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SBI PENSIONERS' NEWS BULLETIN

సంపుటి - 21

Volume - 21

సంచిక - 04

Issue - 04

హైదరాబాద్

Hyderabad

జూలై 2024

July 2024

పేజీలు - 32

Pages - 32

వెల. 5.00

Rs. 5.00

A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE



READ & LEARN



IMPORTANT THINGS TO NOTE

1. Please ensure that your mobile number and Mail ID are registered in SBI HRMS.
2. **Important Papers to maintain in file safely:**
 - (a) PF Refund Sanction Advice
 - (b) Gratuity Sanction Advice
 - (c) Pension Sanction Advice containing details of Family Pension sanctioned
 - (d) Salary Slips of last one year of service
 - (e) the first Pension Slip and
 - (f) details of leave encashment & Commutation availed, if any and copies of arrears paid/payable sheet o/a wage revision, if any, after retirement.
3. Please obtain your QR based Pensioner ID Card with joint photograph of (1) yourself & your spouse and (2) yourself & your disabled child (If applicable) through Pension Paying Branch.
4. Please remember your password and keep the HRMS Portal account active always by ensuring that you open and operate the same frequently for utilisation of services provided therein.
5. Enrol in Health Insurance Policies (A & B) within the stipulated time.
6. **PENSION ACCOUNT:** AADHAR CARD is a must now for your PENSION ACCOUNT. Please ensure that this is RECORDED at the Branch.

Please note that it is now not necessary to open a SEPARATE S.B. ACCOUNT for **PENSION**. It can be credited to your existing Joint Account.

(Cir.No.CDO/P&HRD/PPGF/15/2014/15 dt.02.06.2014)
7. **OTHER DEPOSIT ACCOUNTS:**
 - i. Ensure inclusion of your P.F.INDEX No. for your Savings Bank/TDR/STDR Accounts to get additional rate of interest offered to Staff members from the Bank. Please ensure that this is recorded in your CIF.Link all your accounts with AADHAR CARD.
 - ii. Ensure to give nomination in all deposit accounts, including joint accounts. Also ensure that the name(s) of the nominee(s) is/are recorded in the passbook.
8. Please ensure that you submit your Life Certificate in the month of NOVEMBER, every year, **without fail**. Obtain acknowledgement for this from the Branch. This can now be submitted at any Branch.
9. In April every year, please do not forget to submit forms 15G/15H to avoid DEDUCTION of TDS from your DEPOSITS. Please keep a copy with you.

10. IMPORTANT THINGS YOU SHOULD KNOW:

- a) You can continue to get STAFF RATE on DEPOSITS placed with our Bank even after retirement. It is not necessary that you should be the first account holder. However, you should furnish a declaration that the monies deposited, or which may, from time to time, be deposited into such account, shall be monies belonging to you.
- b) In case of Domestic Deposits, resident Indian retired Staff, who are Senior Citizens, will get the benefit of higher interest rates as admissible to Senior Citizens over and above the additional rate of interest applicable to Staff members.
- c) Family member of the retired employee may be allowed to be joint holder of the account along with the retired employee. "Family" means and includes the spouse of the member/ retired member of the Bank's staff and the children, parents, brothers and sisters of the member/ retired member of the Bank's staff, who are dependent on such member/ retired member, but does not include legally separated spouse.
- d) For getting benefit of INTEREST RATE of SENIOR CITIZEN, you should be first account holder. But if SPOUSE is also a SENIOR CITIZEN, anyone can be first account holder to get the benefit of this rate.
- e) Your MONTHLY PENSION Will now be credited to your ACCOUNT on 27th of Every Month. You get revision in Dearness Relief in the months of February & August every year. If your PENSION is not credited to your account for any reasons, instructions are available to credit the same by debit to SUSPENSE ACCOUNT.

11. IMPORTANT THINGS YOUR FAMILY MEMBERS SHOULD KNOW:

- A. Please let your family members know about
 - a) how much pension you get
 - b) Name of Pension Paying Branch
 - c) Savings Bank Pension Account Number
 - d) Your Pension Sanction Letter containing simultaneous sanction of Family Pension
 - e) Amount of pension deducted on account of commutation.
- B. Ensure Safe Deposit Locker operations jointly with the spouse with E or S facility.
- C. Please let your family members know about your Loans and investments (Savings Bank Account, TDRs, Shares, Mutual Funds, Insurance), details of Credit/Debit Cards/ Safe Deposit Locker, etc. to avoid difficulties in future. Please prepare a file with full details and tell them where it is kept.
- D. DETAILS OF S.B.I. HEALTH CARE (POLICY-A) AND SBI HEALTH ASSIST (POLICY-B) ALONG WITH INSURANCE CARDS (Please inform family members that both husband and wife are covered).
- E. Inform your family members about the Group Life Insurance coverage of the entire balance in Individual Housing Loan account, if any availed.

YOUR TERMINAL BENEFITS ARE YOUR HARD-EARNED MONEY - KEEP IT SAFE

IMPORTANT: State Bank of India never ask for your user id / password / pin no. through phone call / SMSes / e-mails. Any such phone call / SMSes / e-mails asking you to reveal credential or One Time Password through SMS could be attempt to withdraw money from your account. NEVER share these details to anyone. State Bank of India wants you to be secure.

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

BEWARE OF CYBER CRIME

3. SMISHING ATTACK

One type of phishing attack — smishing (SMS phishing) is now being used to dupe customers of banks. If you have a bank account, you must be aware of it to avoid falling prey to this latest scam. What is it? How do fraudsters use it to empty your bank account?

What is smishing?

Smishing is a scam where you get a fraudulent text message designed to trick you into sharing sensitive information.

"Smishing, a form of cyberattack, combines SMS and phishing. It leverages text messaging to manipulate victims into giving away sensitive information or taking harmful actions. This social engineering tactic preys on human trust and emotions, as well as a sense of urgency, to influence potential victims' decision-making".

How fraudsters are using smishing to dupe you

In the latest version of the smishing scam, you usually get an SMS from a mobile number saying a certain amount of money has been credited to your bank account. Right after receiving this SMS, you will get a call saying that a large amount of money has been mistakenly sent to your bank account. You will be asked to return it immediately to a certain UPI number.

The trick is that the message is very similar to the messages your bank usually sends when money is been debited or credited to your account. At first glance, it may look like a genuine message from the bank. Here is an example:

"Rs 15,000 credited to a/c XXXXX9082 on 10-05-24 by a/c linked to VPA XXXX9082 (UPI Ref No 41356463189)."

However, if you examine it closely and check who has sent it, you will often find a mobile number. Now the bank never sends such messages from a mobile number.

"Scamsters craft deceptive messages that closely resemble legitimate communications from trusted entities such as banks, consultancies, or government agencies. These messages are designed to create urgency or scare tactics to prompt immediate response and compel recipients to click on malicious links, share personal data, or download malware-infected attachments."

The Reserve Bank of India (RBI) has a specific guideline on how banks must inform their customers about transactions in their accounts. Explaining it, Sheetal R Bhardwaj, executive board member of Association of Certified Financial Crime Specialists (ACFCS) in Dubai, UAE, says "As per Reserve Bank of India guidelines, banks should use a registered sender ID for sending SMS, which should be a six-character alphanumeric code that represents the bank's name or brand. For example, HDFCBK, ICICIB, SBINNN, etc. The sender ID should not be a random or generic number, such as 567678, 909090, etc.,"

How to identify whether the SMS you got is real or a scam

As per Pradeep Janardanan, Director of a foreign bank in Bengaluru, "Scammers often send SMS messages from personal mobile numbers to fool customers. Banks, however, will never use personal mobile numbers to send SMS alerts for several reasons.

Janardanan says that as per rules banks have to follow a standard SMS format to notify the customers about transactions.

For example, a valid SMS format for a debit transaction of Rs. 500 at a POS terminal using a debit card issued by a Bank would be: [Bank's sender ID] 10/05/24 08:33 Debit Rs 500 Bal Rs 10,000 POS 1234567890

Janardanan says that this set format helps customers to easily identify and verify the validity of the SMS.

What should you do if you have got a fraud bank SMS and a call?

One of the agendas of these fraudsters is to create a sense of urgency, hence when they call you, they will say things like: "I am at the doctor's chamber and need you to pay me back" or "I am at the medicine shop buying life-saving medicines" etc. The primary motive behind this urgency is to make you ignore the sender's ID of the SMS which is a regular 10-digit mobile number and not a real bank's sender ID.

Experts say that one should be cautious and check the sender ID before taking any action based on the SMS.

"To combat these scams, individuals must scrutinise message content, verify sender details and its ID, and closely examine domains, logos, and grammar for inconsistencies. Additionally, it is important to be cautious of urgent or immediate action requests that come across as unprofessional, as legitimate institutions typically communicate in a more professional and measured manner. By staying vigilant and adopting proactive security measures, users can thwart these increasingly sophisticated smishing attempts."

There are a few things to keep in mind that will help you protect yourself against these attacks.

Do not respond. Even prompts to reply like texting "STOP" to unsubscribe can be a trick to identify active phone numbers.

Slow down if a message is urgent.

Call your bank or merchant directly if doubtful.

Avoid using any links or contact info in the message.

Check the phone number. Odd-looking phone numbers, such as 4-digit ones, can be evidence of email-to-text services. This is one of many tactics a scammer can use to mask their true phone number.

BE SAFE – SAFEGUARD YOUR HARD-EARNED MONEY

FEDERATION NEWS

Letter No. 27/2024-25

Date : 27-06-2024

The Chief General Manager (HR),
State Bank of India,
Corporate Centre, Madame Cama Road, Mumbai - 400021.

Respected Sir,

HRMS PORTAL ACCESS FOR RETIREMENT UNDER NEW PENSION SCHEME

Further to our letter No. 33/23 dated the 25th August 2023, a copy of which is enclosed for your ready reference, we shall be glad if your good self issue necessary instruction for issuing I Cards for the retirees under NPS and allowing them access to the HRMS Portal to enable them to subscribe premium for mediclaim policy, book Bank's Holding Homes and Guest Houses.

The retirees are frequently visiting our office expressing agony and frustration as they feel even after serving the Bank for a considerable period, they are left in the lurch. Hence, we shall be obliged if this issue is settled at an early date.

Enl.: As stated above

Thanking you,

Your faithfully.

GENERAL SECRETARY
FSBIPA

Letter No. 33/2023

Date : 25-08-2023

The Chief General Manager (HR),
State Bank of India,
Corporate Centre, Madame Cama Road, Mumbai - 400021.

Respected Sir,

RE:-HRMS PORTAL

Further to our letter No. 31/23 dated the 24th August 2023, we would request your good self to allow access to the HRMS portal to the Family Pensioners, retirees under New Pension Scheme and other retirees, who are now debarred from enjoying facilities, like submission of life certificate, subscribing premium of mediclaim policy 'B', booking of Bank's holiday home/guest house etc. through the portal.

We hope the above will receive your approval and the portal will be available to all the Pensioners/Family Pensioners/other retirees to enable them to enjoy the benefits of the portal.

With regards,

Your faithfully.

GENERAL SECRETARY, FSBIPA

Letter No. 30/2024-25

Date : 05-07-2024

The Chief General Manager (HR),
State Bank of India,
Corporate Centre, Madame Cama Road, Mumbai - 400021.

Respected Sir,

PENSION/FAMILY PENSION REFORMS

Further to our letter No. 20/2024-25 dated 13.06.2024, we understand that in a new proposal to Central Government the National Council (Staff Side) of Joint Consultative Machinery (JCM) has sought restoration period for commuted pension of Government employees to 12 years from 15 years. As you are aware Sir! The National Council JCM is the highest Consultative Forum of the Central Government employees under the Chairmanship of the Cabinet Secretary. Hence, we can construe that acceptance of the proposal is a matter of time only.

In this connection, we could gather that for the government employees commutation value per rupee is 9.81 and 8.194 as is effective from 01.03.1971 and 01.01.2006 respectively, while in case of State Bank employees the same is 6.6 only.

In view of the foregoing, we would request your goodself to appoint a reputed actuary to calculate the actual period of recovery keeping in mind the difference between the commutation value of government employees and that of the employees of State Bank of India..

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

PAYMENT o/a 40:50 & IMBALANCE TO I.B.I PENSIONERS

We have been apprised by Corporate Centre that as per legal obligation the related payment to I.B.I pensioners increasing the ceiling is subject to amendment in the Regulation. They are, however, on the job for releasing the payment pending amendment of the Regulation.

ONE MORE CHANCE FOR PENSION TO RESIGNEES OF E- ABs

In regard to extending an option for Pension to the resignees of erstwhile Associate Banks, Corporate Centre is preparing for releasing related instructions/notifications shortly.

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS (Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE)

CBPRO/06/2024

Date : July 14, 2024

To all the Constituents of CBPRO:

Dear Comrades,

Sub: CBPRO meeting at Delhi on 11th July,2024--A Great Success.

Bank Pensioners and Retirees across the country were eagerly waiting for the important Meeting of CBPRO scheduled for 11th July 2024 at YMCA Tourist Hostel, New Delhi. We are happy to report to Bank Pensioners and Retirees Fraternity that The Constituents of CBPRO participated in the meeting in full strength and enthusiastically to deliberate on the crucial issues of Bank Pensioners and Retirees and further escalate the course of action to resolve the issues.

The Constituents of CBPRO and all the members at their folds are aware of the fact that the earlier meeting of CBPRO held at Delhi on 21st February took certain important decisions and the same was circulated by its communication no: 01--24 dated 26.02.24.

2. In pursuance of the earlier decisions which included, inter alia, the holding of 2 meetings in a year in the normal circumstances, the CBPRO with proper notice to all constituents met at Delhi again on 11th July,2024 to take stock of the present situation and decide further course of action.

3. The following organizations participated in the meeting:

Federation of SBI Pensioners' Associations (Henceforth described as FSBIPAs), AIBPARC, RBONC, FORBE, AIRBEA and AIBRAF as a special invitee.

The eminent leaders who represented the organisations are:

Com G.K. Gandhi and Com. D.K. Basu, the President and the General Secretary of FSBIPAs, Com. K.V. Acharya and Com. S. Sarkar, the President and the General Secretary of AIBPARC, Com. S C Ahuja, Executive President, Com. V K Sethi and Com. D K Arora from RBONC as authorised by their President and General Secretary, Com. Bhaskar Manakeshwar, President and Com. Mohan Shanware, General Secretary of FORBE, Com. Chetram and Com. S K Jain representing the AIRBEA as authorised by their General Secretary over phone and Com. B L Jain and Com. Dharma Singh representing AIBRAF as their authorized representatives.

4. Apart from the leaders mentioned above, Senior leaders and office bearers of FSBIPAs and AIBPARC also attended the meeting and contributed to the collective wisdom of the Co- ordination.

The leaders of the Delhi chapter of both the organisations also remained present in the meeting. The entire programme (booking of hall, arrangements of food and accommodation and all other allied responsibilities) was organized by the Delhi state committee of AIBPARC. The meeting acknowledged their efforts and labour with thanks and gratitude.

Com J D Sharma on behalf of Delhi State CBPRO welcomed the Leaders of the Constituents of CBPRO and Special Invitees.

The Meeting was presided by the President of Federation of SBI Pensioners' Associations, Com G.K. Gandhi Ji who steered the proceedings of the Meeting.

We have already informed all concerned by our earlier message that the meeting lasted for three hours and it was a highly participative and purposeful one. We mention hereunder the observations and suggestions made by different leaders in the meeting while addressing the participants.

5. ** Com G.K Gandhi, President, FSBIPAs observed the following:

The serving workmen and officers have their respective strong organisations as well as there is a strong co-ordination among themselves and that is why they fight and achieve. The Retiree organisations in a similar way need to make a strong co-ordination among themselves. As a first step to achieve the goal, the constituents must have an acquaintance at ground level through formation of coordination Committees at regional and ground root level. He praised the initiative and hoped for its success.

****Com. D.K. Basu, the General Secretary, FSBIPAs and Joint Convenor of CBPRO,** called it to be a great day in the history of Co- ordination among the Retiree organisations. He narrated the happenings since 2014 when AIBRF had been with all of us. Constituents are all aware of the fact that how and why the said organisation gradually drifted away and no further elaboration is necessary. Although the door of CBPRO will remain open for all, the world cannot stop and we shall have to go ahead. He requested for quick implementation of the earlier decisions of formation of state committees wherever possible. He identified three/ four common issues on which CBPRO should further escalate the programs for achieving success and programme of action should be spelt out clearly.

****Com. K.V. Acharya, President AIBPARC and Joint Convenor of CBPRO observed the following:**

He submitted a written report on behalf of Joint Convenors incorporating all important events taking place between the last meeting and the present one and highlighting the latest position of all the issues affecting the interest of the Retirees. He reported in detail the efforts on the part of CBPRO to incorporate all the Apex level organisations together but expressed his anguish over the efforts of one organisation which for several years in the past has been consistently drifting away from Coordination insisting on convenorship for him. Com. Acharya still hoped that good senses would prevail and the total unity and meaningful Coordination would be achieved.

****Com. Mohan Shanware, General Secretary, FORBE, observed:**

The basic issue before us is the Updation of Pension. For clinching this issue, We shall have to intensify our efforts and the next important issue is to have consultative status. If we get the right to have Negotiating status, then all other issues can' be settled reasonably across the table.

**** Com S.C. Ahuja, representing RBONC, observed:**

All the issues confronting the Retirees are important either to some section of Retirees or to the entire community of Retirees. Whatever be the situation, Co- ordination is the only answer to all doubts and uncertainties. We should try to forge unity at any cost. Com Dinesh Arora also stressed the need for unity.

**** Com. B L Jain (AIBRAF) observed:**

The Retirees will have to fight for their own demands and at the same time, they will have to maintain liaison with UFBU for getting their help and support.

**** Com. Chetram (AIRBEA) observed:**

In recent times, the restoration of commutation has been an important issue and the very high value of medical insurance premium is causing serious hardship in the lives of the Retirees. These two issues should receive priority.

**** Com. G.D. Nadaf, Advisor, AIBPARC, observed the following:**

He did not find the name of FSBIPAs in the first letter of invitation sent by AIBRF. By making a demand of Pension as 3rd benefit for all Retirees at this juncture, AIBRF is wanting to make a class war among the Bank Pensioners as SBI Retirees, Public Sector Banks Retirees and Private Sector Bank Retirees and also to spoil the struggle for Pension Updation.

**** Com. Suprita Sarkar, General Secretary, AIBPARC, observed:**

CBPRO stands for Co- ordination and not for competition with others. The door of CBPRO will always remain widely open for all-- big or small. As regards the unfortunate initiative of one organisation to create a duplication of Co- ordination by relaunching the dissolved UFBRO, he observed that every phase of circumstances since 2014 stood documented and it was on record that their demand for sole convenorship was the ultimate " fatal flaw" that led to such a situation. Still, he hoped that good senses would prevail and the much-desired total unity and consolidation would be achieved.

** Other senior leaders of different constituents who attended the meeting also spoke on the occasion and hailed CBPRO by pledging to take active role in implementing the programmes to be declared.

6. After long deliberations, the following resolutions were unanimously adopted by the house:

A) The House re- affirmed the earlier decision of making at least two meetings in a year in the normal course of business and share the cost of holding such meetings.

B) The constituents of CBPRO at the earliest opportunity will share the state-- wise names and contact numbers of leaders so that state committees of CBPRO can' be formed at various States.

C) CBPRO will focus on the issues which are common with SBI and other Banks on one hand and the issues which are relevant for all other Public Sector and Private Sector as per the arrangement and understanding.

The common issues are: Updation of Pension, Computation of Special Allowance for calculation of superannuation benefits, Restoration of commutation, removal of DA distortion and Consultative status.

The most important issue of medical insurance scheme at affordable cost and similar other issues of Public Sector Banks and Private Sector Banks will be taken up separately.

D) UFBRO will be kept apprised about all initiatives taken by CBPRO and help and support of serving employees and officers will be sought for.

7. Following action programmes have been agreed upon:

A) CBPRO will consistently escalate and launch struggles on the listed issues for an early resolution with IBA and GOI.

B) Sincere and vigorous efforts will be continued to have appointments with all the important and decision-making authorities to build up pressure for early resolution of our demands. Petitions and memorandum will be submitted in this regard.

C) Centralised Dharna programme at Delhi will be organised sometimes in the month of September,2024 to display and demonstrate our anxiety, anger, and anguish before the Government and IBA for showing gross discriminations and inflicting grave injustices to Bank Pensioners and Retirees.

The Meeting concluded with Vote of Thanks by Com. Anand Kumar.

Comrades, We wish you will massively circulate the circular at different tiers of the organisation and further galvanize Bank Pensioners and Retirees Movement.

We promise and give an honest assurance that we will pursue for vibrant Co-ordination and United efforts in carrying on the Bank Pensioners and Retirees Movement to logical conclusions and achievements. We shall advise you about further details of the programmes at different points of time.

With best wishes and regards,

Dipak Kumar Basu K V Acharya

Joint Convenors, CBPRO

NOMINATION TO RECEIVE PENSION ARREARS - THE GAZETTE OF INDIA

Gazette No. CG-DL-E-20032024-253255

dated : 20-03-2024

STATE BANK OF INDIA

NOTIFICATION

Mumbai, the 18th March, 2024

No. HR/P&PMD/SPL/SP/2023-24/29.—In exercise of the powers conferred by sub-section (1) read with clause (o) of sub section (2) of section 50 of the State Bank of India Act, 1955 (23 of 1955), the Central Board of the State Bank of India, after consultation with the Reserve Bank of India and with the previous sanction of the Central Government, hereby makes the following regulations further to amend the State Bank of India Employees' Pension Fund Regulations, 2014, namely: —

1. (1) These regulations may be called the State Bank of India Employees' Pension Fund (Amendment) Regulations, 2024.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the State Bank of India Employees' Pension Fund Regulations, 2014 (hereinafter to be referred as the said regulations), in regulation 23, —
 - (A) in sub-regulation (2), —
 - (i) in the second proviso, for the words and brackets, "All India Working Class Consumer Price Index (General) Base", the words "All India Consumer Price Index for Industrial Workers in the series" shall be substituted;
 - (ii) after the existing provisos, the following proviso shall be inserted at the end, namely:—

"Provided also that with effect from the 1st November, 2017, the maximum amount of pension for the members who retired or retire drawing substantive salary in the Pay Scales effective from the 1st November, 2017 shall be computed till further amendments in this regard, as under—

 - (a) where the average of monthly substantive salary drawn during the last twelve months' pensionable service is up to rupees eighty thousand four hundred fifty per month, fifty per cent of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus half of Professional Qualification Pay plus half of increment component of Fixed Personal Pay, wherever applicable (pro-rata in the case of part-time employees); and
 - (b) where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above rupees eighty thousand four hundred fifty per month, forty per cent of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of rupees forty thousand two hundred twenty five per month plus half of Professional Qualification Pay plus half of increment component of Fixed Personal Pay, wherever applicable (pro-rata in the case of part-time employees):

Provided also that with effect from the 10th November, 2023, notwithstanding the date of retirement or the Pay Scales in which the monthly substantive salary during the last twelve months' pensionable service is drawn, the maximum amount of pension for the members who retired or retire shall be computed at the rate of fifty per cent of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus half of Professional Qualification Pay plus half of increment component of Fixed Personal Pay, wherever applicable (pro-rata in the case of part-time employees).

Explanation. — The above proviso shall apply prospectively, and the pension shall be computed and payable under this proviso with effect from the 10th November, 2023.”;

(B) for sub-regulation (7), the following sub-regulation shall be substituted, namely: — “(7) In the event of death of a member—

(a) while in service of the Bank after completion of pensionable service of one year; or

(b) after retirement,

the trustees may sanction family pension to the dependent(s) of the employee on the terms and conditions approved by the Central Board:

Provided that in the event of death of a member, the moneys payable to him on account of pension, as arrears of pension or otherwise accrued, shall be payable in the manner specified in the regulation 23A. For the sake of clarity, the moneys referred in this proviso does not include family pension.”;

(C) for sub-regulation (8), the following sub-regulation shall be substituted, namely: —

“(8)(a) In the case of members who ceased to be in the Bank's pensionable service prior to the 1st November, 1987 (excluding the 1st November, 1987), dearness relief shall be payable at the uniform rate of 0.67% per slab over 600 Points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100, subject to necessary adjustment suitably up to 600 points.

(b) Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:—

TABLE

Scale of basic pension per month	Revised dearness relief structure w.e.f. 1st October, 2023 to January, 2024	Ex-gratia over and above basic pension and dearness relief thereon
(1)	(2)	(3)
(a) Up to Rs. 1250	1386.90 % (Dearness relief shall be at the uniform rate of 0.67% per slab over 600 Points)	Rs 800
(b) Rs. 1251 to Rs. 2000		Rs 450
(c) Rs. 2001 to Rs. 2130		Rs 0
(d) Above Rs. 2130		Rs 0 ”;

(D) for sub-regulation (9), the following sub-regulation shall be substituted, namely: —

“(9)(a) In the case of members who ceased to be in the Bank’s pensionable service from the 1st November, 1987 to the 31st October, 1992 (Award Staff) or the 30th June, 1993 (Supervising Staff), dearness relief shall be payable at the uniform rate of 0.67% per slab over 600 Points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100, subject to necessary adjustment suitably up to 600 points.

(b) Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:—

TABLE

Scale of basic pension per month	Revised dearness relief structure w.e.f. 1st October, 2023 to January, 2024	Ex-gratia over and above basic pension and dearness relief thereon
(1)	(2)	(3)
(a) Up to Rs. 1250	1386.90 % (Dearness relief shall be at the uniform rate of 0.67% per slab over 600 Points)	Rs 800
(b) Rs. 1251 to Rs. 2000		Rs 450
(c) Rs. 2001 to Rs. 2130		Rs 0
(d) Above Rs. 2130		Rs 0 ”;

(E) for sub-regulation (10), the following sub-regulation shall be substituted, namely: —

“(10)(a) In the case of members who ceased to be in the Bank’s pensionable service on or after the 1st November, 1992 (Award Staff) or the 1st July, 1993 (Supervising Staff), dearness relief shall be payable at the uniform rate of 0.35 % per slab over 1148 points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100, subject to necessary adjustment suitably up to 1148 points.

(b) Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:—

TABLE

Scale of basic pension per month	Revised dearness relief structure w.e.f. 1st October, 2023 to January, 2024	Ex-gratia over and above basic pension and dearness relief thereon
(1)	(2)	(3)
(a) Up to Rs. 2400	676.55 % (Dearness relief shall be at the uniform rate of 0.35% per slab over 1148 Points)	Rs 800
(b) Rs. 2401 to Rs. 3850		Rs 450
(c) Rs. 3851 to Rs. 4100		Rs 0
(d) Above Rs. 4100		Rs 0 ”;

(F) in sub-regulation (12), for clause (iii), the following shall be substituted, namely: —

“(iii)(a) in the case of members who ceased to be in the Bank’s pensionable service on or after the 1st November, 1997 (Award Staff) or the 1st April, 1998 (Supervising Staff) and prior to the 1st November, 2002, dearness relief shall be payable at the uniform rate of 0.24 % per slab over 1684 points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100, subject to necessary adjustment suitably up to 1684 points.

(b) Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

TABLE

Scale of basic pension per month	Revised dearness relief structure w.e.f. 1st October, 2023 to January, 2024	Ex-gratia over and above basic pension and dearness relief thereon
(1)	(2)	(3)
(a) Up to Rs. 3550	431.76 % (Dearness relief shall be at the uniform rate of 0.24% per slab over 1684 Points)	Rs 800
(b) Rs. 3551 to Rs. 5650		Rs 450
(c) Rs. 5651 to Rs. 6010		Rs 0
(d) Above Rs. 6010		Rs 0 ”;

(G) in sub-regulation (15),—

(i) in clauses (i) and (ii), for the words and brackets “All India Average Working Class Consumer Price Index (General) Base”, the words “All India Consumer Price Index for Industrial Workers in the series” shall be substituted;

(ii) after clause (ii), the following clause shall be inserted, namely:—

“(iii) In respect of employees who retired or retire on or after the 1st November, 2017, dearness relief on pension shall be payable on half-yearly basis for every rise or be recoverable for every fall, as the case may be, of every 4 points over 6352 points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100 at 0.07 per cent of the basic pension.”.

3. In the said regulations, after regulation 23, the following regulation shall be inserted, namely:—

“23A. Nomination.— (1) All moneys payable to a member on account of pension as arrears of pension or otherwise accrued and which remain unpaid till the death of the member shall be fully payable to the person eligible to receive family pension under sub-regulation (7) of regulation 23, in the event of death of such member:

Provided that the member may make nomination in favour of any person other than the person eligible to receive family pension under sub-regulation (7) of regulation 23 conferring on such other person the right to receive the above moneys in the event of neither the member nor the person eligible to receive family pension being alive on the date such money is paid.

(2) If there is no person eligible to receive family pension under sub-regulation (7) of regulation 23 in respect of a member, then the member may make nomination in favour of any person to receive the moneys specified in sub-regulation (1) above:

Provided that if any such person eligible to receive family pension subsequently comes into existence in respect of such member, then the previous nomination shall no longer be valid, and the other provisions of this regulation shall apply to such member thereafter.

(3) Every member shall have the option to make nomination under sub-regulations (1) or (2) by making an application in Form "A", by personal service after taking receipt or by sending through registered post acknowledgement due to the respective branch of the Bank through whom pension is drawn:

Provided that a member who is in service may make nomination by making an application in Form "A" three months before his retirement.

Provided further that the trustees reserve the right to permit submission of Form "A" through electronic means on such conditions as may be determined by the Central Board.

(4) Any modification in nomination shall be made by way of submission of fresh application in Form "A" and the latest nomination shall be treated as the only valid nomination under this regulation.

(5) The nomination or modification thereof shall take effect from the date of receipt of the application for such nomination or modification thereof.

(6) A nomination made under this regulation shall be a conclusive proof with regard to the person nominated to receive the moneys specified in sub-regulation (1).

(7) Save as otherwise provided, nothing contained in this regulation shall confer any right on the person so nominated to claim pension or family pension under these regulations.

RAJEEV KUMAR, Chief General Manager (HR)

[ADVT.-III/4/Exty./844/2023-24]

Note. The principal regulations were published in the Gazette of India, Extraordinary, Part III, Section 4, dated the 18th September 2014 vide F. No. CDO/PM/16/ SPL/1136 dated the 15th September, 2014 and were subsequently amended by notification number BOD&GO/VVK/470, dated the 4th October, 2017, notification number HR/PPG/PA/19-20/122, dated the 1st June, 2019 and notification number F. No. HR/PPG/SKN/2020-21/206 dated 3rd December, 2020

Form - A of the Gazette Notification has already been published in our June 2024 Bulletin in Page No. 26.

DONATIONS

Rs. 2,000/- Sri 09750-M.J.Reddy

CONTRIBUTIONS ANNUAL GENERAL MEETING - SBIPA HC

Rs. 500/- 14379-Sri M.Siva Prasad

Rs. 300/- S/s. 17731-S.Yesuratnam, 06878-T.Babu Rao

BANK NEWS

GOVT. BUSINESS: SENIOR CITIZENS' SAVINGS SCHEME, 2019 CHANGES IN EXISTING SCHEME

Circular No. NBG/GAD-GBU/42/2023 - 24 dated : 23-01-2024

Ministry of Finance (Department of Economic Affairs) e-Gazette Notification G.S.R. 829(E) dated 7th November 2023 (A copy of Notification is attached as Annexure-A) has notified the following amendments in Senior Citizens' Savings Scheme, 2019 (A copy of Notification is attached as Annexure-B):

2. The important changes are as under:

- a) **Name of scheme** - The name of the scheme will be called Senior Citizens' Savings Scheme (Amendment) Scheme, 2023 w.e.f. 07.11.2023.
- b) **Timeline for opening of account** - The SCSS account may be opened by an individual within three months from the date of receipt of the retirement benefits.
- c) **Opening of SCSS account by spouse** - The spouse of the Government employee shall be allowed to open an account under this Scheme, if the Government employee who has attained the age of fifty years and has died in harness, subject to the fulfilment of other specified conditions.
- d) **Clarification on Government employee** - The Government Employee includes all Central and State Government employees eligible for retirement benefit or death compensation.
- e) **Maximum deposit permitted in SCSS account by an individual** - Rs. Thirty Lakhs w.e.f. 01.04.2023. e-Circular No. NBG/GAD-PPF-SCSS/1/2023 - 24 issued on 11.04.2023.
- f) **Inclusion in retirement benefits** - Retirement or superannuation or death gratuity will be considered as retirement benefits.
- g) **Retirement benefits for employees died in harness** - If the employee died in harness, the "retirement benefits" shall also mean the benefits to employee who died in harness.
- h) **Interest on Deposits** - In case of an account extended after maturity, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity or on the date of extended maturity.
- i) **Premature closure of account** - In case the account is closed before expiry of one year from the date of extension, an amount equal to one per cent of the deposit shall be deducted and the balance shall be paid to the account holder.
- j) **Closure of account** - After closure of existing account or accounts, new account or accounts may be opened again as required by the depositor subject to the maximum deposit limit.
- k) **Continuation of account by spouse (after death of depositor), if spouse is sole nominee** - The spouse may continue the account by applying to the branch, on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.
- l) **Extension after maturity** - The account holder may extend the account for a further block period of three years by making an application in Form-4 within a period of one year from the date of maturity

or from the date of end of each block period of three years. The extension of the account) shall be deemed to have been made from the date of maturity or from the date of end of each block period of three years, irrespective of the date of application. Extension of an account shall be available in block period of three years.

3. The comparative changes brought about in the latest notification dated 07.11.2023 with respect to notification dated 12.12.2019 is as under:

Instructions as per previous Government Notification G.S.R 916 (E) dated 12.12.2019	Instructions as per Government Notification G.S.R 829 (E) dated 07.11.2023
1. Scheme may be called the Senior Citizens' Savings Scheme, 2019.	1. Scheme may be called the Senior Citizens' Savings Scheme (Amendment) Scheme, 2023. 2. It shall come into force on the date of its publication in the Official Gazette (07.11.2023).
2. Opening of account. - Paragraph-3 (1) (ii), An individual fulfilling the following conditions may open an account by making an application in Form-1 to the Branch, namely:- who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme, subject to the condition that the account is opened by such individual within one month from the date of receipt of the retirement benefits and proof of date of disbursal of such retirement benefit(s) along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits, employment held and period of such employment with the employer, is attached with the application form. The retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions.	2. Opening of account. - Paragraph-3 (1) (ii), An individual fulfilling the following conditions may open an account by making an application in Form-1 to the Branch, namely:- who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme, subject to the condition that the account is opened by such individual within three months from the date of receipt of the retirement benefits and proof of date of disbursal of such retirement benefits along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits or admissible financial assistance to an eligible government employee who died in harness, employment held and period of such employment with the employer is attached with the application form. The retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions. Provided further that the spouse of the Government employee shall be allowed to open an account under this Scheme, if the

	<p>Government employee who has attained the age of fifty years and has died in harness, subject to the fulfilment of other specified conditions.</p> <p>Explanation:— For the purposes of this proviso, the Government Employee includes all Central and State Government employees eligible for retirement benefit or death compensation.”</p>
<p>3. Deposits. – Paragraph 4 - The account shall be opened with a minimum deposit of one thousand rupees or any sum in multiples of one thousand rupees not exceeding fifteen lakh rupees, whichever is lower.</p> <p>Provided that the deposits in the account specified under clause (ii) of sub-paragraph (1) of paragraph 3, shall be restricted to the retirement benefits received, or fifteen lakhs rupees, whichever is lower.</p> <p>For the purposes of this sub-paragraph, “retirement benefits” means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement-cum-withdrawal benefit under the Employees’ Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme.</p>	<p>3. Deposits. – Paragraph 4 - The account shall be opened with a minimum deposit of one thousand rupees or any sum in multiples of one thousand rupees not exceeding thirty lakh rupees, whichever is lower.</p> <p>Provided that the deposits in the account specified under clause (ii) of sub-paragraph (1) of paragraph 3, shall be restricted to the retirement benefits received, or thirty lakhs rupees, whichever is lower.</p> <p>For the purposes of this sub-paragraph, “retirement benefits” means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation or death gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement- cum-withdrawal benefit under the Employees’ Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme and in case, if the employee died in harness, the “retirement benefits” shall also mean the above mentioned benefits to employee who died in harness’.</p> <p>Clarification:- i) In all such cases, care should be taken that only spouse of deceased Govt. employee are allowed to open the account.</p> <p>ii) Further, the death Certificate & documents for proof of age of deceased Govt. employee should</p>

	be obtain while opening such Senior Citizens' Savings Scheme account.
4. Interest on Deposits. – Paragraph 5 (7)- In case of an account extended after maturity, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity.	4. Interest on Deposits. – Paragraph 4- In case of an account extended after maturity, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity or on the date of extended maturity."
5. Premature closure of account. - Paragraph 6 (iv) new addition	5. 1Premature closure of account. - Paragraph 6 (iv) addition- In case the account is closed before expiry of one year from the date of extension, an amount equal to one per cent of the deposit shall be deducted and the balance shall be paid to the account holder.
6. Closure of account. – Paragraph 7 (1) – The deposit made at the time of account opening of the account shall be paid on or after the expiry of 5 years or after the expiry of 8 years where account was extended was extended under paragraph 8 from the date of opening of account, on an application in Form-3.	6. Closure of account. – Paragraph 7 (1) – The deposit made at the time of account opening of the account shall be paid on or after the expiry of each block period of 3 years where account was extended was extended under paragraph 8 from the date of opening of account, on an application in Form-3. And provided that after closure of existing account or accounts, new account or accounts may be opened again as required by the depositor subject to the maximum deposit limit.
7. Closure of account. – Paragraph 7 (2) – In case of death of the account holder before maturity or extended maturity, the account shall be closed and deposit refunded on an application in Form 3 along with interest as applicable to this Scheme till the date of the death of the account holder, to the nominee or the legal heirs, as the case may be: Provided that interest on the deposits in the account shall earn interest at the rate applicable on Post Office Savings Account from the date of death of the account holder till the date of final closure of the account:	7. Paragraph 7 (2) – In case of death of the account holder before maturity or extended maturity, the account shall be closed and deposit refunded on an application in Form 3 along with interest as applicable to this Scheme till the date of the death of the account holder, to the nominee or the legal heirs, as the case may be: Provided that interest on the deposits in the account shall earn interest at the rate applicable on Post Office Savings Account from the date of death of the account holder till the date of final closure of the account:

<p>Provided further that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of the death of the account holder.</p>	<p>Provided further that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account by applying to the branch, on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.</p>
<p>8. Extension after maturity. - Paragraph 8 (1)- The account holder may extend the account for a further period of three years by making an application in Form-4 within a period of one year from the date of maturity.</p> <p>(2) The extension of the account under subparagraph (1) shall be deemed to have been made from the date of maturity irrespective of the date of application</p> <p>(3) Extension of an account shall be available only once</p>	<p>8. Extension after maturity. - Paragraph 8 (1)- The account holder may extend the account for a further block period of three years by making an application in Form-4 within a period of one year from the date of maturity or from the date of end of each block period of three years.</p> <p>(2) The extension of the account under subparagraph (1) shall be deemed to have been made from the date of maturity or from the date of end of each block period of three years, irrespective of the date of application."</p> <p>(3) Extension of an account shall be available in block period of three years</p>

STATE BANK OF INDIA APPOINTS NEW REGISTRAR & SHARE TRANSFER AGENT (RTA)

SBI shareholders, bondholders: State Bank of India appoints new Registrar & Share Transfer Agent (RTA): State Bank of India (SBI) has informed that it has appointed KFin Technologies Limited as the Registrar & Share Transfer Agent (RTA) of the Bank in place of existing RTA Alankit Assignments. SBI published an advertisement in the Times of India newspaper on July 8, 2024, regarding the same. Bank Notice is hereby given to the Shareholders, Bondholders, Beneficial owners, Depository Participants and all concerned that the RTA of the Bank has been changed from Alankit Assignments Limited to KFin Technologies Limited. This will be with effect from July 5, 2024 as date of shifting of electronic connectivity to the new RTA. SBI as per advertisement mentioned in the newspaper, "All documents/correspondence such as transmission / transposition of shares, issuance of duplicate shares, change of address and updation of KYC (Physical shares), claim of unpaid dividend, unpaid interest, unpaid redemption amount on Bonds, shares held in abeyance, claim from unclaimed suspense account, etc. may be delivered to the new RTA." - economic times.

we furnish below the address and telephone number of RTA for information-

HEAD QUARTERS

KFin Technologies Limited,

Selenium Building, Tower - B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad 500032. Phone : 040 67162222

Dear Sir/ Madam

DISCONTINUATION OF e-PHARMACY SERVICES BY PHARMEASY (API HOLDINGS LTD.)

We refer to letter received from Pharm Easy (**Annexure I**) regarding withdrawal from e-Pharmacy facility by PharmEasy (API Holdings Ltd.) for SBI Health Assist members. In this connection, we have to advise that it has been decided as per request received from PharmEasy to discontinue their e-Pharmacy since it was not viable for them, it has been decided to migrate the retirees to one of the following three vendors:

Sl.No.	Name of e-Pharmacy Vendors	e-Pharmacy App
1	TATA 1 MG Health Care	TATA 1 MG
2	Phasorz Technologies Pvt Ltd.	Medibuddy
3	Lifetime Wellness Rx International Limited	UrLife

2. Accordingly, an existing member can call on PharmEasy No. **+91-8048642106** and register their choice of preferred e-pharmacy vendor, from one of the above three e-Pharmacy service providers, for remaining period of Policy Year 2024-25. The MIS of such preferred members will be migrated on regular intervals and the activation of e-pharmacy services will resume within a week's time.

3. Incase of any issues, you may please send a mail to care@pharmeasy.in and in case satisfactory reply is not received in 48 hours, the matter may be escalated to epharmacy@sbi.co.in.

4. Further, it may be noted that the option of migrating to a new member is only available to members of PharmEasy since they no longer will be one of the e-pharmacy vendors.

Regards

DGM(P&PMD)

DATE : 14.06.2024

CORRIGENDUM - JUNE 2024

1. Page No. 29 : Ex-gratia - Donations : M.C. Members

Sl.No. 13 : K. Janardhana Rao to be read as K. Jagannadha Rao

2. Page No. 31 : Contributions : Annual General Meeting-SBIPAH

Sl.No. 01 : D. Satyanarayana to be read as D. Satya Bhaskar

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)

Annexure - I

API HOLDINGS LIMITED

June 14, 2024

We, API Holdings Limited ("API/We/Us") are grateful to have been given the opportunity to serve you. However, we regret to inform you that based on an evaluation of the number of pensioners who have signed up and the prospective business and expected cost, we have unfortunately concluded that API, under the brand name- PharmEasy, will no longer be able to provide the services of medicine delivery. We have not taken this assessment lightly and have thoroughly and completely assessed the matter. We sincerely appreciate the trust and support you have shown towards Us and apologize for any inconvenience caused to you.

2. Please note that the e-pharmacy services will be migrated to one of the following three e-pharmacy vendors based on your choice:

- a) Medibuddy
- b) Tata 1 MG
- c) Urlife

3. Please also find below the link regarding discontinuation of PharmEasy services for SBI retirees has also been uploaded on the following link :

Medical Benefit Schemes for Staff Pensioners - Personal Banking

4. You may call on the following no. +918048642106 from the mobile number registered with PharmEasy and choose vendor of your choice for migration to a new vendor for Policy Year 2024-25.

Regards

DHARMIL

NIRUPAM

SHETH

Dhramil Sheth

Founder and Director

PharmEasy

CIN No.: U60100MH2019PLC323444

Registered Office : 1st Floor, E-Shape Building, Ashok Silk Mills Compound, 202, L.B.S Marg,
Ghatkopar (West), Mumbai 400086, Maharashtra, India

Telephone Number : +91 22 6864 5200 | **Email:** corporatesecretarial@apiholdings.in

Website: www.apiholdings.in

HEALTH TIPS A GOOD NIGHT'S SLEEP

Many older people do not sleep well. Getting enough sleep helps you stay healthy and alert. But If you are always sleepy or find it hard to get enough sleep at night, it may be time to see a doctor. Waking up every day feeling tired is a sign that you are not getting the rest you need.

Sleep and Aging

Older adults need about the same amount of sleep as all adults - 7 to 9 hours each night. But older people tend to go to sleep earlier and get up earlier than they did when they were younger.

There are many reasons why older people may not get enough sleep at night. Feeling sick or being in pain can make it hard to sleep. Some medicines can keep you awake. No matter the reason, if you do not get a good night's sleep, the next day you may be irritable, have memory problems or be forgetful, feel depressed and have more falls or accidents.

Get a Good Night's Sleep

Being older does not mean you have to be tired all the time. You can do many things to help you get a good night's sleep. Here are some ideas:

- Follow a regular sleep schedule. Go to sleep and get up at the same time each day, even on weekends or when you are traveling.
- Avoid napping in the late afternoon or evening, if you can. Naps may keep you awake at night.
- Develop a bedtime routine. Take time to relax before bedtime each night. Some people read a book, listen to soothing music, or soak in a warm bath.
- Try not to watch television or use your computer, cell phone, or tablet in the bedroom. The light from these devices may make it difficult for you to fall asleep. And alarming or unsettling shows or movies, like horror movies, may keep you awake.
- Keep your bedroom at a comfortable temperature, not too hot or too cold, and as quiet as possible.
- Use low lighting in the evenings and as you prepare for bed.
- Exercise at regular times each day but not within 3 hours of your bedtime.
- Avoid eating large meals close to bedtime—they can keep you awake.
- Stay away from caffeine late in the day. Caffeine (found in coffee, tea, soda, and chocolate) can keep you awake.
- Remember - alcohol will not help you sleep. Even small amounts make it harder to stay asleep.

Insomnia is common in Older Adults

Insomnia is the most common sleep problem in adults age 60 and older. People with this condition have trouble falling asleep and staying asleep. Insomnia can last for days, months, and even years.

Having trouble sleeping can mean you: Take a long time to fall asleep, wake up many times in the night, wake up early and are unable to get back to sleep, wake up tired and feel very sleepy during the day.

Often, being unable to sleep becomes a habit. Some people worry about not sleeping even before they get into bed. This may make it harder to fall asleep and stay asleep.

Some older adults who have trouble sleeping may use over-the-counter sleep aids. Others may use prescription medicines to help them sleep. These medicines may help when used for a short time. But remember, medicines are not a cure for insomnia. Developing healthy habits at bedtime may help you get a good night's sleep.

Sleep Apnea

People with sleep apnea have short pauses in breathing while they are asleep. These pauses may happen many times during the night. If not treated, sleep apnea can lead to other problems, such as high blood pressure, stroke, or memory loss.

You can have sleep apnea and not even know it. Feeling sleepy during the day and being told you are snoring loudly at night could be signs that you have sleep apnea.

If you think you have sleep apnea, see a doctor who can treat this sleep problem. You may need to learn to sleep in a position that keeps your airways open. Treatment using a continuous positive airway pressure (CPAP) device almost always helps people with sleep apnea. A dental device or surgery may also help.

Movement Disorders and Sleep

People with restless legs syndrome, or RLS, feel like there is tingling, crawling, or pins and needles in one or both legs. This feeling is worse at night. See your doctor for more information about medicines to treat RLS.

Periodic limb movement disorder, or PLMD, causes people to jerk and kick their legs every 20 to 40 seconds during sleep. Medication, warm baths, exercise, and relaxation exercises can help.

Rapid eye movement, or REM, sleep behaviour disorder is another condition that may make it harder to get a good night's sleep. During normal REM sleep, your muscles cannot move, so your body stays still. But, if you have REM sleep behaviour disorder, your muscles can move and your sleep is disrupted.

Alzheimer's Disease and Sleep—A Special Problem

Alzheimer's disease often changes a person's sleeping habits. Some people with Alzheimer's disease sleep too much; others don't sleep enough. Some people wake up many times during the night; others wander or yell at night.

The person with Alzheimer's disease is not the only one who loses sleep. Caregivers may have sleepless nights, leaving them tired for the challenges they face.

If you are caring for someone with Alzheimer's disease, take these steps to make him or her safer and help you sleep better at night:

Make sure the floor is clear of objects, lock up any medicines, attach grab bars in the bathroom and place a gate across the stairs.

Safe Sleep for Older Adults

Try to set up a safe and restful place to sleep. Make sure you have smoke alarms on each floor of your home. Before going to bed, lock all windows and doors that lead outside.

Other ideas for a safe night's sleep are:

- Keep a telephone with emergency phone numbers by your bed.
- Have a lamp within reach that is easy to turn on.
- Put a glass of water next to the bed in case you wake up thirsty.
- Do not smoke, especially in bed.
- Remove area rugs so you will not trip if you get out of bed during the night.

Tips to Help You Fall Asleep

You do not really have to count sheep—you could try counting slowly to 100.

Some people find that playing mental games makes them sleepy. For example, tell yourself it is 5 minutes before you must get up, and you are just trying to get a little bit more sleep.

Some people find that relaxing their bodies puts them to sleep.

Use your bedroom only for sleeping.

After turning off the light, give yourself about 20 minutes to fall asleep. If you are still awake and not drowsy, get out of bed. When you feel sleepy, go back to bed.

If you feel tired and unable to do your activities for more than 2 or 3 weeks, you may have a sleep problem. Talk with your doctor about changes you can make to get a better night's sleep.

(Courtesy: The National Institute on Aging)

IMPORTANT: The content in the article is for informational and educational purposes only. It is not intended for medical advice. Readers should consult their own doctor or a qualified health care professional for specific health concerns and questions.

మంచినిద్ర

చాలామంది వృద్ధులు సరిగ్గా నిద్రపోలేరు. తగినంత నిద్రించడము వల్ల మీరు ఆరోగ్యంగా మరియు అప్రమత్తంగా ఉంటారు. కానీ మీరు ఎల్లప్పుడూ నిద్రపోతున్నట్లయితే లేదా రాత్రిపూట తగినంత నిద్రపోవడం కష్టంగా అనిపిస్తే, ఒక వైద్యుడిని సంప్రదించవలసిన అవసరము ఉండవచ్చును. ప్రతిరోజూ అలసటతో నిద్రలేస్తున్నట్లయితే, మీరు కావలసినంత విశ్రాంతి పొందడము లేదని సూచిస్తుంది.

నిద్ర మరియు వృద్ధాప్యం :

వృద్ధులకు అందరిలాగానే ప్రతిరాత్రి 7-8 గంటల నిద్ర అవసరము. కానీ వృద్ధులు తమ చిన్నతనంలో కంటే ముందుగానే నిద్రపోతారు మరియు త్వరగా నిద్రలేస్తారు.

వయసు పెరిగాక రాత్రిపూట తగినంత నిద్రరాకపోవడానికి అనేక కారణాలు ఉన్నాయి. అనారోగ్య భావన లేదా నొప్పిగా వుండటము వలననే నిద్రపట్టడము వారికి కష్టమౌతుంది. తాము తీసుకుంటున్న కొన్ని మందుల వలన కూడా నిద్ర సరిగా రాదు. కారణమేదైనా రాత్రి మంచి నిద్రలేనట్లయితే మరుసటిరోజు వారు చికాకు, జ్ఞాపకశక్తి సమస్యలు, మతిమరుపు, నిరాశలకు గురి అవుతారు మరియు పడిపోవడం, ప్రమాదాలకు గురికావడము జరుగవచ్చును.

ఒక రాత్రి మంచినిద్ర పోవటానికి :

పెద్ద వయసు వచ్చినంత మాత్రాన ఎప్పుడూ అలసటతో ఉండాలని కాదు. మంచి నిద్రను రాత్రి పొందటానికి మీకు సహాయ పడటానికి అనేక పనులు చేయవచ్చు. వాటిలో కొన్ని :

- ◆ నిద్రపోయేందుకు ఒకే క్రమ సమయాన్ని పాటించండి. వారంతాలలో, మీరు ప్రయాణములో ఉన్నప్పుడు కూడా నిద్రపోండి. మరియు ప్రతిరోజూ ఒకే సమయంలో నిద్రలేవండి.
- ◆ వీలైతే మధ్యాహ్నం లేదా సాయంకాలం నిద్రపోవడం మానండి. ఈ పగటి నిద్ర మిమ్ములను రాత్రిపూట మేలుకొనేటట్లు చేస్తాయి.
- ◆ నిద్రపోయే సమయానికి ఒకే రీతిగా కార్యక్రమము పెట్టుకొనండి. రోజూ రాత్రి నిద్రపోయేముందు విశ్రాంతిగా ఉండటానికి ప్రయత్నించండి. కొందరు పుస్తకాలు చదువుతారు, మంచి సంగీతాన్ని వింటారు లేదా గోరువెచ్చని నీళ్ళతో స్నానము చేస్తారు.
- ◆ పడక గదిలో టీ.వి., మొబైల్, కంప్యూటర్, ట్యాబ్ ఉపయోగించకుండా ఉండండి. ఈ పరికరాల నుండి వచ్చే వెలుతురు మీకు గాఢ నిద్ర రాకుండా చేస్తుంది మరియు భయానక చిత్రాలు, ప్రదర్శనలు, ఆందోళన కలిగించే చిత్రాలు మీ నిద్రపై ప్రభావం చూపిస్తాయి.
- ◆ మీ పడకగదిలో చాలా వేడిగా, చల్లగా ఉండకుండా మీకు సౌకర్యమైన ఉష్ణోగ్రత మరియు నిశ్శబ్దంగా ఉండేలా శ్రద్ధ వహించండి.
- ◆ సాయంకాలాలు, మీరు పడుకునే సమయాలలో తక్కువ వెలుతురు ఉండేలా చూసుకొనండి.
- ◆ ప్రతిరోజూ మీ నిద్రపోయే సమయానికి 3 గంటల ముందే వ్యాయామం చేయండి.
- ◆ నిద్ర సమయానికి దగ్గరలో అమితంగా తింటే మీ నిద్రపై ప్రభావం ఉంటుంది.
- ◆ దినాంతాలలో కెఫిన్ ఉండే కాఫీ, టీ, చాక్లెట్లాంటి పదార్థాలకు దూరంగా ఉండండి.
- ◆ మద్యం కొద్దిగా తీసుకున్నా మీ నిద్రపై ప్రభావం ఉంటుంది.

60 సం.ల పైబడిన వారకందరికి నిద్రలేమి సాధారణ సమస్య. ఈ సమస్య ఉన్నవారందరూ నిద్రరావటానికి, నిద్ర కొనసాగటానికి ఇబ్బంది పడతారు. ఈ నిద్రలేమి సమస్య రోజుల నుండి ఎన్నో సంవత్సరాలు బాధపెడుతుంది.

నిద్రలేమి సమస్య ఉన్నట్లయితే రాత్రి నిద్రపోవటానికి చాలా సమయం పడుతుంది మరియు చాలాసార్లు నిద్ర నుండి మెలకువ వచ్చి తిరిగి నిద్రపోవటానికి కష్టము అవుతుంటుంది. నిద్రలేచేటప్పుడు అలసటగా ఉండి పగటిపూట బాగా నిద్రవస్తున్నట్లు అనిపిస్తుంది.

నిద్రలేకపోవటము తరచుగా ఒక అలవాటుగా మారుతుంది. కొందరు తాము పడుకోకముందే నిద్రపట్టదని బాధపడుతూ తమకు నిద్రపట్టే అవకాశాన్ని దూరం చేసుకుంటూ ఉంటారు.

నిద్రపోవటానికి ఇబ్బంది పడేవాళ్ళు సాధారణంగా నిద్రకై ఉపయోగించే చిట్కాలను గానీ, వైద్యుల సలహాతో మందులుగానీ వుపయోగించవచ్చు. ఇవి తాత్కాలిక ఉపశమనము కలిగిస్తాయి గాని నిద్రలేమి సమస్యకు నివారణ కావు. నిద్రవేళలో ఆరోగ్యకరమైన అలవాట్లు పెంపొందించుకుంటే మంచి నిద్రపోవటానికి నిజంగా సహాయపడవచ్చు.

స్లీప్ ఆప్నియా :

'స్లీప్ ఆప్నియా' సమస్య ఉన్న వ్యక్తులు నిద్రలో ఉన్నప్పుడు శ్వాసతీసుకోవడములో చిన్న విరామాలు ఉంటాయి. ఈ విరామాలు రాత్రి సమయములో చాలాసార్లు జరిగితే, సరైన చికిత్స తీసుకోకపోయినట్లయితే, స్లీప్ ఆప్నియా వల్ల అధిక రక్తపోటు, స్ట్రోక్ లేదా జ్ఞాపకశక్తి కోల్పోవడం వంటి ఇతర సమస్యలకు దారితీయవచ్చును.

స్లీప్ ఆప్నియా సమస్యవున్నా మీకు తెలియకపోవచ్చు. పగటిపూట నిద్రవస్తున్నట్లయితే రాత్రి ఎక్కువగా గుర్రక పెడుతున్నట్లయితే ఈ సమస్య ఉన్నదనడానికి సంకేతాలు కావచ్చును.

మీకు ఈ సమస్య ఉన్నదని అనుకుంటే వైద్య సంప్రదింపులు, చికిత్స తీసుకోవలయును. మీరు నిద్రపోయే భంగిమ మీరు గాలి తీసుకునే మార్గాలు తెరిచివుంచే స్థితిలో నిద్రించడము నేర్చుకోవాలి. CPAP పరికరము ఉపయోగించే చికిత్స ఈ సమస్య బాధపడేవారికి సహాయ పడుతుంది. వైద్యుల సలహాతో దంతపరికరము వాడటము లేదా శస్త్రచికిత్స సహాయపడవచ్చు.

సక్రమంగా లేని కదలిక మరియు నిద్ర :

'రెస్టలెస్ సిండ్రోమ్' సమస్య ఉన్న వ్యక్తులు తమ ఒకలేక రెండు కాళ్ళలో జలదరింపులు, క్రాల్ లేదా సూదులు గుచ్చుతున్నట్లు భావిస్తూ ఉంటారు. ఈ సమస్య రాత్రివేళలలో ఎక్కువగా అనుభవమౌతుంటుంది. ఈ RLS సమస్యకు చికిత్సకై మీరు వైద్యుడిని సంప్రదించండి.

పీరియాడిక్ లింబ్ మూవ్మెంట్ డిజార్డర్ లేదా PLMD సమస్య ఉన్నవారు నిద్రలో ప్రతి 20-40 సెకన్లకు ఒకసారి తమ కాళ్ళను కుదుపు మరియు తన్నడానికి కారణము అవుతుంటారు. మందులతోపాటు వెచ్చని నీటితో స్నానము, వ్యాయామం మరియు విశ్రాంతి తీసుకోవడము తీవ్రతను తగ్గించడములో సహాయపడతాయి.

RAPID EYE MOVEMENT (REM) స్లీప్ బీహేవియర్ డిజార్డర్ రాత్రి మంచినీద్ర పోవడానికి ఒక అడ్డంకి. సాధారణ నిద్రలో మీ కండరాలు కదలవు. మీ శరీరం నిశ్చలంగా ఉంటుంది. కానీ REM Disorder ఉన్నట్లయితే కండరాలు కదలి మీ నిద్రకు భంగం కలుగుతుంది.

అల్బీమర్స్ వ్యాధి - ప్రత్యేక సమస్య :

అల్బీమర్స్ తరచుగా ఒక వ్యక్తి యొక్క నిద్ర అలవాట్లను మారుస్తుంది. ఈ సమస్య ఉన్నవారు కొందరు వ్యక్తులు ఎక్కువగా నిద్రపోతారు. ఇతరులు తగినంత నిద్రపోరు. కొందరు వ్యక్తులు రాత్రి సమయంలో ఎక్కువసార్లు మేల్కొంటారు. కొందరు రాత్రిపూట తిరుగుతారు లేదా అరుస్తారు.

ఆర్జీమర్స్ వ్యాధి ఉన్న వ్యక్తి మాత్రమే నిద్రకోల్పోడు. అతని సంరక్షకులు కూడా నిద్రలేని రాత్రులతో బాధపడుతూ వారెదుర్కునే సవాళ్ళతో అలసిపోతారు. మీరు ఆర్జీమర్స్ వ్యాధి బాధితులను సంరక్షిస్తుంటే వారిని సురక్షితంగా ఉంచటానికి మీరు రాత్రి బాగా నిద్రపోవడానికి ఈ పనులను చేయండి.

నేలపై పస్తువులు లేకుండా చూసుకొనండి. మందులనన్నిటినీ అందకుండా ఉంచండి. బాట్రూమ్ లో Grab Barsను అమర్చుకొనడము మరియు మెట్లకు అడ్డంగా తలుపును ఉంచండి.

వృద్ధులకు సురక్షితమైన నిద్రకోసం ఇతర ఆలోచనలు :

- ◆ మీ బెడ్ దగ్గర అత్యవసర ఫోన్ నంబర్లతో ఉన్న టెలిఫోన్ ఉంచుకోండి.
- ◆ సులభంగా ఆన్ చేసే విధంగా అందుబాటులో లైట్ ఉంచుకోండి.
- ◆ దాహమయినట్లయితే త్రాగటానికి ప్రక్కనే ఒక గ్లాసు నీరు ఉంచుకోండి.
- ◆ మంచము మీద ముఖ్యంగా పొగ త్రాగకండి.
- ◆ రాత్రి సమయంలో మంచము మీద నుండి లేచి క్రిందపడకుండా నేలపైనున్న వాటిని తీసివేయండి.

మీరు నిద్రపోవటానికి సహాయపడే చిట్కాలు :

- ◆ మీరు నెమ్మదిగా 1-100 వరకు సంఖ్యలు లెక్కించడానికి ప్రయత్నించండి.
- ◆ కొన్ని మానసికమైన ఆటలు ఆడటం వలన కూడా నిద్రపోవడానికి ఉపకరిస్తుంది.
- ◆ కొందరు తమ శరీరాలను పూర్తిగా రిలాక్స్ చేయడము ద్వారా వారికి నిద్రవస్తుంది.
- ◆ మీ పడకగదిని నిద్రపోవడానికి మాత్రమే ఉపయోగించండి.
- ◆ లైట్ ను ఆఫ్ చేసిన తర్వాత 20 నిమిషాలు సమయం తీసుకోండి. ఇంకా నిద్రపట్టకపోయినట్లయితే, మంచం మీద నుండి లేచి, తిరిగి నిద్ర వచ్చినప్పుడే పడుకొనండి.
- ◆ మీరు అలసిపోయినట్లు ఉండి, మీ పనులను 2-3 వారాల పాటు చేసుకోలేకపోయినట్లయితే మీకు తీవ్ర సమస్య ఉండవచ్చు. రాత్రి మంచినిద్ర పోవటానికి ఏ ఏ మార్పులు చేసుకోవాలో మీ వైద్యున్ని సంప్రదించి తెలుసుకొనండి.

సౌజన్యం - ది నేషనల్ ఇన్ స్టిట్యూట్ ఆఫ్ ఏజింగ్

అనువాదం : డి.ఉమామహేశ్వరరావు, ఎల్.యం. నెం. 12548

ముఖ్య గమనిక : ఈ వ్యాసంలోని విషయమంతా సమాచారము మరియు తెలుసుకోవడానికి మాత్రమే. ఇందులో వైద్య చికిత్స సలహాలు కోసం నిర్దేశించబడినది కాదు. ఆరోగ్య సమస్యల పరిష్కారాల కోసం అర్హత కలిగిన వైద్యులను తప్పక సంప్రదించ వలయును.

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	2253	బి.బాలాజి సింగ్	01.07.1941	హైదరాబాద్
02	3178	పి.రామచంద్రరావు	01.07.1941	చెన్నై

కుక్క మొరుగుతోందని సింహం వెనుదిరిగి చూడదు.

ADMISSION OF NEW MEMBERS - JUNE 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.

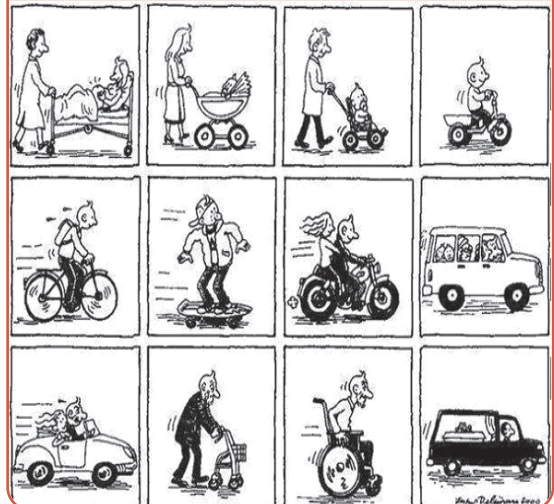
SL. No.	LM. No.	Name (Smt/Sri)	Place
01	19264	Padmavathi Ravulapati	Hyderabad
02	19265	Anandam Sangepolla	Zaheerabad
03	19266	Narasanna Kadinikota	Kandi
04	19267	Md Ibrahim Khan	Hyderabad
05	19268	Ranganayakulu Bysani	Nizampet
06	19269	Subba Rao Thotakura	Warangal
07	19270	Sreenivasa Reddy Yerabolu	Hyderabad
08	19271	Rajan B	Secunderabad
09	19272	Krishna Murthy Narmeta	Secunderabad
10	19273	Narshimmha Madasu	Hydrabad
11	19274	Sankara Reddy Bommu	Hyderabad
12	19275	Padmasree Adsumilli	Hyderabad
13	19276	Hanumantha Rao Komanavolu	Hyderabad
14	19277	Lakshmaiah K	Hyderabad
15	19278	Anuradha Behara	Hyderabad
16	19279	Savitha Reddy Mallepally	Hyderabad

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

SPECIAL DONATIONS

S.No.	L.M. No.	Name	Rupees
01	02456	J.Sham Rao	5,000
02	14090	D.Kondaiah	5,000
03	06855	R.N.Saxena	5,000
04	06855	Usha Saxena	5,000
05		J.Radhakrishna (Non Member)	5,000

WHEELS OF LIFE



స్వాగతం

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

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	Madabhushi Srinivas	Supervising	LHO Hyderabad
02	Venkata Rao Nanduri	Supervising	LHO Hyderabad
03	Raj Kamal Seethamraju	Supervising	LHO Hyderabad
04	Ravindranath Penugonda	Supervising	LHO Hyderabad
05	Gayatri Prasanna N	Clerical	LHO Hyderabad
	AO/BRANCHES		
06	Pedaprolu Girija Padmasai	Supervising	AO , Nizamabad
07	Srinivas Arza	Supervising	AO Hyderabad
08	KSRKSBNDV Prasad	Supervising	AO, Nizambad
09	Kamala Venkata Lakshmi S	Supervising	Begumpet, HYD
10	Thene Gangadhar	Supervising	CAC, Nizamabad
11	Srinivas Pendayala	Supervising	City Centre, Hyderabad
12	Venkatasubrahmanyam C	Supervising	CPPC, Hyderabad
13	PAR Sudeepa	Supervising	Mansoorabad, Hyderabad
14	Chiranjeevi Aravala Rao R	Supervising	RACPC, Moulali
15	Jagadeeshwar Palakurthy	Supervising	RASECC, Warangal
16	Vijayabhaskar Venpata U	Supervising	RBO , Suryapet
17	Ravindra Kolla	Supervising	RBO Khammam, AO NALGONDA
18	Padmaja Kunchaparthi	Supervising	RBO Sec'bad, AO Secunderabad
19	Sudhakar Reddy Surakanti	Supervising	RBO-Kukatpally, AO, Hyderabad
20	Mary Karuna Kumari K	Supervising	SAM Branch 2, HYD
21	R Guru Prasad Chowadary	Supervising	SAM Branch 2, HYD
22	Padma Kuthadi	Supervising	SAM Branch 2, HYD
23	V S Sarma Kondapalli	Supervising	SME, Dilsukhnagar, HYD
24	Anjaneya Prasad Ganta	Supervising	Tamaka, Hyderabad
25	Dodda Venkateswarlu	Supervising	Treasury Br, Khammam
26	Srinivas Malyala	Clerical	Hyderabad Main
27	Pandu Gourshetti	Clerical	CMP, Hyderabad
28	Nalini Narayana Andi	Clerical	CPPC, Hyderabad
29	Vidya Sagar Raju Kasha	Clerical	Jillelaguda, Hyd
30	Srinivas Paida	Clerical	Karimnagar
31	Hemalatha Thoutam	Clerical	MGM Hospital, Warangal
32	Jayaprada Devi M B	Clerical	Mohan Nagar, HYD
33	Kanti Ram Kumar N	Clerical	NRI, Secunderabad

S.No.	Name (Sarvashri / Smt.)	Category	Branch
34	Venkateswara Bharathi K	Clerical	RACPC, L B Ngar, HYD
35	Indira Chitturu	Clerical	RBO, Banjara Hills-AO HYD
36	Papula Venkata Ramulu	Sub Staff	ADB, Gadwal
37	Lakshminarayana Gadipally	Sub Staff	Dharmaram, Karimnagar
38	Mariyanna Chintapally	Sub Staff	ECIL, Hyderabad
39	Kosuganti Lakshmi	Sub Staff	Metpally, Karimnagar
40	Bikmalla Rajamallayya	Sub Staff	Miryalaguda Main
41	Chandi Bai	Sub Staff	Moti Nagar, Hyderabad
42	Doudu Kamala	Sub Staff	Parkal , Warangal Dist
43	Munaiah M	Sub Staff	Yenugonda , Mahabubnagar Dist.

EX-GRATIA - DONATIONS

01	08843	Ch.Rangacharyulu	3,000/-	27	10547	M.Raghunandan	1,100/-
02	08063	U.Suryanarayana	2,900/-	28	14407A	A.Amareswari	1,100/-
03	05432	K.V.Ranga Rao	2,100/-	29	09138	Mohammed Ayes	1,050/-
04	01629	Ch.Ch.Panduranaga Rao	2,100/-	30	05807	P.Dasaradha Rama Reddy	1,001/-
05	07532	J.Krishna	2,000/-	31	16013	V.Venugopal	1,000/-
06	04254	V.V.Satya Prasad	2,000/-	32	14361	M.Pramod Kumar	1,000/-
07	04206	CH.Satyanarayana Chowdary	2,000/-	33	11176	N.Ravindranath	1,000/-
08	07699	P.Raja Rao	2,000/-	34	11774A	Vimala Nanda	1,000/-
09	14592	G.Srilakshmi	2,000/-	35	01766	K.Nagamani	1,000/-
10	11346	Mohan Rao Sadasivuni	2,000/-	36	12060	N.Suryanarayana	1,000/-
11	06987	D.Srinivasan	2,000/-	37	09750	M.J.Reddy	1,000/-
12	14342	W.Venkata Ramana	2,000/-	38	14769	Syeda Yasmeen Fatima	1,000/-
13	08579	A.S.Prasada Rao	2,000/-	39	09628	C.Sankar Dash	1,000/-
14	16794	Jakka Satyanarayana	2,000/-	40	14090	D.Kondaiah	850/-
15	07864	V.Udaya Kumar	1,700/-	41	14627	Subbarayudu	800/-
16	06824	J.Hanumantha Rao	1,500/-	42	17669	P.Seeta	800/-
17	05879	R.S.K.V.Satyanarayana	1,500/-	43	13686	Vijaya Ramanath	750/-
18	10371	B.Subramanya Sarma	1,500/-	44	16984	K.P.Srinivas Rao	700/-
19	05036	V.Peddulu	1,500/-	45	13748	Syed Ishaq	700/-
20	12172	T.Narayana Murthy	1,500/-	46	13700	R.Raghuvveer Kumar	650/-
21	14379	M.Siva Prasad	1,500/-	47	18871	Y.Murali Krishna	600/-
22	13988	S.M.Bokhari	1,400/-	48	13833	Vali Mohammed	600/-
23	10886	G.V.Ramana	1,250/-	49	17551	M.Janardhana Chary	550/-
24	19026A	P.Pardhasaradhi	1,200/-	50	18854	M.Santhosh Kumar	500/-
25	10885	K.V.Satya Prasad	1,200/-	51	16796	Yellamraju Venkata Ramana	500/-
26	11773	G.Nagaraju	1,116/-	52	11180	P.Jayaraj Singh	500/-
				53	18192	N.Satyanarayana	500/-

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	10503	D.Subba Rama Sarma	2765241	9391031338	06-10-2023	Hyderabad
02	01705	K.V.Mohan Krishna Rao	0488321	9392348182	07-05-2024	Hyderabad
03	08913	K.Srinivasa Murthy	1758306	9440940857	25-06-2024	Hyderabad
04	07486	A.Raghvendra Rao	0765295	9989448916	30-06-2024	Hyderabad
05	14854	Smt. U.Jhansi Rani	2758067	9490937815	04-07-2024	Secunderabad
06	06573	G.Dayanand	1981404	9663199553	08-07-2024	Hyderabad

సర్వసభ్య సహాయక నిధి, 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	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 JUNE 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	06229	N.V.Subba Rao	Hyderabad	15-02-2024	N.Rama Devi, 7671983741
02	10503	D.Subba Rama Sarma	Hyderabad	06-10-2023	D.Vijaya Lakshmi 9391031338, 9014631338
03	01023	Jadhav Narayana Rao	Hyderabad	04-05-2024	J.Vijaya Bai, 6281557632

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

RNI No. APBIL/2002/08795 Dated : 16-12-2005 (Revised)

Registered : Postal Regn. No. HQ/SD/399/2024-26 Dt. 09-01-2024.

License No. PMG/TS/HQR/SC-03/WPP/2024-26

DATE OF PUBLICATION : 20TH OF EVERY MONTH. POSTED ON EVERY 25TH OF THE MONTH, AT PATRICA CHANNEL, TMO SECUNDERABAD.

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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,

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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 : sbipahc@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