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READ & LEARN



SBI HEALTH ASSIST (POLICY-B) FOR POLICY YEAR 2025-26

- ❖ The Circular on modified terms and conditions for SBI Health Care (Policy-A) and SBI Health Assist (Policy-B) for the policy period from 16th January 2025 to 15th January 2026 was released vide e-Circular No. CDO/P^HRD-PPFG/59/2024-25 dated the 2nd January 2025.
- ❖ 1. **Basic Sum Insured** Two Plans for Rs. 3 lacs & Rs. 5 lacs
2. **Super Top Up Cover** of Rs. 6 Lacs by default to each of the SBI Health Assist Member (Premium is borne by Bank)
- 3. **Additional Super Top Up (ASTUP)**
Base Plan : Rs. 3 lacs
Available ASTUP Covers: Rs. In Lacs- 11 / 16 / 21
Base Plan : Rs. 5 lacs
Available ASTUP Covers: Rs. In Lacs- 14 / 19 / 29 / 39
- 4. **Critical Illness (CI) Coverage With Sum insured of 5 Lacs for family. Eligibility** - Retirees with completed age below 65 years, as on 15.01.2025, can apply. **Those who have already subscribed to Critical Illness Plan in the policy year 2024-25 can continue to renew their Critical Illness Plan even beyond the age of 65 years.**
- 5. Critical Illness Cover and Additional Super Top-up Cover will not be available separately and can be taken only with a Base Plan.
- ❖ **Eligibility for Membership in SBI Health Assist**
 - (i) Existing members under SBI Health Assist for Policy year 2024-25 would be eligible to renew the policy till 15th January 2025 by paying annual premium.
 - (ii) Employees who retired on or after 17th October 2024 till 15th January 2025 and who have not taken membership of SBI Health Assist 2024- 25 would be eligible to join the policy till 15th January 2025 by paying annual premium.
 - (iii) Eligible new retirees (retiring on or after 16.01.2025) may join SBI Health Assist within 90 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be applicable in case of such retirees.

- (iv) Spouses of deceased employees may join SBI Health Assist (Policy 'B') within 120 days from the date of death of the employee by paying the premium from their own sources. Pro-rata premium would be payable in such cases.
- (v) e-AB Retirees (members of IBA policy 2023-24) who opted for SBI Health Assist Policy on or before 31st October 2024 and who are not member of IBA Mediclaim Policy 2024-25 as on 31st December 2024, would be eligible to join the policy till 15th January 2025 by paying annual premium.

No waiting period clause will be applicable to the above categories [(i) to (v)] of eligible retirees/ family pensioners.

❖ **Modifications in Policy year 2025-26**

Plan Particulars	Basic Premium Rs.	GST @ 18% Rs.	GROSS PREMIUM in Rs. (Rounded off)
Base Plan of Rs. 3 lacs	18,210.00	3,277.80	21,488.00
Base Plan of Rs.3 lacs with Additional Super Top-up of Rs.11 lacs	18,210.00 5,529.00	3,277.80 995.22	28,012.00
Base Plan of Rs.3 lacs with Additional Super Top-up of Rs.16 lacs	18,210.00 6,858.00	3,277.80 1,234.44	29,580.00
Base Plan of Rs.3 lacs with Additional Super Top-up of Rs.21 lacs	18,210.00 9,001.00	3,277.80 1,620.18	32,109.00
Base Plan of Rs. 5 lacs	40,480.00	7,286.40	47,766.00
Base Plan of Rs.5 lacs with Additional Super Top-up of Rs.14 lacs	40,480.00 10,492.00	7,286.40 1,888.56	60,147.00
Base Plan of Rs.5 lacs with Additional Super Top-up of Rs.19 lacs	40,480.00 11,991.00	7,286.40 2,158.38	61,915.00
Base Plan of Rs.5 lacs with Additional Super Top-up of Rs.29 lacs	40,480.00 18,303.00	7,286.40 3,294.54	69,364.00
Base Plan of Rs.5 lacs with Additional Super Top-up of Rs.39 lacs	40,480.00 24,613.00	7,286.40 4,430.34	76,809.00
Critical Illness Cover	15,163.00	2,729.34	17,892.00

- i. Relaxation in eligibility criteria for opting Additional Super Top Up Cover.
- ii. Capping on Angioplasty has been revised by Rs.50,000.00 for both, SBI Health Assist and SBI Health Care, and revised cappings are as under:

Base Cover	Existing Limit	Revised Limit
Rs. 3 Lacs	Rs.2.00 Lacs	Rs.2.50 Lacs
Rs. 5 Lacs	Rs.2.25 Lacs	Rs.2.75 Lacs

- iii. It has been decided to include cost of PET-CT scan beyond 90 days subject to existing limit of 10 % of Base Sum Insured assigned for pre- post hospitalization expenses for each Hospitalization, in such cases where it is specifically prescribed by the treating doctor for follow up and treatment, if any upon detection.
- iv. Capping on Root Canal Treatment revised as under:

Base Cover	Existing Limit	Revised Limit
Rs. 3 Lacs	Rs.7,500	Rs.10,000
Rs. 5 Lacs	Rs.7,500	Rs.15,000

❖ Improvement in Insurance Policy Features:

- i) The Cards issued for 2025-26 will have distinctive colors for SBI Health Assist and SBI Health Care for easy identification of right Policy for Claim submission.
- ii) Starting with Policy Year 2025-26, the TPAs will be able process claims /Cashless Approvals from One Combined Limit.
- iii) The members of Mediclaim Policy will also have access to SBI General's website.

❖ Subsidy:

Subsidy will be extended on the Base Premium of Rs.3 lacs Base Sum Insured, i.e., on Rs.18,210/- (excluding GST). **This subsidy will be uniform and extended irrespective of the Base Plan opted.**

- i) Those pensioners, who have completed 80 years and above as on 16.01.2025, will be extended subsidy at 80% i.e., **Rs.14,568/-**.
- ii) Those pensioners, who have completed 70 years and above and all Family Pensioners, irrespective of their age will be extended subsidy at 50% i.e., **Rs.9,105/-**.

❖ E-Pharmacy Scheme:

The applicants of SBI Health Assist (Policy-B) for Policy Year 2025.26, will have an option to select their preferred e-Pharmacy vendor, at the time of registration, from a list of three vendors, which are as under:

S.No.	Name of e-Pharmacy Vendor	e-Pharmacy App
1	Lifetime Wellness Rx International Ltd.	UrLife
2	Phasorz Technologies Pvt. Ltd.	MediBuddy
3	TATA 1MG Health Care	TATA 1MG

- ❖ As per arrangement in place, both the policies will be served by SBI General Insurance Co. Ltd. and M/s. Anand Rathi Insurance Brokers for the policy period (from 16.01.2025 to 15.01.2026).

**ESCALATION MATRIX / HELPLINE FOR POLICY YEAR 2025-26 FOR
SBI HEALTH CARE & SBI HEALTH ASSIST POLICY**

1. In order to facilitate hassle free access to all information related to SBI Retirees Group Mediciam Policies, the information is available under Pension Seva Section on SBI website. This information is also update on periodical basis.
2. The representatives of TPAs/ARIBL are available at Administrative Offices and they can be contacted with any query related to Mediciam Policies/ e-Pharmacy Scheme/ Card related queries / Claims etc.
3. In case of any further escalation, the Manager (HR) at RBOs / CM(HR) at Administrative Offices, who are the Nodal Officers for SBI Retirees Mediciam policies may be contacted with regards to queries/ grievances.
4. The provision of soft copy of e-Card is also available on the WhatsApp ChatBot of respective TPAs and same can be accessed by sending a Hi Message through members registered mobile phone
5. The contact details of SBI General Insurance CO. Ltd., ARIBL and all four TPAs are as under:

SBI General Insurance

Sr. No.	Particulars	Details
1	Organization Website	https://www.sbigeneral.in/
2	Customer Care email address	customer.care@sbigeneral.in
3	Customer Care Number	1800 102 1111

Anand Rathi Insurance Broker Ltd.

Sr. No.	Particulars	Details
1	Organization Website	https://www.anandrathiinsurance.com/
2	Customer Care email address	sbigmchelpdesk@rathi.com
3	Customer Care Number	1800-123-8733

MediAssist

Sr. No.	Particulars	Details
1	Organization Website	www.mediassist.in
2	Customer Care email address	sbi.support@mediassist.in
3	Customer Care Number	01206937324
4	Organization Mobile Application Name	Maven
5	Whatsapp ChatBot Number	7026669449

Paramount

Sr. No.	Particulars	Details
1	Organization Website	https://www.paramounttpa.com/
2	Customer Care email address	contact.phs@paramounttpa.com
3	Customer Care Number	1800-21-01942
4	Organization Mobile Application Name	mW!se
5	Whatsapp ChatBot Number	9136972004

FHPL

Sr. No.	Particulars	Details
1	Organization Website	m.fhpl.net
2	Customer Care email address	claims@fhpl.net
3	Customer Care Number	18004253067
4	Organization Mobile Application Name	FHPL Sparrow
5	Whatsapp ChatBot Number	9154039276

Vidal

Sr. No.	Particulars	Details
1	Organization Website	www.vidalhealth.com
2	Customer Care email address	care@vidalhealth.com
3	Customer Care Number	1800-103-5916
4	Organization Mobile Application Name	Vidal Health App
5	Whatsapp ChatBot Number	951333000

FEDERATION NEWS

Letter No. 70/24-25

Date : 07-01-2025

The Chief General Manager (HR),
State Bank of India, Corporate Centre,
Madame Cama Road, Mumbai - 400 021.

Respected Sir,

ENROLMENT / RENEWAL OF MEDICLAIM POLICY (B) (SBI HEALTH ASSIST)

We convey our sincere gratitude for the few changes to make the policy more attractive particularly the provision of 80% subsidy by the Bank for the retirees above 80 years of age.

In this connection, we have to submit the following on the basis of experiences gained during last 3-4 days:-

Even after submitting and deduction of premium money from the pensioner's account status is showing 'under process' and nobody knows when the 'process' will end.

In some cases even after deduction of the amount from the account status showing as failed. Nobody knows what to do.

In some cases double debit has been made.

In some cases the screen showing invalid mobile number and e-mail address which require to be corrected urgently.

In some cases address of the dealing officer is shown as the address of the pensioner in the acknowledgment.

There are other obstacles frequently disrupting the process including that the new enrolment is allowed and the resignees are neither allowed to enroll a new nor renew.

Further, as this year an additional option has been given to branch officials to file through online Mode Applying on Behalf of Retiree, they are not ready to operate as per old process. We have no objection if they work only through the new process but the stumbling block is the 'OTP' to be verified by the retiree as it will land in his registered mobile phone. Your good self must appreciate that branch officials, who are very less in number these days and in many of our branches there is only one/two officers it is not convenient for them keep the retirees waiting in front of them for the 'OTP' to come, while there are other customers to attend. The officials cannot also ask the retirees to come only after the days business is over. We find that the only solution for this logjam is to dispense with the 'OTP' for easy work flow of the procedure. We think it is not at all required as the entry is being made by an official of the bank, whose identity is above any question, and the transaction is sourced through Bank's own net work. We, therefore, propose that the retirees be asked to submit the hard copy formats, a document of their choice, and let the bank officials enter the data to complete process at an hour convenient to him/her.

We, hope your goodself will consider our proposals and will issue instructions based on the same to allow more member of retirees to enjoy the benefit offered to them by the Bank through hassel-free transaction.

Please treat this as extremely urgent.

With regards,

Your faithfully,

GENERAL SECRETARY, FSBIPA

NEW YEAR CELEBRATIONS

The New Year – 2025, was celebrated in the Office of the Association at SBI Buildings, Bank Street, Koti on the 1st January 2025 with the enthusiastic participation of large number of members.

All the Managing Committee Members of the Association were present on the occasion. Sweets and chocolates were distributed to the members present as part of new year celebrations.

N. Radhakrishnan, President conveyed New Year wishes and informed that the effective functioning of the Association in the year 2024 has enhanced the image of the Association in the eyes of Bank Management as well as serving employees. President expressed his heartfelt thanks to each and every member of the Association for the successful conduct of Formation Day Celebrations and Felicitation of members who have attained the age of 75 years during the last year. President further said that the involvement of Management functionaries and the Office-bearers of serving employees organisations have amply displayed the excellent relations being maintained by the Association with the Bank Management as well as serving employees' organisations.

President said that while the Association is making all-out efforts not only to improve the functioning of the Association but also to provide faster resolutions to the problems of members by suitably taking up the issues with the Management, it is the duty and responsibility of the members to continue to provide total support to the Association. **President further said that members also should take initiatives in membership mobilisation to further strengthen the Association and requested all members to also strengthen the financial strength through their contributions for AGM, as per Bye-laws of the Association.**

President said he is hopeful of taking the association to further greater heights with the total support of the entire membership and conveyed his New Year wishes to each and every member of the Association. President has categorically conveyed that defaming or insulting of the Association in social media, particularly, by the Self-centric forces will not be tolerated and said that suitable action, as provided under the bye-laws, would be initiated on those people at the appropriate time, when felt necessary.

Shri A. Ramesh Babu in his speech conveyed his new year wishes to the entire membership and informed that every effort will be made for providing the needy support to all the members in their difficult times. General Secretary further requested that members also should lend their total support through their instant response to every call of the Association, which will certainly enhance the image of the organisation. General Secretary, appealed to the entire membership to be much disciplined and generous in funding the Association promptly through their

AGM contributions, donations, etc. so that the Association will be stronger even financially, which is a requirement for effective functioning of any organisation. General Secretary showered his praises on Shri Radhakrishnan, President for his sincere and effective role in the running of the day-to-day affairs of the Association.

Shri D. Krishna Kumar, Vice-President wished happy and prosperous new year to the entire membership and said that he feels happy to observe that the Association functions in the perfect direction and appreciated the office-bearers of the Association for their sincere efforts in taking up the issues of the members with the management. Shri Krishna Kumar has praised the President for not only activating each and every office-bearer but also for taking up the issues of the pensioners at all levels.

Shri P Nanda Kishore, Vice-President conveyed his new year wishes to everyone and said that he feels very happy to observe the effective functioning of the Association. Com. Nanda Kishore further said that SBI Pensioners' Association Hyderabad Circle should play a major role in the functioning of Federation of SBIPAs also. He wished that the new year should bring more happiness and prosperity not only to each and every member of the Association but also to the entire community of pensioners.

With the rendering of Vote of Thanks by Shri M. Janardhana Chary, DGS, Nalgonda Module, the New Year Celebrations ended with a happy note.

Few photographs taken on the occasion are published below.



SBI HEALTH ASSIST (POLICY-B) FOR THE POLICY YEAR 2025-26 ENROLMENT / RENEWAL

SBI Pensioners' Association Hyderabad Circle once again rose to the occasion and total appreciation to the office-bearers for their pivotal role in the enrolment/ renewal of SBI Health Assist (Policy-B).

We are glad to note that as on date, **Hyderabad Circle** ranks **NUMBER ONE** in the enrolment/ renewal of Health Insurance Policy-B.



Association office was brisk in activities since 3rd January 2025 as four counters were operative for the purpose of enrolment / renewal of health insurance. Office-bearers of the Association rendered their noble service to not only our members in large numbers but also non-members, including e-ABs Pensioners, whomsoever visited our Association Office.



Shri G. Mohan Raja, DGS and Shri B. Purushotham, AGS were entrusted with the job at Head Quarters whereas at Administrative Office, Secunderabad, Shri N. Saibaba, Vice-President and Shri J. Satyanarayana, AGS (HQs) were

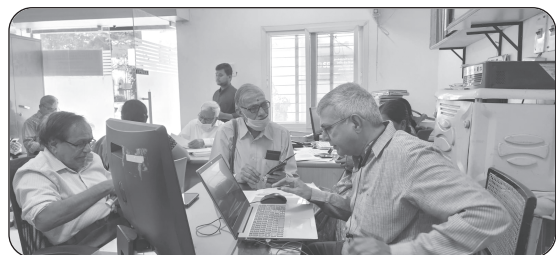
involved in the process of enrolment/renewal of health insurance. All these office-bearers have contributed to their level of maximum and large number of enrolment/ renewal was done.



We need to specifically appreciate and thank Shri Uma Maheswara Rao, Editorial Committee Member, who also was involved in the process at Head Quarters. At the age of 70 years, his services are commendable.



A special mention needs to be made about Shri A. Ramesh Babu, General Secretary, who also was involved in the process of enrolment/ renewal with his laptop on his hand. Adorable service and his service approach needs to be emulated by the present generation office-bearers.



The role of other office-bearers, viz., Shri M.S. Mohan Rao, Treasurer, Shri K. Srinivasudu, DGS, Shri K. Murali Krishna, Asst. Treasurer and Shri Kumaraswamy, Editorial Committee Member in the area of providing guidance and comforts to those who have approached Association office for the purpose deserves appreciation.

Inasmuch as the HRMS package is new, even though Initial teething troubles existed, majority of the issues were resolved. It will not be out of context to mention here that all the issues referred by the Association have been escalated to Corporate Centre by the Circle Management and we record our sincere thanks to all the operating functionaries. However, some of the issues referred still remain unsolved, but we hope that all the issues will be cleared soon.

We will be failing in our duty if we are not thanking those members who have voluntarily provided service from their home in the process of enrolment/ renewal of health insurance of large number of pensioners.

Shri Jitendra Kumar Sharma, DGM & CDO and Shri Samir Kumar Sinha, AGM, PPG, visited our Association office and after witnessing the enrolment / renewal process of Health Insurance done by office-bearers, appreciated the positive role being played by the Association and assured total support of the management in the initiatives of the Association.

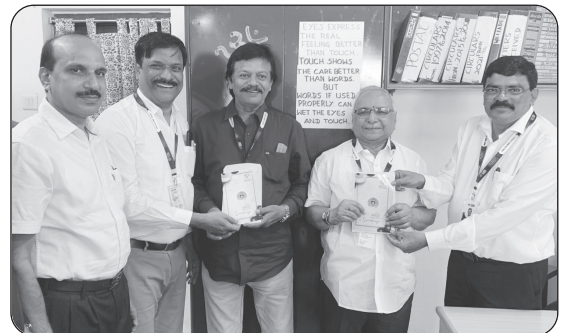
SBI HEALTH ASSIST (POLICY-B) - RENEWAL / ENROLMENT DATE EXTENDED UPTO 31.01.2025

In this connection, we received a message from TPA that there is no waiting period for last-year enrolled members, and coverage begins on the date of payment. The waiting period remains the same for newly enrolled members.

NEW YEAR GREETINGS

The Association Office-bearers were overwhelmed when prime office-bearers of both the serving employees' organisations, viz. State Bank of India Staff Union Hyderabad Circle and State Bank of India Officers' Association (Hyderabad Circle) came to Association Office on the 1st January 2025, the New Year Day, to convey their greetings.

The photographs taken on the occasion are published hereunder:



BEWARE OF CYBERCRIME

MAN LOSES RS. 4.51 LAKH TO CHEATERS ON NEW YEAR DAY

As the clock ticked down to the arrival of the New Year, while families and friends were celebrating, a GST practitioner in Hyderabad was facing an unimaginable ordeal.

The 50-year-old complainant's ordeal began on December 27, when he received a call from an unknown number. The caller introduced himself as Aman from the Mumbai Crime Branch, falsely accused the victim of being involved in illegal activities like drug trafficking, human trafficking, and weapons sales. He claimed that a complaint had been lodged against the GST practitioner, gave a purported complaint number, and stated that an arrest warrant had already been issued in his name.

All his New Year celebrations faded away since he was restricted from take any calls. Even when his wife questioned if anything was wrong, he remained silent as the fraudsters threatened that the family members will also end up in jail.

Already threatened, the practitioner was bombarded with numerous calls from various numbers claiming to be officers, including from the crime branch and the CBI. These scammers told him that in order to avoid being arrested, he had to cooperate by providing personal information such as his Aadhaar card, family details, and bank account information for verification.

They further manipulated him by saying his life was at risk and that other accused linked to the case may have reasons to harm him. As the New Year celebrations unfolded around him, the victim remained glued to his phone, following the scammer's instructions. The victim though performing his daily routine like going to the office, yet he was constantly updating the scamsters over the calls and sharing his live location too.

He feared for his safety and when asked about the balance amounts in his bank accounts, he shared the information and transferred Rs.4.51 lakh to various bank accounts as instructed.

However, the victim realised something was wrong when the calls stopped after the victim deposited the amount.

(Courtesy: **Deccan Chronicle**)

HOW 60-YEAR-OLD WOMAN NGO OPERATOR'S ARREST SET HYDERABAD POLICE ON TRAIL OF CYBER FRAUDSTERS BEHIND RS 1.9 CRORE THEFT

Kamlesh Kumari was in dire financial straits in UP's Mainpuri, when she was allegedly offered Rs 35 lakh to let fraudsters use her NGO account to receive proceeds of cyber crimes.

Details of the crime emerged about a month ago when the businesswoman, a resident of Basheer Bagh, noticed that her bank account had been cleaned out without her knowledge, officers said.

When a team of cybercrime police officers from Hyderabad recently apprehended a 60-year-old woman NGO operator from Mainpuri in Uttar Pradesh, they were surprised to see that a battery of over 10 lawyers appeared for her, contesting the prisoner's transit request they had submitted. The lawyers also tracked her down to Hyderabad to challenge her judicial remand.

The woman, Kamlesh Kumari, who contested general elections on a major political party's ticket last year, is accused of receiving Rs 1.90 crore illegally siphoned off from a 70-year-old businesswoman in Hyderabad.

Details of the crime emerged about a month ago when the businesswoman, a resident of Basheer Bagh, noticed that her bank account had been cleaned out without her knowledge, officers said. She was clueless as to where her hard-earned money had gone. After alerting the bank, she quickly approached the police. On Friday, Hyderabad police announced that the entire money had been traced and frozen in multiple bank accounts that the cyber crooks had used to commit the crime.

The accused NGO operator Kamlesh, who was sent to 14 days' judicial remand by a Hyderabad court, was in dire straits — owing to multiple loans she had availed — when someone approached her with a plan. According to the police, cyber fraudsters offered Rs 35 lakh to Kamlesh if she let them use her NGO account to receive proceeds of cybercrimes.

Investigation by the police revealed that she is an accused in two more cases registered at North Rohini police station in Delhi and Khatodara police station in Gujarat. Investigators found that she is involved in at least five other similar offences.

Sub-Inspector (cyber crime) Vinay Kumar said, "This is nothing but APK fraud. These cyber criminals operate in gangs. While Kamlesh received the money, there would be persons who were each in charge of sending out APK files, hacking the phones of victims, carrying out internet transactions using VPNs, arranging mule accounts, withdrawing funds, etc. In this case, Kamlesh was about to withdraw Rs 35 lakh that was offered to her as commission when she was nabbed." He added that a team led by Inspector Satish Reddy was still searching for the rest of the accused.

APK fraud refers to scams that exploit Android Package Kits (APKs), the files used to install apps on Android devices. Cybercriminals distribute malicious APKs disguised as legitimate apps to trick users into installing them. These fake apps can steal personal data and banking credentials, or even take control of the device. In this case, the complainant is not even aware of downloading any such files, while the accused was quick enough to redistribute the money to several other bank accounts.

Advertisement

The entire sum of Rs 1.9 crore was siphoned off in nine transactions and the complainant did not even receive OTPs in her phone. Police say this is because criminals ensured that they had full access to her phone and deleted OTPs as soon as they arrived. Even though the criminals never used their original credentials and relied on VPN to mask their IP addresses, the police used advanced technical analysis to trace the beneficiary's bank account and then used a mobile tower location to track the accused to Mainpuri in Uttar Pradesh.

"Rs 35 lakh from one of the bank accounts is being refunded immediately and the rest will be refunded through the court in due course. We have successfully managed to put on hold the entire money that was siphoned off," said Dara Kavitha, Deputy Commissioner of Police (cyber crime) in Hyderabad. She added: "We were surprised to see about 10 lawyers fight for her in court to prevent the arrest and transit from UP and even the remand process in Hyderabad. They tried their best to convince the court that she is an aged woman unaware of these accusations."

The police then took out details of all transactions in the woman's bank account to prove that her NGO had never received such huge funds from any source and that she was aware of the fraud since she was about to withdraw her share of Rs 35 lakh.

"People should be careful about what links they click on their phones. Links that are suspicious and appear in unknown WhatsApp groups and unverified sources should be avoided," the DCP added.

(Source : The Indian Express)

ALERT MAN ACTS SWIFTLY, SAVES HIS RS 8.5 LAKH

An alert senior citizen, victim of a cyber extortion and digital arrest attempt, boldly faced the fraudsters and saved his money of Rs.8.5 lakh.

Penchikal Raghunandar Reddy, an 81-year-old resident of Banjara Hills, thwarted a cyber fraud attempt with timely action and courage, police said.

According to police, Raghunandar Reddy met one Shankar Kumar at a Filmnagar supermarket years ago. Kumar later contacted him and claimed that he had Ayurvedic medicine for prostate cancer.

On December 4, Raghunandar Reddy was taken to a shop in West Marredpally by another man, Shankar Yadav, where he was introduced to an unidentified individual promoting herbal medicine costing Rs.9,26,820.

Raghunandar Reddy initially paid Rs.76,800 in cash and issued a cheque for the remaining Rs 8,50,020. However, suspecting fraud, he quickly went to the bank and cancelled the cheque, said K.M. Raghavendra, SHO of Banjara Hills.

The next day, Raghunandar Reddy received multiple calls from cybercriminals posing as Delhi police. They falsely accused him of involvement in a contraband

case and demanded Rs.1 lakh, threatening him not to leave his house. Instead, Raghunandar Reddy left his home and complained to the Banjara Hills police. The Banjara Hills cyber cell teams are further probing the incident.

(Source : **Deccan Chronicle**)

60-YEAR-OLD BENGALURU MAN LOSES RS. 2.8 CRORE IN A MALWARE ATTACK FROM 'FREE PHONE' GIFTED BY SCAMMERS

The victim fell for this trap when he was contacted by the scammers via the social media platform WhatsApp, where they offered the man a lucrative SIM card package.

Cybercrime and the charlatans on the internet have found new ways to find and exploit their victims in the recent past. In a major incident emerging from the IT city of Bengaluru, a 60-year-old lost a whopping Rs 2.8 crore after falling for the promise of a free phone.

Senior Citizen Loses Rs. 2.8 Crore

As per reports from India Today and Deccan Herald, the man received the phone from the scammers, free of cost. It is being reported that that phone carried some malware that obtained required data, and stole the money from the Bengaluru man.

The victim fell for this trap when he was contacted by the scammers via the social media platform WhatsApp, where they offered the man a lucrative SIM card package.

The fraudsters claimed to be working with Citi Bank.

In this package, along with a new SIM, the victim also got a brand-new phone.

The report pointed out that the scamster sent a Redmi phone worth around Rs 10,000 along with the SIM card.

The caller told the victim that a credit card had been issued in his name by the bank and that he would need to switch to a phone number that was approved by the telecom provider Airtel.

Malware Took All Money

Once the man started using it, in no time, the malware-induced phone and the scammer behind it managed to essentially empty his account.

A total loss of Rs 2.8 crore has been reported.

The victim realised the loss of money from his account after the bank notified him that the large sum had been debited.

Upon learning this, he registered the complaint with the police.

Stay Safe, Stay Vigilant

This is one of the many incidents that underscore the need for vigilance on the part of citizens, when it comes to tackling the menace of cyber fraud.

Charlatans are evolving and so are their means to get to you. The channel of carrying out fraud has only become more sophisticated.

One has to follow the basic rules of not falling 'unimaginable' and impractical promises.

Corroborate the source of any information or promise that is being made available. If one does end up falling prey to such scamster, then it is rudimentary to not shy away and contact authorities immediately.

(Source: **The Free Press Journal**)

CENTRE TO USE AI-AIDED TOOLS TO CURB CYBER CRIME

The Union home ministry decided to use Artificial Intelligence and connected tools to aid the investigators to curtail rising cyber crime trends, especially against women and children. The MHA has also directed its specialised cyber wing "Indian Cyber Crime Coordination Centre" (I4C) to create AI-based tools as its application will make it easier to report cyber crimes using the chat bots, which will help the victims file complaints easily, reducing the procedural complexities.

The AI-supported tools will categorise the cybercrimes by identifying the patterns in the criminal activities and would be able to suggest actionable inputs to the probe agencies.

The system will leverage advanced technologies such as pattern recognition and threat intelligence to proactively identify and mitigate risks. By early detection of threats, the law enforcement agencies can intervene swiftly to support victims and pre-empt potential crimes, the sources said.

The tools will help analyse the pattern and reduce cyberspace vulnerability. "This marks an important step toward enhancing the nation's cyber-security framework," an official said.

The ministry is also exploring a new scheme to provide financial assistance to states and Union Territories for upgrading their cybercrime prevention and mitigation capabilities and capacities. This includes enhancing cyber forensics expertise and improving investigative techniques.

Recently, chairing a high level meeting with officials of the Intelligence agencies and I4C officials, the home secretary directed them to develop a central scheme to enhance the capacities of the states and UTs to tackle cybercrimes.

The move comes in the backdrop of cyber criminals using a variety of techniques to dupe the common man including through the fraudulent trend of digital arrests wherein the victims are fleeced of hard earnings. Prime Minister Narendra Modi has also flagged the threats from digital arrest in his recent address through the popular radio programme "Mann ki Baat".

(Source : **Deccan Chronicle**)

TG CID WARN AGAINST RISING PYRAMID AND MLM FRAUD SCHEMES

The Telangana CID has issued a cautionary alert regarding the increasing incidence of pyramid and multi-level marketing (MLM) frauds in the State.

"These schemes target unsuspecting investors by masquerading as legitimate ventures in cryptocurrencies or products such as agro goods, garments, herbal health items, and household products.

Victims are lured with promises of unrealistic returns, daily income, and commissions for recruiting others into these fraudulent chains," Director-General of CID Shikha Goel said.

The modus operandi of these schemes revolves around recruiting new investors to pay returns to earlier participants, without any legitimate or sustainable business activity. "Only those positioned at the top of the pyramid profit significantly, leaving the majority to incur heavy financial losses. Many of these operations are orchestrated by individuals based abroad, raising concerns that funds generated from these schemes may be diverted to anti-national activities," she explained.

The police officials advise individuals to be sceptical of high returns and lavish promises, such as luxury cars and foreign tours, which are tactics used to entice victims. "People should avoid joining schemes that require recruitment for income, as these are usually pyramid scams. Attending promotional events, such as flashy seminars and motivational talks, should also be avoided, as they are designed to mislead attendees into believing the legitimacy of these fraudulent schemes. Social media platforms like WhatsApp, Telegram, and Facebook are commonly used by fraudsters to lure victims, so it is important to be cautious and avoid joining groups that promote such schemes," warned the DG.

Further, citizens should cross-check the legitimacy of these schemes through authorities like the Ministry of Corporate Affairs (MCA) or the Securities and Exchange Board of India (SEBI). Any suspected fraud should be reported promptly to the nearest police station, through the helpline 1930, or on the official cybercrime website at www.cybercrime.gov.in. Reports can also be submitted to the Cyber Fraud Registry via WhatsApp at 8712672222.

(Source : **The Hindu**)

సైబర్ నేరాల గురించి తెలుసుకొనండి - వినియోగదారుల అవగాహన - సైబర్ బెదిరింపులు మరియు మోసాలు

కొత్త సంవత్సరం రోజున మోసపోయి రూ. 4.51 లక్షలు కోల్పోయిన వ్యక్తి

కుటుంబాలు మరియు స్నేహితులు కొత్త సంవత్సరం రాకకు సంబరాలు చేసుకుంటున్నప్పుడు హైదరాబాదులోని ఒక GST ప్రాక్టీషనర్ ఊహించలేని పరిస్థితిని అగ్ని పరీక్షను ఎదుర్కొన్నాడు. 50 ఏళ్ళ వయసుగల ఒక ఫిర్యాదుదారుడి కష్టాలు డిసెంబరు 27 ఒక తెలియని నంబర్ నుండి కాల్తో ప్రారంభమైనాయి. కాల్ చేసిన వ్యక్తి తనను తాను ముంబై క్రైమ్ బ్రాంచి నుండి అమన్గా పరిచయం చేసుకుని బాధితురాలికి మాదకద్రవ్యాల రవాణా, మానవ అక్రమ రవాణా మరియు ఆయుధ విక్రయాల వంటి కార్యకలాపాలతో ప్రమేయము వున్నట్లు పేర్కొన్నారు. GST ప్రాక్టీషనర్పై ఫిర్యాదు నమోదైందని, ఫిర్యాదు సంఖ్య మరియు అతని పేరుతో ఇప్పటికే అరెస్ట్ వారెంట్ జారీ అయినదని చెప్పినది.

ఏరకమైన ఫోన్ కాల్స్ తీసుకోకూడదని ఆంక్షలు విధించినందువలన, అతని నూతన సంవత్సర వేడుకలన్నీ ఆగిపోయినాయి. ఎవరికైనా ఈ విషయము తెలిపితే కుటుంబ సభ్యులను కూడా జైలుకు పంపుతామని బెదిరించినందువలన, తన భార్య అడిగిన ప్రశ్నలకు కూడా జవాబివ్వలేదు. బెదిరింపులకు గురైన ఆ ప్రాక్టీషనర్ కు క్రైమ్ బ్రాంచ్, CBI అధికారులుగా చెప్పుకునే వారి దగ్గరనుండి అనేక కాల్స్ వచ్చాయి. వారందరూ అతనిని అరెస్ట్ చేయకుండా ఉండడానికి అతను తన ఆధార్ కార్డు, కుటుంబము వంటి వ్యక్తిగత వివరాలు, బ్యాంక్ ఖాతా సమాచారం ఇచ్చి సహకరించవలెనని చెప్పాడు. ఈ కేసులో ఇతర నిందితులకు, అతనికి ప్రాణహాని కలిగించే అవకాశాలున్నట్లు కూడా బెదిరించారు. ఆ మోసగాడి ఆదేశాలను అనుసరిస్తూ బాధితుడు నూతన సంవత్సర వేడుకల గురించి వస్తున్న ఫోన్ కాల్స్ ను తీసు కుంటున్నాడు. అతడు తన దినచర్య ప్రకారం ఆఫీస్ కు వెళ్తున్నప్పటికీ ఆ మోసగాళ్ళకు కాల్స్ ద్వారా సమాచారాన్ని ఎప్పటికప్పుటికీ తెలియ జేస్తున్నాడు. తన భద్రత గురించి భయపడుతూ తన అకౌంట్ లో ఉన్న రూ. 4.51 లక్షలను వారి వివిధ బ్యాంకు ఖాతాలకు బదిలీ చేశాడు. తను రూ. 4.51 లక్షలు బదిలీ చేసిన తర్వాత ఆ మోసగాళ్ళ నుంచి కాల్స్ ఆగిపోవడంతో బాధితునికి అనుమానము కలిగినది.

- డక్టర్ క్రానికల్ సౌజన్యముతో

హైదరాబాద్ లో 60 ఏళ్ళ వయసుగల మహిళ NGO ఆపరేటర్ అరెస్ట్

ఈ సైబర్ ఫ్రాడ్ హైదరాబాద్ పోలీసులను జాగృతపరచింది. ఉత్తరప్రదేశ్ రాష్ట్రములో మెయిన్ పురిలో కమలేష్ కుమారి అత్యంత ఆర్థిక ఇబ్బందులలో వుంటూ, తన NGO ఖాతాను సైబర్ నేరగాళ్ళు వాడుకోవడానికి అనుమతిచ్చింది. బదులుగా వారు రూ. 36 లక్షలు ఇవ్వజూపారు. ఈ నేరానికి సంబంధించిన వివరాలు నెలరోజుల క్రితం బయటపడ్డాయి. బషీర్ బాగ్ లో వుంటున్న ఒక మహిళా వ్యాపారవేత్త తనకు తెలియకుండా ఆమె బ్యాంకు ఖాతాలో బ్యాలెన్స్ ఏమీలేకుండా పోవటము గమనించింది. హైదరాబాదుకు చెందిన సైబర్ క్రైమ్ పోలీసు అధికారుల బృందం మెయిన్ పురికి చెందిన ఆ NGO ఆపరేటర్ ను హైదరాబాదుకు తరలించడానికి కోర్టు అనుమతి కోరినప్పుడు ఆమె తరపున వాదించడానికి 10 మంది పైగా న్యాయవాదులు హాజరు కావడము చూసి ఆశ్చర్యపోయారు. ఆమెకు జ్యుడీషియల్ రిమాండ్ కోరితే దానిని సవాలు చేసేందుకు ఆ న్యాయవాదులందరూ హైదరాబాదుకు వచ్చారు. ఒక

ప్రధాన రాజకీయ పార్టీ ఇచ్చిన టికెట్టుపై గత సార్వత్రిక ఎన్నికలలో అభ్యర్థిగా పోటీచేసిన ఆమె 70 ఏళ్ళ మహిళా వ్యాపారవేత్త ఖాతా నుండి రూ. 1.90 కోట్లు అక్రమంగా ఆమె స్వాహా చేసినట్లు ఆరోపణలు వచ్చాయి.

ఈ నేరము ఆ మహిళా వ్యాపారవేత్త తన ఖాతాలో వున్న తను సంపాదించిన మొత్తమంతా తనకు తెలియకుండా వెళ్ళిపోయిందని గమనించి బ్యాంకు అధికారులకు, పోలీసులకు తెలియజేసింది. పోలీసు అధికారులు ఆమె ఖాతానుంచి వెళ్ళిపోయిన మొత్తము వెంటనే ఎవరి ఖాతాలకు వెళ్ళిందో గమనించి ఆ ఖాతాను ఫ్రీజ్ చేసినట్లు తెలిపారు. కమలేష్ కుమారిని 14 రోజుల రిమాండ్ కు పంపారు. NGO ఆపరేటర్ కమలేష్ కుమారి ఆ సైబర్ మోసగాళ్ళకు వారి మోసపు లావాదేవీలకు ఆమె NGO ఖాతాను ఉపయోగించనిస్తే రూ. 35 లక్షలు ఇస్తామని ఇచ్చిన వారి ఆఫర్ ను అంగీకరించినట్లు పోలీసులు తెలిపారు. ఆమె ఇటువంటి ఇతర 5 నేరాలలో భాగస్వామి అయినట్లు, రెండు నేరాలు పోలీసు స్టేషనులలో రిజిస్టర్ అయినట్లు విచారణలో తెలిసింది. వినయ్ కుమార్, సైబర్ క్రైమ్ SI “ఇది APK మోసమని, సైబర్ నేరగాళ్ళు ముత్యాలగా APK పైళ్ళను పంపడము, హ్యాకింగ్ చేయడము, ఇంటర్నెట్ లావాదేవీలను చేయడము, Mule ఖాతాలను ఏర్పాటు చేయడము, ఖాతాలు, నిధుల ఉపసంహరణ వంటి బాధ్యతలను ఒక్కొక్కరుగా నిర్వహిస్తారని” తెలిపారు. ఈ కేసులో NGO కమలేష్ తన కమీషన్ రూ. 35 లక్షలు తన ఖాతా నుండి విత్ డ్రా చేయబోయే ముందు పోలీసులు ఆమెను పట్టుకోవడము జరిగింది. ఇన్ స్పెక్టర్ సతీష్ రెడ్డి ఆ నిందితులను ఇంకా వెదుకుతున్నారని తెలిపారు.

APK మోసం అనేది ఆండ్రాయిడ్ ప్యాకేజీ కిట్ దోపిడి చేసే స్కామ్ లకు సంబంధించినది. ఆండ్రాయిడ్ పరికరాలలో ఈ సైబర్ మోసగాళ్ళు హానికరమైన APK లను Genuine Apps గా భ్రమింపజేస్తూ వినియోగదారులు ఇన్ స్టాల్ చేసుకునేటట్లుగా చేస్తారు. తర్వాత ఈ నకిలీ యాప్ ల ద్వారా వారు వ్యక్తిగత బ్యాంకింగ్ వివరాలు వినియోగదారుని పరికరముపై నియంత్రణ తీసుకున్నారు. అటువంటి సైట్స్ ను డౌన్ లోడ్ చేసుకున్నట్లుగా వినియోగదారులకు తెలియకముందే నిందితులు వారి ఖాతాలలో బాలెన్స్ ను అనేక ఇతర బ్యాంక్ ఖాతాలకు పంపిణీ చేస్తారు. పై కేసులో రూ. 1,90 కోట్లు 9 Transactions తో స్వాహా చేశారు. ఒక్కసారి కూడా OTP ఖాతాదారుకు రాకుండా ఆమె ఫోన్ పై నిందితులు పూర్తి నియంత్రణ కలిగివుండి OTP లను వెంటనే డిలీట్ చేశారని తెలిపారు. నిందితులు తమ ఆధారాలు తెలియకుండా VPN పై ఆధారపడినారు. ఆధునిక సాంకేతికత నుపయోగించి మొబైల్ టవర్ ద్వారా పోలీసులు ఉత్తర ప్రదేశ్ లోని మెయిన్ పురిలోని నిందితులను ట్రాక్ చేయగలిగారు.

“ఒక ఖాతానుండి రూ. 35 లక్షలు వెంటనే రిఫండ్ చేయబడుతున్నాయని, మిగిలిన మొత్తము కోర్టుద్వారా రిఫండ్ చేయబడుతుందని తెలుపుతూ సరైన సమయంలో మోసగాళ్ళ బ్యాంకు ఖాతాలలో మొత్తముపై Hold పెట్టడము వలన స్వాహాచేసిన మొత్తాన్ని విజయవంతంగా ఆపగలిగామని దారా కవిత, DCP (Cyber Crime) తెలిపారు. NGO అకౌంట్ లో ఎప్పుడూ ఇంత పెద్ద మొత్తాలు జమకాకపోవడము, రూ. 35 లక్షలు విత్ డ్రా చేసే ప్రయత్నములోనున్న కమలేష్ ను పట్టుకోవడము వలన ఆమె ఈ మోసములో భాగస్వామిని నిరూపించగలిగామని ఆమె తెలిపారు. ప్రజలు తమ ఫోన్ లలో ఎలాంటి లింక్ లను క్లిక్ చేస్తారో జాగ్రత్తగా ఉంటూ అనుమానాస్పదమైన మరియు తెలియని Whatsapp Group లో కనిపించే లింకులను అంగీకరించడము చేయరాదు” అని DCP తెలిపారు.

- ఇండియన్ ఎక్స్ ప్రెస్ సౌజన్యంతో

అప్రమత్తమైన ఒక వ్యక్తి వేగంగా తీసుకున్న చర్యల వలన తన రూ. 8.5 లక్షలను ఆదా చేసుకున్నాడు

ఒక సీనియర్ సిటిజన్ అప్రమత్తముగా వుండటము వలన సైబర్ మోసగాళ్ళ దోపిడీ మరియు డిజిటల్ అరెస్టును ధైర్యంగా ఎదుర్కొని రూ. 8.5 లక్షలను కాపాడుకోగలిగాడు.

బంజారాహిల్స్ కు చెందిన పెంచికల్ రఘునందర్ రెడ్డి అనే వ్యక్తి సకాలంలో ధైర్యంతో చర్య తీసుకుని తను జరిగిన సైబర్ మోసాన్ని నివారించగలిగాడు.

రఘునందర్ రెడ్డి ఫిలింగ్స్ లో శంకర్ కుమార్ అనే వ్యక్తిని కొన్ని సంవత్సరాల క్రితం కలిశాడు. కుమార్ తన వద్ద Prostate Cancer కు ఆయుర్వేద మందు ఉన్నట్లు తెలిపాడు. డిసెంబర్ 4న వెస్ట్ మారేడ్ పల్లిలోని ఓ దుకాణానికి తీసుకుని వెళ్ళి ఇంకొక గుర్తు తెలియని వ్యక్తిని రఘునందర్ కు పరిచయం చేశాడు. ఆ వ్యక్తి రూ. 9,26,820/- విలువ చేసే మందు గురించి తెలిపితే, రఘునందర్ రూ. 76,800/ క్యాష్ ఇచ్చి మిగిలిన రూ. 8,50,020/-కి చెక్ ఇచ్చాడు. అయితే మోసం జరిగిందనే అనుమానంతో బ్యాంకుకు వెళ్ళి ఇచ్చిన తన చెక్ ను రద్దు చేశాడని కె.యం. రాఘవేంద్ర, SHO బంజారాహిల్స్ తెలిపారు. రఘునందర్ కు మరుసటి రోజు సైబర్ నేరగాళ్ళ నుంచి చాలా ఫోన్ కాల్స్ ఢిల్లీ పోలీసులమంటూ చేశారు. నిషిద్ధ వస్తువులతో అతనికి ప్రమేయం వుందని తప్పుడు ఆరోపణలు చేస్తూ రూ. లక్ష డిమాండ్ చేస్తూ ఇంటి నుంచి బయటకు రావద్దని బెదిరించారు. కాని రఘునందర్ ఇంటి నుంచి వెళ్ళి బంజారాహిల్స్ పోలీసులకు ఫిర్యాదు చేశారు. ఈ సంఘటనలపై బంజారాహిల్స్ సైబర్ సెల్ బృందాలు మరింత లోతుగా విచారణ జరుపుతున్నాయి.

- డక్రన్ క్రానికల్ సౌజన్యముతో

సర్వసభ్య సహాయశాసిత, 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	03998	W.Siva Sundaram	500	500	500	-
02	03767	G.Kumara Swamy	500	500	500	-
Contributions received at Monthly intervals						
01	16135	Smt. V.S.Thangamany, Hyderabad	1,000	-	-	-
02	09860	N. Tirupal, Anantapuram	25	166	25	-
03	07564	V.Jagannadham	100	100	50	-
04	10402	R.S. Amruta Rao, Hyderabad	101	50	50	-
05	11953	B. Thimmappa, Anantapuram	25	66	25	-
06	06919	Y.V.Subba Rao, Tirupati	-	158	-	-
07	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
08	01074	Kota Srinivasan, Hyderabad	-	-	101	-
09	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
10	04936	P.Surya Rao	-	-	54	-

OUR BANK DETAILS :

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

HEALTH TIPS

AI DIAGNOSES, GIVES SOLUTION IN SECONDS IN SURGERIES, AI-DRIVEN ROBOTICS ENHANCE PRECISION

For understanding a patient's illness, a doctor typically analyses several physiological indicators as well as reports generated following diagnostic tests.

The advent of artificial intelligence (AI), however, is set to change the practices in vogue since decades. AI can correlate the patient's symptoms and diagnostic results using the database to identify the cause within a few seconds — helping the doctor to save time and increase operational efficiency of a hospital.

According to a comprehensive report published in August by the Indian School of Business (ISB), AIS real transformation in healthcare is in patient care and clinical research. In medical imaging, it accelerates diagnosis, while in surgeries, Ai-driven robotics enhance precision. During the pandemic, AI played a critical role in tracking outbreaks and assisting in treatment planning. Initiatives such as Wadhvani AI'S media scanning solution for disease surveillance and Artelus's image recognition for early diagnosis highlight the technology's versatility.

The doctor to patient ratio is abysmally low in rural India, with one doctor having to treat 2,000 people. The advent of AI is a moralebooster for doctors. The Centre is reportedly keen on promoting AI applications in the healthcare sector. Several states are investing heavily in AI in the healthcare sector.

An advanced healthcare AI can help the government or private hospitals to roll out telemedicine to make healthcare more accessible, especially in remote regions. AI can also revolutionise preventive healthcare as it can identify patterns early. In 2022, the Indian healthcare industry was estimated to be worth \$372 billion. It is expected to grow at around 20 per cent till 2030. The use of AI will propel the growth rate. But how does AI work and how does one deploy AI for healthcare purposes? AI uses various advanced technologies such as machine learning (ML), natural language processing (NLP), expert systems, and image and signalprocessing for diagnosis. ML automates data analysis to identify patterns, while NLP aids in processing medical records. Expert systems, on the other hand, specialise in solving specific problems like diagnosing chronic conditions. Image and signal processing refine medical imaging data, allowing for accurate diagnosis.

NITI Aayog has deployed AI for early detection of diabetes and eye-related ailments. Radiology was among the first fields to adopt AI. Startups like Dozee, which developed India's first Ai-powered remote patient monitoring system, and Augnito, a speech recognition tool for medical transcription, are setting benchmarks in healthcare innovation.

IIIT-H is also using AI for detecting sleep quality and sleep-related disorders. While AI can study sleep stages to precise levels, deep learning (DL) can automate the sleep stage data through supervised and unsupervised learning models, said Prof. S. Bapi Raju, lead researcher and head of Cognitive Sciences Lab at IIIT-H. AI could be a boon for remote ICU assistance, says Dr D.V.R. Seshadri, director, centre for business markets, ISB.

"Once a technology such as the one for remote ICU assistance (Cloudphysician), breast cancer detection (Niramai) or scanning through millions of x-rays to detect TB are scaled up, many companies will spring up to deploy these technologies on a massive scale," he said. However, the widespread adoption of AI in healthcare is not without challenges. A lack of comprehensive electronic health records and high infrastructure costs are the hindrances. There is also a significant skill gap, as professionals proficient in both healthcare and AI, are scarce.

An even wider concern is the possibility of AI replacing doctors. However, Dr Seshadri allayed these concerns: "At the end of the day, the patient would like the assurance of a human doctor."

Once a technology such as the one for remote ICU assistance (Cloudphysician), breast cancer detection (Niramai) or scanning through millions of x-rays to detect TB are scaled up, many firms will spring up to deploy these technologies on a massive scale".

— Dr. D.V.R. SESHADRI, ISB

AI APPLICATIONS IN HEALTH CARE

AI USES various advanced technologies such as machine learning (ML), natural language processing (NLP), expert systems, and image and signal processing for diagnosis.

MACHINE LEARNING automates data analysis to identify patterns, while **NLP** aids in processing medical records and transcription.

EXPERT SYSTEMS, on the other hand, specialize in solving specific problems like diagnosing chronic conditions. Image and signal processing refine medical imaging data, allowing for accurate and timely diagnosis.

(Courtesy : Deccan Chronicle).

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.

ఆరోగ్య చిట్కాలు కృత్రిమ మేధ గుర్తించి, క్షణాలలో ఇస్తున్న పరిష్కారాలు

1. ఒక రోగ్య వ్యాధిని అర్థం చేసుకోవడానికి ఒక వైద్యుడు చాల భౌతిక చిహ్నాలతో పాటు వ్యాధి నిర్ధారణ పరీక్షా ఫలితాలను విశ్లేషిస్తారు.
2. కృత్రిమ మేధ ప్రారంభమైన తర్వాత దశాబ్దాలుగా ప్రాచుర్యములో వున్న సాధనలు మార్పుకు లోనైనవి. కృత్రిమ మేధ నుపయోగించి రోగ్య యొక్క వ్యాధి సింప్టమ్స్ మరియు వ్యాధి నిర్ధారణ పరీక్షా ఫలితాలను రెండింటినీ పరీక్షచేసి వ్యాధి కారకాలను క్షణాలలో గుర్తించడము వలన వైద్యులు తమ సమయమును ఆదా చేసుకోవటమే కాకుండా తమ ఆస్పత్రుల సామర్థ్యాన్ని కూడా పెంచుకో గలుగుతున్నారు.

ఆగస్టులో ISB ప్రచురించిన ఒక వ్యాసము ద్వారా తెలిసినదేమిటంటే, కృత్రిమ మేధ - ఆరోగ్య సంరక్షణ మరియు వైద్య పరిశోధనలకు సహాయపడటమే కాకుండా Medical Imaging ద్వారా వ్యాధి నిర్ధారణను త్వరితము చేస్తూ, శస్త్ర చికిత్సలో కృత్రిమ మేధతో పనిచేసే రోబోటిక్స్ ద్వారా ఖచ్చితమైన ఫలితాలను అందిస్తుంది. Pandemic సమయంలో కృత్రిమ మేధ - వ్యాధి ప్రచలితము అయ్యే పరిస్థితులను గుర్తించడానికే కాక చికిత్సా విధానాలను అందించటానికి కూడా ఉపయోగపడింది. వధ్వాన గారి కృత్రిమ మేధ మీడియా స్కానింగ్ పరిష్కారాల ద్వారా వ్యాధిపై నిఘా మరియు కృత్రిమ మేధ Artalus గారి Image recognition ద్వారా త్వరగా వ్యాధి నిర్ధారణ చేయగలగడం టెక్నాలజీ విస్తృత ఉపయోగాన్ని తెలియజేసింది.

వైద్యులు - రోగుల నిష్పత్తి గ్రామీణ భారతములో 2000 మంది ప్రజలకు ఒక వైద్యుడిగా ఉన్నది. కృత్రిమ మేధ వైద్యులకు ఒక నైతిక ఉద్దీపనము. ఆరోగ్య సంరక్షణ భాగములో కేంద్ర ప్రభుత్వము కృత్రిమ మేధ సహాయాన్ని పెంచడానికి ఇష్టపడుతున్నది. చాలా రాష్ట్ర ప్రభుత్వాలు ఆరోగ్య సంరక్షణ విభాగములో చాలా ఎక్కువగా ఇన్వెస్ట్ చేస్తూ ఉన్నవి. మారుమూల ప్రాంతాలలో ఆరోగ్య సంరక్షణను అందరికీ మరింత అందుబాటులోకి తేవడానికి కృత్రిమ మేధ ద్వారా టెలి మెడిసిన్‌ను ప్రభుత్వ లేదా ప్రైవేట్ హాస్పిటల్స్‌లో ఉపయోగించ వచ్చును. వ్యాధి నిరోధక విధానాలను త్వరగా గుర్తించడము అందుబాటులోకి తేవడము ద్వారా కృత్రిమ మేధ ఉపయోగిస్తుంది. 2022లో హెల్త్‌కేర్ పరిశ్రమ 372 బిలియన్ డాలర్ల విలువగల వ్యాపారము చేయగలిగింది. 2030 సంవత్సరము వరకు 20% రకు అభివృద్ధి అవుతుందని అంచనా. కృత్రిమ మేధ (AI) ఈ అభివృద్ధికి సహాయపడగలదు. AI ఏ రకంగా ఈ విషయంలో పనిచేస్తుంది, ఏ రకంగా AI ని వాడుకోగలము ? వ్యాధి నిర్ధారణకై AI పలురకాలైన Images & signal processing, machine learning, natural language processing, expert systems లాంటి advance technologies ఉపయోగిస్తుంది. ML - Plattering idnetify చేయడానికి Data Analysis Automation ద్వారా, NLP - Medical Records ని ప్రాసెస్ చేయడానికి ఉపయోగిస్తారు. Chronic స్థితులను గుర్తించడానికి, ప్రత్యేక పరిస్థితులను సాల్వ్ చేయడానికి Expert Systems ను ఉపయోగిస్తారు. ఖచ్చితమైన వ్యాధి నిర్ధారణకు Medical Imaging Date resining కొరకు image & signal processing ఉపయోగిస్తారు.

డయాబెటీస్ మరియు కళ్ళ సంబంధమైన వ్యాధులను గుర్తించడానికి NITI Aayog కృత్రిమ మేధస్సు ఉపయోగిస్తున్నారు. ఆరోగ్య పద్ధతులు Dozee లాంటి startups కనుగొన్న AI powered remote patient monitoring system మరియు Augnits కనుగొన్న speech recognition tool for medical transcription మొదలైనవి Healthcare Innovation లో క్రొత్త పుంతలను మొదలుపెట్టగలిగినవి.

NITI - H నిద్ర నాణ్యతను, నిద్ర సంబంధిత disorders ను కనుగొనడానికి AI ని ఉపయోగిస్తున్నది. AI ని sleep stages ని ఖచ్చితంగా తెలుసుకోవడానికి, deep learning (DL) పర్యవేక్షణతోను, పర్యవేక్షణలేని learning models ద్వారా sleep stage data ను యాంత్రికరించగలుగుతుందని ప్రొఫెసర్ ఎస్. బాపిరాజు IIIT H Lead Researcher & Head of Cognitive Sciences Lab తెలియజేశారు. AI ఉపయోగము Remote ICU సహాయమును వేగవంతము చేస్తుందని Dr. DVR శేషాద్రి, Director, Centre for business markets, ISB తెలిపారు.

“ఒక్కసారి ICU assistance (Cloud Physician), Breast Cancer detection (నిరామయ), TB కనుక్కోవడానికి అనేక X-rays scan చేయడానికి AI ని వాడటానికి ఉపయోగించడం మొదలౌతుందో, ఈ Technologies ను ఎక్కువగా వాడటానికి సిద్ధపడుతారు”. కానీ AI వాడకములో కొన్ని challenges ఉన్నాయి. అసంపూర్ణముగా వున్న electronic health records మరియు అధిక మౌలిక సదుపాయాల ఖర్చులు AI Technology ఉపయోగానికి అడ్డంకులుగా ఉన్నవి. Health Care మరియు AI విభాగాలలో నిపుణులైన వారు అరుదుగా ఉండటము కూడా ఒక పెద్ద అటంకముగా ఉన్నది.

AI Technology వైద్యుల స్థానములో అంగీకరించే అవకాశాలు కూడా చాలా తక్కువగా ఉండవచ్చును. అయితే చివరకు రోగికి ఒక మనిషిని మాత్రమే తనకు వైద్యుడుగా ఇష్టపడుతాడని డా. శేషాద్రి ఈ భయాలను దూరం చేస్తున్నారు.

Remote ICU Assistance (Cloud Physician), Breast Cancer Detection (నిరామయ)
లేదా అనేకములైన X-rays ద్వారా స్క్వాన్ చేస్తూ TB ని కనుగొనే ప్రయత్నాలు చేయడము ద్వారా ఈ IT Technologies చాలా ఎక్కువగా ఉపయోగించడానికి చాలా సంస్థలు ముందుకు రాగలవు.

- Dr. DVR శేషాద్రి, ISB

Health Care లో Applications

- Machine Learning (ML), Natural Language Processing (NLP) expert systems మరియు image and signal processing AI వ్యాధి నిర్ధారణకై ఉపయోగిస్తుంది.
- ML ద్వారా data analysis ను Automate చేయడానికి, NLP ద్వారా Medical Records and Transcription ను Process చేయడానికి ఉపయోగించవచ్చును.
- Chronic conditions లాంటి ప్రత్యేక సమస్యలు పరిష్కరించడానికీ, నైపుణ్యం సాధించడానికి Expert Systems ఉపయోగించబడుతాయి. Image signal processing ద్వారా Medical imaging data refining జరిగి ఖచ్చితమైన సరైన సమయములో రోగనిర్ధారణకై ఉపయోగపడుతాయి.

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ADMISSION OF NEW MEMBERS - DECEMBER 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	19389	Subramanyam Bonthala	Hyderabad
02	19390	Smt. Karuna Kumari Nossam	Hyderabad
03	19391	Syam Babu Rapaka	Hyderabad
04	19392	Ramulu Rajanaku	Hyderabad
05	19393	Smt. Navaneetham N	Jagitial
06	19394	Narasamma Pandagala	Hyderabad
07	19395	Smt. Shobha Balasubramanian	Hyderabad
08	19396	Gangadhar Thene	Nizamabad
09	19397	Jagan Mohan Rao Batchu	Hyderabad
10	19398	Venkata Krishna Dharmavaram	Hyderabad
11	19399	Nagaraju Kallur	Hyderabad
12	19400	Girija Padma Sai Pedaprolu	Hyderabad
13	19401	Ravi Kumar Chepuri	Hyderabad
14	19402	Smt. Bhanu Varanasi	Hyderabad
15	19403	Smt. Vijaya Lakshmi N	Hyderabad
16	19404	Smt. Matilda D'silva	Secunderabad
17	19405	Smt. Lalitha G	Hyderabad
18	19406	Venkateshwar Rao Chatla	Hyderabad
19	19407	Smt Revathi Koka	Hyderabad
20	19408	Venkata Shivram Prasad M	Hyderabad
21	19409	Smt. Arjunanjali Kona	Hyderabad
22	19410	Smt. Uma Prabhakar Duggirala	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	04059	వి.సుబ్బారావు	14.01.1942	హైదరాబాద్
02	09707	వి.కృష్ణమోహన్	14.01.1942	హైదరాబాద్

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2025, ఫిబ్రవరి 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 త్రాచి 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
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01	Malathi Kasaiah	Supervising	LHO Hyderabad
02	Bujamma Talapala	Supervising	LHO Hyderabad
03	Chabdra Sekhar Yatham	Supervising	LHO Hyderabad
	AO/BRANCHES		
04	Ravinder Kumar Maurya	Clerical	Paradise Circle
05	Tiyyagura Siva Sankara Reddy	Clerical	Narsingi
06	S Malakondaiah	Sub Staff	Maheswaram
07	Smt K.Syamamma	Sub Staff	New Town Mahabubnagar
08	Chanigarapu Lingaiah	Sub Staff	NPDCL Hanumakonda
09	Sk Rakhiyabi	Supervising	Hayatnagar
10	Subhash Ramaswamy Nagula	Supervising	RBO 2 Charminar AO HYD
11	Katta Padmavathi	Supervising	Nuclear Fuel Comp(Mallapuram)
12	Muthyalu Bashapaga	Supervising	Mini RACPC Nalgonda
13	Achyuta Lakshmi Rampally	Clerical	LB Nagar Hyderabad
14	Siva Prasad Alur	Clerical	Nagole
15	Chapala Venkat Reddy	Sub Staff	CAC Wanaparthi
16	Rajaiah Karrolla	Sub Staff	Hyderabad University Campus
17	Prabhakar Chintakunta	Sub Staff	Nizampur
18	Indira Priya Darsini Kakumanu	Supervising	Post Office Area Kothagudem
19	Keshanakurthy Jyothsna	Supervising	FIMM RACC Sangareddy
20	Patlawath Bhadru	Supervising	CCPC Hyderabad

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

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	3966(FP)	M.Suharam	0535141	9848160785	24-02-2024	Hyderabad
02	12449	M.Ravinder Reddy	2765462	9440996675	07-01-2025	Hyderabad

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF DECEMBER 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	14336	R. Krupanand	Hyderabad	08-12-2024	R.Kalavathy, 9963694304
02	10408	Masood Ahmed Khan	Hyderabad	31-03-2023	Farrukh Ayesha, 9000809206

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

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