meticulous planning, showcasing Hyderabad Circle's organizational excellence and commitment to hospitality. Participants representing various Circles of the Bank were extended warm hospitality, wholehearted support, and every possible facility to ensure a comfortable and memorable experience throughout the event.

The tournament witnessed enthusiastic participation, intense competition, and remarkable displays of skill, determination, and sportsmanship. The event also stood as a shining example of teamwork and coordination among the participating teams and the dedicated volunteers who worked tirelessly day and night to ensure the smooth conduct of the tournament and the well-being of the participants.

The successful conduct of the tournament was made possible under the constant monitoring and supervision of Shri S. Radhakrishnan, President, Circle Welfare Committee and Chief General Manager, Hyderabad Circle, and Shri Priyadarshi Pankaj, Deputy General Manager & Circle Development Officer. The event also benefited immensely from the effective guidance, leadership, and organizational abilities of Com. K. Sreenivasa Sandilya, General Secretary, SBISUHC and Secretary, Circle Welfare Committee, whose dedicated efforts played a pivotal role in the flawless execution of the tournament.

The Circle earned special appreciation for the exemplary hospitality and meticulous arrangements extended to all the participating teams throughout the tournament. From accommodation, transportation, and

catering to medical assistance and venue management, every aspect was planned and executed with utmost care and professionalism. Players and officials from all the Circles wholeheartedly acknowledged and appreciated the excellent arrangements made by Hyderabad Circle, describing the tournament as one of the most well-organized and hospitable sporting events conducted by the Bank in recent years.

The tournament will be remembered not only for the exciting matches and sporting excellence displayed on the field but also for reinforcing the values of unity, cooperation, discipline, and camaraderie that form the cornerstone of State Bank of India's sporting culture.



HISTORIC SUCCESS OF THE UFBU X CAMPAIGN FOR 5-DAY BANKING

The Twitter (X) Campaign held on 18th January 2026 (Sunday), as part of the agitational programme launched by the United Forum of Bank Unions (UFBU) demanding the introduction of Five-Day Banking and resolution of issues relating to the Performance Linked Incentive (PLI) Scheme through bilateral discussions, turned out to be a historic and resounding success.

The campaign emerged as a thunderous victory, with the demand for **5-Day Banking** trending at **No. 1 across India** for more than seven continuous hours, from 8:00 AM to 3:30 PM.

This remarkable achievement reflected the strength, unity, and determination of an organized and conscious membership standing together for a common cause. The campaign demonstrated the collective resolve of bank employees and officers in amplifying their long-pending demands through the effective use of social media.

A heartfelt salute to every comrade who transformed social media into a powerful platform of solidarity, awareness, and collective action. Hundreds of posts and thousands of voices echoed in unison, carrying the message far and wide with unwavering commitment. While many comrades contributed more than 100 posts, several crossed 200 and 300 posts during the campaign. One exceptionally dedicated warrior went a step further, contributing over 1,200 posts single-handedly, exemplifying extraordinary commitment to the cause.

The overwhelming participation has generated tremendous enthusiasm among members and fostered a healthy spirit of competition, unity, and camaraderie. More importantly, it reinforced the collective strength of the banking fraternity and showcased what can be achieved when members come together with a shared purpose and an unyielding fighting spirit.

The campaign will be remembered as a landmark event in the movement for Five-Day Banking, demonstrating the power of collective action and setting a new benchmark for digital mobilization and member engagement. It stands as a shining example of how unity, determination, and coordinated efforts can effectively advance the collective aspirations of bank employees across the country.

HUMAN CHAIN PROTEST – A POWERFUL DISPLAY OF UNITY AND RESOLVE

The Human Chain Protest held at Necklace Road, Hyderabad, as part of the agitational programme launched by the United Forum of Bank Unions (UFBU) demanding the implementation of Five-Day Banking and resolution of issues relating to the Performance Linked Incentive (PLI) Scheme, emerged as a magnificent symbol of courage, unity, and determination.

Scores of members of SBI Staff Union Hyderabad Circle actively participated in the programme and contributed significantly to its grand success. Around 3,000 comrades joined hands in solidarity, creating an impressive human chain that reflected the collective strength and unwavering resolve of the banking fraternity. Comrades travelled from distant centres such as Sangareddy, Vikarabad, and several other regions, overcoming every challenge with remarkable commitment and dedication to the cause.

Simultaneously, rallies and demonstrations were organized across Nizamabad, Adilabad, Nalgonda, Mahabubnagar, Suryapet, Khammam, Warangal, and many other centres, reflecting the same militant spirit, solidarity, and collective determination. These programmes sent a loud and clear message that bank employees are united, resolute, and prepared to continue the struggle until their legitimate demands are achieved.

Heartfelt thanks are due to every comrade who sacrificed personal time and stood firmly with the movement. Your enthusiastic participation has infused tremendous energy and confidence into the ongoing struggle. This is only the beginning of a larger movement. Five-Day Banking is neither a favour nor a concession; it is a legitimate demand of the banking fraternity. History has repeatedly demonstrated that rights are never bestowed as charity—they are secured through collective action, perseverance, and unwavering determination.

The unprecedented response to the Human Chain Protest has further strengthened the resolve of bank employees across the country and reaffirmed the power of unity in achieving common objectives. The movement continues with renewed vigour, confidence, and conviction that sustained collective efforts will ultimately lead to success.

HISTORIC STRIKE PROGRAMME – A RESOUNDING EXPRESSION OF UNITY AND DETERMINATION



The Strike Programme conducted at the LHO Premises, Koti, on 27th January 2026, as part of the agitational programme called by the United Forum of Bank Unions (UFB) demanding the implementation of Five-Day Banking and resolution of issues relating to the Performance Linked Incentive (PLI) Scheme through bilateral discussions, was a grand and historic success.

More than 10,000 comrades from State Bank of India and various other banks participated in the programme, making it one of the most powerful demonstrations of collective strength witnessed in recent times. Comrades from Sangareddy, Medak, Siddipet, Vikarabad, and several other centres travelled long distances and stood shoulder to shoulder in solidarity, reaffirming their commitment to the common cause.

Simultaneously, militant and highly successful agitational programmes were organized across Nalgonda, Nizamabad, Warangal, and several other centres. The streets reverberated with the voice of resistance, determination, and unity. Revolutionary greetings and heartfelt thanks are due to all comrades whose dedication and active participation strengthened the movement across the State.

A special salute is due to our Lady Comrades. Despite numerous challenges and personal inconveniences, their enthusiastic participation and indomitable fighting spirit emerged as one of the greatest strengths of the movement. Their presence added immense energy, inspiration, and confidence to the struggle and contributed significantly to the resounding success of the strike programme.

Comrades, our struggle extends beyond the demand for Five-Day Banking. It is also a struggle against anti-worker and anti-public policies that seek to

undermine the strength and character of Public Sector Banks. We must continue to resist every such challenge with greater unity, courage, and determination.

Every comrade who participated in the continuous agitational programmes over the preceding two months has played a vital role in taking this movement to greater heights. On behalf of our mighty Union, we extend revolutionary greetings and sincere thanks to every member for making this strike disciplined, massive, and historic.

The significance of 27th January carries a special meaning in the history of SBISUHC. On 27th January 2025, the membership stood firmly behind the Union leadership and ensured the victory of the new Working Committee during the 26th General Body Meeting elections. Exactly one year later, on 27th January 2026, the membership once again demonstrated its unwavering confidence in the elected leadership through its unprecedented participation in the strike programme.

What began as a scheduled union activity evolved into a historic movement because of the commitment, dedication, and unity displayed by the comrades. The Human Chain Protest had offered a glimpse of the growing sentiment among the membership, but the massive strike itself presented the true picture—reflecting the collective aspirations, determination, and resolve of employees for the implementation of the Five-Day Work Week and the protection of their legitimate rights.

The success of the strike has reaffirmed a timeless truth: when members stand united, no challenge is insurmountable and no legitimate demand can remain unfulfilled for long.





A STUDENT STUDYING IN SWITZERLAND WRITES

While studying in Switzerland, I rented a house near the school.

The landlady Kristina was a 67-year-old single old lady who had worked as a teacher in a secondary school before she retired.

Switzerland's pension is very good, enough not to worry about food and shelter in her later years.

However, she actually found "work" - to take care of an 87-year-old single old man.

I asked if she was working for money.

Her answer surprised me:

"I do not work for money, but I put my time in the 'time bank', and when I cannot move in my old age, I can withdraw it."

The first time I heard about this concept of "time bank", I was very curious and asked the landlady more.

The original "Time Bank" was an old-age pension program developed by the Swiss Federal Ministry of Social Security. People save the 'time' taking care of the elderly when they are younger, and when they become old, ill or need care can withdraw it.

Applicants must be healthy, good at communicating and full of love. Everyday they have to look after the elderly who need help.

Their service hours will be deposited into the personal 'time' accounts of the social security system.

She went to work twice a week, spending two hours each time helping the elderly, shopping, cleaning their rooms, taking them out to sunbath, chatting with them.

According to the agreement, after one year of her service, "Time Bank" will calculate her aggregate period she has worked and will issue her a "time bank card".

And, when she needs someone to take care of her, she can use her "time bank card" to withdraw "time and time interest". After proper verification, "Time Bank" will assign other volunteers to take care of her at the hospital or at her home.

One day, I was in school and the landlady called and told that she fell off the stool when she was wiping the window.

I quickly took leave and sent her to the hospital for treatment.

The landlady had fracture in her ankle and needed to stay in bed for a few days.

While I was preparing to apply for a home to take care of her, the landlady told me that I need not worry about her.

She had already submitted a withdrawal request to the "Time Bank".

Sure enough, in less than two hours "Time Bank" sent a nursing worker to come and take care for the landlady.

The nursing worker took care of the landlady everyday, chatted with her and made delicious meals for her.

Under the meticulous care of the nursing worker, the landlady soon recovered her health.

After recovering, the landlady went back to "work". She said that she intends to save more time in the "time bank" while she is still healthy.

Today, in Switzerland, the use of "time bank" to support old age has become a common practice.

The Swiss government also passed legislation to support the "Time Bank" scheme.

What a Beautiful concept ! Hope it gets adopted all over the world too !!!

MY JOURNEY AS A TESTER IN THE YONO 2.0 CUG CAMPAIGN

The Reward and Recognition program for CUG testing of YONO 2.0, conducted from 15 October 2025 to 30 November 2025, provided me with a valuable opportunity to actively contribute to the Bank's digital transformation journey. This pre-launch initiative aimed to rigorously test the YONO 2.0 application before its public rollout, with the objective of identifying gaps, strengthening system reliability and ensuring a seamless digital experience for customers.

Under the able guidance of our Branch Manager, Sh. Kodati Pradeep Kumar, I had the opportunity to explore the application extensively through hands-on testing, covering ten diverse financial and non-financial customer journeys. Through consistent end-to-end testing, I successfully executed approximately 4,600 transactions, closely replicating real-life customer scenarios to evaluate the platform's robustness, usability and operational stability.

The financial journeys tested included important services such as UPI transactions, fund transfers, bill payments, deposits, YONO Cash, and credit card bill payments. Alongside these, I also evaluated several non-financial journeys including debit card issuance, Demat account opening, referrals and cheque management services, account transfer, nominee details. This comprehensive coverage enabled a holistic assessment of the application from a customer's perspective across multiple use cases.

The structured and intensive pre-launch testing process helped me gain valuable insights into the practical user experience and enabled me to share meaningful and actionable feedback for further enhancement of the application. This initiative not only strengthened my own digital capabilities but also contributed to improving the overall quality, reliability and customer-friendliness of the YONO 2.0 platform ahead of its public launch.

One of the most proud and motivating moments of this journey was being felicitated by the Hon'ble Chairman, Sh. Challa Sreenivasulu Setty, on 22 December 2025, in recognition of my contribution

to the campaign. Being honoured as Digital Champion – Champion of the Circle stands as a significant milestone in my professional journey and further inspires me to continue supporting the Bank's vision of innovation, excellence and digital empowerment.

P Suresh Kumar

Associate, PF- 7652097,
Chanchalguda Branch, Hyderabad Circle.



LIFE : DEFEAT

"Death is nothing, but to live defeated and inglorious is to die daily."

- Napoleon Bonaparte.

Remember every defeat makes us perspective and makes us think about being productive for the future. No one is defeated until he fights. Defeat is the first lesson for victory.

**A beautiful relationship
is a journey from**

**ME TO
WE**

INTELLIGENCE EXISTS QUITELY IN EXPERIENCE

Scientists once observed something fascinating about ants. While storing grains and seeds for future use, ants usually break the seeds into two pieces before keeping them in their nests. The reason is remarkable — once broken, most seeds lose their ability to germinate, helping the ants preserve their food supply safely for long periods.

However, researchers noticed an extraordinary exception. Coriander seeds stored by ants were not broken into two pieces, but into four. Curious about this unusual behaviour, scientists conducted detailed studies and eventually discovered that coriander seeds can still germinate even after being split into two halves, but they lose that ability only when divided into four parts.

What is astonishing is this — ants had already “known” this long before science formally discovered and proved it in laboratories.

This reminds us of an important truth: experience is one of the greatest teachers. Nature, animals, and generations before us often learn through observation, survival, and lived experience. Science may later explain the reasons, but wisdom frequently exists much earlier in practice.

In the same way, many traditions, values, and methods passed down by our elders are not merely habits without meaning. They are often the result of decades — sometimes centuries — of collective human experience, observation, and understanding. Our ancestors may not always have had laboratories or scientific terminology, but they possessed practical wisdom shaped by life itself.

Modern knowledge and scientific discovery are invaluable, but they should not make us dismiss the lessons inherited from elder

generations. True progress comes when knowledge and experience walk together — when we continue to learn, question, and also preserve the wisdom earned through generations of lived reality.

The ants teach us a simple but profound lesson: intelligence is not always loud, modern, or formally documented. Sometimes, it quietly exists in experience, observation, and continuity.

DONATIONS RECEIVED FROM UNITS - UPTO MARCH 2026

S.No.	NAME	UNIT	AMOUNT
1.	Com. P. Pramoda Spl. Associate	Adalath Road Warangal	20,000/-
2.	Com. M. Narmada Spl. Associate	RACPC Himayat Nagar	10,116/-
3.	Com. B. Pravalika Sr. Associate	Gunfoundary	1,000/-

**Anything is possible when you
have the right people there to
support you.**

*True leadership isn't about giving orders
from afar — it's about standing strong
beneath others and lifting them up to
reach what they couldn't on their own.*

*Anyone can point the way, but only a
real leader gets under the weight to help
others climb higher.*

*So, stop pointing and start lifting. That's
how you build people, and that's how
you build true leadership.*

COMPARE PRICES: COMPARE PRICES ON DIFFERENT E-COMMERCE WEBSITES

- Use Cash-on-Delivery: If a website seems suspicious, opt for the cash-on-delivery payment method.
- Choose Verified Sellers: Prefer buying from "Verified" or "Trusted" sellers on e-commerce websites.
- Verify Offers: Be cautious of offers that seem too good to be true.
- Secure Transactions: Remember, you never need to enter a PIN, password, or OTP to receive money.
- Avoid Public Networks: Do not make e-shopping transactions using public computers or networks.
- Protect Your Information: Do not save your card details, date of birth, phone number, etc., on unreliable e-shopping websites.
- Verify Sellers: Do not make advance payments on C2C platforms like OLX, Quikr, etc., without verifying the seller's credentials.
- Beware of QR Codes: Do not scan QR codes to 'receive' money if an unknown person asks for it on WhatsApp or Telegram.

LEFT OUT AT WORK

In the room, the voices flow,
Laughter, stories, meetings go.
But in the silence, I just see,
A world that moves without me.

Coffee break, they start to chat,
I sit nearby — just hearing flat.
No signs, no eyes that look my way,
Just nod and smile, then fade away.
I work, I try, I give my best,
But still feel different from the rest.
Inclusion's more than open doors —
It's hands, and hearts, and something more.

So pause, and see the world I know,
Use your hands, let kindness show.
Together, truly side by side,
In silence, we don't have to hide.

- **ANIL SAI**, LCPC
Specially Abled



POSITIONS are temporary
RANKS and **TITLES**, are limited.
But the way you treat people,
will always be remembered

THE SAIL, SAILOR SAILS WITH

From the SAIL to the last WOOD it is attached to.....

First of all I am sorry for troubling by sharing my grief and pain. I didn't want to speak about my pain at first but when you started "starting my forced departure" with sympathy & empathy like sticker feelings, I could not hold that pain any further within me.

Indeed I lost faith in good, evil, Dharma, Karma, God, Fate, Destiny, Ethics, Ethos, Trust, Sympathy, Empathy, Compassion, Principles, Responsibilities and whatnot..... all these are trash & trap in reality. At this juncture they are apparently the weaknesses of foolish people and I may be the one who went even far beyond them. All these made me a truly cursed divorcee (nothingness) of my own self (against once felt pride as having been bestowed with some of them). Empathy might have been out of the world in search of its own true meaning.

Let there not be anymore, such an opportunity to express any pain of mine to anyone. If it is a dearth it is mine, and if it is a death it is mine. No one else can feel it. What is there for them in it, for them to feel about it? One day I came alone, surely I shall leave alone a day.

Maybe I have not done any good to anyone and maybe they feel I don't deserve any gestures too..... Call it "fate or its betrayal". The end result is one and the same.

Don't get furious on my words, I am not so timid to leave abruptly. I shall wait for the time 'till it takes to finish its revenge against me. If not mine, at least let its wish be fulfilled'. It is too hard to believe; but true, "Time is the only School, Opportunity is the only Teacher and Deception is only the lesson finally taught in Life (irrespective of the number of happenings one might come across)".

Don't let any of these feelings interfere with anyone's determination towards their goals (the way they are aligned). Let your path be fundamentally aligned with the beliefs & standards

of the lives closely followed by you and let your thought process be enlightened further in every sphere to become a beacon for the next Generation to get inspired from and become The Next Gen Sailors!.

Yes, yet the known fact!

Yacht always bends well inclined towards the waves & tides showing its readiness instantly, but not for the SAIL (the curved piece of cloth tied as driving & directing force) that tirelessly sacrifices itself (tearing-wearing up in the winds) to dive that Yacht to its destination. The SAIL never abandons the Yacht till its death, but not the other. Maybe it's not the fault of SAIL that it had never met another Yacht before, for it to have learnt the effects & efforts of timing of wave & tide, the power advantage of being in shell, ease of abandonment for self-survival. Reality is always bitter and it is the biggest CURSE TO BE TRUTHFUL FROM THE CORE OF THE HEART. Still the SAIL shows its gratitude even for that abandonment by giving a last push in the right direction in return for such a beautiful act, believe it or not yet it is blamed to be not trustworthy being undependable. Who can make out and to whom it is visible even if that sail wept in the sea water where it was abandoned, it is all water no matter from the salty sea or from the eyes of the sail. Sail sailor sails with, to sail across the sea, the sailor makes the SAIL wear-up or tear-up and even finally Shred the SAIL, but the SAIL shall never do the same. Yet, the act of sailor is never called unnatural in this "world of habitual Shredding".

Maybe, now I am a piece of cloth drowning in the sea abandoned alone, but remember that once I was the SAIL of you voyage with my driving force to accomplish your desired sail across the deep rouge Sea. My dear the last wood, finish the finale with care to take my friend ashore even on my death, it is still dearth as this water appears shallow despite being deeper, never letting him dive alone. Bye... May this shredding leave a learning for me next if the birth exists and for sure you are lighter to sail now....

THE SAIL being mother of Sails, she curse not them but tearsoff herself to save them even at her peril no matter her tears do not appear distinct in the salty water you sail in.

It is hard but truth, maybe it is in the core that's why it's "hard core truth". A wonderful learning for me. Alas! It took the toll of my entire life. "You can, Yes you only can" to get you started, then "Confident of you & have confidence in you" to get the finishing touch and finally "sympathy, empathy and solidarity" before being shredded. "Worth learning life", it too is something an emotional self-killer touch before one breathes the last. I am not afraid, someone else might be waiting beneath the seas to play further with me when I reach them in pieces torn by my sailor and yacht. It is a truthful person who can't even rest in peace! may be because he will be betrayed for his last rights too.

Bye my dear last wood!

Touch wood! You long live and forget not to make sure that my loving sailor lives long with success....

My last word.....,

I know the pain and curse of the betrayal, please! don't betray my sailor.

Despite having been shredded, I don't curse you both.

May it look foolish, but I was taught to bless and I bless you.....

"may you reach shore safe, may you long live".....

"Odds! I am left shredded for them"....

-- A shredded SAIL shedding-drowning in years of tears.

A Satisfied life is better than a Successful life.

"Because our success is measured by others, but our satisfaction is measured by our own soul, mind and heart."

VERSATILE LEADERSHIP



When I saw the image, I had a doubt... who is a good leader? The Duck or the Chicken?

But I started realizing that my doubt was not "Right vs Wrong" but "Context vs Situation"

1. When a team is experienced and skilled, they do not need a pathfinder, they need a mentor. By walking behind, you give your team the freedom to explore and lead, while you stay back to ensure no one is left behind and the entire team is intact.

The Chicken is leading from behind; This is about Empowerment and Safety.

2. When a team is facing a peculiar new challenge, a deadline, or a period of uncertainty, they need a trailblazer. They need someone to absorb the "resistance," set the pace, and say, "Follow me, I have got the path cleared."

The Duck is leading from the front; This is about Clarity and Momentum.

The best leader is not the one at the front or the one at the back but the one who knows when and where to take position.

If you are always the "Duck," you might hinder your team's growth and at the same time, if you are always the "Chicken," your team might lose their sense of direction.

This is known as the Situational Leadership.

A good leader is not stuck in one position. The Leader has the emotional intelligence to know when to be the duck and when to be the chicken.

If your team is learning, lead from the front.

If your team is growing, lead from behind.

This is the Secret of Versatile Leadership.

Because the Leadership theory does not teach, the Leader must learn.

- Com. K. Rajeshwar Rao
Vice President

BANK CAN'T RE-EVALUATE PLEDGED GOLD ONCE LOAN REPAID, RULES SC

REVIVES CASE AGAINST BANK OFFICIALS WHO REFUSED TO RETURN GOLD

NEW DELHI: The Supreme Court has ruled that a bank cannot re-evaluate gold pledged against a loan after it is repaid and restored the FIR/chargesheet against bank officials, which was lodged by the borrower alleging that they did not return the ornaments on ground that those were found to be fake. A bench of Justices Sanjay Karol and Manoj Misra said in a judgment last week, "It is true that the appellant (Abhishek Singh) repaid the amount, but with substantial delay. However, once the loan is settled, it is difficult to understand as to why the gold was revalued and auctioned."

Singh had taken a loan of Rs 7.7 lakh from the Motijheel branch of Bank of India in Bihar on July 22, 2020, after pledging 254gm of 22-carat gold ornaments as security. He repaid the loan on March 31, 2023.

However, when he demanded the ornaments back, the bank told him that when he had not paid, back the loan with interest on time, the ornaments were re-evaluated and were found to be fake. As he had not repaid the loan amount at the time of revaluation, the gold-plated ornaments were confiscated and auctioned.

The bank also lodged an FIR against Singh for cheating on May 22, 2023. Singh too lodged an FIR accusing the bank officials of misappropriating the gold ornaments. The bank officials challenged registration of the FIR against them before Patna high court (HC), which quashed it, saying the FIR was a counter to the FIR lodged against them by the bank. Singh appealed before Supreme Court.

Faulting the High Court for quashing the FIR against bank officials, the top court said, "The discussion made by the High Court in quashing the FIR in no way addresses the possibility of the respondents' possible involvement in the misappropriation of the gold pledged."

Writing the judgment, Justice Karol said, "At all times, the appellant had no access to the gold which, after its initial valuation, was always kept in the safe custody of the bankers. Fraud, if any, whether perpetrated at the first instance of valuation or later, is a matter which could be unearthed only after a trial based on the evidence led by the parties."

"But, as of now, in no circumstances, it can be said that no prima facie case regarding commission of an offence, as alleged in the FIR, is made out from its perusal." The court ordered the bank officials to face trial in the case lodged by Singh.

Source : Times of India

KEYS HANDLING BY CASH INCHARGE AND JOINT CUSTODIAN

Reserve Bank of India formulates the rules and regulations in conducting of Banking operations. In banking operations the responsibility of safe and security of cash and valuables is utmost importance. The system it self is self explanatory that the proper handling of keys by the Cash In-charge and the Joint Custodian is a critical aspect. This system is designed to ensure accountability, transparency, and minimizes the risk of fraud or misuse.

The concept of dual control system forms the foundation of key handling in our bank. The keys pertaining to strong room, cash safe or lockers are divided between two responsible officials i.e., the Cash In-charge and the Joint Custodian. Neither individual has complete access independently nor a single person can open or access secured areas alone. The keys held by the Cash Incharge are typically one part of a set required to open the cash safe or vault by himself not depending upon any other person. The Joint Custodian on the other hand acts as a supervisory authority and uses the second set of keys which are required to access secured areas along with Cash Incharge.

Proper procedures must be followed while handling these important keys to avoid any untoward incidents. At the beginning of the business hours, both custodians must be present to open the strong room or safe. Similarly, at the close of business, both must again jointly verify the contents and lock the strong room or safe. Keys must always be kept in personal custody and should never be handed over to unauthorized persons. In case of absence, keys should be formally handed over to another authorized official with proper documentation and approval from higher authorities. Loss of keys is treated as a serious security breach and must be reported immediately followed by necessary measures such as changing locks.

In the recent past it is observed that the above procedure is being taken casually and adopting shortcuts while operating the keys by both custodians. The management is also conducting surprise checks by reviewing the CCTV footage at frequent intervals. Any violation of the procedure is viewed seriously by the top management.

It is strictly emphasized that the joint custody system for handling keys is a vital internal control mechanism in banking. The coordinated role of the Cash Incharge and the Joint Custodian ensures safety of assets, prevents fraud and upholds the integrity of banking operations. Please ensure Strict adherence to prescribed procedures which is essential to maintain trust and efficiency in the keys handling.

- D. UDAYA BHASKAR
DGS, H.Qrs., SBISUHC





FAREWELL TO COM. U. BALA MURALI KRISHNA

Com. U. Bala Murali Krishna, Vice President of the Hyderabad Module, retired from the services of the Bank on 31st March 2026, bringing to a close a distinguished career marked by dedication, commitment, and selfless service to both the Bank and the membership.

After rendering glorious service in the Indian Air Force, Com. Bala Murali Krishna joined the Bank on 5th January 2009. His association with the Union gained further momentum when he was co-opted as Regional Secretary, Nacharam Region, in 2018. During the challenging post-merger phase of the Associate Banks, he played a pivotal role in guiding and supporting members through a critical period of transition. His leadership, accessibility, and unwavering commitment helped strengthen the spirit of unity and unionism among the membership across the region.

Over the years, Com. Bala Murali Krishna earned the respect and admiration of members and colleagues alike through his sincerity, integrity, and tireless efforts in safeguarding the interests of the membership. In recognition of his leadership qualities and dedicated service, he was elected as Vice President of the Hyderabad Module during the 26th General Body Meeting held on 27th January 2025.

Throughout his tenure, Com. U. Bala Murali Krishna rendered exceptional, selfless, and dedicated service to the Organisation. His steadfast conviction, unwavering loyalty, and deep commitment to the cause of the membership have left an indelible mark on the history of our mighty Union. His contributions and sacrifices will be remembered with gratitude and respect for years to come.

State Bank of India Staff Union, Hyderabad Circle, places on record its profound appreciation for the exemplary services rendered by Com. U. Bala Murali Krishna. His contributions shall remain an integral part of the Union's rich legacy and continue to inspire future generations of trade union leaders and activists.

On this occasion, we extend our heartfelt gratitude and convey our best wishes to Com. Bala Murali Krishna and his family for good health, happiness, prosperity, and success in all their future endeavours. We wish him a fulfilling, joyful, and rewarding second innings of life.



SOME IMPORTANT E-CIRCULARS ISSUED

STAFF: MISCELLANEOUS ROLL-OUT OF "SBI SMART CONTACT" QR CODE-BASED DIGITAL CONTACT SOLUTION

CDO/P&HRD-PM/41/2025 - 26 DATED 05/01/2026

BANK'S OUTSOURCING POLICY (NON-IT) VER-10.0

RB&O/DMD(Ops.-CM)/TPM/VM(Non-IT)/3/2025 - 26 DATED 06/01/2026

CTS CLEARING UNIFORM HOLIDAY 2026

R&DB/AGNYBKG-CTS/15/2025 - 26 DATED 09/01/2026

DISBURSEMENT THROUGH IOI IN RLMS

NBG/RE,H&HD-HL/61/2025 - 26 DATED 12/01/2026

NOTICE OF STRIKE BY UNITED FORUM OF BANK UNIONS (UFBU) AND ABOA FROM MIDNIGHT OF 26TH JANUARY 2026 TO THE MIDNIGHT OF 27TH JANUARY 2026

CDO/P&HRD-IR/45/2025 - 26 DATED 17/01/2026

MASTER CIRCULAR ON NON-HOME TRANSACTIONS

R&DB/BOD-GB/44/2025 - 26 DATED 19/01/2026

CLARIFICATION: FITMENT FORMULA ON PROMOTION FROM CLERICAL CADRE TO OFFICERS' CADRE OFFICERS PROMOTED ON OR AFTER 01.11.2022

CDO/P&HRD-IR/46/2025 - 26 DATED 20/01/2026

POLICY ON KYC-ELIMINATION OF REQUIREMENT FOR OBTENTION OF KYC DOCUMENTS MULTIPLE TIMES

RB&O/OPS-KYC/KYC/18/2025 - 26 DATED 23/01/2026

POLICY ON CASH RETENTION LIMIT - REVIEW

R&DB/AGNYBKG-CC/20/2025 - 26 DATED 31/01/2026

POLICY ON GUARDING OF CURRENCY CHESTS

R&DB/AGNYBKG-CC/19/2025 - 26 DATED 31/01/2026

CENTRALISATION OF OLRR AT CCPC

R&DB/AGNYBKG-CTS/18/2025 - 26 DATED 31/01/2026

E-PHARMACY SCHEME FOR MEMBERS OF "SBI ELITE POLICY" & "SBI HEALTH ASSIST (POLICY 'B') FOR 2026-27: AVAILABILITY OF E-PHARMACY SERVICES FOR ONLINE APPLICATIONS & OFFLINE APPLICATIONS

CDO/P&HRD-PM/48/2025 - 26 DATED 31/01/2026

POLICY ON CASH RETENTION LIMIT - REVIEW AGENCY BANKING DEPARTMENT

R&DB/AGNYBKG-CC/20/2025 - 26 DATED 31/01/2026

RETAIL LOANS: P-GOLD LOAN ADDENDUM TO P GOLD LOAN MASTER CIRCULAR

R&DB/PBU/CD&e-COM-GL/23/2025 - 26 DATED 06/02/2026

MASTER CIRCULAR ON HOME & HOME RELATED LOANS UPDATED AS ON 31/01/2026

NBG/RE,H&HD-HL/71/2025 - 26 DATED 07/02/2026

STAFF: MISCELLANEOUS - PAYMENT OF DEARNESS ALLOWANCE FOR THE MONTHS OF FEBRUARY, MARCH & APRIL 2026

CDO/P&HRD-IR/52/2025 - 26 DATED 09/02/2026

MASTER CIRCULAR CURRENT ACCOUNT VERSION 5.0

NBG/TBU-LTP/20/2025 - 26 DATED 16/02/2026

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

CDO/P&HRD-PPFG/53/2025 - 26 DATED 17/02/2026

RETAIL LOANS: AUTO LOANS- MASTER CIRCULAR

NBG/PBU/AL-AUTOLOAN/17/2025 - 26 DATED 20/02/2026

MASTER CIRCULAR ON TERM DEPOSITS AS ON 31.01.2026

NBG/PBU/RES-RES/16/2025 - 26 DATED 26/02/2026

WHISTLE BLOWER POLICY (VER.6.0): MODIFICATIONS

CRO/RM II-FPMD/6/2025 - 26 DATED 06/03/2026

MASTER CIRCULAR ON SAVINGS BANK ACCOUNTS

NBG/PBU/RES-RES/19/2025 - 26 DATED 10/03/2026

POLICY ON LENDING AGAINST GOLD COLLATERAL

CCO/CPD-ADV/112/2025 - 26 DATED 16/03/2026

MASTER CIRCULAR ON CAREER DEVELOPMENT SYSTEM (CDS): CLERICAL STAFF AND OFFICERS UPTO MMGS-III

CDO/P&HRD-CDS/55/2025 - 26 DATED 19/03/2026

MASTER CIRCULAR ON METAL GOLD LOAN UPDATED UPTO 28.02.2026

NBG/MGL/30/2025 - 26 DATED 25/03/2026

SEVA SARATHI (SS) DEPLOYMENT THROUGH STATE BANK OPERATIONS SUPPORT SERVICES PVT. LIMITED (SBOSS)

NBG/RNWM-BRANCHES/9/2025 - 26 DATED 30/03/2026

GOVT. BUSINESS: SMALL SAVINGS SCHEMES SOP ON SUKANYA SAMRIDDHI ACCOUNT

NBG/GAD-GBU/34/2025 - 26 DATED 30/03/2026

GOVT. BUSINESS: SMALL SAVINGS SCHEMES SOP ON SENIOR CITIZENS' SAVINGS SCHEME

NBG/GAD-GBU/33/2025 - 26 DATED 30/03/2026

GOVT. BUSINESS: SMALL SAVINGS SCHEMES SOP ON PUBLIC PROVIDENT FUND

NBG/GAD-GBU/32/2025 - 26 DATED 30/03/2026

Power concedes nothing without a demand. It never did and it never will. - Frederick Douglass

Members may send their suggestions / contributions to the Editor, Vigilant either by post to Union Office or through e-mail ID : sbisuhc.vigilant@gmail.com

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