

ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

SBI PENSIONERS' NEWS BULLETIN

సంపుటి - 21

Volume - 21

సంచిక - 01

Issue - 01

హైదరాబాద్

Hyderabad

ఏప్రిల్ 2024

April 2024

పేజీలు - 24

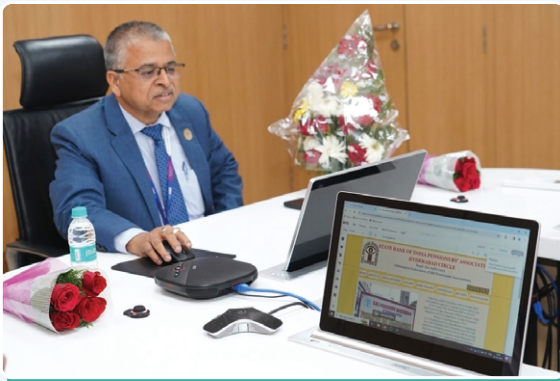
Pages - 24

వెల. 5.00

Rs. 5.00

A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

LAUNCHING OF WEBSITE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE



The dream has come true – The long pending desire of members to have SBI Pensioners' Association's website has been fulfilled. The website of the Association <https://sbipahc.in> was launched on 8th April 2024 by our respected Shri Rajesh Kumar, Chief General Manager, State Bank of India, Hyderabad Circle in the presence of Smt. Manju Sharma, General Manager (Network-1), Shri Debashish Mitra, General Manager (Network-2), Shri Jitendra Kumar Sharma, DGM & CDO, Shri Samir Kumar

Sinha, AGM (PPG), Shri D. Hari Krishna, AGM (HR) and other officials, in the Golconda Hall of Hyderabad LHO.

Shri D. Krishna Kumar & Shri P. Nanda Kishore, Vice-Presidents (HQ), Shri MS Mohan Rao, Treasurer, Shir P. Bhaskara Rao, DGS (HQ), Shri N Sai Baba, Vice President, Shri G. Mohan Raja & Shri K Srinivasudu, Dy. General Secretaries, Shri V V Rao, Shri B. Purushotham and Shri J. Satyanarayana, the Managing Committee Members of the Association were present during the festival-like launching ceremony.

Shri N. Radhakrishnan, President welcomed all and said that the demand of the members in the first ever general meeting held at SBIOA Guest House at Narayanaguda, after his taking over as President of the Association and his commitment that efforts will be made to launch the website of the Association soon has become a reality. President further said that only minimal information is presently provided in the website just for the purpose of launching and the site will be updated with every relevant information that would be useful to all the Pensioners/Family Pensioners.

Shri Rajesh Kumar, Chief General Manager (CGM), after formal launching of the website, expressed that the website of the Association would be useful for publication of things happening around us in Bank as well as Association so that members can know it instantly as they may not be in a position to attend every meeting. He also said that Pensioners may or may not be in Telangana, but the information can reach them through the website even if they are settled in other countries. CGM has complimented the Association for designing and launching the website and suggested for inclusion of pages on yogas, naturopathy, health tips, details of Guest Houses, Holiday Homes and Dispensaries available, which will be useful for pensioners and expressed hope that the website should have millions of hits.

LAUNCHING OF SBIPAHC WEBSITE



Shri Rajesh Kumar cautioned that the Association should refrain from posting bank's circular, which are confidential in nature and suggested that gatherings, meetings, Association's inputs and photographs may be published periodically.

CGM also suggested for making the website more interactive by creating a page for posting queries, which can be responded by the Association that will also reduce the number of problems/ issues faced by the pensioners. CGM also advised to take all precautions to contain the ill-fated efforts of fraudsters.

President thanked the Chief General Manager and assured that every care will be taken to run the website safe and conveyed that important instructions relating Pensioners/ Family Pensioners like Health Insurance, e-Pharmacy, Submission of Life Certificates, QR based Identity Cards, Deposit Rates and so on including information on Bank's products would be placed on the website for the information of members.

Smt. Manju Sharma, General Manager (Network-1) expressed that the website is run by well-experienced seniors, which, undoubtedly, will be useful not only to the members but also to the Bank. She sought the support of pensioners also in the regular business of the bank and assured that the bank will always be with the pensioners community and conveyed her best wishes on the launching of website.

Shri Debashish Mitra, General Manager (Network-2) said that this is a period of excellence for the Bank and this position has been reached not just because of the existing team but also because of the vast contribution of seniors. He expressed that this website would not only be for the pensioners of our circle but to the entire community of pensioners across the circles and wished all success to the team SBIPAHC.

President informed that total support is given by the management to the Association by regular conduct of Structured Meetings, Pre-retirees Meetings, etc. and Association Office-bearers also are involved in the activities of the Bank assisting the pensioners in the Health Insurance Renewal and enrolment, conduct of medical health camps, etc. and thanked the Circle Management for the co-operation extended to the Association.

Shri Jitendra Kumar Sharma, DGM & CDO conveyed his best wishes to the Association membership on the launching of website and said that so long as pensioners are there, the Bank can achieve many feats through them in the area of business excellence. Shri Jitendra Kumar Sharma suggested that the website should be user-friendly and advised the Association to exercise caution against the cyber crimes. DGM & CDO has also advised that the purpose of this website should be as much useful and as much engaging as possible for all the visitors.

Shri A. Ramesh Babu, General Secretary felt happy on the launching of website of the Association for the reason that members sitting at home would have the facility of reading and knowing everything. He also conveyed that every effort would be made to perfectly maintain the site with periodical reviews. General Secretary informed that Association, as per Bank's instructions, is not circulating any bank's circular on any communication mode. General Secretary expressed his thanks to the entire Circle Management Committee, the DGM & CDO, AGM (PPG), AGM (HR) and all other employees at Hyderabad LHO for the total support that is being extended to the Pensioners' Association Hyderabad Circle.

Shri D. Krishna Kumar, expressed that launching of website, which is a long desire of the pensioners for more than a decade, has been made possible by the President of the Association. He assured the management that all precautions would be taken to ensure safety and security of members with the rich

experience of former office-bearers of the Union/ Officers' Association, who are now leading the Pensioners' Association.

Shri Krishna Kumar conveyed his heartiest thanks to the entire Circle Management Committee and specifically thanked Shri Naseer Ahmed for the excellent designing of Website, which should go in history as a milestone achievement of the Association.

We assure our members that every effort would be made to provide the best website covering all important and necessary information to the membership. At the same time, we request our membership to allow the office-bearers sufficient time to collect and upload the relative materials in the website.

We also assure that every effort would be made to improve the contents of website to make it more user-friendly and we also seek valuable suggestions and feed-back from the members for improvements in the contents of the website.

SBI పెన్షనర్స్ అసోసియేషన్ హైదరాబాద్ సర్కిల్ వెబ్సైట్ ప్రారంభం!

స్వప్నం సాకారమైంది! - SBI పెన్షనర్స్ అసోసియేషన్ వెబ్సైట్ను ప్రారంభించాలనే సభ్యుల చిరకాల కోరిక నెరవేరింది. పెన్షనర్స్ అసోసియేషన్ హైదరాబాద్ సర్కిల్ వెబ్సైట్ <https://sbipahc.in> 8 ఏప్రిల్, 2024న గౌరవనీయులైన శ్రీ రాజేష్ కుమార్, చీఫ్ జనరల్ మేనేజర్, స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా, హైదరాబాద్ సర్కిల్, శ్రీమతి మంజు శర్మ, జనరల్ మేనేజర్ (నెట్వర్క్-1), శ్రీ దేబాపిష్ మిత్ర, జనరల్ మేనేజర్ (నెట్వర్క్-2), శ్రీ జితేంద్ర కుమార్ శర్మ, DGM & CDO, శ్రీ సమీర్ కుమార్ సిన్హా, AGM (PPG), శ్రీ D. హరి కృష్ణ, AGM (HR) మరియు ఇతర అధికారుల సమక్షంలో హైదరాబాద్ LHO గోల్కొండ హాల్లో ప్రారంభించారు.

శ్రీ డి. కృష్ణ కుమార్, శ్రీ పి. నంద కిషోర్, ఉపాధ్యక్షులు (హెడ్ క్వార్టర్స్), శ్రీ ఎం.ఎస్. మోహన్ రావు, కోశాధికారి, శ్రీ పి. భాస్కరరావు, డిజిఎస్ (హెడ్ క్వార్టర్స్), శ్రీ ఎన్ సాయి బాబా, వైస్ ప్రెసిడెంట్, దెవ్వాడ జనరల్ సెక్రటరీ లు శ్రీ జి. మోహన్ రాజా, శ్రీ కె శ్రీనివాసుడు, మేనేజింగ్ కమిటీ సభ్యులు శ్రీ వివి రావు, శ్రీ బి. పురుషోత్తం, శ్రీ జె. సత్యనారాయణ ప్రారంభోత్సవ కార్యక్రమంలో పాల్గొన్నారు.

అధ్యక్షుడు శ్రీ ఎన్. రాధాకృష్ణన్ అందరికీ స్వాగతం పలుకుతూ, తాను అసోసియేషన్ అధ్యక్షుడిగా బాధ్యతలు స్వీకరించిన తర్వాత నారాయణగూడలోని SBIOA గెస్ట్ హౌస్లో జరిగిన మొట్టమొదటి సాధారణ సమావేశంలో సభ్యుల డిమాండ్ దృష్ట్యా అసోసియేషన్ వెబ్సైట్ ప్రారంభించడానికి కృషి చేస్తామని చెప్పానని, చాలా స్వల్ప కాలంలోనే కార్యరూపం దాల్చిందని చెప్పారు. ప్రస్తుత వెబ్సైట్ ప్రారంభం కోసం ప్రాథమిక రూపంలో అందించబడిందని, భవిష్యత్తులో పింఛనుదారులు/కుటుంబ పింఛనుదారులందరికీ ఉపయోగపడే ప్రతి సంబంధిత సమాచారంతో సైటు కొత్త కొత్త శీర్షికలతో నిత్య సూతనంగా తీసుకువస్తామని అన్నారు.

చీఫ్ జనరల్ మేనేజర్ శ్రీ రాజేష్ కుమార్ వెబ్సైట్ను లాంఛనంగా ప్రారంభించిన తర్వాత బ్యాంక్లో మరియు అసోసియేషన్లో మన చుట్టూ జరిగే విషయాలను ప్రచురించడానికి అసోసియేషన్ వెబ్సైట్ ఉపయోగపడుతుందని, తద్వారా సభ్యులు సమాచారాన్ని తక్షణమే తెలుసుకోవచ్చు అని అన్నారు. పింఛనుదారులు తెలంగాణలో ఉండొచ్చు, లేదా, ఇతర దేశాల్లో స్థిరపడినా వెబ్సైట్ ద్వారా సమాచారం చేరుతుందని తెలిపారు. వెబ్సైట్ రూపకల్పనకు, ప్రారంభించినందుకు అసోసియేషన్ను అభినందించారు. వెబ్సైట్ లో యోగా, ప్రకృతివైద్యం, ఆరోగ్య చిట్కాలు, గెస్ట్ హౌస్లు, హాలిడే హోమ్లు మరియు డిస్పెన్సరీల వివరాలను కూడా పొందుపరచాలని సూచించారు. ఇది పెన్షనర్లకు ఉపయోగకరంగా ఉంటుందని ఆశాభావం వ్యక్తం చేశారు. వెబ్సైట్ వేలాదిమందికి చేరుకొని మిలియన్ల హిట్లు సాధించాలని ఆకాంక్షించారు.

శ్రీ రాజేష్ కుమార్, అసోసియేషన్ బ్యాంకు సర్క్యులర్లు గోప్యత రీత్యా వాటిని వెబ్సైట్ లో పోస్ట్ చేయరాదని అన్నారు. అసోసియేషన్ సమావేశాలు, సంబంధిత ఇన్పుట్లు మరియు ఫోటోగ్రాఫ్లను ప్రచురించ వచ్చని సూచించారు. ప్రశ్నలు సమాధానాలు పోస్ట్ చేయడానికి ఒక పేజీని కేటాయించటం ద్వారా వెబ్సైట్ను మరింత ఇంటరాక్టివ్గా నడపవచ్చని CGM సూచించారు.

తద్వారా పెన్షనర్లు ఎదుర్కొంటున్న సమస్యల సంఖ్యను కూడా తగ్గిస్తుందన్నారు. సైబర్ నేరాలు పెరుగుతున్న దృష్ట్యా మోసగాళ్ల ప్రయత్నాలను అరికట్టేందుకు అన్ని జాగ్రత్తలు తీసుకోవాలని సీజీఎం సూచించారు.

చీఫ్ జనరల్ మేనేజర్ కృతజ్ఞతలు తెలిపిన అధ్యక్షులు, వెబ్ సైట్ ను సురక్షితంగా నడిపేందుకు అన్ని జాగ్రత్తలు తీసుకుంటామని హామీ ఇచ్చారు. ఆరోగ్య బీమా, ఇ-ఫార్మసీ, జీవిత ధృవీకరణ పత్రాల సమర్పణ, క్యూఆర్ ఆధారిత గుర్తింపు కార్డులు, డిపాజిట్ రేట్లు మరియు పెన్షనర్లు/కుటుంబ పింఛనుదారులకు సంబంధించిన ముఖ్యమైన సూచనలను మరియు సభ్యుల సమాచారం కోసం బ్యాంక్ ప్రాడక్టుల వివరాలను కూడా వెబ్ సైట్ లో చేరుస్తామన్నారు.

జనరల్ మేనేజర్ (నెట్ వర్క్-1) శ్రీమతి మంజు శర్మ మాట్లాడుతూ వెబ్ సైట్ ను అనుభవజ్ఞులైన సీనియర్లు నిర్వహిస్తున్నారని, ఇది నిస్సందేహంగా సభ్యులకే కాకుండా బ్యాంకుకు కూడా ఉపయోగపడుతుందని అన్నారు. ఆమె బ్యాంక్ యొక్క జనరల్ బిజినెస్ ను అభివృద్ధి చేయటంలో కూడా పెన్షనర్ల మద్దతు కావాలని కోరారు. బ్యాంక్ ఎల్లప్పుడూ పెన్షనర్స్ కమ్యూనిటీకి అండగా ఉంటుందని హామీ ఇచ్చారు. వెబ్ సైట్ ప్రారంభించిన సందర్భంగా ఆమె శుభాకాంక్షలు తెలియజేశారు.

జనరల్ మేనేజర్ (నెట్ వర్క్-2) శ్రీ దేబాపిష్ మిత్ర మాట్లాడుతూ, ఇది బ్యాంక్ కు అత్యుత్తమ కాలం అని, కేవలం ప్రస్తుత టీం కారణంగానే కాకుండా సీనియర్ల విస్తారమైన సహకారం వల్ల కూడా అసోసియేషన్ ఈ స్థాయికి చేరుకుందని అన్నారు. ఈ వెబ్ సైట్ మన సర్కిల్ లోని పెన్షనర్లకు మాత్రమే కాకుండా, అన్ని సర్కిళ్లలోని మొత్తం పెన్షనర్ల సమాజానికి కూడా ఉపయోగకరంగా ఉంటుందని అన్నారు. టీమ్ SBIPAHK కి మరిన్ని విజయాలు చేకూరాలని ఆకాంక్షించారు.

నిర్మాణాత్మక సమావేశాలు, పదవీ విరమణకు ముందు సమావేశాలు మొదలైనవాటిని క్రమం తప్పకుండా నిర్వహించడం ద్వారా అసోసియేషన్ కు యాజమాన్యం పూర్తి మద్దతునిస్తుందని, ఆరోగ్య బీమా పునరుద్ధరణలో పెన్షనర్లకు సహాయం చేసే బ్యాంక్ కార్యకలాపాలలో అసోసియేషన్ ఆఫీస్ బేరర్లు కూడా పాల్గొంటున్నారని అధ్యక్షులు తెలియజేశారు. వైద్య ఆరోగ్య శిబిరాల నిర్వహణ మొదలైన విషయాలలో అన్నివిధాలా అసోసియేషన్ కు సహకారం అందించిన సర్కిల్ మేనేజ్ మెంట్ కు ధన్యవాదాలు తెలిపారు.

శ్రీ జితేంద్ర కుమార్ శర్మ, DGM & CDO వెబ్ సైట్ ను ప్రారంభించిన సందర్భంగా అసోసియేషన్ సభ్యత్వానికి శుభాకాంక్షలు తెలియజేశారు. పెన్షనర్లు ఉన్నంత కాలం, వారి ద్వారా వ్యాపారాన్ని ముందుకు నడిపిస్తూ బ్యాంక్ అనేక విజయాలు సాధించగలదని అన్నారు. శ్రీ జితేంద్ర కుమార్ శర్మ వెబ్ సైట్ యూజర్ ఫ్రెండ్లీగా ఉండాలని సూచించారు. సైబర్ నేరాల పట్ల జాగ్రత్తగా ఉండాలని అసోసియేషన్ కు సూచించారు. ఈ సభ్యులకు, ఇతర యూజర్లకు ఉపయోగకరంగా మరియు వీలైనంత ఆకర్షణీయంగా ఉండాలని, అప్పుడే వెబ్ సైట్ యొక్క ఉద్దేశ్యం నెరవేరుతుందని సూచించారు.

సభ్యులు ఇంట్లో కూర్చోని అన్నీ చదివే మరియు తెలుసుకునే సౌలభ్యం ఉన్నందున అసోసియేషన్ వెబ్ సైట్ ను ప్రారంభించడం పట్ల జనరల్ సెక్రటరీ శ్రీ ఎ. రమేష్ బాబు సంతోషించారు. కాలానుగుణ సమీక్షలతో సైట్ ను సంపూర్ణంగా నిర్వహించడానికి అన్ని ప్రయత్నాలు చేస్తామని కూడా వారు తెలియజేశారు. అసోసియేషన్, బ్యాంక్ సూచనల ప్రకారం, ఈ కమ్యూనికేషన్ మోడ్ లో ఏ బ్యాంక్ సర్క్యులర్ ను సర్క్యులేట్ చేయడం లేదని జనరల్ సెక్రటరీ తెలియజేశారు. పెన్షనర్స్ అసోసియేషన్ హైదరాబాద్ సర్కిల్ కు పూర్తి మద్దతు, సహకారం అందిస్తున్న మొత్తం సర్కిల్ మేనేజ్ మెంట్ కమిటీ, DGM & CDO, AGM (PPG), AGM (HR) మరియు హైదరాబాద్ LHO లోని ఇతర ఉద్యోగులందరికీ జనరల్ సెక్రటరీ కృతజ్ఞతలు తెలిపారు.

దశాబ్ద కాలంగా పింఛనుదారుల చిరకాల వాంఛ అయిన వెబ్ సైట్ ను ప్రారంభించడం అసోసియేషన్ అధ్యక్షుడి వల్లే సాధ్యమైందని శ్రీ డి.కృష్ణ కుమార్ వ్యక్తం చేశారు. ఇప్పుడు పెన్షనర్స్ అసోసియేషన్ కు నాయకత్వం వహిస్తున్న యూనియన్/అఫీసర్స్ అసోసియేషన్ మాజీ ఆఫీస్ బేరర్లు ఎంతో అనుభవం ఉన్నవారని, సభ్యుల భద్రత కోసం అన్ని జాగ్రత్తలు తీసుకుంటామని ఆయన మేనేజ్ మెంట్ కు హామీ ఇచ్చారు. శ్రీ కృష్ణ కుమార్ మొత్తం సర్కిల్ మేనేజ్ మెంట్ కమిటీ తన హృదయపూర్వక కృతజ్ఞతలు తెలియజేశారు. అసోసియేషన్ చరిత్రలో మైలురాయిగా నిలిచిపోయే విధంగా వెబ్ సైట్ ను అద్భుతమైన రూపకల్పన చేసినందుకు శ్రీ నసీర్ అహ్మద్ కు ప్రత్యేకంగా ధన్యవాదాలు తెలిపారు.

సభ్యులకు అన్ని ముఖ్యమైన మరియు అవసరమైన సమాచారాన్ని కవర్ చేసే ఉత్తమ వెబ్ సైట్ ను అందించడానికి అన్ని ప్రయత్నాలు చేస్తామని మేము మా సభ్యులకు హామీ ఇస్తున్నాము. అదే సమయంలో, వెబ్ సైట్ లో సంబంధిత మెటీరియల్ లను సేకరించడానికి మరియు అప్ లోడ్ చేయడానికి ఆఫీసు బేరర్లకు తగిన సమయం ఇవ్వాలని కూడా మేము మా సభ్యత్వాన్ని అభ్యర్థిస్తున్నాము. వెబ్ సైట్ యొక్క కంటెంట్ లను మరింత యూజర్ ఫ్రెండ్లీగా చేయడానికి, మరింత మెరుగుపరచడానికి అన్ని పయత్నాలు చేస్తామని మేము హామీ ఇస్తున్నాము. ఈ సందర్భంగా వెబ్ సైట్ కంటెంట్ లో మెరుగుదల కోసం సభ్యుల నుండి విలువైన సూచనలు మరియు ఫీడ్ బ్యాక్ కూడా మేము కోరతున్నాము.



READ & LEARN



SBI EMPLOYEES PENSION FUND RULES / REGULATIONS IMPORTANT THINGS TO KNOW

A. PENSIONABLE SERVICE:

The service rendered by an employee from the date of his admission to the fund upto the date of retirement shall be reckoned as service for pension.

Note-1: The period of leave granted without leave salary, or the period of absence without leave shall not count as pensionable service.

Note-2: The period of suspension shall count as pensionable service, only to such extent as the authority, which reinstates him/her, declares it to be pensionable at the time of reinstatement or the authority which sanctions his/her retirement declares it to be so at the time of according the sanction.

B. RETIREMENT ON MEDICAL GROUNDS:

A member who shall be proved to the satisfaction of the authority empowered to sanction his retirement to be permanently incapacitated by bodily or mental infirmity from further active service (such infirmity not being the result of irregular or intemperate habits) may, at the discretion of the trustees, be granted a **proportionate pension**.

C. CLARIFICATION:

- ❖ SBI Employees, who have put in 30 years or more pensionable service, as on the date of retirement, are eligible for Pension at 50% of their last 12 months' average Pay.
- ❖ SBI Employees whose pensionable service is less than 30 years as on the date of retirement will be eligible for proportionate pension as per the length of pensionable service.

D. COMPUTATION OF PENSION:

1. **Pension** payable shall be the amount calculated at the rate of **one-sixtieth part of the average monthly substantive salary drawn during the last 12 months' pensionable service** of every years' pensionable service.
2. 'Salary' or 'Substantive Salary' shall include other emoluments or such portion thereof of a member and shall rank for superannuation benefits under the rules of service applicable to the member –

Herein, '**Pay**' for the purpose of superannuation benefits shall mean, Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay, CCA component wherever applicable, the increment component of FPP and Officiating Pay, if any.

E. CALCULATION OF AVERAGE PAY:

For calculating average monthly substantive salary drawn during the last 12 months of pensionable service, the following procedure shall be adopted.

- i. In regard to an employee who has been on leave without pay such period of leave will be ignored and a corresponding period prior thereto, with actual salary drawn, will be taken into account for computation;
- ii. In regard to an employee on leave on reduced pay (Half Pay), the scale salary i.e., what he would have drawn had he not been on reduced pay, will be taken into account instead of the actual salary drawn by him during the said period.
- iii. In regard to an employee under suspension during the last one year of his/her service, if on conclusion of the disciplinary proceedings, the period of suspension should not be reckoned as service, then the salary payable to him during the last one year's pensionable service, should be taken into account for calculating the average monthly substantive salary for the purpose.

F. PENSION CALCULATION FORMULA:**I. UPTO 09.11.2023:**

- (i) Average Substantive Salary drawn during the last 12 months pensionable service X Number of years (+ months) Pensionable service

60

(OR)

- (ii) One-half of the average monthly substantive salary drawn during the last 12 months pensionable service (OR)

- (iii) As per stipulated ceiling on pension

The maximum pension payable shall be the lowest among (i), (ii) and (iii) mentioned above.

II. AS AND FROM 10.11.2023:

- (i) Average Substantive Salary drawn during the last 12 months pensionable service X Number of years (+ months) Pensionable service

60

(OR)

- (ii) One-half of the average monthly substantive salary drawn during the last 12 months pensionable service
The maximum pension payable shall be the lowest among (i) and (ii) mentioned above.

Please note that

Upto 28.02.1999,

Basic Pension is to be arrived at 50% of the 12 months' Average of Substantive Salary with all Pay Components such as Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay, CCA component wherever applicable, the increment component of FPP and Officiating Pay, if any.

From 01.03.1999, the 12 months' Average of Substantive Salary is to be taken as per ceilings fixed for different pay components. i.e.,

a. In case of eligibility of 50%, Basic Pension is to be arrived at

50% of the 12 months' Average of Substantive Salary with all Pay Components such as Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay, CCA component wherever applicable, the increment component of FPP and Officiating Pay, if any.

b. In case of eligibility of 40%, Basic Pension is to be arrived at

40% of the 12 months' Average of Pay Components such as Basic Pay, Stagnation Increments, Special Pay, and Officiating Pay, if any, with a minimum of 50% of the ceiling.

Plus

50% of the 12 months' Average of Pay Components such as Graduation Pay, Professional Qualification Pay, CCA component wherever applicable & the increment component of FPP, if any.

Effective from 10.11.2023, Basic Pension is to be arrived at

50% of the 12 months' Average of Substantive Salary with all Pay Components such as Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay, CCA component wherever applicable, the increment component of FPP and Officiating Pay, if any.

Please also note that separate instructions are available on the computation of pension in case of employees whose period of 12 months' average substantive salary falls in two Bipartite periods.

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

— Tomie dePaola

ANNUAL GENERAL MEETING HELD ON 15.04.2024 AT NALGONDA

GRAND SHOW OF SUCCESS

The 37th Annual General Meeting of the Association, as scheduled, was held on 15th April 2024 in the Banquet Hall of Sri Rensi Restaurant, Nalgonda.

The colourful welcome banners around the banquet hall and the well-decorated dais in the elegant hall gave a very grand impression on the first look. The meeting commenced after arrival of all dignitaries and by that time the 180-capacity hall was full with the enthusiastic and energetic presence of members from different parts of the State.

There were separate counters for registration at the entrance of the hall, wherein the participants were given their folder containing AGM materials along with well-designed badge, a biscuit packet and a water bottle.



Shri P. Bhaskara Rao, Chairman, Reception Committee invited Shri Prashant Kumar Bariyar, DGM (B & O), SBI, Nalgonda AO, the Distinguished Guest, Shri Samir Kumar Sinha, AGM (PPG), Shri A. Sai Prasad, Chairman, AISBOF & General Secretary, SBIOA (HC), Shri R. Sriram, Sr. Vice-President, AISBISF & General Secretary, SBISUHC, Shri L. Chandrasekhar, Sr. Vice-President, AISBISF & General Secretary, SBISUAC, Shri Ch. Sridhar, President, SBISUHC, Shri K.S. Ramachandra Rao, President, SBIPAAC, Shri P.S.V.S. Sarma, General Secretary, SBIPAAC, Guests of Honour and were felicitated by Shri N. Radhakrishnan, President and Shri A. Ramesh Babu, General Secretary.

The inaugural session commenced with Lighting of Lamp by dignitaries and prayer by Ms. R.

Sindhooora.

In his presidential address, Shri N. Radhakrishnan said that the Managing Committee has taken the decision to conduct the AGM at Nalgonda for the reason that importance needs to be given to AO Centres also considering the Pensioners/Family Pensioners residing thereat and also to activate the membership for their total participation in the activities of the Association. President further informed that it has been decided by the Managing Committee to conduct the AGM, where the elections will be held once in three years at Hyderabad and the remaining AGMs at AO Centre areas on rotation basis.



President conveyed his heartiest thanks to all the members who have taken strain in attending the conference, despite involving travel of around 2 hours, with loyalty, commitment and enthusiasm and making the AGM successful.

President expressed that every pensioner/family pensioner of the Bank should be loyal to the bank and grateful to the serving employees organisations for the reason that every pensioner leads a comfortable life because of the benefits/facilities provided by the Bank as well as achieved by the serving employees organisations through their struggles & sacrifices. President further informed that the Association is maintaining absolute cordial relations with the management as well as all serving employees organisations and said that this fact is exhibited by the gracious presence of dignitaries from Bank and all serving employees organisations in the AGM.

President requested all the Pensioners to carry their ID Cards while going to branches/offices of the Bank and also appealed to members to support all the initiatives of the Association and maintain unity towards strengthening the Association in every respect.



Shri Prashant Kumar Bariyar, Distinguished Guest conveyed his thanks to the Association for conduct of AGM outside Hyderabad for the first time after bifurcation of Hyderabad Circle of SBI and for preferring Nalgonda as the venue. Shri Prashant Kumar wished all success for the meeting and assured total co-operation to the Pensioners of Nalgonda AO Area. DGM expressed that Bank is also prospering because of the Pensioners as the life-time savings of pensioners are kept as deposits in SBI only and said that Pensioners are not only brand ambassadors but also elite customers of the Bank.

While conveying his thanks to DGM, Shri N. Radhakrishnan requested the DGM to make his efforts in the appropriate forum to recommend to the Bank for provision of Elite Cards and concessionary rate of safe deposit locker rent to Pensioners also by treating them as Elite customers, which the DGM has assured to take up.



Shri Samir Kumar Sinha, Guest of Honour expressed his happiness for participation in the AGM and said that the needed support is being provided to all the Pensioners/ Family Pensioners by the PPG Department. He appreciated the role of office-bearers of the Association for their representation, follow-up and concerted efforts in finding appropriate resolution to the issues of pensioners/ family pensioners and assured his total co-operation in all respects from the bank side.

Shri A. Sai Prasad, Guest of Honour, in his speech said that every employee should be pensioner one day and the Association will never lag behind in providing comforts to the elderly colleagues who have provided the comforts what the present generation is enjoying today. Shri Sai Prasad also assured that the SBI Officers' Association will go hand-in-hand with Pensioners Association in the resolution of problems/issues of Pensioners/ Family Pensioners.



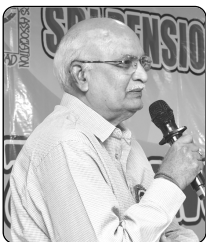
Shri R. Sriram, Guest of Honour said that the Union will ensure for a system in branches that any senior person, who enters the branch/office of the bank, is provided excellent and satisfying service. Shri Sriram also requested the management to identify experienced and service-oriented employees and post them in PPG Department in order to provide the best and timely service to the pensioners community on the whole.

Shri L Chandrasekhar, Guest of Honour said that State Bank of India Staff Union Amaravati Circle also will extend total co-operation to the Pensioners Association in both Hyderabad and Amaravati Circles. While conveying his best wishes to the Association for successful conduct of AGM, he said that his organisation will ever be ready to resolve the issues/problems of Pensioners/ Family Pensioners and assured his total support.



Shri PSVS Sarma, Guest of Honour conveyed that despite bifurcation of Hyderabad Circle into Hyderabad and Amaravati Circles, both the Pensioners' Associations maintaining excellent co-ordination and are sailing in the same path. He further informed about the discussions between the two Associations in the recently conducted Co-ordination Committee Meeting, wherein a decision was taken to approach unitedly in respect of common issues.

Shri V. Bhargava Kumar, General Secretary, SBI SC/ST Employees' Welfare Association was welcomed and felicitated by the President and General Secretary of the Association. Shri Bhargava Kumar conveyed his best wishes to the Association and presented umbrellas to every dignitary present thereat.



Shri K S Ramachandra Rao, Guest of Honour conveyed his best wishes and narrated his experiences at Nalgonda during starting time of his employment in the Bank. He also conveyed that the Amaravati Circle Association has brotherly relations with the Hyderabad Circle and collective efforts will be made in finding resolutions to the issues of Pensioners/Family Pensioners.

Shri Ch. Sridhar, Guest of Honour felt proud and honoured for participating in the meeting of elders and conveyed that attending this type of meeting is a golden opportunity given to him. He sought the blessings of elders and conveyed his best wishes for the success of this meeting.



The other important guests present in the meeting viz., Shri Aleemuddin, Regional Manager, Shri G. Sukumar, AGM, Shri P Srimannarayana, CM(HR, Nalgonda AO, Dr. G. Ashok Kumar, Bank's Medical Officer, Nalgonda AO, Shri G. Subramanyam, Former Chairman, AISBOF & Former General Secretary, SBIOA (HC) Shri Ch. Venkateswara Rao, DGS, SBIPAAC and Representatives of Nalgonda Area of SBISUC, SBIOA (HC) and SBI SC/ST Employees Welfare Association were felicitated by the President and General Secretary.



General Secretary Shri A. Ramesh Babu has expressed total happiness over the excellent attendance to the meeting. He said this is the first meeting conducted outside city for the first time after bifurcation by united Andhra Pradesh in the year 2014. He said he is happy the hard work done by Shri Janardhan Chary for taking up the conduct of AGM. He also thanked S/s. K.S. Ramachandra Rao and P.S.V.S. Sarma representing Amaravati Circle. He expressed that both telugu speaking shall go with good understanding for resolution of the issues for time to time.

Shri M. Janardhana Chary, our member from Nalgonda has co-ordinated with the Managing Committee for making the necessary arrangements at Nalgonda. His services are exemplary and Shri Chary was thanked and felicitated by the President and General Secretary in token of appreciation of his services for the successful conduct of this AGM.

We need to acknowledge the gracious presence of eABs Pensioners in good number in the AGM as our special invitees, who exhibited their united approach towards the organisation.

The Inaugural session ended with Vote of Thanks rendered by Shri V V Rao, Secretary, Reception Committee at 2.45 p.m. After lunch recess, the business session started at 3.15 p.m.

After the initial remarks by the President Shri N. Radhakrishnan, the Agenda Items in seriatim were taken up by Shri A. Ramesh Babu, General Secretary.

Item No.1: To confirm the minutes of the previous Annual General Meeting held at Hyderabad on 25th January 2023.

Unanimously approved by the House.

Item No.2: Report of the General Secretary and **Item No.3:** Discussion on the Report and adoption of the Report.

The names of political parties in the General Secretary Report under the head "National Events – News Makers", were removed as suggested by Shri Khuddus.

Regarding the stand of the Federation on 40-50% case at DHC, President Shri N. Radhakrishnan informed the House that in the Governing Body Meeting of the Federation conducted by SBIPA, Kerala Circle on the 19th January 2024 at Trivandrum, it was unanimously decided by the G.B.to accept the prospective effect first and then go for claim of revision at 50% with retrospective effect from the date of the retirement of the pensioner.

Subsequently, Shri D. Krishna Kumar also gave brief details on the other issues in the pension related areas and informed that the Circle Association would make every effort jointly with the Federation of SBIPAs towards finding proper resolution to all the issues relating pensioners.

Subsequent to the submissions as above, the Report of the General Secretary was **unanimously adopted by the House.**

Item No.4: To ratify the Admission of New Members. **The House unanimously ratified the admission** of 336 member during the period from January 2023 to March 2024.

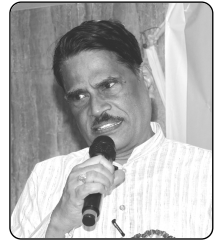
Item No.5: Presentation of Audited Accounts for the year 2022.23 for approval. **The House unanimously approved.**

Item No.6: Amendments to Bye-laws. **The House unanimously approved** the amendments to Bye-laws proposed by the General Secretary on reintroduction of the admission of Benefactor Members, the related membership fee, Rights and obligations of Benefactor Members, Abolition of the positions of Regional Secretaries, Introduction of the positions of Assistant General Secretaries, Increase/modification in the number/duties of organizing secretaries and consequential amendments to the bye-laws on account of the proposed amendments.

Item No.7: Appointment of Auditors for the financial year 2024-25. The proposal of General Secretary for continuation of the present auditor was accepted by the house and the **House unanimously approved** the appointment of M/s. Amarnath & Associates as Auditors for the financial year 2024-25.

Item No.8: Any other matter with the permission of Chair. The proposal of General Secretary to authorise the President and General Secretary to co-opt one of office-bearer as Assistant Treasurer for a short period upto the requirement to continue with the functioning of the organisation in the absence of Shri K. Murali Krishna, Asst. Treasurer, who is unable to attend to the organizational work due to his domestic compulsions. **The House unanimously approved** the same.

As there was no other matter to discuss, **the meeting ended at 6.15 p.m.** with slogans "SBIPAHZ Zindabad", "Our Unity Zindabad", "Our Unity Long Live". "Our Unity March on", "Jai Bharat" and "Jai Hind".



37th ANNUAL GENERAL MEETING AT NALGONDA



37th ANNUAL GENERAL MEETING AT NALGONDA



37th ANNUAL GENERAL MEETING AT NALGONDA



సూర్యుని వెలుగు పగలు దారి చూపిస్తే, ఆత్మ విశ్వాసం చీకట్లో కూడా దారి చూపిస్తుంది.

37th ANNUAL GENERAL MEETING AT NALGONDA



BEWARE OF CYBER CRIME VOICE CLONING SCAM

What is voice cloning scam?

A voice cloning scam involves using artificial intelligence (AI) technology to replicate in someone's voice, typically for fraudulent purposes.

Scammers can use these clones to impersonate individuals and trick them or others into giving up personal information, transfer of money or access to accounts.

How it works:

- Voice Gathering Scammers might collect voice samples of the targeted person from various sources, like social media videos, public speeches or even intercepted phone calls.
- These samples are used to train AI algorithms to learn and mimic the targeted person's voice patterns, intonation and speech characteristics;
- After training, the AI can generate realistic audio that sounds like the targeted person, even saying new phrases or sentences.
- Scammers then use the cloned voice to carry out fraudulent activities such as
 1. **Phishing:** They call or leave voicemail messages impersonating trusted entities like Banks, Companies or even the victim's friends or family, attempting to steal personal information or money.
 2. **Social Engineering:** They impersonate the victim themselves to manipulate someone into taking an action, like transferring of funds or revealing sensitive details.
 3. **Fraudulent Orders:** They use the cloned voice to place orders or make transactions over the phone, pretending to be the real person.

In short, the voice of a person, may be your son or daughter, is cloned in the above manner and Scammers utilise that to commit frauds. You will grow wary and wondering what to do when you get a call from someone threatening to implicate your child in a criminal case if you do not meet their demands. The next minute, however, you hear your sobbing child over the phone and you fear it may be true after all. And so you pay up — only to realise later that it was, indeed, a scam.

Several such voice cloning fraud cases have surfaced in the recent past. The brief details of few of the cases are furnished for information:

Case 1: Mr. X, who works as a superintending engineer in the Municipal Corporation of Delhi, dropped his 18-year-old son at JEE mock test centre near Rajendra Nagar Metro station in Ghaziabad and then left to take care of his work.

An hour later, he got a call from a number with a '+92' country code from a caller, who claimed he was a police inspector. He said to Mr. X that his son had been caught with a gang of rapists and demanded for payment of Rs 30,000 through **Paytm** immediately to get his son's name cleared. The caller said that Mr. X can even talk to his son. The next minute, Mr. X heard a voice saying 'Papa please pay him, they are real policemen, please save me'. Mr. X could not doubt even for a second as the style of speaking, crying and everything was the same like his son.

Despite the confusion, still suspicious, Mr.X asked the caller which police station he was posted at but the man didn't respond. Mr.X told him that he doesn't use online services but has Rs 10,000 in cash and could give it to him in person. But the caller refused, insisting to seek a shopkeeper's help to transfer the money. Mr.X was afraid that the caller may be a kidnapper and asked his driver to pose as a shopkeeper and handed over the phone to him to send Rs 10,000. The transaction failed the first time but was successful on the second attempt. Then the man kept demanding more. By that time, Mr.X reached the test centre, but the security personnel didn't allow him to check on his son. Later, he sought help from local police, who took a picture of his son sitting inside, assuring he was safe. After that, Mr. X approached the cyber cell in Noida and filed a written complaint.

Case 2: Mr.Y, an MCD engineer who lives in Delhi's Pitampura had received a call from a number with a '+92' country code from a person threatening to implicate his son, who is pursuing his MBA in Hyderabad, in a rape case. The caller told him that his son was caught with a gang involved in heinous crimes and as he seemed to be from a good family, they intended to release him, provided Mr.Y pay them. Mr.Y heard his son crying over the phone, which sounded exactly like his voice. First, they demanded Rs 50,000. When Mr.Y said he didn't have that much of money, they asked Mr.Y to pay Rs 30,000 and Mr.Y paid.

Mr.Y's friend suggested him to call his son to check on him. Mr.Y could come to know after payment of Rs.30,000 to fraudsters that son was in college and was fine.

These scams can be particularly hard to detect, as the voice sounds genuine. However, we need to exercise the following precautions:

- ❖ Be wary of unexpected calls or messages, especially from unknown numbers or claiming urgency.
- ❖ Don't share personal information or authorise transactions over the phone without verifying the caller's identity through other means.
- ❖ Pay attention to any inconsistency in the voice, like robotic-sounding delivery or unnatural pauses.
- ❖ Be cautious about sharing your voice online.
- ❖ Limit the amount of personal information you share publicly including audio recordings.
- ❖ Enable two-factor authentication (2FA) – This adds an extra layer of security when accessing your accounts.
- ❖ Verify caller Identity – Do not trust caller ID alone. Always try to verify the caller's identity through other channels before sharing any personal information.
- ❖ If you receive a suspicious call or message, report it to the authorities and the relevant organisation the scammer was impersonating.

The fraudsters target and play with the emotional bondage old-age people have with their close relatives. The aged people are easy targets for the fraudsters in this area. Please exercise caution. If you receive a call from your son or daughter or any relative from an unknown number, even under emotional stress, please try to take time to talk to your son or daughter or the relative from whom you supposedly received the call, to confirm that the call what you received is genuine and not fake.

It is your hard-earned money – Keep it safe – Do not fall prey to the tricks of fraudsters, who will always try to loot your money in many innovative ways. Never open any link in Whatsapp for transfer of money. Keep your personal details safe and do not disclose to anyone.

(Courtesy : Times of India)

FEDERATION NEWS

Letter No. 05/24-25

Date : 18-04-2024

All Affiliates / Members,

PAYMENT OF EX-GRATIA

We understand there is a growing agony in the minds of our members for the delay in payment of ex-gratia payable as per 12th Bipartite / 8th Joint Note. We have already advised that a sizeable number of pensioners eligible for enhanced amount of pension could not be included in last month's exercise and some more number of pensioners, the 7th bipartite retirees, have been found eligible for enhancement after adding PQP and FPA as per our long-lasting demand. The bank is trying hard to accommodate all the beneficiaries of the abolition of the 40:50 imbalance during this month's pension disbursement. This is a priority for the Bank as the Bank has to report back to the Court about compliance of Govt. order on the next date of hearing scheduled on 2nd May 2024.

The above is one reason for the delay in payment of ex-gratia. Secondly, as already shared with our affiliates/members, vide our letter No. 79/73-24 dated 15.03.2024, we urged upon the Bank to calculate the ex-gratia on notional calculation of pension at the rate of 50% as on 31.10.2022 for those who were being paid less than the amount, else those pensioners will get an inferior amount to their peers in other Banks who were getting 50% of last pay as pension on the effective date of ex-gratia, i.e. 01.11.2022. As the Bank has found reason in our submission, the same has been forwarded to the IBA for their clearance, which is yet to be responded to. We are waiting with our fingers crossed but with a hope in our minds for a positive response.

We hope that rank and file will appreciate the reason for delay in payment of ex-gratia and maintain restraint for some time further to ensure similarity in benefit for all.

GENERAL SECRETARY

FSBIPA

Letter No. 06/24-25

Date : 18-04-2024

All Affiliates,

KEEP AWAY FROM PROPAGANDISTS

We are watching with utter dismay that some of our members have been sharing texts released from time to time the one Shri Umesh Sharma on behalf of so-called GOP (group of pensioners) in different WhatsApp groups formed by our units without knowing that the so-called GOP is not of a representative character and that they have gone to the Delhi High Court in 2016, much later to our Federation, as we submitted our petition at the Supreme Court of India for adjudication in the year 2011, which was subsequently transferred to the High Court in Delhi in 2013. Further, if anybody goes through the proceedings of each hearing, he/

she will find that the advocate engaged by the GOP seldom spoke, mostly he remained silent spectator of the proceedings. The presence is so negligible that the Court did not ask them to submit any representation to the DFS. The order dated 13th April 2023 to submit a representation to DFS for consideration by a Committee was aimed at to our Federation only providing us an opportunity to speak before the Committee, first ever opportunity offered to any organization of Pensioners in the banking industry, and through our deliberation before the Committee we could establish that 40:50 imbalance is an 'anomaly'. Resultantly, new era of 50% for all' has ushered in for the pensioners/employees of State Bank of India.

Now as the credit of this achievement glorifies solely the Federation of SBI Pensioners' Associations, Shri Sharma is circulating texts showing his keenness to achieve retrospective effect of the gain to constantly remain in the focus of attention.

As in our previous communications, once again we iterate that our prayer before the court is for 50 per cent of last pay as pension for all, cutting across cadre and pay divide, from the date of one's retirement, and we have no reason to accept anything less than that. When on 22.01.2024 Addl. Solicitor General apprised the court about the decision of government to abolish the 40 : 50 divide in payment of pension in State Bank of India and prayed for closure of the case as the same has virtually become in fructuous, our advocate strongly objected to that saying we will prefer adjudication on our prayer as we could gather that the payment will be made prospectively, while our prayer is for retrospective payment, i.e. from the date of one's retirement. Resultantly, a new date has been fixed on the 2nd May 2024, so that we and the court as well can take a clear view after actual compliance of the order of the Government.

Friends! We are waiting for a judicial disposal on our prayer and our Governing Body has already taken a decision in its meeting held on 19.01.2024 at Thiruvananthapuram, that in the event the court upholds the decision of the Government for payment of the enhanced pension from a prospective date, the Federation will again appear before the Apex court for justice.

It will not be out of point to mention that only through court case our Federation could raise maximum pension from Rs. 1,000/- to Rs. 2,400/- and could bring in Family Pension in State Bank of India in the year 1979. Again through the present case we could bring justice for 5th to 7th bipartite retirees and now the abolition of 40 : 50 divide among retirees of State Bank of India.

Incidentally, this achievement will not only bring substantive financial benefit to the existing pensioners but all the serving employees who joined the Bank prior to emergence of the New Pension Scheme as well.

Now onwards, our fight will be to ensure enhanced pension from date of retirement and inclusion of FPP and PQA in the pension for all the 7th bipartite retirees.

Friends! I have faith in your organization, take pride of its achievements and don't get confused on the false propaganda being spearheaded by persons like Shri Umesh Sharma (GOP) himself as the sole saviour of the pensioners in SBI.

GENERAL SECRETARY
FSBIPA

ADMISSION OF NEW MEMBERS - MARCH 2024

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

SL. No.	LM. No.	Name (Smt/Sri)	Place
01	19216	Rose Vibha Alluri	Hyderabad
02	19217	Bala Subrahmanyam Karumuri	Hyderabad
03	19218	Nagarjuna Rao Ganugapaty	Hyderabad
04	19219	Bhaskar BJS	Hyderabad
05	19220	Indira Vangala	Hyderabad
06	19221	Neeta Motaria	Secunderabad
07	19222	Ratnamala Konduru	Hyderabad
08	19223	Srinivasa Sarma Vattipalli	Hyderabad
09	19224	Venkata Swamy Ganipaka	Warangal
10	19225	Javed Mohiuddin Mohammed	Hyderabad
11	19226	Prasad J V K	Hyderabad

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

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	0875	ఎన్.నరసింహమూర్తి	02.04.1944	సికింద్రాబాద్
02	6550	సి.హెచ్.వెంకట్ రెడ్డి	04.04.1944	నల్గొండ
03	4051	జె.వెంకటరత్నరావు	08.04.1944	హైదరాబాద్
04	1976	ఎన్.రాఘవన్ శ్రీధరన్	09.04.1944	హైదరాబాద్
05	4575	సె.హెచ్.కస్తూరిబాయి	14.04.1944	సికింద్రాబాద్
06	5602	బి.వి.సుబ్బారావు	14.04.1944	హైదరాబాద్
07	5861(FP)	వై.నాగేశ్వరమ్మ	14.04.1944	పూనె
08	4399	వి.రామకృష్ణ	21.04.1944	హైదరాబాద్
09	4804	బి.వి.ఆర్.శర్మ	23.04.1944	హైదరాబాద్
10	3543	ఎమ్.వి.పాండురంగారావు	28.04.1944	హైదరాబాద్

APPEAL : All the members who have not contributed for 37th AGM held at Nalgonda on 15th April 2024 are requested to contribute Rs. 300/- immediately. This may be credited into our S.B. Account Number **10012392411** at SBI, Vidyanagar Branch, Hyderabad under intimation preferably by SMS to Mobile 99088 49444, Shri K. Murali Krishna, Asst. Treasurer.

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2024, మే నెలలో పదవీ విరమణ అవుతున్న, క్రిందపేర్కొన్న సిబ్బందికి వీరి శేష జీవితము సుఖమయము కావాలని, వీరికి, వీరి కుటుంబ సభ్యులకు భగవంతుడు ఆయురారోగ్యాలను ప్రసాదించాలని యస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్, హైదరాబాదు సర్కిల్ మనస్ఫూర్తిగా కోరుచున్నది. ఈ సందర్భముగా వీరిని అసోసియేషన్లో మెంబర్గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న త్రాంచి చిరునామాకు అసోసియేషన్లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు /ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	Radha Krishna Krovi	Supervising	LHO Hyderabad
02	Lakshmana Babu Venkata Hanuma	Supervising	LHO Hyderabad
03	Tadikamalla R Purnachandra Rao	Supervising	LHO Hyderabad
04	Gopinadham Bharathi Devi	Supervising	LHO Hyderabad
05	Naga Suryanaryana Murthy U	Supervising	LHO Hyderabad
06	Doguparthi Srinivasa Rao	Supervising	LHO Hyderabad
07	Hanumantha Rao Gunturu	Supervising	LHO Hyderabad
08	Malathi Nambiar	Supervising	LHO Hyderabad
09	Savitha Reddy Mallepally	Supervising	LHO Hyderabad
10	Seshagiri Rao Tava	Supervising	LHO Hyderabad
11	Kumaraswamy Yadagiri	Supervising	LHO Hyderabad
	AO/BRANCHES		
12	Geethanjali Venkata Ramakuru	Supervising	AO Secunderabad
13	Md Ibrahim Khan	Supervising	CCPC Hyderabad
14	Pattabhi Ramaiah Pinnelli	Supervising	CMP Center, Hyderabad
15	Sumitra Devi Bethapudi	Supervising	RBO 3 Nacharam AO
16	Padmavathi Ravulapati	Supervising	SPL. PBB, Rajbhavan Road, HYD
17	Tholana Shanti Swaroop	Clerical	CCPC Hyderabad
18	Salimbhai Ramjanbhai Hasnani	Clerical	General Bazar, Secundereabad
19	Venkata Subbaiah Budda Galla	Clerical	LCPC, Hyderabad
20	Hanumantha Rao Turlapati	Clerical	Overseas Branch, HYD
21	Siva Prasad Yeddu	Clerical	Qutubullapur
22	Ravi Kumar Chepuri	Clerical	Waddwpalli, Warangal
23	Devadanam Doni	Sub staff	Ameerpet
24	J Janardhana Reddy Lamala	Sub staff	Chanderyangutta
25	Kamala Pathri	Sub staff	ECIL, Cherlapally
26	Dommeti Naga Malleswara Rao	Sub staff	HAL Campus, Hyderabad
27	Laxmi Bai Keysa	Sub staff	HMT Nagar, Nacharam, HYD
28	Eramma K	Sub staff	Korremula, Ghatkesar
29	Buddalamalla Balappa	Sub staff	Narayanpet
30	Sunkarapally Kishan	Sub staff	Nayeemnagar, Warangal
31	Narasanna Kadirikota	Sub staff	New Collectorate Complex,
32	Gaddam Bhoopathi Reddy	Sub staff	Nizamabad
33	Rajan Balaraman	Sub staff	Sanathnagar, Hyderabad
34	Vasantha Rao M	Sub staff	Sultanbazar, Hyderabad
35	Yadaiah Dargupally	Sub staff	Thimmapur
36	Hussain Pera	Sub staff	Vanasthalipuram, Hyderabad

CONTRIBUTIONS ANNUAL GENERAL MEETING - SBIPA HC**Rs. 1,500/-** Sri R.V.Nagi Reddy.**Rs. 1,116/-** Sri C.A.R.Gopala Rao.**Rs. 1,016/-** Sri N.Purnachandra Rao.**Rs. 1,000/-** S/s. K.L.N. Rao, P.V.D.Prasad, K.Prabhakara Rao, K.Sushil Kumar John, Smt. U.Manorama Devi.**Rs. 716/-** Sri M.Rajendra Naidu.**Rs. 700/-** Sri M.Ashok Kumar.**Rs. 540/-** Sri G.Ramesh, K.K.Narayana, M.Srinivas, K.Ramachandra Rao.**Rs. 500/-** S/s. B.V.Ramana Murthy, K.Neelakanta Rao, P.Ashok Kumar, D.Umamaheswara Rao, V.Gurumurthy Sastry, V.Ramaiah, Ameerjan Shaik, H.R.Prasada Rao, Vepa Kamesam, J.Lakshmi Kalyani, N.Savitri, D.S.Chalapathi Rao, G.Ramakantha Rao.**Rs. 300/-** S/s. K.Satyasree, G.Siddappa, K.Manohar, T.D.Giridhar, P.Gangadharam, T.C.Ravishankar, K.Krishna Mohan Rao, P.Sridhar, Ramagopal Sarma, V.V.Rama Sarma, V.Aparna, J.Hari Kumar, C.V.Nagarajuna, K.Nagaraju, M.S.R.Seshu, CA.Padmanabha Reddy, P.V.N.Prasad, I.Someswara Rao, A.Nageswara Rao, J.Patanjali Sastry, V.Krishna Murthy, S.Ramanjaneyulu, Mohd.Ibrahim, Arogyam, J.Hanumantha Rao, T.Satyanarayana, M.Krishna Murthy, Gopal Rajender, P.Sai Baba, V.V.Satyanarayana Murthy, C.L.Narasimha Rao, Hemant Kumar, B.Srinivasa Rao, K.Subbalakshmi, D.V.Swamy, H.Raghothama Rao, R.S.P.Sastry, P.Narahari Rao, V.S.V.Ratnam, S.Mohan Rao, V.V.Mohan Gupta, N.Suresh, V.S.G.Chandrasekhar, M.Vijaya Sarma, L.M.C.Prasada Reddy, R.Venkata Ramana, T.Srinivas, Vanam Kodanda Ram, J.Vittal Rao, K.S.R.Murthy, Mohini, J.Joga Rao, M.Rayappa, R.S.Murthy, P.Somasekhar, D.Kameswara Rao, K.Srinivas, P.R.K.Sarma, G.Chandrasekhara Rao, Ajay Kumar Reddy, Rajendra Kumar, M.K.Taqiuddin, V.Balasubrahmanyam, M.V.Krishna Mohan Rao, Ch.Raghunatha Rao, G.Srinivas, V.Parthasaradhi, Y.V.S.Murthy, Girija Shankar, M.Chalamaji Rao, Kasturi Subramanyam, R.Venkanna, K.Suryanarayana, Narayana Reddy, Vakkalanka Subba Rao, K.S.Prakasa Rao, K.Venkaiah, K.Raghunandan, R.Vivekananda, V.Srinivas, R.Raghuveer Kumar, T.Appa Rao, P.A.S.Sudhakar Rao, P.Ranga Rao, M.Vivek, D.Sri Ram Murthy, T.Lakshman Gopal Das, M.Padmasri, M.Radhesyam, R.Aravind, Masthan Aslam Hussain, K.S.Prasad, S.Yesurathnam, M.Sobharani, Sree Rama Chandra Murthy, N.V.D.S.Raju, K.Janaki, N.Ramesh, T.Radhakrishna, Devendra Nadh, B.P.Sastry, S.Krishna Sastry, M.Yoganand, D.Srinivasa Rao, J.Ramakrishna, D.Seshagiri Rao, R.Aravind.**Rs. 301/-** Sri R.Sankaraiah.**Rs. 116/-** S/s. H.Sudhakar Rao, R.Varaprasada Rao.**DONATIONS****Rs. 2,000/-** S/s. T.V.K.Appa Rao, V.Sesha Talpa Sai, K.Kodanda Ramaiah, J.Arun Kumar, B.Venkata Narasaiah, G.Nagasree, B.Shankar Rao, Ch.M.S.Krishna Rao, J.Hari Kumar, V.Gurumurthy Sastry, B.Raghu Rama Rao, A. Ramesh Babu, N.K.Sastry, J.Raghu, V.Parankusa Rao, L.Satyanarayana Sarma, P.B.Rajendra Prasad, K.Srinivas, G.V.G.Radha Krishna Rao, B.Venkateswarlu, G.Ramakantha Rao, C.Padmavathi, V.S.G.Chandrasekhar, V.Balasubrahmanyam, D.S.Chalapathi Rao, G.Srilakshmi, H.Veeranna, V.S.Krishna Murthy, Khaja Rasool Shaik, Kasturi Subramanyam, K.S.Prakasa Rao, B.Kesava Rao, G.B.V.Subbaiah, R.Aravind, R.Vara Prasada Rao, B.Purushotham, M.A.Rangadhama Rao, M.Rayappa, T.V.Rama Mohan Rao, A. Damodaram, K.Prabhakara Rao, H.R. Prasada Rao, R.V. Nagi Reddy, K.K.Naryana, B.Ram Kumar, M.Srinivas, S.Mohan Rao, J.Vittal Rao, H.Sudhakar Rao.**OFFICE PREMISES FOR SALE**

SBI Pensioners Association has its premises approximately around 1000 sft, Office Space located at 205 & 206, 2nd Floor, above Raja Furnitures, Santoshimaa Commercial Complex, RTC 'X' Roads, Hyderabad-20. Interested persons may contact the following office bearers for further details :

A.Ramesh Babu - 9849381995 (SBIPA, Hyderabad)**P.S.V.S.Sarma - 9848144130** (SBIPA, Tirupati)

సర్వసభ్య సహావేశానికి, BENEVOLENT FUND కొరకు, వైద్యసదుపాయాల కొరకు సభ్యుల విరాళాలు

Sl. No.	LM. No.	Name (Smt. / Sri)	Annual General Meeting Rs.	Benevolent Fund Rs.	Medical Aid Rs.	General & Others Rs.
01	18711	B.Ram Kumar	2,000	1,000	1,000	-
02	18870	C.Padmavathi	1,000	1,000	1,000	-
03	06464	B.Kesava Rao	500	1,000	1,000	-
04	06344	A.Damodaram	1,000	500	500	-
05	16818	Subash Chandra Reddy	300	100	100	-
06	07564	V.Jagannadham	-	100	100	-
Contributions received at Monthly intervals						
01	16135	Smt. V.S.Thangamany, Hyderabad	1,000	-	-	-
02	09860	N. Tirupal, Anantapuram	25	166	25	-
03	10402	R.S. Amruta Rao, Hyderabad	101	50	50	-
04	06919	Y.V.Subba Rao, Tirupati	-	158	-	-
05	11953	B. Thimmappa, Anantapuram	25	66	25	-
06	01074	Kota Srinivasan, Hyderabad	-	-	101	-
07	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
08	04936	P.Surya Rao	-	-	54	-
09	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-

OUR BANK DETAILS :

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

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF MARCH 2024.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
01	07079	N.Balasubramanian	Hyderabad	03-03-2024	Lalitha Balasubramanian 9177416557

• Details can be verified by anybody by making a reference to the record as certain columns could not be provided for want of space.

OBITUARY

With profound grief, we report the sad demise of our members given below. May their souls rest in eternal peace.

SL. NO.	LM. NO.	NAME (SMT. / SHRI)	P.F. INDEX NO.	MOBILE / L.L. No.	EXPIRED ON	PLACE
PENSIONERS & SPOUSES						
01	09498	K.Ramachandra Rao	779385	040-65510981	23-03-2024	Hyderabad
02	07079	N.Balasubramanian	686778	9177416557	03-03-2024	Hyderabad

37th ANNUAL GENERAL MEETING AT NALGONDA



ప్రశంస పన్నీరులాంటిది. తాత్కాలిక గుబాళింపే తప్పు దప్పిక తీర్చదు.

EDITORIAL BOARD**Sri N. Radhakrishnan**

Chairman

Mobile : 98485 25214

E-mail : raadha60@gmail.com

Sri A. Ramesh Babu

General Secretary

Mobile : 98493 81995

E-mail : sbipahc@gmail.com

Members

Sri G. Kumara Swamy, 99893 11974

Sri G.V.S. Prasad, 98486 29120

Sri D. Umamaheswara Rao, 77990 10092

CONTENTS

01. Launching of SBIPAHC Website	1 - 5
02. Read & Learn	6 - 7
03. AGM held on 15-04-2024 at Nalgonda	8 - 10
04. Photographs of AGM	11 - 14 & 23
05. Beware of Cyber Crime Voice Cloning Scam	15 - 16
06. News from the Federation Desk	17 - 18
07. Admission of New Members	19
08. సహస్ర పూర్ణ చంద్రుల దర్శనము	19
09. స్వగతం	20
10. Contributions	21 - 22
11. Benevolent Fund : Payments	22
12. Obituary	22

DISCLAIMER

The views expressed in the articles / write-ups in the bulletin are not necessarily those of the Association / Editorial Board. Readers will please refer to the concerned Writers / Authors as to the authenticity of the facts / figures. The advertisements in the bulletin are only commercial ones and they do not confer any assurances / recommendations from the part of the Association and its office-bearers / Editorial Board members. Readers may make any transactions with them only after their independent enquiries. - **Editor**

To,

From :

SBI PENSIONERS' ASSOCIATION**HYDERABAD CIRCLE,**

C/o. SBI Buildings,

Bank Street, Koti, Hyderabad - 500 095.

PHONE : 040-27671603

Edited, Printed and Published by Allamaraju Ramesh Babu, Flat No. 1508, Block No 4, SMR Vinay Fountain Head, Near Kalvary Temple, Hydernagar, Miyapur, Medchal Malkajgiri District-500 049, Telangana State, on behalf of **SBI PENSIONERS ASSOCIATION**, D.No.4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana, Printed at Mallikarjuna Press, # 3-5-926/22, Himayatnagar, Hyderabad-500 029, Telangana, Published at **SBI Pensioners Association**, D.No.4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana.

Editor : **ALLAMARAJU RAMESH BABU**. RNI Regd No: Apbil/2002/08795.

Cell : 9849381995 E-mail : Sbpahc@gmail.com

ఈ నెలలో జన్మదినం జరుపుకొనే మన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు
సకల దేవతల ఆశీస్సులతో, జననీ జనకుల పుణ్య ఫలంగా ఈ నెలలో మీ పుట్టిన రోజు, భూమిపై అడుగు పెట్టిన రోజు మీ అభివృద్ధి
సద్ధించునట్లుగా అందుకోండి. మా శుభాకాంక్షలు : **ఎస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్**