



ANDHRA BANK RETIRED EMPLOYEES ASSOCIATION (ABREA)



DEDICATED 3 DECADES

— LEGACY EDITION —



ANDHRA BANK SPIRIT LIVES ON
THROUGH ITS *Retirees*

2026

**With best Compliments to
ANDHRA BANK RETIRED EMPLOYEES ASSOCIATION**



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“An Institution has only a beginning, no end...”

B. Pattabhi Sitaramaiah

DR. BHOGARAJU PATTABHI SITARAMAIAH GARU

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as per your convenience
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big happiness tomorrow!



Safe & Secure
Your Money,
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Rates



Trusted by
Millions,
For Generations



National Pension Scheme
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Build a Better Tomorrow



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For Senior Citizens
(60 years & above)

- Quarterly Interest Payout
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allowed as per rules



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Union Bank
of India

Dr. S. S. Ravi

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





Marking **50** years of Union Bank Bhavan

A proud symbol of legacy, strength, and progress.



Message



It gives me immense pleasure to learn that the Andhra Bank Retired Employees' Association (ABREA) is bringing out a Souvenir to commemorate its remarkable journey of nearly three decades of dedicated service to retired employees. I am delighted to convey my warm greetings and heartfelt congratulations to the Association on this memorable occasion.

Established in 1997 with the noble objective of bringing together former employees of Andhra Bank retired employees and safeguarding their welfare, ABREA has grown from a modest beginning into one of the largest and most respected retiree organisations in the banking sector with more than 11,000 members. The Association has consistently upheld the interests of retired employees while nurturing the spirit of unity, mutual trust and collective progress.

Over the years, ABREA has steadfastly worked under the inspiring philosophy of "Sharing & Caring." It has fostered a sense of belonging, mutual support and fellowship amongst its members. It has not only taken up issues relating to pension, healthcare, welfare measures and other matters affecting retirees but has also created a strong support system that enables members to remain connected long after their active service.

Equally commendable is ABREA's unwavering commitment to social responsibility through its inspiring motto, "Giving Back to Society." The Association has demonstrated that retirement marks not the end of service but the beginning of another meaningful chapter dedicated to society. Its initiatives in organising health camps, extending assistance to the needy, supporting educational and community welfare programmes, promoting social awareness and participating in various humanitarian activities are a shining example of compassion, empathy and selfless service.

Former employees are the true ambassadors of the Bank. Their wealth of experience, institutional knowledge, professional values and enduring relationships with customers and the community continue to strengthen the Bank's goodwill and reputation. Even after retirement, they remain valuable stakeholders whose guidance, encouragement and advocacy contribute to the growth and image of the institution. Their lifelong commitment to the values of integrity, service excellence and customer care continues to inspire the serving fraternity.

I wholeheartedly compliment the office-bearers, volunteers and members of ABREA for their untiring efforts in building a strong, caring and socially responsible organisation. Their dedication in safeguarding the interests of retirees while simultaneously serving society deserves the highest appreciation. I am confident that ABREA will continue to scale greater heights, strengthen its legacy of service and remain a role model for retiree organisations across the banking industry.

I extend my warm greetings to all the delegates, distinguished guests and participants for the grand conference celebrating the landmark journey of 30 years. I wish the Association success and convey my best wishes for the continued growth, prosperity and meaningful service of the Andhra Bank Retired Employees' Association in the years to come.



SURESH CHANDRA TELI
CHIEF GENERAL MANAGER (HR)

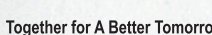
ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

E mail id sharbatjain555@gmail.com Mobile: 8966019488



Date: 30.07.2026



OF GREETINGS AND BEST WISHES

The President, General Secretary and Office Bearers
Andhra Bank Retired Employees Association (ABREA)

Dear Comrades,

On behalf of the All India Bank Retirees' Federation (AIBRF), we are delighted to learn that the 12th General Body Meeting of the Andhra Bank Retired Employees Association (ABREA) is being held on 23rd August, 2026 at Hyderabad.

2.ABREA has been one of the most important and valued affiliates of AIBRF since its inception. Over the years, your organisation has rendered outstanding service to the cause of bank retirees and has consistently extended wholehearted support to AIBRF in all its organisational programmes and campaigns. Your commitment, discipline and active participation have made ABREA one of the strongest pillars of our Federation.

3. We are particularly impressed by your sustained membership drive. Your continuous efforts to bring more and more retirees into the organisational fold have produced remarkable results. We are informed that your membership has now crossed 11,500, and that in several districts you have achieved 100 per cent enrolment of eligible retirees. This is indeed a rare accomplishment and a model worthy of emulation by other affiliates. We convey our heartiest congratulations and compliments to the entire leadership and membership of ABREA for this significant achievement.

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5. We also appreciate the positive and constructive approach adopted by your leadership on the issue of organisational merger. Your sincere efforts, in coordination with the other two retirees' organisations in the bank, reflect your commitment to achieving unity in the larger interest of retirees. We understand that the Coordination Committee of the three organisations has been jointly pursuing retirees' issues until the merger process reaches its logical conclusion. Such unity and cooperation deserves appreciation.

7. ABREA conferences have always been known for their enthusiastic participation, democratic deliberations and excellent organisational arrangements. We are confident that the forthcoming General Body Meeting will be another memorable milestone in the history of your Association.

With Warm regards,

malas
(S. C. JAIN)
GENERAL SECRETARY



SALUTATIONS TO OUR GREAT FOUNDERS



भारत सरकार का उपक्रम A Government of India Undertaking



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





Message FROM THE LEADERSHIP

Andhra Bank Retired Employees Association (ABREA) has travelled a long road in the service of former employees. This journey has started in the year 1997 with an aim to share reliable information and also extending hand-hold support to the members in the various areas viz., health insurance, submission of Life Certificates, availing eligible concessional banking services and other welfare benefit from time to time. In the process the vision and motto of our organisation i.e. SHARING & CARING is well established and it is heartening to note that ABIANS are undertaking various social activities to keep up the bonding with society at large and as a mark of respect society gave them they are giving back in various modes.

This year ABREA is entering 30th year marking the celebration of THREE DECADES of such service. While ABians are looking forward for the milestone. The 100th year of our beloved Bank was celebrated as a grand historic memorable event in November 2023 by all ABIANS remembering the beloved institution though due to Government decision, our Bank was merged with Union Bank of India in the year 2020. It is worth recalling to note that all the units of ABREA have taken active role and organized 100+ activities/programs covering more than 1000 Beneficiaries in all the states. The total amount spent on social activities was more than ₹ 100 lakh, contributed voluntarily by the members. Probably, ABREA is the only Retiree Association in the country which has conducted 100+ social programs in a year with a theme Give Back to the Society. Big thanks to all the leaders and members for sparing resources for noble cause and making the program a grand success. We are pleased to inform that a commemorative Souvenir illustrating and portraying the history of our ABREA being released. We have collected the information, data and snapshots from various sources including the family members of the founders and past leaders of the organisation. We place on record our sincere thanks to the editorial team and resource persons associated with this solemn task. Once again, it has been proved beyond doubt that we, ABians are only RETIRED but not TIRED and capable of handling any assignment to the core. Let us move forward with our motto Sharing & Caring in the best interest of members as well as the society at large.

NSN Reddy
General Secretary

Krishnamurthy V Varanasi
President

A Rajendra Prasad
Chairman

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



Warm Welcome from the Reception Committee



V RAMGOPAL
Vice Chairman
(Former ED, Indian Bank)



R ATHMA RAM
Vice Chairman
(Former ED, Bank of Maharashtra)



B S RAMA RAO
Chairman
(Former ED, Vijaya Bank)

On behalf of the Reception Committee, we extend a warm and hearty welcome to all of you to the General Body Conference of e-Andhra Bank Retired Employees Association (ABREA) in the historic city of Hyderabad. We gratefully remember Dr. Bhogaraju Pattabhi Sitaramayya, the visionary founder of Andhra Bank, whose legacy continues to inspire generations of e-Andhra Bank families.

As ABREA completes nearly three decades of dedicated service since its inception in 1997, this Conference celebrates our shared heritage, unity and commitment to the welfare of retirees. It is particularly heartening to see three generations of bankers and members from different cadres and regions coming together under one banner.

We sincerely appreciate the distinguished guests for their presence and guidance, and place on record our gratitude to the nearly 100 volunteers, members, contributors and all those who travelled from different parts of the country for their wholehearted support. We are especially delighted by the enthusiastic participation of our women members.

May this Conference strengthen our bonds of friendship, promote meaningful deliberations and reaffirm our commitment to the cherished values and welfare of the retiree community.

Once again, a very warm welcome to all.

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EDITORIAL COMMITTEE: Krishna Murthy V Varanasi | LSR Murthy | I Vijay Kumar | NV Ramana

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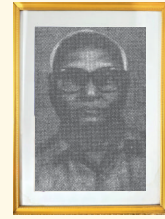




ANDHRA BANK RETIRED EMPLOYEES ASSOCIATION



N. Ramaraju
Founder General Secretary



M. Krishna Rao
Founder President

A Journey of 3 Decades of Service, Solidarity and Sharing 1997-2026

**"Retirement is not the end of service;
it is the beginning of a new opportunity to
serve with wisdom, compassion,
and fellowship."**

A Journey Inspired By "Sharing & Caring"

The Andhra Bank Retired Employees Association (ABREA) was founded on 24 August 1997 under the visionary leadership of Shri Manepalli Krishna Rao, Founder President, and Shri N Ramaraju, Founder General Secretary, at a time when the retiree population of Andhra Bank was only a few hundred. During their period, IBA scheme of reimbursement of medical expenses of certain surgeries was achieved.

The Association was established with the noble objective of uniting retirees, safeguarding their welfare, and fostering the spirit of "Sharing & Caring." Since its inception, ABREA has remained committed to acting as an ambassador of the Bank, preserving its rich legacy and strengthening the bond among the retired fraternity.

Foundation Years (1997–1999)

The initial years were devoted to building a strong foundation for the Association. With a relatively small retiree base and limited financial resources, membership growth and organisational activities remained modest. Nevertheless, the dedication and foresight of the founding leadership laid the cornerstone for the Association's future growth.

Earlier to the formal registration, the Association was lead by Mr.B.Sanyasi Rao and Mr.B.Rama Raju. The noble objective of our Association is to foster the concept of share and care. Since its inception, our Association had been working for furtherance of the objectives of the parent Organisation, Andhra Bank and UBI thereafter. Mr.Y.Bhaskara Rao became the President of the Association after demise of



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



“Great institutions are built not by numbers, but by commitment and conviction.”

Mr.M.Krishna Rao. The Association had worked with dedication under the able leadership of Mr.Y.Bhaskara Rao and Mr.B.Rama Raju for its furtherance of continuity. The untimely demise of Mr.B.Rama Raju, General Secretary was major setback for the Association and there is lull in the organisational activities.



Years of Struggle (2000–2004)

The implementation of the Voluntary Retirement Scheme (VRS) in 2000 resulted in nearly 1,500 Andhra Bank employees opting for retirement. Although this significantly increased the retiree population, the Association continued to face financial constraints and organisational challenges

Leadership gets demonstrated at the best in adversities

Difficult phase (2005–10)



Mr.P.Panduranga Rao had assumed responsibility during that difficult period and initiated measures to activate the Association

by frequent meetings of retiree members. He was instrumental in conducting periodical regular executive committee meetings and made the Association very functional. It is delightful to recollect that none of the expenses including the Audit Fee of the Association were booked to the Association during Mr. Panduranga Rao's tenure as General Secretary. Whatever funds were inherited from his earlier regime were invested in Fixed Deposits with banks and they earned income uninterrupted; Not even a pie out of principal or interest on deposits was spent during his tenure as General Secretary. Due to his genuine concern for retirees' fraternity and on account of his generosity, the Association was very functional. He was instrumental in contacting numerous non-pension retirees and advising them to opt for pension when 2nd option was given for opting to Pension Scheme. Under the able leadership of Mr.Y.Bhaskar Rao, President and Mr.P.Panduranga Rao, General Secretary, our Association could achieve 1% additional interest on deposits of retirees invested in Andhra Bank.



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



"Sound financial discipline is the foundation of a sustainable organisation."

Relationship Building with Renewed Vigour - 2011-18

Our Association made a turn-around under the dynamic leadership of Mr.A.Rajendra Prasad and Mr.Ravichander. They moved more towards members, organised Atmeeya Sammelans - monthly members' meetings that are attended by more members compared to earlier general body meetings. The Principal Office Bearers had toured all the districts of undivided AP and Other States too extensively and welcomed and enrolled more retirees into the Association. Securing Pension to Compulsorily Retired Retirees through Supreme Court is a landmark achievement on account of relentless efforts of Late Mr.L.Raghottam Rao and Mr.Ravichander. It is nostalgic to recollect the happy moment of our Association's acquiring a modest, small premises at Ram Nagar, wherein we worked without electricity. With increased retirements, the membership grew fast and crossed 5000 in 2019.



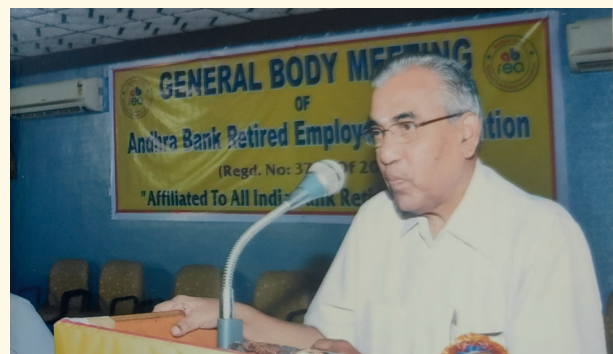
Sri E. Siva Sankaram, Former GM, Andhra Bank is seen addressing

Growth and Financial Discipline (2015–2019)

A prudent policy of restricting expenditure to our interest earnings and continuing to invest our subscription collections in Term Deposits contributed well towards safeguarding members' contributions for future generations.

Facing the worst Challenges Covid-19 and the Bank's Merger (2020-2022)

Mr.NSN Reddy assumed charge a General Secretary under the continued leadership of Mr.A.Rajendra Prasad. To overcome the unforeseen challenges faced in Covid-19 Pandemic coupled with amalgamation of Andhra Bank with UBI, the Association embraced digital technology with unbelievable speed under the dynamic able leadership of Mr.NSN Reddy. Migration to a common CBS/



Sri M. Gopala Krishnaiah, Former GM, Andhra Bank & ED, Bank of Maharashtra is seen addressing

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



"Challenges often become opportunities for transformation."

Technology platform brought to fore various operational and policy issues that affected retirees. A Joint Coordination Committee with the Retirees' Representatives of Andhra Bank, Corporation Bank and UBI was constituted and it addressed the retirees' issues.

*Sri Ravichander,
Former General Secretary*



Transformation of Challenges into Opportunities

Digital Transformation lead to Membership Explosion 2022-24

Mr. Krishna Murthy V Varanasi's took charge in 2022, as President of the Association. The leadership could make significant contributions in addressing complex policy matters and technology related issues. Establishment of Resource Teams from top to bottom with about 20 portfolios like Health Insurance, Union Parivar, UBIREAMS, Family Pensions, Disciplinary Matters resulted in easy access to experts and faster resolution. Admission process had become faster, membership seeking applicants got admissions within hours.

Mr.NVRamana, Dy.GS, had shouldered additional responsibilities with dedication when Mr.NSNReddy fell ill and ensured Association's smooth functioning. Our membership crossed a landmark milestone of 10000 in 2023. Mr.SC Jain, General Secretary of AIBRF, addressed the EC and congratulated the Association on this remarkable achievement.



*Sri Suresh N. Patel, Former CMD, Andhra Bank (Right)
at General Body Meeting*

the Association established our Women's Wing with Mrs.Y.Premakumari as Convenor and Mrs.Y.Tripuramba and Mrs.Parimala as co-convenors. The Women's Wings at Hyderabad and Bangalore are extending their charity and service to the needy. They are regular in honouring distinguished women and bank's women retirees.

Andhra Bank's Centenary Celebrations 2022-23

Conducting Centenary Celebrations of Andhra Bank in a befitting manner is moment of pride in the history of the Association. The year-long celebrations that were commenced in December 2022 were concluded in November



"An institution lives forever through the values cherished by its people."



2023 in Ravindra Bharati, Hyderabad, with around 1200 members from across the country, participated therein.

Our Pan-India activities resulted in members contributing more than Rs.1,20,00,000 for 116 charity activities like blood donations, cataract operations, health check-ups, artificial limbs, needy articles to schools, old age homes etc. during the year long celebrations. Our members' contributions and service are well appreciated.

Our Association is privileged to felicitate the family members of Dr.Bhogaraju Pattabhi Sitaramayya, the Founder of our Andhra Bank, in token of our respect to the Visionary Patriot

The celebrations rekindled the emotional bond shared by generations of Andhra Bank employees and honoured the institution's glorious heritage.

ABREA resolved to continue the legacy of celebrating our beloved founder's birthday duly visiting his birth place even after centenary celebrations. As per the desire of our Executive Committee the last physical EC meeting was conducted in Vijayawada and the entire team visited our founder's birth place, bank's birth place which fulfilled the long pending wish of our EC members.

A Legacy of Service

Today, our Association is one of the largest and most respected Bank Retirees' Associations in India with more than 11,600 members across

the nation. Our Association continues to safeguard the welfare and interests of retirees through meaningful social service, being guided by the enduring philosophy of sharing and caring. While entering the 4th Decade, we remain committed to shoulder our responsibility to preserve the glorious legacy of our Andhra Bank. Retirement is a beginning to serve the fraternity with wisdom and compassion; it's not the end of service. We resolve that *"Together we served the Bank. Together we continue to serve society. We continued to be brand ambassador of Banks with a motive that bank is our prosperity"*.



Role of ABREA in All India Bank Retirees Federation & Its Affiliated Units

The Andhra Pradesh Bank Retirees Federation (APBRF) remained largely dormant until 2011. Recognising the need for a strong united platform for bank retirees in the State, ABREA, along with other affiliate organisations, took the initiative to revive the Federation. The leadership and dedicated efforts of Shri A.



OUR REPRESENTATIONS - *for a Cause*



Representation to Sri Bandi Sanjay Kumar,
Minister of State for Home Affairs, Govt. of India



Representation to Sri Dharmapuri Arvind, MP, Lok Sabha



ABREA (Guntur Team) representation to
MP, Narsaraopet, Sri Lavu Sri Krishna Devarayulu



ABREA (Ongole Team) representation to
MP, Ongole, Sri Magunta Sreenivasulu Reddy



Representation to Sri T. Harish Rao, the then
Minister for Finance, Govt. of Telangana



Representation to Sri G Rajkiran Rai, MD & CEO, UBI
and Chairman IBA

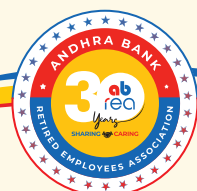


ABREA (Vijayawada Team) representation
to the then MD & CEO, UBI, Sri Raj Kiran Rai



ABREA meeting with the then
MD & CEO, UBI Ms. Mani Mekhalai

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS *Retirees*



“Great institutions are built not by numbers, but by commitment and conviction.”

Rajendra Prasad, the then President of ABREA, and Shri Haragopal, President of the Punjab National Bank Retirees' Association, played a pivotal role in transforming APBRF into a vibrant and active organisation.

Following the bifurcation of the erstwhile State of Andhra Pradesh in 2014, ABREA once again took the lead in reorganising the Federation by spearheading the formation of the Andhra Pradesh State unit. The Federation subsequently became the Telangana Bank Retirees Federation (TBRF) in Telangana, while APBRF continued in Andhra Pradesh. Since then, ABREA has been providing effective leadership to APBRF/TBRF, holding key positions such as Chairman and President, with the wholehearted support of fellow affiliate organisations. Today, APBRF/TBRF stands as a strong and respected forum representing the interests of bank retirees, and ABREA has been one of its principal pillars of strength.



Role in AIBRF

With the objective of strengthening the all-India bank retirees' movement, ABREA affiliated with the All India Bank Retirees Federation (AIBRF) in 2004. As its membership grew steadily,

ABREA became increasingly active in AIBRF's organisational activities from 2010 onwards.

Recognising ABREA's organisational strength and constructive contribution, Shri A. Rajendra Prasad (President) and Shri Ravichander (General Secretary) were inducted into the AIBRF Central Committee in 2012. Shri A. Rajendra Prasad was later elected as Vice President of AIBRF in 2016.

ABREA has consistently been at the forefront in implementing AIBRF's programmes, organisational calls, and campaigns. Its growing membership, active participation, and commitment to retirees' welfare earned it a respected place within the Federation. Subsequently, Shri N. S. N. Reddy, General Secretary of ABREA, was inducted as Deputy General Secretary of AIBRF, and ABREA's representation in the Central Committee increased to ten members.

Shri N. S. N. Reddy also served as a member of the Resolutions Committee of the Bengaluru Conference. He prepared analytical papers on pension funds for submission to IBA, UFBU and the Department of Financial Services, and comprehensive papers on health insurance issues for IRDAI, NITI Aayog and the Government of India. He has also been serving as a member of the AIBRF Legal Committee. Through its active leadership, policy initiatives, organisational discipline and unwavering commitment to retirees' welfare, ABREA has earned recognition as one of the most vibrant, effective retiree organisation in the country.

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Eye Hospital

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SEE THE
DIFFERENCE**

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**300,000
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TRIBUTES TO OUR PAST LEADERS

Remembering with Gratitude, Respect and Affection



Y. Bhaskara Rao
Former President



L. Raghottama Rao
Former Advisor



V. Venkataratnam
Vice President



T. Krishna Prasad
Former Treasurer



P. Ramachandra Rao
EC Member, Machilipatnam



Andhra Bank Retired Employees Association (ABREA) pays its heartfelt tributes to more than 100 noble souls who passed away in recent times (subsequent to last Annual General Body Meeting) leaving behind a legacy of dedicated service, commitment and selfless contribution to the Andhra Bank family.

Throughout their long and distinguished association with the Bank-both during their active service and after retirement-these esteemed colleagues devoted their valuable time, energy and experience to the welfare, interests and well-being of fellow employees and retirees. They continued their service to the cause of the staff even after superannuation through their active association with ABREA and its various initiatives.

Their contributions went far beyond the call of duty. With sincerity, compassion and a deep sense of responsibility, they stood by their colleagues in times of need, worked for the legitimate interests and welfare of the staff, and strengthened the bonds of camaraderie that have always been the hallmark of the Andhra Bank fraternity.

ABREA gratefully remembers their dedicated service and selfless contributions and salutes their enduring legacy. Their memories shall remain cherished in the hearts of the Andhra Bank family forever.

May their noble souls Rest in Eternal Peace.

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PARTICULARS	GENERAL MEMEBERS	SENIOR CITIZENS	SUPER SENIOR CITIZENS
1 Year to Below 2 Years	8.00%	8.50%	9.00%
2 Years & Above	8.50%	9.00%	9.50%
Savings on daily basis	6.50%	6.50%	6.50%
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2020

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Financials (As on 31.03.2026)

* Share Capital	Rs. 64.67 Crs
* Reserves	Rs. 455.22 Crs
* Deposits	Rs. 2669.08 Crs
* Advances	Rs. 2469.63 Crs
* Total Business	Rs. 5138.71 Crs
* Net Profit	Rs. 90.01 Crs

All the branches work 7 days in a week, including Sunday..

FAMILY PENSIONERS

TIME TO GIVE FOCUSED ATTENTION

"The strength of a retirees' movement is measured not only by the benefits it secures for pensioners, but also by the care it extends to the families of those who dedicated their lives to the banking industry."

A Growing Demographic Shift

Family pensioners are an integral part of the banking fraternity. They represent the families of employees who served the banking industry indirectly with dedication and commitment. Caring for them is not merely a welfare measure but an expression of gratitude to those who helped in building our banking institutions.

The banking industry today has nearly 8 lakh pensioners, of whom around 2 lakh are family pensioners, constituting nearly 25% of the total pensioners population. More than 95% of family pensioners are women, and the majority are senior citizens above the age of 70.

The number of family pensioners is expected to increase steadily in the coming years as the average age of bank pensioners continue to rise. With increasing longevity and natural attrition among retired employees, the number of family pension beneficiaries will grow correspondingly. It is, therefore, reason enough to expect that family pensioners, who presently account for about 25% of all pensioners, may constitute around 30% in the coming years.

This demographic shift deserves serious attention. It calls for a proactive and compassionate policy framework from banks and retiree organisations alike.

Challenges Beyond Pension

The concerns of family pensioners extend far beyond pension income. For most, family pension is the only source of livelihood. Inflation, increasing healthcare costs and the absence of supplementary income which puts considerable pressure on their financial security.

Healthcare remains their greatest concern. Chronic illnesses associated with ageing, rising hospitalization expenses, inadequate insurance coverage and delays in reimbursement consume a substantial part of their monthly pension.

Operational issues further aggravate their difficulties. Frequent submission of Life Certificates, KYC compliance and documentation requirements become increasingly difficult because of age-related mobility constraints.

The rapid digital transformation of banking has created another challenge. Many elderly family pensioners are unfamiliar with mobile banking and digital platforms. Dependence on others often exposes them to mistakes and cyber fraud.

Equally important are the social and emotional dimensions. Many family pensioners live alone after the loss of their spouse. Loneliness, anxiety and lack of regular social interaction often affect their confidence and overall quality of life.

AIBRF's Achievements

All India Bank Retirees Federation (AIBRF) deserves appreciation for its sustained efforts to improve the welfare of family pensioners. The removal of ceiling on family pension has significantly enhanced pension income for thousands of beneficiaries. Likewise, the introduction of the Single Premium option under the IBA Group Medical Insurance Scheme has reduced the financial burden on many pensioners.

These achievements have provided meaningful relief. The next phase should focus

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on expanding outreach and strengthening engagement.

The Next Agenda

The growing number of family pensioners calls for a dedicated national initiative.

AIBRF may consider advising all Affiliates to:

1. Prepare a comprehensive database of family pensioners.
2. Increase their enrolment as members.
3. Organise exclusive Family Pensioners' Meets at regular intervals.
4. Create awareness on health insurance and welfare schemes.
5. Provide digital literacy and handholding support.
6. Establish local support systems for elderly family pensioners.

Such initiatives will help bring family pensioners into the mainstream of the retirees' movement and ensure that no eligible beneficiary remains isolated.

Women Can Lead the Initiative

Since more than 95% of family pensioners are women, they should not merely be beneficiaries but active partners in the movement.

Women possess remarkable organisational ability, empathy and commitment. Their participation should be encouraged in organising Family Pensioners' Meets, awareness programmes, welfare initiatives and community service activities.

Adequate representation of women in Regional Committees, State Committees and the National Executive will strengthen the organisation and ensure sustained attention to issues affecting family pensioners.

ABREA – A Practical Model

ABREA has already demonstrated how focused initiatives can make a meaningful

difference. Its important initiatives include:

- Formation of Women Wings at Hyderabad and Bengaluru.

- Enrolment of over 3,000 family pensioners as members.
- Dedicated WhatsApp groups for continuous communication.
- Dissemination of information in local languages.
- Regular health camps and awareness programmes.
- Social service activities benefiting old-age homes, orphanages and the needy.
- Exclusive Women's Meets with special focus on family pensioners.
- Recognition and felicitation of senior women members on important occasions. The Women Wings have successfully translated the philosophy of "Sharing & Caring" into meaningful action.

A National Campaign:

AIBRF may consider launching a nationwide campaign under the simple but powerful slogan: "Each One – Reach One".

Every Office Bearer and active member may identify, enrol and guide at least one family pensioner.

Such a campaign would not only expand membership but also create a nationwide support network that ensures guidance, companionship and timely assistance to family pensioners.

Conclusion

The increasing number of family pensioners is a demographic reality that cannot be ignored. Their needs are unique and require empathy, simplified procedures, better healthcare support and continuous engagement.

The time has come to make family pensioners a priority area for the retirees' movement. Supporting family pensioners is not merely a responsibility but our collective tribute to the service, sacrifice and legacy of those who devoted their lives to the banking industry.

N S N Reddy, General Secretary, ABREA

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Extended To Retirees Through Efforts Of
COORDINATION COMMITTEE OF UBI RETIREES ASSOCIATIONS

- | | |
|---|--|
| <ul style="list-style-type: none"> • One time Option given in 2022 to Join the UBIREMAS scheme for e-AB & e-Corp retirees po□ Minimum Pension of Rs.10000/- to all those who are drawing less with a matching of difference amount till they get Rs.10000/- including DA • Rs.5000/- incentive to retirees crossed 75 years age as a one-time measure • Superannuation Retirement award of Rs 38440/- w e.f. 01.04.2025 with a German Silver Medal • Issue of UBI ID card for all Retirees of e-Andhra Bank & e-Corporation Banks • Issue/corrections in Pension Payment Order on representation through pension payment branch, with duly attested KYC/supportive documents forwarded to RO through Union Parivar from Branch as per UBI Cir 101308 d/ 02.12.2025 • Continuation of Join Pension Account by the family pensioners on the unfortunate death of service pensioners. • 314 Resignees were sanctioned Pension as per 12BP/9JN dated 08.03.2024. • Around 60 to 70% subsidy on payment of IBA GM Insurance Premium for those drawing pension less than 20000/- pm • Around 17% subsidy on payment of IBA GM Insurance Premium for those drawing pension above 20000/- pm | <ul style="list-style-type: none"> • A dedicated uniform monthly service day to attend to the grievances/issues of UBI Retirees at all Regional Offices on the very first Saturday of every month from 03.00 to 05.00 pm. If first Saturday is a holiday then third Saturday of the month. • UBIREMAS health checkup/Diagnostic Tests cost reimbursement at maximum Rs.3000/- without submission of Reports and just with the Original Bill either to Retiree/Spouse or both. • UBIREMAS hospitalization reimbursement of Rs.50,000/- per annum (max 1,50000/- during life) without any item-wise caps. On the unfortunate death 1, 50000/- full will be reimbursed. • HOLIDAY HOMES available pan-India and now retirees can avail on all holidays/Sundays. As on date around 26 Holiday Homes are available and some holiday homes will be opened by this year end. • Additional Rate of Interest to Retiree/Family Pensioner • 25% Discount on Safe Deposit Lockers Rent • Dedicated UBI Portal for Retirees - Retired Staff Information Union Bank of India |
|---|--|



- ANDHRA BANK SPIRIT LIVES ON THROUGH ITS *Retirees*



ELDERS ARE AN ASSET, NOT LIABILITY

Opportunities Empower them to Integrate into Productive Societal Roles

Population ageing is a universal phenomenon: Virtually every country in the world is experiencing growth in both the size and the proportion of older persons in the population. 1 October is observed every year as the "International Day of Older Persons." Being the nodal ministry for the welfare of senior citizens, Ministry of Social Justice & Empowerment has been celebrating the occasion every year by organising a series of programmes and felicitating distinguished senior citizens with "Vayoshrestha Samman." The main idea behind these celebrations is to re-iterate the government's commitment towards welfare of the elderly and to ensure that the services rendered by the elderly get due recognition in society.

A growing number of older people are facing significant challenges related to social welfare, economic and health policies in India. Mobility associated with disabilities is almost inevitable after attaining certain age. Complete immobility in older ages necessitates round-the-clock assistance to carry out activities of daily living. It is reported that in India, around 44% of people aged 80 years have some kind of activity limitation either in bathing, dressing, eating, using bathing, dressing, eating, using the toilet, getting out of bed or walking across the room.

India is experiencing one of the fastest ageing populations and share of older people in total population is expected to rise (8.6% in 2011 to

21% in 2050). By 2031, elderly count will be 194 million, compared to 138 million in 2021. The share of elderly aged 80 years and above of total population was 0.4% in 1950; which doubled (0.8%) in 2011 and is expected to increase up to 3.3% by 2050. According to Census 2011, India had 104 million older people (60+ years), constituting 8.6% of total population. Amongst the elderly (60+), females outnumber males.

A sample survey suggests that around 44 lakh among those above 70 are completely bed-ridden. The number is much higher (19% for 80 years above), if we count those who may not be completely bed-ridden but are confined to homes. These numbers can increase to an alarming level in coming years owing to the rate of population ageing in the country. The most prevalent disabilities among elderly persons are hearing and visual disabilities.

Majority of support for elderly comes from children. Only 6% of individuals aged 60 years and above live alone, while 20% live only with their spouse without the presence of their children. But this number can increase significantly in coming days and might pose a big challenge for household-based informal care-giving.

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Elderly are an asset to society and not a liability. The best way of taking advantage of this asset is by assimilating them into the mainstream population rather than isolating them in old age homes. By providing opportunities for education, employment, volunteering, health and wellness, and social inclusion, policy initiatives should empower the elderly and integrate them into productive societal roles.

There is a need for the elders to remain active, to know that they still have a part to play in the family or community to which they belong and can make a useful contribution to society as a whole. On this International Day of Older Persons, let us commit to strengthen care and support systems that honour the dignity of older persons and caregivers. Let elders be given respect and love, a chance to smile, a reason to live and a life they all deserve.

Vice-President, ABREA, Bhubaneswar



Central Committee Members of AIBRF from ABREA with President Sri Deshpande and General Secretary Sri Jain



BANK PENSIONERS' ISSUES & CHALLENGES

Policy Priorities and a National Action Plan

“A pension is deferred wages earned through years of dedicated service. Ensuring dignity, financial security and quality healthcare for bank pensioners is a shared responsibility of banks, retiree organisations and the Government of India.”

1. Introduction

The Indian banking industry has been one of the strongest pillars of the nation's economic development. Since the nationalisation of major banks in 1969, banks have played a transformative role in expanding banking services across the country, supporting agriculture, trade and industry, promoting financial inclusion, implementing Government welfare programmes and contributing significantly to India's economic progress.

This remarkable transformation was made possible by generations of dedicated bank employees who served with integrity, professionalism and commitment. They worked through periods of branch expansion, economic reforms, technological transformation, financial sector restructuring and bank amalgamations. Their collective efforts laid the foundation for a modern, resilient and customer-oriented banking system.

Retirement does not diminish this contribution. Pension is neither a concession nor a welfare grant; it is deferred wages earned through decades of dedicated service. It is intended to provide retired employees with financial security, dignity and peace of mind during the post-retirement years.

However, the expectations of many bank pensioners remain only partially fulfilled. Long-

pending issues such as the absence of pension updatation, exclusion of Special Allowance from pensionable pay, rising healthcare costs, increasing health insurance premiums and prolonged litigation continue to affect the financial security and well-being of a large number of retirees and family pensioners.

The purpose of this paper is to present these issues in a balanced and constructive manner and to suggest practical, equitable and financially sustainable solutions. It seeks to encourage meaningful dialogue among AIBRF, UFBU, IBA, Banks and the Government of India, recognising that the welfare of retired employees is an integral part of a progressive and responsible banking system.

2. Changing Profile of Bank Pensioners and the Need for Action

The profile of bank pensioners has changed significantly over the past two decades. Improvements in healthcare and increasing life expectancy have resulted in a growing number of retirees living well into their seventies and eighties. At the same time, the number of family pensioners—predominantly elderly widows—has increased steadily, making retiree welfare an increasingly important policy concern.

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Today's pensioners face challenges that are very different from those encountered by earlier generations. Persistent inflation has reduced the purchasing power of pensions, while the cost of healthcare and hospitalisation has risen sharply. Digital banking has become the primary mode of service delivery, creating difficulties for many senior citizens who have limited exposure to technology. Delays in resolving pension-related issues further add to uncertainty and anxiety.

Another significant concern is the widening disparity in pensions among employees who retired from the same cadre but at different points in time. In the absence of pension updation, successive wage revisions have widened the gap between earlier and later retirees. Similarly, the exclusion of Special Allowance from pensionable pay has reduced retirement benefits for a large number of employees who retired after its introduction.

These developments call for a fresh and comprehensive review of retiree welfare policies. As banks continue to record strong financial performance and improve their operational efficiency, there is a timely opportunity to address long-pending issues through constructive dialogue and consensus.

The objective should not be confrontation but collaboration. A balanced approach that combines financial prudence with compassion can strengthen the social security framework for bank pensioners while preserving the long-term sustainability of the pension system. The following sections examine the major policy priorities and the role of various stakeholders in achieving these objectives.

3. Major Policy Priorities

3.1 Pension Updation – The Most Important Unresolved Issue

Pension updation has remained the foremost issue before bank pensioners for more than two decades. While serving employees receive periodic salary revisions through Bipartite Settlements, pensioners continue to draw pension based on the pay structure prevailing on the date of their retirement. Consequently, employees who retired from the same scale or cadre receive widely different pensions solely because they retired in different years.

Although Dearness Relief provides protection against inflation, it does not address the disparity created by successive wage revisions. Over time, this has widened the gap between earlier and later retirees, raising concerns about equity within the pension system.

Pension updation is therefore not a demand for a new benefit. It is a policy measure intended to preserve the value of pension and uphold the principle of equitable treatment among pensioners. A practical solution, supported by actuarial assessment and constructive negotiations, would remove a long-standing anomaly and reinforce confidence in the pension framework.

3.2 Special Allowance – Correcting a Pension Anomaly

The exclusion of Special Allowance from the definition of “Pay” for pensionary benefits has emerged as another major concern. Successive Bipartite Settlements introduced and increased this allowance as an integral component of salary. However, it was not reckoned for calculating pension, gratuity and other retirement benefits.

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The issue has also led to prolonged litigation, causing uncertainty for pensioners. A negotiated settlement or appropriate policy intervention would help remove this anomaly, reduce avoidable disputes and restore confidence in the pension system.

Advancing age inevitably brings higher medical expenditure. For retired employees and family pensioners, health insurance is no longer an optional welfare measure but an essential element of social security.

Considering the improved financial position of banks, there is a strong case for banks to bear the premium under the IBA Group Medical Insurance Scheme, either fully or substantially. Such a measure would demonstrate institutional commitment towards former employees and ensure that healthcare remains accessible and affordable.

The steady increase in family pensioners represents an important demographic change. A majority are elderly widows who depend primarily on family pension for their livelihood. Many face financial constraints, increasing healthcare needs and difficulties in accessing digital banking services.

Supporting family pensioners is not merely a welfare initiative; it reflects the banking industry's commitment to compassion, inclusiveness and social responsibilities.

Several important pension-related issues, including pension updatation and the treatment of Special Allowance, are presently the subject of litigation. While the judicial process must be respected, prolonged legal proceedings create uncertainty and hardship, particularly for elderly pensioners.

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Mr.B.Ramabrahmam • Mr.RVSN Murthy • Mr.J.Pulliah
Mr.V.VenkatRathnam • Mrs.Y.Tripuramba • Mr.M.Sudarsana Babu
Mr.C.Vijayanand • Mr.TNR Prasad • TSVG Naga Prasad,
for their blessings.

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Deposit Period	Rate of Interest p.a	
	General	Sr.Citizens*
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31 to 90 days	5.6%	6.1%
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Constructive engagement among AIBRF, UFBU, IBA, banks and the Government of India can help resolve long-pending issues more expeditiously and minimise avoidable litigation.

The objective should be to balance legal certainty with compassion, ensuring that justice is delivered within a reasonable timeframe for those who have already devoted their working lives to the banking industry.

The challenges discussed above are significant but not insurmountable. Their resolution depends upon constructive cooperation among retiree organisations, employee unions, banks and policymakers. The next section examines the complementary roles that each stakeholder can play in building a fair, sustainable and future-ready pension framework.

4. Partners in the Solution

The long-pending issues of bank pensioners cannot be resolved by any single stakeholder. Sustainable and equitable solutions require cooperation among AIBRF, UFBU, IBA, Banks and the Government of India. Each has a distinct role in strengthening the social security

framework for retired employees and family pensioners.

4.1 AIBRF – The National Voice of Bank Pensioners

The All India Bank Retirees' Federation (AIBRF) has emerged as the principal national organisation representing bank pensioners and family pensioners. Through its affiliated units across the country, it has consistently pursued issues relating to pension, medical benefits, family pension and retiree welfare.

In the years ahead, AIBRF should continue to strengthen its role through constructive dialogue, research-based advocacy and organisational unity. Well-documented policy papers, actuarial studies and financial analysis can reinforce its representations before IBA, UFBU, Banks and the Government of India. At the same time, effective communication through digital platforms, webinars and awareness programmes will help keep members informed and united.

4.2 UFBU – Linking the Interests of Employees and Pensioners

The United Forum of Bank Unions (UFBU) has played a historic role in securing service conditions and retirement benefits through successive Bipartite Settlements. The pension scheme itself is one of the most significant achievements of collective bargaining.

Today's serving employees are tomorrow's pensioners. Pension-related issues should therefore be viewed as an integral part of the overall welfare of bank employees. Closer coordination between UFBU and AIBRF can help ensure that important retiree concerns receive due attention during future Bipartite negotiations and strengthen the case for balanced and mutually acceptable solutions.

4.3 IBA – Facilitating Constructive Dialogue

The Indian Banks' Association (IBA) occupies a pivotal position in shaping service conditions and retirement benefits across the banking industry. As the representative body of member banks, it is well placed to facilitate structured discussions with retiree organisations.

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ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



The present financial strength of banks provides an opportunity to examine long-pending issues in a pragmatic manner. IBA may consider initiating regular consultations with recognised retiree organisations, commissioning actuarial and financial studies on pension-related issues, reviewing the IBA Group Medical Insurance Scheme and encouraging greater uniformity in retiree welfare policies across banks.

A sustained dialogue between IBA and retiree organisations can reduce litigation, build confidence and promote durable solutions.

4.4 Banks – Extending Institutional Responsibility Beyond Retirement

Banks have a continuing relationship with their retired employees. The welfare of pensioners should therefore be viewed as an extension of sound human resource management and institutional responsibility.

Banks can contribute by strengthening grievance redressal mechanisms, simplifying pension and medical claim procedures, providing dedicated support for senior citizens and family pensioners and promoting digital literacy among retirees. They should also consider bearing the premium under the IBA Group Medical Insurance Scheme in view of the increasing healthcare needs of elderly pensioners.

4.5 Government of India – A Catalyst for Reform

The Government of India has played a significant role in strengthening the banking sector through progressive reforms and policy initiatives. It can also facilitate constructive engagement on retiree welfare by encouraging

regular dialogue among AIBRF, UFBU, IBA and banks.

Priority may be given to encouraging evidence-based studies on pension reforms, promoting affordable healthcare for retirees, supporting the welfare of family pensioners and facilitating the early resolution of long-pending issues through consultation and consensus.

5. Ten-Point National Action Plan

To strengthen the social security framework for bank pensioners, the following action plan is recommended:

- Implement Pension Updation through a negotiated and financially sustainable framework.
- Treat Special Allowance as pensionable pay for pension and other retirement benefits.
- Enable Banks to bear the premium under the IBA Group Medical Insurance Scheme.
- Strengthen medical benefits by improving coverage and simplifying claim procedures.
- Introduce special welfare measures and dedicated assistance for family pensioners.
- Resolve pending pension-related disputes through dialogue wherever feasible, while respecting the judicial process.
- Establish a Permanent Consultative Mechanism comprising AIBRF, UFBU, IBA,
- Banks and the Government of India for regular discussions on retiree issues.

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ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



- costs and the increasing burden on family pensioners—have remained unresolved for many years.

The way forward lies in partnership. AIBRF should continue to provide informed leadership; UFBU should support legitimate retiree concerns; IBA should facilitate meaningful dialogue; banks should strengthen retiree welfare measures; and the Government of India should encourage consensus-driven reforms.

The growth and stability of the Indian banking industry are the result of the dedication and professionalism of generations of bank employees. Their contribution did not end with retirement. Pension is deferred wages earned through years of faithful service and should provide financial security, dignity and peace of mind.

Many of the issues confronting bank pensioners - particularly pension updatation, the Special Allowance anomaly, rising healthcare

Addressing the legitimate concerns of bank pensioners is not merely a welfare initiative. It is a reaffirmation of the values of fairness, gratitude and institutional responsibility. A collaborative approach can create a pension framework that is equitable, financially sustainable and responsive to the needs of present and future generations of bank pensioners.

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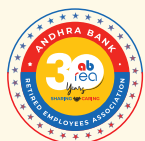
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ABREA - WOMEN'S WING

A Force To Reckon With



ROLE OF WOMEN IN ABREA

Celebrating Empowerment, Service & Solidarity

With over 2,500 women retirees and family pensioners among its membership, ABREA's Women's Wing has been playing an active role in promoting their welfare and participation in organisational and social-service activities. Established in 2019, the Wing has been conducting exclusive meetings, health camps, awareness programmes and welfare initiatives, besides sharing authentic information on pensionary and other benefits.

ABREA declared that year 2026 shall focus on the Family Pensioners and accordingly our women's wing is involving them in all their activities duly enrolling them, explaining them what Bank is offering for retirees, whom to contact in case of need, importance of health insurance etc.. Our DGS Mrs. Y L Prema Kumari is elected as Organising Secretary of All India Bank Retirees Federation, which is a good recognition to our women's wing.

International Women's Day 2026 was celebrated by the Women's Wing in a befitting manner at Hyderabad, Bengaluru, Chennai, Rajahmundry, Kakinada, Visakhapatnam and other centres.

The celebrations combined recognition with service, including felicitation of eminent women and super-senior retirees and extending assistance to old-age homes and orphanages through food, groceries and other essential items.

Hyderabad

The Hyderabad celebration was held on 14 March 2026 at the UBI C.O. Annexe Auditorium, Pattabhi Bhavanalaya, with the participation of around 156 women retirees, super-senior members and family pensioners.



The programme was graced by Smt. V. Madhavi, General Manager (HR), Union Bank of India, as Chief Guest; Smt. Tajvinder Kaur, General Manager, as Distinguished Guest; and Smt. D. Aparna Reddy, Deputy General Manager & Regional Head, Karimnagar, as Guest of Honour. The speakers highlighted the growing role of women in banking and society and emphasised dedication, leadership, hard work and social responsibility.

Contd ...

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



The program was organised under the leadership of Smt YL Prema Kumari and Smt. Y Tripuramba. A significant feature of programme was the felicitation of distinguished women, including Dr. Phanisri Nuthulapati, Lt. General–AFMS and senior medical strategist, and Smt. Nellutla Rama Devi, eminent Telugu poet, columnist and cartoonist and recipient of the prestigious Kaloji Narayana Rao Literary Award, besides other accomplished women retirees and contributors.



Bangaluru



Women's Wing Representation to Finance Minister



Women's Wing Programs



Charity Programmes & Felicitations To Super Senior Retirees



Visakhapatnam Felicitations To Women Members



Rajahmundry International Women's Day Celebrations

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



WOMEN IN BANKING INDUSTRY

THE TRANSITION

Women's participation in India's banking industry prior to nationalisation was limited. From the dawn of bank nationalization in 1969, women stepped into the banking halls with determination and dignity. Women bankers adapted swiftly to every change — from ledger books to digital platforms. —What began as clerical appointments soon blossomed into promotions, managerial responsibilities, and career elevations that reshaped the industry. Post nationalisation in 1969, women's role has steadily risen from limited participation to holding top leadership roles in major banks today.

Economic reforms in 1990s, Liberalization and private sector growth opened leadership opportunities. Women began to occupy senior management positions, reflecting broader social changes. Women leaders championed rural outreach, microfinance, and customer-centric services. Studies show banks with women leaders /managers have lower non-performing loans and higher profitability.

Trailblazing Leaders-- Arundhati Bhattacharya – First woman Chairperson of State Bank of India, Naina Lal Kidwai – First woman to head HSBC India, Chanda Kochhar – Former CEO of ICICI Bank, Shikha Sharma – Former CEO of Axis Bank. Tarjani Vakil – First woman MD of Exim Bank, Mrs Ranjana Kumar, Mrs Manimekalai held MD, CEO positions in nationalised banks. These leaders demonstrated women's ability to head large institutions, drive mergers, digital innovation, and global expansion. They steered banks

through reforms, technology shifts, and global competition.

A large percentage of women represent workforce and quite a number of Women hold leadership and /or board positions. The trajectory shows remarkable progress in leadership, innovation, and community engagement. Post-retirement ,many retired women bankers actively contribute to social causes, including financial literacy, women's empowerment, and pensioners' associations.

Their expertise strengthens retiree organizations, advocacy for gender representation, and community development initiatives. and inspire communities with wisdom and empathy.

The journey from clerical roles post-1969 to CEOs of India's largest banks illustrates women's resilience and adaptability.

Further role lies in deepening board influence, mentoring younger professionals, and expanding post-retirement contributions to social and financial inclusion.

The story of women in banking is thus not just about careers, but about courage, contribution, and continuity — a legacy that enriches both the financial sector and society at large.

Ms Parimala Saraschandra



Honouring of Women executives at 100 years Celebrations of e-AB

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



Women Empowerment Is HUMAN EMPOWERMENT

One of the most beautiful quotes I have ever read!

“Half the World are Women. The other half are their Children”

Women Empowerment is Human Empowerment. Nationalisation of the Indian Banking Sector in 1969 served as the first major step in reducing gender discrimination and providing greater opportunities for Women. The increase in Women Literacy, growing economic pressures and the desire for social and economic independence encouraged more women to take up gainful careers in Banks. Technology also played a significant role in this transformation.

Role of Women

Women with suitable academic backgrounds are recognised for better “soft” skills such as communication, networking, empowering, delegating and counselling. During the 1980s, many smart women graduates from B-Schools entered Public and Private Banks. Though the Manual instructs the same to all, women proved that they could use their Brain & Heart appropriately in challenging situations.

Women excelled in Retail Banking, which is essentially relationship-oriented. They successfully performed dual roles with the support of their families. Women, once branded as risk-averse, have increasingly become risk-takers. Their patience, commitment and understanding have enabled them to build better business relationships and emerge as effective leaders.

Problems Faced

In earlier days, women found it difficult to carry dual responsibilities because of short maternity leave and inadequate facilities such as day-care centres. Male attitudes at home and workplaces often affected their self-confidence and advancement.

The “Glass Ceiling”, limited promotion opportunities linked to rural postings, inadequate mentorship and objective appraisals were some of the other challenges they faced. Bank Unions, too, were initially less responsive to women’s causes.

Conclusion

The times are changing. In every sector, attitudes towards women are changing, and families are increasingly recognising women as equal financial partners. We were around 21.50% women employees in those days; today, women constitute around 25% of our ABREA membership, including family pensioners. We are sincerely striving to contribute our might to society periodically.

In the words of Bharat Ratna Dr. A. P. J. Abdul Kalam, “Empowering Women is a prerequisite for creating a Good Nation.

”Though the Women’s Reservation Bill took more than three-fourths of a century to become a reality, we, the women retirees, remain confident of gaining our Pension Rights through this quarter-century of persistent struggle.

Y. Tripuramba



RETIREES IN SERVICE

Sri Ravichander, Former GS, ABREA, searching files for CRS Data (Pension Details) at HO

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



A GRAND TRIBUTE TO A GLORIOUS INSTITUTION Andhra Bank Centenary Celebrations

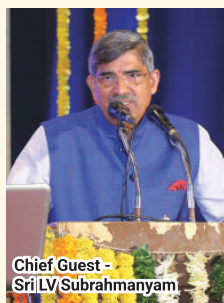


The Andhra Bank Centenary Celebrations, organised by the Andhra Bank Retired Employees Association (ABREA), culminated in a grand and memorable function at Ravindra Bharathi, Hyderabad, on 27 November 2023, marking the conclusion of the year-long celebrations held across the country from November 2022 to November 2023. More than 1,200 retired and serving employees of erstwhile Andhra Bank, along with their families and well-wishers, participated with immense enthusiasm and pride.



Secretary of Andhra Pradesh, as Chief Guest, along with several former senior executives of Andhra Bank and Sri Kare Bhaskara Rao, Chief General Manager & Zonal Head, Telangana, Union Bank of India, as Guests of Honour.

The celebrations beautifully commemorated the remarkable journey of Andhra Bank from its founding by the visionary patriot Dr. Bhogaraju Pattabhi Sitaramayya in 1923, through the pre-Independence and post-Independence eras, nationalisation, technological transformation and modernisation, until its merger with Union Bank of India in 2020.



The distinguished gathering was graced by Sri L. V. Subrahmanyam, IAS, former Chief

The programme was presented as a fascinating journey through four defining phases of the Bank's history, supported by specially produced documentary films depicting its genesis, growth, achievements and transformation. The audience relived the Bank's pioneering contributions to agriculture, industry, financial inclusion and social



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





Honouring Leaders of Trade Unions & Associations

development, as well as its evolution from a traditional banking institution into a fully computerised, technology-driven bank.

A major highlight was the release of a Centenary Commemorative Silver Coin bearing the image of Dr. Pattabhi, in the presence of his descendants, who were also honoured. Former senior executives, distinguished trade union and welfare association leaders, outstanding lady employees and other contributors to the Bank's growth were felicitated. Around 30 super-senior retirees aged 80 years and above were honoured amidst warm applause, symbolising the deep respect and affection for the generations who built the institution.

The distinguished speakers fondly recalled their association with Andhra Bank and paid rich tributes to Dr. Pattabhi's vision, values and selfless service. They also acknowledged the dedication, integrity and commitment of the Bank's employees, whose collective efforts enabled Andhra Bank to overcome challenges and emerge as a respected institution in Indian banking.

The celebrations were

further enriched by musical performances, archival exhibits, songs, competitions and the release of a Centenary Souvenir and New Year Calendar. The display of rare Andhra Bank products and stationery added a special nostalgic touch to the occasion.

A particularly significant aspect of the Centenary year was the spirit of service and social responsibility demonstrated by ABREA units across the country. Nearly 120 Social Identification Programmes, involving contributions of more than ₹1 crore from retirees and well-wishers, were undertaken during the year.

The Centenary Celebrations thus became far more than a commemorative event. They were a heartfelt tribute to a legendary institution, its visionary founder, its dedicated workforce and the enduring bond shared by generations of Andhra Bank employees. Though Andhra Bank has become part of a larger banking institution,

its name, values, heritage and memories continue to live in the hearts of thousands who proudly call themselves Andhra Bankers.



100 years celebrations at Machilipatnam on 24-11-2023

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





Samskruthi

ABREA LAUNCHES CULTURAL WING

Fulfilling a long-cherished aspiration of its members, ABREA has now established an exclusive Cultural Wing named 'SAMSKRUTHI', with the objective of encouraging retirees and their family members to showcase their talents in the fields of Literature, Drama, Music, and other cultural activities.

Grand Inaugural Cultural Programme

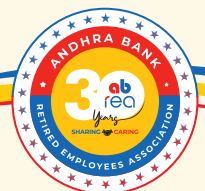
To mark the launch of ABREA SAMSKRUTHI, an entertaining cultural programme featuring Comedy Skits, Light Music, and Cine Songs was organized on 13 July 2026 at the Main Hall, Ravindra Bharathi, Hyderabad. The programme witnessed the enthusiastic participation of around 200 retirees along with several former executives.

A major highlight of the event was the launch of the unique and innovative 108-page Lap Book, "I K U – Intelligent Knowledge Units", authored and designed by Sri I. Vijayakumar, Retired Chief Manager. The book was formally released in the presence of distinguished former executives and leaders, of e-Andhra Bank



The Association sincerely hopes that ABREA SAMSKRUTHI teams will soon be established at Zonal and Regional levels, providing a vibrant platform for retirees and their family members to nurture and showcase their talents in Literature, Drama, Music, and other cultural pursuits, thereby strengthening fellowship and preserving the rich cultural spirit of the ABREA family.

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HYDERABAD METRO

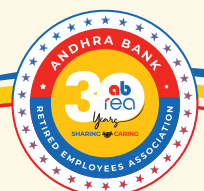
Highlights

- Centenary Celebrations Kick-start program with felicitation of Super Senior Retirees
- Felicitation to Senior Citizens / Customers
- Free Health Checkup at Apollo Spectrum Hospital/Orange Hospital
- Distribution of food items at Aadarana Home
- Free Eye Camp at Agarwal Hospitals Dilsukhnagar, Secunderabad & Mehdiapatnam.
- Distribution of Bedsheets - Srividya Centre for Special Children
- Donation of Merit Awards, Sweets, Tube Lights & Fans - MS Makta Govt School
- Distribution of books to students Bharat Sevasram Sangh
- Founder's birthday celebrations at Hyderabad
- Felicitation to Pattabhi Family members



- Felicitation to former Top Executives of e-Andhra Bank & Leaders of Trade Unions and Associations
- Felicitation to super senior retired staff members
- Centenary celebrations at Hyderabad
- "Athmeeya Sammelanam" & Interaction with Specialist Doctors - sponsored by Yashodha Hospitals, Secunderabad.

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



MACHILIPATNAM REGION

Highlights

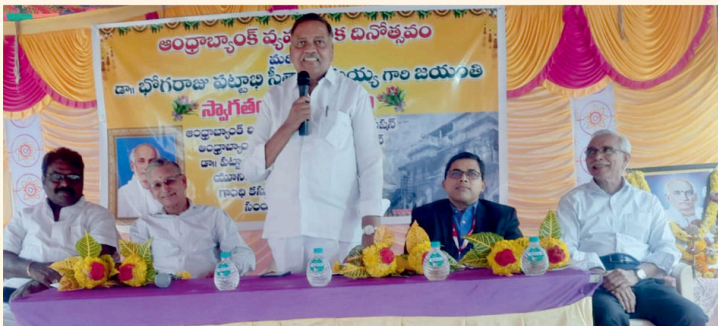
ABREA Machilipatnam, though a small region, remains an active and closely-knit unit, proudly associated with the historic place where our beloved Andhra Bank was founded by our visionary founder Dr. Bhogaraju Pattabhi Sitaramayya.

Members meet regularly at the Dr. Pattabhi Digital Library and the Gandhi Kasturba Seva Sangham, the erstwhile residence of Dr. Pattabhi. The Unit pays floral tributes to the great founder on his Jayanthi, Andhra Bank Foundation Day and death anniversary.

As part of its social service, the Unit distributes bed sheets, sweets and savouries to underprivileged families in remote colonies around Machilipatnam, particularly during Pongal. It also maintains cordial interaction with the Regional Head of UBI and actively follows up staff and pensioners' grievances.



Mr Kollu Ravindra, Minister Govt of AP & K. Venkata Rao, RH, UBI and ABREA office bearers & EC members participated in garlanding Dr Pattabhi Statue on 24/11/2025



Mr Mandali Buddha Prasad, MLA addressing on Dr Pattabhis jayanti Celebrations

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



KAKINADA REGION

Highlights



On 24.11.25 our founder's statue was garlanded and household needs were distributed in Manaveeya old age home, Narsannanagar, Kakinada.

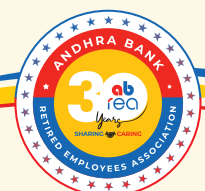


On 25.11.25 blankets were distributed in Janavali old age home, Gandhinagar, Kakinada



On 26.11.25 Annaprasada Vitharana in Vastalya Oldagehome, Vakalapudi, Kakinada.

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



VIJAYAWADA REGION

Highlights



Eye Testing and Free Cataract Surgery with Winvision Hospitals Ltd ..200 Screened and 35 Free Operations done and free Specs provided on 11.3.2023



Regional Conference addressed by Our President and General Secretary on 16.4.23



Release of Booklet on Dr Pattabhi on the occasion of Centenary Celebrations at Vijayawada



Submission of Memo and interaction with Com Ch Venkata Chalam GS AIBEA on 13.8.23 at Vijayawada



Super Senior Women Pensioners felicitated



Sponsored 5 Artificial Limbs and Lunch at Heal Paradise of International Repute on 2.10.23

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees

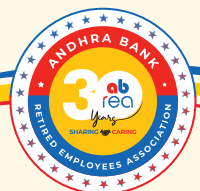


GUNTURU REGION Highlights

- Membership: Increased by 116 to 760, achieving nearly 100% membership.
- Dr. Pattabhi Memorial Retirees Welfare FABF Scheme: Added 220 members in three years; present strength 660. FABF beneficiaries increased from 7 to 52, benefiting 45 families with 21.60 lakh.
- Insurance Claims: Successfully pursued 28 rejected claims through the Insurance Ombudsman, securing 41 lakh for members.
- Pattabhi Memorial: Inaugurated the statue of Dr. Bhogaraju Pattabhi Sitaramayya at Hindu College Branch, Guntur, on 8 May 2025, attended by over 350 members/staff.
- Regular Meetings: Conducting Quarterly Meetings for 10 years and a weekly Grievances Meeting every Wednesday.
- Centenary Initiatives: Contributed 5 lakh to the Central Organisation and undertook several charitable activities, including support to old-age homes, orphanages and institutions for the blind and disabled.
- Member Welfare: Distributed 370 Union Bank Family Staff Booklets to members.
- Member Engagement: Conducted Kartika Vana Samaradhana with over 50 members.
- Retirees' Agitation: Over 350 members participated in the Hunger Strike on 12 March 2026, following the AIBRF call.
- Pattabhi Statue Anniversary: Celebrated the 1st Anniversary of the Pattabhi Statue on 8 May 2026.



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



WARANGAL REGION

Highlights

- Centenary Celebrations: Organised Maha Annadanam for 300 members and distributed wheelchairs to physically challenged persons (10.07.2023).
- Donated 40 blankets to Swayamkrushi Old Age Home, Mulugu Road (12.07.2023).
- Conducted a Free Eye Check-up Camp, benefiting around 300 persons.
- Conducted General Health Check-up & Blood Test Camp, benefiting over 300 members (15.11.2023).
- Held Warangal Regional Conference on 19.11.2023 with participation of 160 members; new regional office-bearers were elected.
- Organised a Mega Get-Together on 27.04.2025 at Hotel Ratna, attended by about 100 members, with Sri N.V. Ramana as Chief Guest.



VIZIANAGARAM REGION



Regional Conference at Vizianagaram



Meeting with Ms T. Madhuri, RH, UBI at Vizianagaram

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



VISAKHAPATNAM REGION Highlights

పూర్వ ఉద్యోగుల సంక్షేమం ముఖ్యం అందరికోసం యూనియన్ కృషి



(ఆంధ్రప్రభ - విశాఖపట్నం)

ఆంధ్రాబ్యాంక్ పూర్వ ఉద్యోగుల సంక్షేమం కోసం కృషి చేసుకుంటామని పలువురు వక్తలు పేర్కొన్నారు. ఆంధ్ర బ్యాంకు రిటైర్డ్ ఎంప్లాయిస్ అసోసియేషన్ 30 ఏళ్లు అయిన సందర్భంగా పౌరగ్రంథాలయం లో రిటైర్డ్ ఎంప్లాయిస్ సమావేశం జరిగింది. దీనికి టంకాలకామేశ్వరరావు, అసిస్టెంట్ జనరల్ సెక్రటరీ, వాసుదేవ రావు, డిప్యూటీ జనరల్ సెక్రటరీ. మూల భాస్కరరావు వైస్ ప్రెసిడెంట్, ఎంప్లాయిస్ కి ఇన్సూరెన్సు ప్రాజెక్ట్, తీసుకొన వలసిన జాగ్రత్తలు వివరించారు. రాబోయే జనరల్ బాడీ మీటింగ్ హైదరాబాద్ లో జరుగుతుందన్నారు. అందరు వచ్చి మీటింగ్ కంటింట్స్ తెలుసుకో వలసిన అవసరం ఉందని చెప్పారు. ఆకస్మాత్తుగా మరణించిన వారి కయ్యేఖర్లు రూ. 10 వేలు ఇస్తారన్నారు. దీనిమీద అవగాహన గురించి ఎంప్లాయిస్ తెలుసు కోవాలని చెప్పారు. ఏ ఇబ్బందులు ఉంటే యూనియన్ దృష్టికి తీసుకుని వస్తే వాళ్ళు మానేజ్మెంట్ తో మాటలాడి పరిస్థారం చేస్తా మన్నారు. సుమారు 60 మంది రిటైర్డ్ ఎంప్లాయిస్ అటెండ్ అయ్యారు. ప్రోగ్రాం నిర్వహణ భాద్యత మృతుంజరావు చేపట్టారు. కె కోటేశ్వరరావు పట్నాయక్, ఎస్ వి ఎస్ మూర్తి, రవి కుమార్, ఫ్రెండ్స్ కామెడి క్లబ్ ఫౌండర్ ప్రసిడెంట్ ఎం వి సుబ్రహ్మణ్యం పాల్గొన్నారు.



ANANTAPUR REGION



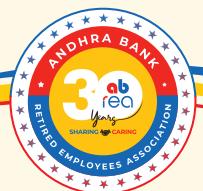
ELURU REGION



Release of a
Book on Pattabhi



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



ONGOLE REGION

Highlights



Distribution of food/fruits to Uma Manovikas Kendram (Blind Students)



Nutritious food packets to poor pregnant women

RAJAHMUNDY REGION



Felicitating senior Retiree colleagues

KADAPA REGION



Founder's day celebrations

TIRUPATI REGION

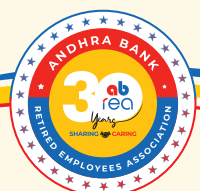


100 Years Celebrations



Annadanam to pilgrims at Alipiri

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



BHIMAVARAM REGION

Highlights



Felicitations to Customers & Senior Citizens at Bhimavaram, Palakol, Narsapuram.



Free Eye Camp at Vempa & Medapadu

KURNOOL REGION



Donation of Calipers to differently abled

KARIMNAGAR REGION



Felicitations to Senior Citizens

NELLORE REGION

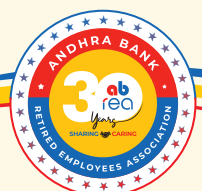


Felicitations to Senior Citizens



Sponsor of 120 meals to Janahita Vastalya Orphanage

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



ODISHA Highlights

ABREA Odisha, formed in 2015–16, was reorganised in 2022 following the restructuring of Andhra Bank regions. The Odisha State Andhra Bank Retirees' Coordination Committee (OSABRCC) continued welfare, social and charitable activities, including health programmes, annual picnics and assistance to needy institutions and bereaved families. In March 2025, a unified ABREA Odisha Team with regional teams was formed, strengthening organisational activities and participation in AIBRF programmes. Regional Conferences were held at Berhampur and Sambalpur. Despite occasional indifferent responses from Union Bank authorities, the Odisha Unit remains united, active and committed to protecting members' interests.



ABREA Berhampur actively pursued pension updation and participated in AIBRF programmes, including demonstrations and Dharana. A Regional Conference was held on 05.09.2025. Welfare initiatives included a medical tie-up with SUM Hospital, felicitation of members attaining 70 years, enrolment of all eligible e-AB retirees, and securing 100% UBI identity cards. Regular quarterly get-togethers and annual family picnics were organised. The 101st e-AB Foundation Day was celebrated grandly, along with student competitions and prizes. Monthly grocery support was also extended to an old-age home through members' contributions.



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



KARNATAKA Highlights

ABREA Bangalore remained active and vibrant, with strong participation in AIBRF programmes, dharnas and organisational activities. The Unit celebrated Andhra Bank's Centenary with distinction and regularly conducted quarterly meetings, awareness programmes and member-welfare initiatives. Resource Teams were formed to strengthen organisational support, while members were sensitised on cyber security, pension, healthcare and retirees' issues.

The Regional Conference of July 2025 witnessed nearly 100 participants. The Women's Wing emerged as a strong pillar, undertaking 9 community-service projects benefiting 260+ persons, supporting old-age homes, women and girl welfare institutions and an educational trust. Overall, the period saw increased membership participation, stronger fellowship, wider digital communication and enhanced coordination with retirees' organisations and AIBRF.



WEST BENGAL

ABREA West Bengal organised a clothes distribution programme at Prabartak Sangh Home, Salt Lake City, Kolkata for persons with physical disabilities. 33 T-shirts and shorts were distributed to male residents and 10 maxi dresses to



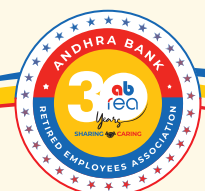
female residents. The initiative reflected ABREA's spirit of care, compassion and service, bringing happiness and gratitude to the beneficiaries.

GUJARAT



Founder's Day
Celebrations at Ahmedabad

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



TAMILNADU Highlights

Ever since our beloved Andhra Bank merged with UBI in the year 2021, ABREA, TN decided to keep our Andhra Bank in our hearts, we floated the idea of doing social activities as a part of AB centenary celebrations, we launched ABCC FABF to our retirees in Tamilnadu and inaugurated on Bank Nationalisation day 19th July 2021. Accordingly every year we celebrated Bank Nationalisation day and ABCC FABF anniversary day by doing social activities in a grand manner.



19-7-2025 - 15 sewing machines donated for blind home at Chennai and lunch served at orphanages homes at Coimbatore and Madurai and also distributed clothes to them by spending Rs.65000/-



19-7-2023 - distributed sarees, lungies, sanitary items and breakfast for 35 senior citizens at Monegar choultry, Royapuram, Chennai by spending Rs.35000/-



Felicitation to Senior Citizens



On the occasion of Felicitation to Senior Citizens

KERALA



Founder's day Celebrations at Trivendrum

CHANDIGARH



Retirees Meet

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



MAHARASHTRA Highlights

Nagpur and Vidarbha hold a special place in Andhra Bank's history through their association with our revered founder, Dr. Bhogaraju Pattabhi Sitaramayya. Under the leadership of Sri Santosh Kumar Dubey, the Nagpur Unit has remained active in organisational, welfare and social-service activities, including health camps, Goseva, feeding the needy and participation in UBI and AIBRF programmes. The formation of EMBRA in 2024 further strengthened organisational activities in Maharashtra and Central India, with active participation from members in Amravati, Pune, Indore, Jabalpur and Bhopal. The Mumbai and Chhattisgarh Units have also been actively supporting retirees and participating in ABREA/AIBRF programmes. Together, these Units continue to uphold the proud traditions of Andhra Bank through unity, welfare, social service and organisational commitment.



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BOARD OF DIRECTORS

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Vice Chairman	: K. Vijaya Kumar B.E
Treasurer	: B. Chandra Sekhar B.Tech
Secretary/Managing Director	: K. Pushpalatha B.A
Directors	: N. Gowthami M.A P. Narayana B.Tech B. Srinivas Rao M.Com K. Janardhan Reddy D. Srikanth B.Tech

RATES OF INTEREST ON DEPOSITS

46 to 91 Days	6%
92 Days to < 6 Months	7%
6 Months to < 1 Year	8%
1 Year < 2 Years*	9%
2 Years*	10%
Above 2 Years*	10.5%

*Additional 0.5% for Senior Citizens

Our Office: G-2, Tuba Towers, Main Road, Narsingi,
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Contact Us: +91 98496 60419, vishishtamac@gmail.com

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G Ravikumar



M Satyaprasad



K Haribabu



GSV Krishna Rao



D Nanharam

Office Bearers & EC Members



A Rajendra Prasad
Chairman



Krishnamurthy V Varanasi
President



NSN Reddy
General Secretary

Vice-Presidents



Ravi Chander



Y Tripuramba
(Co Convenor, Women's Wing)



K Rajendra Kumar



B Bhaskar Dutt



G Mahapatro



BVV Kondala Rao



PK Rajeswara Rao



N Ganesh



V Kishore Kumar

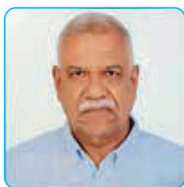


V Sivanagi Reddy

Dy. General Secretaries



S Krishna Kumar



AJ Rama Rao



K Ramchander



NV Ramana



K Ramprasad



YL Prema Kumari
(Convenor, Women's Wing)

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS *Retirees*





K Ravikumar
Treasurer



Soma Anantaramulu
Asst Treasurer



Ch Satyanarayana
Retd. AGM
Rendering Auditing Services to
ABREA Voluntarily

Executive Committee



Osman Shariff



K Raghunatha Reddy



N Ramgopal



K Venkata Rao



M Sahadev



PV Kamalakar



V Venkateswara Rao



PV Vijaya Lakshmi



GV Ramana



PSR Prasad

Special Invities



JS Sudhakarudu



S Meeneswaranath



KV Subbaiah



T Srinivas



P Satyanarayana Rao



K Kalyani



R Shankar

Women wing



Parimala Saraschandra
(Co Convenor)



N Trineshwari
Member



KV Jyothi
Member



D Padma
Member



J Sri Lakshmi
Member

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS *Retirees*



Executive Committee Members (Outside AP & Telangana)

Karnataka & Kerala States



S Jai Kumar
DGS



UB Sudhir Kumar
AGS



G Amaresh
EC Member

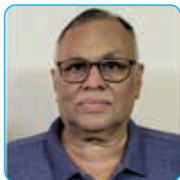


P Raghavendra
EC Member



KD Dinesh
EC Member

Mumbai



SK Dubey
DGS



Ramesh Kamath
AGS



ND Nimkar
EC Member



Shalab Gupta
EC Member



Jitendra Shah
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Shashi Malondkar
Special Invitee

Odisha



Udaya Nath Patri
DGS



Benudhar Rout
AGS



K Anantha Ram
AGS



Pradip Kumar Das
AGS



Santosh Kumar Dash
AGS



AK Mund Sharma
EC Member



Uttam Mallik
EC Member



Lokanath Nayak
EC Member



Pramod Kumar Sahu
EC Member



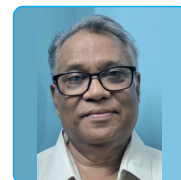
Prashant Kumar Parhi
EC Member



Niranjana Panda
EC Member



K Kumara Swamy
EC Member



Manoranjan Das
Special Invitee

Tamilnadu



M Janakiram
DGS



M Shankar Mahadevan
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Sankar Das
EC Member

Coimbatore



Armugam
EC Member

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Kakinada



N Satyanarayana
DGS



VSN Murthy
AGS



K Adinarayana Murthy
EC Member



PVV Satyanarayana Murthy
EC Member



SVV Tata Rao
Special Invitee



J Satyanarayana
Special Invitee

Kurnool



K Shiva Bhaskar
AGS



K Raghavendra Prasad
EC Member



DJ Ravi Kumar
Special Invitee



K Saimohana Rao
AGS



T Visweswara Rao
EC Member



R Rajaram
Special Invitee



M Ravi Babu
Special Invitee

Machilipatnam

Nellore



A Anil Kumar
DGS



K Venkateswara Rao
AGS



A Penchala Reddy
EC Member



CH Anandram Singh
EC Member



GV Ramana Reddy
Special Invitee



Abraham Lincoln
Special Invitee



N V S Prasad
Special Invitee

Nizamabad



Ramarao Chauhan
EC Member



CB Rao
DGS



D Koteswara Rao
AGS



UV Ratnam
EC Member



V Parthasarathi
EC Member



T Polaiah
Special Invitee

Ongole

Rajahmundry



V Surya Rao
DGS



PV Rao
AGS



B Bhaskar Rao
EC Member



N Mohan Durgeswara Rao
EC Member



KRK Reddy
Special Invitee

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Tirupati



R Hanumantha Rao
DGS



LM Naidu
AGS



T Gopalakrishna
EC Member



V Sreekanth
EC Member



N Krishna
EC Member



K Bhaskar Reddy
Special Invitee

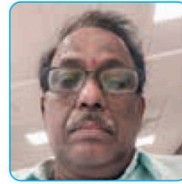
Vijayawada



V Jagan Mohan Rao
DGS



P Narayana Rao
AGS



N Krishna Mohan
AGS



MSRK Prasad
EC Member



MVS Sarma
EC Member



AV Ramana
EC Member



BA Raju
EC Member



B Seshu Kumar
EC Member

Visakhapatnam



G Vasudev Murthy
DGS



T Kameswara Rao
AGS



M Surya Bhaskara Rao
EC Member



BK Babuji
AGS



B Koteswara Rao
EC Member

Vizianagaram

Karimnagar



S Bhadraiah
EC Member

Khammam



N Suresh
EC Member

Srikakulam



G Ramana Murthy
AGS

Warangal



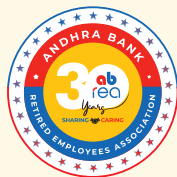
M Ganesh Kumar
AGS



P Gopal Reddy
EC Member

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees

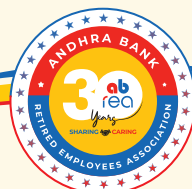




ABREA RESOURCE TEAMS

ABREA – Resource Teams			
No	Activity	Resource Person/s	Mobile
1	IBA Group Medical Scheme Enrolment, admission & discharge, claim settlements	S.Krishna Kumar	7032458383
		Y.Hanumantha Rao	7780291049
		P V Vijaya Lakshmi	9963792299
		P.Satyanarayana Rao	9989152950
2	Health Cards	Bhaskar Dutt	9391116317
		PS Ramachandra Prasad	9704553573
		Ajit Karanam	8142900099
3	Membership Enrolment	A J Rama Rao	9849141424
		P.Seshu Mohan	9959006555
		P.Venkata Kamalakar	9010766166
		N.Ramgopal	9177673339
4	Organisation Matters	K.Ramchander	9849205255
		Ravi Chander	9885856210
5	Office Management (Hyd)	R Shankar	7981590809
		G V Ramana	9100676447
6	Union Parivar	K Venkata Rao	7032425875
		K.Ramprasad	9515286611
7	Form-16 & Income Tax	N,Krishna Mohan	9986191986
		U.Vijayanand	9390224099
8	Holiday Homes	T.Srinivas	9441213148
		S.Anantaramulu	9492781190
9	Investment Declaration	V Venkateshwara Rao	9963430658
10	Family Pension Sanctions	V Venkateshwara Rao	9963430658
11	Women Related Issues	Y L Prema Kumari	9392646916
		N.Trineshwari	9866559820
12	Pension Payment Order	N V Ramana	7981933654
13	Website (ABREA)	Soma Anantaramulu	9492781190
14	Whatsapp	K.Ramprasad	9515286611
15	Telegram	S.Krishna Kumar	7032458383
		N V Ramana	9848444635
		Y.Hanumantha Rao	7780291049
		MVS Sarma	9441276602
17	Life Certificate	Osman Shariff	9440721055
		G.Ramesh Babu	8885592166
18	Identity Cards & Union Cash	Soma Anantaramulu	9492781190
19	Welfare Activities	Y.Tripuramba	9246545149
		Bhaskar Dutt	9391116317
21	Meetings & Conferences (Hyderabad)	K.Ravikumar	9866270266
		M.Sahadev	9642510234
		Prabhakar Reddy	9966066161
		K.Venkata Rao	9985110952
22	Pension Regulations	Gopabandu Mahapatro	9439257672
23	Cultural Wing – ‘Samskruthi’	L S R Murthy	9618016297
		R V Ramana	9849619800
		Tulasi Balakrishna	8790115544
		R Sampath Kumar	9848983975
24	Disciplinary Matters	M N Sudhakar	9989411825
		I.Haranath	9441239213

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



SENIOR CITIZENS

Safety Checklist

INSTRUCTIONS FOR USE

- ✓ Use this checklist as a gentle reminder, not as a source of fear
- ✓ Tick items that are already being followed
- ⚠ Put a warning mark next to items that need attention
- 📅 Review this list periodically with family members

SECTION A: BATHROOM & PERSONAL HYGIENE

- ☐ Safety Practice
- ☐ Sit while changing undergarments or pants – Never stand while stepping in and out of clothes
- ☐ Use a shower stool/chair – Avoid standing for entire bath duration
- ☐ Install non-slip mats inside and outside the shower area
- ☐ Avoid bathtubs completely – Climbing in/out is high risk
- ☐ Wear non-slip, closed-toe bathroom slippers
- ☐ Never lock the bathroom door from inside – Use an "occupied" sign instead
- ☐ Install grab bars near toilet and shower area
- ☐ Keep daily-use items at waist level – Avoid reaching up or bending down
- ☐ Use a raised toilet seat if needed for easier sitting/standing



SECTION B: KITCHEN & DAILY CHORES

Safety Practice

- ✓ Never stand on chairs or stools to reach upper cabinets
- ✓ Keep frequently used items in lower cabinets (waist level)
- ✓ Use a reacher/grabber tool for items on high shelves
- ✓ Avoid carrying heavy vessels or water pots – Use smaller containers
- ✓ Never rush to attend to pressure cooker or boiling milk – Stay calm, move slowly
- ✓ Wear non-slip rubber-soled footwear while mopping or in wet areas
- ✓ Use a high stool or chair in kitchen to rest while cooking
- ✓ Never attempt to clean high fans, light fixtures, or AC units – Hire a professional
- ✓ Keep one hand free while walking – Avoid carrying too many items at once



SECTION C: BEDROOM & DRESSING

Safety Practice

- ✓ Always sit while putting on pants, socks, or footwear
- ✓ Use a long-handled reacher to pick up items from floor – Avoid sudden bending
- ✓ Get out of bed slowly – Sit up, dangle legs for a moment, then stand
- ✓ Install night lights in bedrooms, hallways, and bathrooms
- ✓ Keep pathways clear of clothes, shoes, and clutter
- ✓ Ensure bed height is appropriate – Easy to get in and out of
- ✓ Install night lights in bedrooms, hallways, and bathrooms
- ✓ Keep pathways clear of clothes, shoes, and clutter



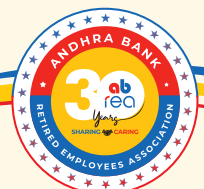
SECTION D: BALCONY & OUTDOOR AREAS

Safety Practice

- ✓ Never lean over balcony railings – Stay well behind the railing at all times
- ✓ Avoid using ladders of any kind (step, aluminium, wooden) – This is the most dangerous activity
- ✓ Never step onto wet or freshly mopped balconies – Moss and water make tiles extremely slippery
- ✓ Keep balcony clear of clutter – No tripping hazards
- ✓ Ensure balcony railings are sturdy and of proper height
- ✓ Avoid going out in extreme heat or cold – Weather extremes can cause dizziness
- ✓ Use a long-handled tool for watering plants – Avoid reaching out



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



SECTION E: STAIRS & MOBILITY

Safety Practice

- ✓ Never carry items while using stairs – Keep both hands free for railings.
- ✓ Avoid stairs completely if feeling dizzy or weak
- ✓ Install railings on both sides of staircase
- ✓ Mark edges of steps with contrasting tape for better visibility
- ✓ Never rush to answer doorbell or phone – Walk calmly
- ✓ Wear properly fitted, non-slip footwear at all times – Avoid loose chappals/slippers
- ✓ Use walking stick or walker if needed – Pride is not worth a fall



SECTION G: HOME MODIFICATIONS & GENERAL PRECAUTIONS

Safety Practice

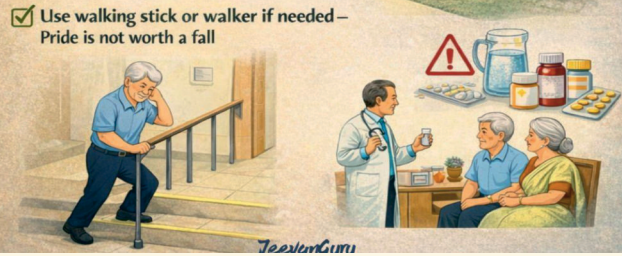
- ✓ Install grab bars in bathrooms and near toilets
- ✓ Remove loose rugs and carpets – They are major tripping hazards
- ✓ Keep electrical cords tucked away – Not across walkways
- ✓ Ensure adequate lighting throughout the home – Especially staircases and hallways
- ✓ Avoid wearing reading glasses while walking – Use distance glasses for mobility
- ✓ Save risky tasks for when someone is at home – Don't do them alone
- ✓ Keep emergency numbers handy on phone and near landline
- ✓ Consider a medical alert system or wearable alert device
- ✓ Accept help gracefully – Independence is important, but safety comes first



SECTION F: HEALTH & MEDICATION AWARENESS

Safety Practice

- ✓ Never ignore sudden dizziness, weakness, or blackouts – Seek immediate medical attention
- ✓ Ask doctor about side effects of new medications – Some cause drowsiness or dizziness
- ✓ Get regular health checkups – BP, sugar, heart, vision, and balance checks
- ✓ Stand up slowly from sitting or lying position – Prevent sudden BP drop
- ✓ Stay hydrated – Dehydration can cause dizziness and falls
- ✓ Review all medications with doctor periodically – Some combinations increase fall risk
- ✓ Use walking stick or walker if needed – Pride is not worth a fall



EMERGENCY CONTACTS

Contact Phone Number

Nearest Family Member _____
 Neighbour _____
 Doctor _____
 Hospital _____
 Ambulance _____



IMPORTANT REMINDER

"Most accidents happen in familiar surroundings during routine tasks. Awareness and caution are the best defences."

Life is precious. A moment of carelessness can change everything.

Share this checklist with every senior citizen you know. One life saved is worth it.

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



- Sometimes decline proposals altogether for high-risk individuals

The IBA Group Medical Insurance Scheme avoids many of these difficulties because it is a continuing group policy. Continuous renewal protects retirees from losing coverage for pre-existing illnesses and provides valuable financial security during advanced age.

5. Why Participation is Still Low

Despite its benefits, only about 30–40% of eligible retirees join the scheme every year

- The major reasons include:
- High annual premium
- Limited pension income
- Rising cost of living
- Lack of awareness
- Misunderstanding of policy conditions
- Previous dissatisfaction regarding claim settlement

Many retirees consider the premium expensive until they face a major medical emergency. Unfortunately, by then it may be too late to obtain equivalent protection elsewhere.

6. Common Health Problems Among Retirees

The average age of retirees joining the scheme is around 67–68 years, and over 40% are above 70 years.

Common illnesses include:

- Hypertension
- Type-2 Diabetes
- Coronary artery disease
- Cataract
- Arthritis
- Knee replacement
- Hip replacement
- Kidney disease
- Cancer
- Neurological disorders

Treatment costs for these illnesses are substantial, making medical insurance essential.

7. Cashless Treatment—A Valuable Facility

Cashless hospitalization has become one of the greatest advantages of the IBA Scheme. However, policyholders should observe certain precautions.

Before hospitalization:

- Read the Bank's circular carefully.
- Understand policy conditions.
- Keep policy documents safely.
- Save emergency contact numbers.
- Verify whether the hospital belongs to the approved network.
- During hospitalization:
- Inform the TPA immediately.
- Submit identity card and policy details.
- Obtain pre-authorisation.
- Preserve all medical records.
- Maintain copies of investigation reports and prescriptions.
- After discharge:
- Verify hospital bills.
- Obtain discharge summary.
- Keep photocopies of all documents.
- Follow up with the TPA whenever necessary.
- These simple precautions prevent avoidable disputes.

8. Challenges Faced by Policyholders

Every renewal year brings a new insurance company or a different Third-Party Administrator (TPA) in many cases and consequently, retirees often experience:

- Delay in approvals
- Inconsistent interpretation of policy conditions
- Partial settlement
- Non-admissible deductions
- Communication gaps
- Difficulty in contacting officials

Although many claims are settled satisfactorily, avoidable grievances continue to arise.

Retirees should remember that they have the right to seek clarification and pursue grievances through:

- Insurance Company.
- TPA.
- Internal grievance mechanism.
- Insurance Ombudsman.
- Appropriate legal forums wherever necessary.

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



9. ABREA's Health Insurance Resource Teams

Recognising these practical issues, ABREA has established dedicated Health Insurance Resource Teams at Regional, Zonal and Central levels. The Resource Persons volunteer to provide guidance regarding:

- Policy interpretation.
- Cashless admission.
- Claim documentation.
- Follow-up with TPAs.
- Resolution of grievances.
- Awareness programmes.

Their services have helped hundreds of retirees obtain timely assistance during medical emergencies and resolve unsettled claims through disputes with Insurance Company, Ombudsman & Consumer Forums.

10. Expectations of Bank Retirees

After ten years of implementation, retirees expect further improvements in the IBA scheme.

Major expectations include:

- Reduction in premium.
- Higher subsidy from Staff Welfare Funds.
- Better coverage with enhanced sum insured.
- Uniform claim settlement guidelines.
- Time-bound disposal of claims.
- Constant monitoring of TPAs.
- Stable TPA arrangements for longer periods.
- Wider network of Hospitals.
- Simplified documentation.
- Annual & regular consultation with retiree organisations before renewal
- Quarterly Review of operational constraints and other issues
- Digital tracking of claims.
- Dedicated help desks in every bank.

These improvements would encourage more retirees to join the scheme.

11. Suggestions to IBA

IBA may consider the following reforms:

- Negotiate lower premiums through larger risk pooling.
- Introduce age-wise premium support.
- 100% coverage of retirees and 100% Premium to be borne by banks.

- Strengthen service-level agreements with TPAs.
- Introduce common online grievance monitoring.
- Publish annual performance reports of insurance companies and TPAs.
- Hold structured discussions with recognised retiree organisations before finalising the policy every year.

12. Role of Banks Member banks can also contribute significantly by:

- Creating awareness among retirees.
- Issuing renewal circulars well in advance.
- Organising webinars.
- Providing premium subsidy wherever feasible.
- Strengthening internal help desks.
- Coordinating with retiree associations during claim-related issues

13. Conclusion

The IBA Group Medical Insurance Scheme has completed a decade of valuable service to the retired banking community. It has provided financial protection to thousands of families during medical emergencies and remains one of the most important welfare measures available to retired employees.

While the premium is a concern, the cost of remaining uninsured is often far greater. Continuous enrolment safeguards retirees against exclusions and ensures access to medical care when it is needed most.

ABREA, together with AIBRF, should continue constructive dialogue with IBA and member banks for reducing premiums, improving claim settlement, strengthening TPA accountability and making the scheme more affordable and accessible.

A healthier retiree community, supported by a robust and affordable medical insurance system, is in the interest of retirees, banks and the banking industry as a whole.

"Healthcare is not merely an expense-it is an investment in dignity, independence and quality of life. A strong medical insurance scheme is one of the greatest social security measures for bank retirees."

By - S. Krishna Kumar &
Y. Hanumantha Rao

ABREA Health Insurance Resource Team

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





ANDHRA BANK RETIRED EMPLOYEES ASSOCIATION 12TH GENERAL BODY MEETING HELD AT KAMMA SANGHAM ON 23.8.2026

A SPECTACULAR CONVENTION & A LANDMARK GATHERING OF UNITY OF SOLIDARITY

The 12th General Body Meeting (AGM) of the Andhra Bank Retired Employees Association (ABREA) were successfully conducted on August 23, 2026, at Kamma Sangam Function Hall in Ameerpet, Hyderabad. The event witnessed a high turnout of around 1600 veteran bank retirees from across the country. Galaxy of Past Executives and veteran Trade Unions & Associations leaders graced the occasion.



PROCEEDINGS

The meeting commenced with a prayer and tributes paid to the founders of the three amalgamated banks UBI, Andhra Bank and Corporation Bank.

Sri BS Ramarao, Chairman, Reception committee welcomed the gathering. He appreciated the commitment of the ABREA leadership in serving to the retiree community and their resolve to give back to the society. He recalled the historic e-Andhra Bank Centenary celebrations conducted by ABREA.

HOMAGE paid to the respected leaders and members of the Association who passed away since last General Body Meeting.

Sri Krishna Murthy V Varanasi, President ABREA, in his presidential remarks thanked the Bank authorities, leaders from TBRF, AIUUBRF, CBRA, leaders & members from of all the Units of ABREA for their presence and support.

Sri A Rajendra Prasad, Chairman, ABREA in his commemorative address recalled the genesis,

challenges in building the organisation and the progress achieved and sustained by successive leadership during the three decades of organisational journey. He thanked all the Retirees for their voluntary contributions & cooperation in making the Triennial General Body a total grand success.

Sri Asheesh Pandey, MD & CEO, Union Bank of India in his message acknowledged the past services of our retirees in the growth journey of the Bank and wished the organisation many more successful years.

Sri R Athmaram, and Sri V Ramgopal, Vice Chairmen, Reception Committee greeted and wished all the retirees healthy & happy years ahead.

Sri K V Subbiah retired General Manager and ABREA Advisor complimented the TEAM ABREA on its efforts to keep the retirees community informed about the latest developments on benefits and facilities also making efforts to conduct social service as a noble way of GIVING BACK to SOCIETY.

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





Sri Suresh Chandra Teli, CGM (HR), UBI who virtually addressed, dwelt elaborately on the various initiatives of the Bank for the retirees and sought their support for the growth of the bank.

Sri S. C. Jain, General Secretary, AIBRF in his inaugural address, detailed the present position of various issues, fight for Pension Up-dation, direct dialogue with IBA, Singla case in Supreme Court etc.

Sri NSN Reddy, General Secretary, ABREA thanked the response of the leadership of all Units for the impressive turnout led to total success of the Conference. He further thanked

the leadership of Joint Coordination Committee of UBI Retirees Associations for their prompt actions in taking up issues with Bank Management for logical resolution.

Sri N N V Satyanarayana, our Retiree and s/o late Sri N Ramaraju, founder General Secretary of ABREA and Smt. Usha Surapaneni, d/o former President late Sri Y Bhaskara Rao were felicitated.

Sri P Pandurangarao, former President, Sri Ravichander, former General Secretary, Sri Kona Vijaykumar, former Advisor and Sri A Rajendra Prasad, former President were honoured.



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Smt.Nellutla Ramadevi - our Retiree & Recipient of prestigious Kaloji Award from Telangana State Government for her contributions to Telugu literature was also felicitated.

Sri Rajkumar Tirthala, President, All India Union Bank Officers Federation while congratulating ABREA for conducting the Conference in a grand manner, assured support as a member of UBI apex-level Committees in resolving retirees issues.

Sri RK Powar, General Secretary, All India Union Bank Retirees Federation and Sri T K

Subrahmaian, General Secretary, Corporation Bank Retirees Association greeted the conference.

Sri D Nanharam, Advisor ABREA who came all the way from USA to attend the conference, congratulated team ABREA for their unstinted service to the retirees particularly to family pensioners.

Sri R Laxman Rao, President, Telangana Bank Retirees Federation, Sri Anil Kumar, Chairman, ABOA and Sri K Ramchander, Chairman, All India Union Bank BC Welfare Association also greeted the conference.

LOGISTICS AND OTHER ARRANGEMENTS:

The Kamma Sangam Hall management effectively accommodated the massive gathering, ensuring excellent seating arrangements, audio-visual setups, and hospitality for the elderly members.

Just participants on entering the Venue, the Reception Committee Volunteers in dressed in ceremonial T-shirts available at the Counters made the Registration & attendance very simple, smooth & swift through the novel digital process avoiding rush and long queues. On registration, the participants were provided Tokens for Welcome-kit and for Lunch and the next counter itself, the Welcome-kit is distributed containing the Souvenir, GS Report, 3Decades

Commemorative Mug, Water bottle, Cool Drink Tetra Pack, Biscuits and Tissues and a medal to wear in place of a regular badge was well received and appreciated by all.

LCD screens on either side of the dais and also in the dining hall helped the participants to follow the proceedings.

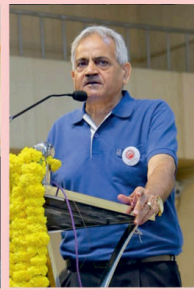
Lunch arrangements in the hall and also in the pagoda tents ensured no congestion at any point of times. Once the breakfast is completed at 10 am, continuous supply of coffee/tea and drinking water was ensured.

The event was broadcast live and also well covered by print and electronic media.



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees





In the post lunch session

The General Secretary presented a comprehensive review of the Association's organisational and welfare activities, followed by the Treasurer's submission of the Audited Balance Sheets and statement of Accounts for the years 2023, 2024, 2025 & 2026. The GS Report, Audited Account Statements and Amendments were unanimously adopted by the General Body after interaction and reply.

Resolutions were discussed and passed regarding bank retirees & family pensioners issues and welfare benefits, formation of Coordination Committees at States, amalgamation of Associations in UBI unions etc.

Then Election process is conducted for the Central Team through Democratic Process for the upcoming three-year term 2026-29. The same was conducted systematically under the

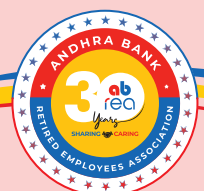
supervision of Sri Kona Vijay Kumar who was appointed as Election Officer. The main resolution was the introduction of post of JOINT GENERAL SECRETARY to assist the General Secretary in day-to-day functioning. The house unanimously approved Mr N V Ramana from Hyderabad for that post.

Yashoda Hospital, Secunderabad Doctors provided medical services such as SUGAR, BP Check with an Ambulance made available till the end of the Day and doctors at which came in handy when a delegate from Guntur has fallen sick and rushed to Hospital for immediate treatment. We thank Sri Arjun, Manager-Corporation Relations, and Team Yashoda Hospital, Secunderabad in this regard.

We thank the MD & CEO, ABREPOSE & STAFF for providing PRASADAM from Tirumala, Annavaram and Yadagirigutta to all the Participants & Guests.



ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



Union Bank of India, Citizen Cooperative Society and Vardhaman Cooperative Bank have setup stalls at the Conference Venue. A photo booth is also provided and availed by many to carry back memories.

Sri N V Ramana, the newly elected Joint General Secretary, proposed Vote of Thanks, dedicating the successful conduct of the Conference to the Reception Committee Volunteers, the Election Officer, the sponsors, the participants who travelled to Hyderabad and the leadership of all the Units. He thanked the Management Dignitaries, GS, AIBRF, Fraternal Guests and past-executives for

sparing their valuable time and adding glamour to the Conference.

The conference concluded with a firm resolve amidst slogans by the participants to fight for the legitimate rights of bank retirees – Direct Negotiation, Pension Up-dation, Reduction of Commutation period, Resignees Pensioners to be treated par with Retirees and Free Health Insurance etc.

Once again, it is proved that the Retirees are not tired, and AGE IS JUST A NUMBER with the splendid display of Unity by the disciplined senior-citizen soldiers of ABREA.



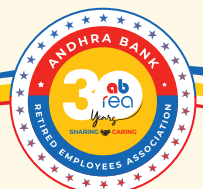
With best compliments to ABREA
**ANDHRA PRADESH UNION BANK
EMPLOYEES' ASSOCIATION**
(Affiliated to AIBEA, APTBEF & AIUBEA)



Com. V Udaya Kumar,
Joint Secretary, AIBEA & General Secretary,
APUBEA, Mob:9440763622

D.No. 15/30, Opp. Vasan Eye Care Hospital, Brindavanam, Nellore - 524001
Mobile : +91 - 9440763622, E-mail: apubea2021@gmail.com

ANDHRA BANK SPIRIT LIVES ON THROUGH ITS Retirees



With best compliments to :
ANDHRA BANK RETIRED EMPLOYEES ASSOCIATION (ABREA)



UNION BANK OFFICERS' ASSOCIATION, TELANGANA (Affiliated to AIUBOF & AIBOC)

603 & 604, 6th Floor, Taramandal Complex, Saifabad, Hyderabad-500004.
Tel: Off: 040-23232704; Email: uboats2022@gmail.com; www.uboatelangana.com

President:
S Muralidhar
(M) 9441011774

**President, AIUBOF &
General Secretary, UBOAT**
Rajkumar Tirthala
(M) 9908692120



IN LOVING MEMORY OF **LATE COM.N.V.SATYANARAYANA**

The Union Bank Officers' Association, Telangana (UBOAT) was established on 2nd January, 2022 as a committed Association dedicated in protecting and promoting the interests, rights and privileges of officers. UBOAT has emerged as the 23rd affiliate of All India Union Bank Officers' Federation (AIUBOF), the largest officers' organization of Union Bank of India, functioning under the umbrella of the All India Bank Officers' Confederation (AIBOC).

UBOAT was established under the visionary leadership of Late Com.N.V.Satyanarayana (NVS), a renowned and highly respected leader. The organization carries forward the legacy of the erstwhile All India Andhra Bank Officers' Federation and represents officers of Union Bank of India across the state of Telangana. Com.N.V.Satyanarayana served as the Founder President & Com.Rajkumar Tirthala served as the Founder General Secretary of Union Bank Officers' Association, Telangana.

UBOAT has a membership of 3816 officers in the State of Telangana, representing about 90% of the total officers in the state.

GLIMPSES OF 2ND GENERAL BODY MEETING HELD ON 4TH JANUARY, 2026 AT HYDERABAD



WITH BEST COMPLIMENTS FROM:

THE ANDHRA BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Central Office: Mithila Complex, IIIrd Floor, H.No. 4-4-296/297, Bank Street, Hyderabad 500 001

Mobile Nos.: 8121020645/ 8121020646/ 8121020647/ 8121020648

E-mail: abecoop1@gmail.com co@abecoopbank.com Website: www.abecoopbank.com

The Andhra Bank Employees Cooperative Bank was established in the year 1951 at Machilipatnam with the name and title as "The Andhra Bank Employees Co-operative Credit Society" with a noble purpose of helping the employees of Andhra Bank and catering to their financial needs by way of small loans. The Andhra Bank Employees' Co-operative Credit Society later transformed into the Andhra Bank Employees' Co-operative Bank Ltd., categorized as (Salary Earners Bank) Urban Cooperative Bank by RBI.

The total Business of the ABE Co-operative Bank as on 31.03.2026 is Rs.586.76 Crores.

The Andhra Bank Employees Co-operative Bank Ltd. is progressing forward with 75 years of dedicated Co-operative Service extending its Service now to all the Staff Members of Union Bank of India.



The Bank is offering tailor made Deposit schemes to suit the needs of all types of Customers and also offering 0.50% additional for Senior Citizens.



All Deposits are covered by insurance from Deposit Insurance and Credit Guarantee Corporation.



Lockers facility available at all Branches



Gold Loans @10.75% P.A. at all our Branches

RATE OF INTEREST ON DEPOSITS

TENURE	GENERAL	SENIOR CITIZEN
30 days to 45 days	5.50%	6.00%
46 days to 90 days	6.25%	6.75%
91 days to 180 days	6.50%	7.00%
181 days and less than 1 year	7.25%	7.75%
1 Year	7.75%	8.25%
Above 1 year and up to 3 years	7.50%	8.00%
Above 3 years	7.00%	7.50%

FOR MORE DETAILS CONTACT OUR BRANCHES



SALEEMNAGAR HYDERABAD
040-24548539



MACHILIPATNAM
08672-222263



RAJAHMUNDRI
0883-2478002

BOARD OF DIRECTORS

SRI SAMAD KHAN
CHAIRMAN

SRI S. MURALIDHAR
VICE-CHAIRMAN

SRI A.VIVEKANADA REDDY,
SRI CHAWAN CHANDRA SHEKAR,

SRI N. SURESH,
SRI RAMJI PACHIPALA,

SRI M.KRISHNA KISHORE,
SRI SRINIVASA RAO, K,

SRI K. VIJAYA KUMAR,
SMT. V. SUPRIYA SHARA,

SRI CHANDRA MOHAN,

SRI P. VIJAYA BHASKAR

SRI B. RAVI KUMAR
CHIEF EXECUTIVE OFFICER