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LEGAL POSITION ABOUT NOMINATION

Nomination and will are two different concepts and nomination could not be given the same legal status as that of a will. A nominee could not be considered as owner of a property. Mere nomination does not bestow beneficial ownership of assets to the nominees.

IS LEGAL HEIR AND THE NOMINEE SAME?

When we talk of Deposit account, naturally we talk about nomination also and this is needed also to avoid process of legal formalities in case of death. But it is necessary to know the status of Nominee if he/she gets the money. How many are aware of this legal twist. We presume that when an account holder dies the nominee becomes the sole owner of the funds. No. we are wrong. Hence this clarification.

WHAT IS A NOMINEE?

According to law, a nominee is a trustee, not the owner of the assets. In other words, he/she is only a caretaker of your assets.

The nominee will only hold your money/assets as a trustee and will be legally bound to transfer it to the legal heirs.

For most investments, a legal heir is entitled to the deceased's assets. For example, section 39 of Insurance act says, the appointed nominee will be paid, though he may not be the legal heir. The nominee in turn is supposed to hold the proceeds in trust and the legal heirs can claim the money.

The legal heir will be one who is mentioned in the will. However, if the will is not made, then the legal heirs of the assets are decided according to the succession laws, where the structure is predefined on who gets how much.

For example, if a man during his lifetime executes a will, he mentions his wife and children as legal heirs and they are the legal owners of his assets. It is essential that one needs to execute a will. It is the ultimate source of truth and replaces the succession law. Nominee can be one of the legal heirs.

IMPORTANT: Mention the full name, address, age, relationship to yourself of the nominee. Do not write nomination in favour of wife and children as a class. Give their specific names and particulars existing at that moment. If the nominee is a minor, appoint a person who is a major as an appointee giving his full name, age, address and relationship to the nominee.

WHY IS THE CONCEPT OF NOMINEE?

So you might be wondering, if the nominee does not become the sole owner, why does such concept of a Nominee exist at all?

It is pretty simple. When you die you want to make sure that the insurance companies, Mutual Funds or your shares should at least get out of the companies and go to someone you trust and who can further help in process of passing it to your legal heirs.

Otherwise, if a person dies and has not nominated anyone, the legal heirs will have to undergo the process of producing all kinds of certificates like Death Cert, proof of relations etc. for each legal entity.

Note: A policy holder can appoint multiple nominees and can also specify their shares in the policy proceeds. In case of the mutual funds, you can nominate upto three persons who can be registered at the time of purchasing units. Similarly, you can nominate in shares, your accounts your fixed deposits also.

(Courtesy: Golden Treasure of Information for pensioners of SBI)

Exceptions to the Rule

Laws of Insurance - In series of cases, it has been held by different High Courts that under Section 39 of the Insurance Act, the nominee is nothing more than an agent to receive the money due under the life insurance policy and that the money as such received remains the property of the assured during his life time and on his death forms part of his estate subject to the law of succession applicable to him.

However, the Legislature enacted the Insurance Law (Amendment) Act, 2015 which while altering the earlier settled position under the Laws of Insurance states that where a policyholder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.

RBI Circular: The Reserve Bank of India's Master Circular on Nomination facility for Relief/Savings bonds provides that the holder of a Relief/Savings bond, may nominate one or more persons who in the event of death of the holder would be entitled to the Relief/Savings bond and to the payment thereon.

Excerpts from RBI Master Circular on Customer Service:

Nomination Facility in Single Deposit Accounts

Banks should generally insist that the person opening a deposit account makes a nomination. In case, the person opening an account, declines to fill in nomination, the bank should explain the advantages of nomination facility. If the person opening the account still does not want to nominate, the bank should ask him to give a specific letter to the effect that he does not want to make a nomination. In case the person opening the account declines to give such a letter, the bank should record the fact on the account opening form and proceed with opening of the account if otherwise found eligible.

Under no circumstances, a bank should refuse to open an account solely on the ground that the person opening the account refused to nominate.

Acknowledgement of Nomination

Banks are required to acknowledge in writing to the depositor(s) / locker hirers (s) the filing of the relevant duly completed Form of nomination, cancellation and / or variation of the nomination.

Registering the nomination

Banks are required to register in its books the nomination, cancellation and / or variation of the nomination.

The banks should accordingly take action to register nominations or changes therein, if any, made by their depositor(s) / hirers.

Banks are advised that in addition to the legend "Nomination Registered", they should also indicate the name of the Nominee in the Pass Books / Statement of Accounts / FDRs, **in case the customer is agreeable to the same.**

Separate nomination for savings bank account and pension account

Nomination facility is available for Savings Bank Account opened for credit of pension. Banking Companies (Nomination) Rules, 1985 are distinct and nomination exercised by the pensioner under the rules for receipt of arrears of pension will not be valid for the purpose of deposit accounts held by the pensioners with banks for which a separate nomination is necessary.

Nomination Facility – Certain Clarifications by Reserve Bank of India

1. Nomination facility in respect of deposits

- i. Nomination facility is intended for individuals including a sole proprietary concern.
- ii. Rules stipulate that nomination shall be made only in favour of individuals. As such, a nominee cannot be an Association, Trust, Society or any other Organisation or any office-bearer thereof in his official capacity. In view thereof any nomination other than in favour of an individual will not be valid.
- iii. There cannot be more than one nominee in respect of a joint deposit account.
- iv. Banks may allow variation/cancellation of a subsisting nomination by all the surviving depositor(s) acting together. This is also applicable to deposits having operating instructions "either or survivor".
- v. In the case of a joint deposit account the nominee's right arises only after the death of all the depositors.
- vi. **Witness in Nomination Forms:** Only Thumb-impression(s) shall be attested by two witnesses. Signatures of the account holders need not be attested by witnesses.
- vii. **Nomination in case of Joint Deposit Accounts:** It is clarified that nomination facility is available for joint deposit accounts also. Banks are, therefore, advised to ensure that their branches offer nomination facility to all deposit accounts including joint accounts opened by the customers.

2. Nomination in Safe Deposit Lockers / Safe Custody Articles

- (i) Nomination facilities are available only in the case of individual depositors and not in respect of persons jointly depositing articles for safe custody.
- (ii) Rule does not preclude a minor from being a nominee for obtaining delivery of the contents of a locker. However, the responsibility of the banks in such cases is to ensure that, the articles were handed over to a person who, in law, was competent to receive the articles on behalf of the minor.
- (iii) As regards lockers hired jointly, on the death of any one of the joint hirers, the contents of the locker are only allowed to be removed jointly by the nominees and the survivor(s) after an inventory was taken in the prescribed manner. In such a case, after such removal preceded by an inventory, the nominee and surviving hirer(s) may still keep the entire contents with the same bank, if they so desire, by entering into a fresh contract of hiring a locker.

సైబర్ నేరాల గురించి తెలుసుకొనండి - స్మిషింగ్ ఎటాక్

స్మిషింగ్ ఎటాక్ (Smishing Attack) : ఒక రకమైన ఫిషింగ్ దాడి-స్మిషింగ్ (SMS ఫిషింగ్) ఇప్పుడు బ్యాంకుల కస్టమర్లను మోసం చేయడానికి ఉపయోగించబడుతోంది. మీకు బ్యాంకు ఖాతా ఉంటే, ఈ తాజాస్కామ్ బారిన పడకుండా ఉండాలంటే మీరు తప్పనిసరిగా దానిగురించి తెలుసుకోవాలి. ఇది ఏమిటి ? మీ బ్యాంకు ఖాతాను ఖాళీచేయడానికి మోసగాళ్ళు దీనిని ఎలా ఉపయోగిస్తారు?

స్మిషింగ్ అంటే ఏమిటి ?

స్మిషింగ్ అనేది ఒక స్కామ్. ఇక్కడ మీరు సున్నితమైన సమాచారాన్ని పంచుకునేలా మోసగించడానికి రూపొందించిన మోసపూరిత వచన సందేశాన్ని పొందుతారు.

స్మిషింగ్ సైబర్ అటాక్ యొక్క ఒక రూపం ఇది. SMS మరియు ఫిషింగ్‌లను మిశ్రితం చేస్తుంది. బాధితులకు సున్నితమైన సమాచారాన్ని అందించడం లేదా హానికరమైన చర్యలను తీసుకోవడం వంటి వాటిని మార్చేటందుకు ఇది టెక్స్ట్ మెసేజింగ్‌ను ప్రభావితం చేస్తుంది. ఈ సామాజిక ఇంజనీరింగ్ వ్యూహం మానవ విశ్వాసం మరియు భావోద్వేగాలను వేటాడుతుంది. అలాగే ఆపశ్యకతను కలిగి ఉంటుంది. సంభావ్య బాధితుల నిర్ణయాన్ని ప్రభావితం చేస్తుంది.

మిమ్మల్ని మోసం చేయటానికి మోసగాళ్ళు స్మిషింగ్‌ను ఎలా ఉపయోగిస్తున్నారు ?

స్మిషింగ్ స్కామ్ యొక్క తాజావర్షన్‌లో మీరు సాధారణంగా మీ బ్యాంకు ఖాతాకు కొంత మొత్తంలో డబ్బు జమచేయబడిందని మొబైల్ నెంబరు నుండి SMS అందుకుంటారు. ఈ SMS అందుకున్న వెంటనే మీ బ్యాంకు ఖాతాకు పొరపాటున పెద్దమొత్తంలో డబ్బు పంపబడిందని మీకు కాల్ వస్తుంది. మీరు దానిని వెంటనే నిర్దిష్ట UPI నంబరుకు తిరిగి పంపమని అడుగుతారు.

ఇక్కడ Trick ఏమిటంటే మీ ఖాతాలో డబ్బు డెబిట్ లేదా క్రెడిట్ చేయబడినప్పుడు మీ బ్యాంక్ సాధారణంగా పంపే సందేశాలకు ఈ సందేశం చాలా పోలి ఉంటుంది. చూస్తూనే ఇది బ్యాంక్ నుండి వచ్చిన నిజమైన సందేశం లాగా ఉండవచ్చు. ఉదాహరణకు “VPA xxx 9082 లింగ్ చేయబడిన A/c ద్వారా 10-5-2024న A/c xxx 9082కి రూ. 15,000/- క్రెడిట్ చేయబడింది (UPI Ref. No. 41356463190)”. అయితే మీరు దానిని నిశితంగా పరిశీలించి ఎవరు పంపారో తనిఖీ చేస్తే, మీకు తరచుగా మొబైల్ నంబర్ కనిపిస్తుంది. ఎప్పుడు బ్యాంకు, మొబైల్ నంబరు నుండి అలాంటి సందేశాలను పంపదు.

“బ్యాంకులు, కస్టర్ టెన్సీలు, ప్రభుత్వ ఏజన్సీల వంటి విశ్వసనీయ సంస్థల నుండి చట్టబద్ధమైన కమ్యూనికేషన్‌లను పోలివుండే మోసపూరిత సందేశాలను స్కామ్‌స్టర్లు రూపొందించారు. ఈ సందేశాలు తక్షణ ప్రతిస్పందనను ప్రాంప్ట్ చేయడానికి మరియు గ్రహీతలను హానికరమైన లింక్‌లపై క్లిక్ చేయడానికి, వ్యక్తిగత డేటాను పంచుకోడానికి, అత్యవసరంగా లేదా భయపెట్టడానికి రూపొందించబడ్డాయి లేదా మార్వేర్తో కూడిన Attachmentsను download చేసుకోవటానికి ఉద్దేశించబడినవి. బ్యాంకులు తమ ఖాతాదారులకు వారి ఖాతాలలో లావాదేవీలను ఎలా తెలియజేయాలి అన్న విషయంపై RBI నిర్దిష్ట మార్గదర్శక సూత్రాలను ఇచ్చివున్నది. “RBI మార్గదర్శకాల ప్రకారం బ్యాంకులు SMS పంపడానికి రిజిస్టర్డ్

సెండర్ ID ని ఉపయోగించాలి. ఇది బ్యాంకు పేరు లేదా బ్రాంచ్‌ను సూచించే ఆరు అక్షరాల ఆల్ఫా న్యూమరిక్ కోడ్, Ex. HDFC BK, ICICI BK, SBIN NN మొదలైనవి పంపినవారి ID 567678, 909090 మొదలైన సాధారణ సంఖ్యగా ఉండకూడదు” అని UAE దుబాయిలోని అసోసియేషన్ ఆఫ్ సర్టిఫైడ్ ఫైనాన్షియల్ క్రెస్ట్ స్పెషలిస్ట్ (ACFCS) ఎగ్జిక్యూటివ్ బోర్డు సభ్యుడు శీతల్ ఆర్. భరద్వాజ్ తెలిపారు.

మీకు వచ్చిన SMS నిజమైనదా లేదా స్కామ్ సంబంధితమా అని ఎలా గుర్తించాలి ?

“కస్టమర్‌లను మోసం చేయడానికి స్కామ్‌స్టర్లు తరచుగా వ్యక్తిగత మొబైల్ నంబర్ల నుండి SMS సందేశాలను పంపుతారు. అయితే, బ్యాంకులు SMS లను పంపడానికి అనేక కారణాల వలన బ్యాంకులు వ్యక్తిగత మొబైల్‌లను ఉపయోగించవు. నిబంధనల ప్రకారం బ్యాంకులు లావాదేవీల గురించి తమ కస్టమర్లకు తెలియజేయడానికి ప్రామాణిక SMS ఫార్మేట్‌ను అనుసరించాలి” అని బెంగళూరులోని ఒక విదేశీ బ్యాంకు డైరెక్టరు ప్రదీప్ జనార్దన్ తెలిపారు.

“బ్యాంకు ఇచ్చిన డెబిట్ కార్డును ఉపయోగించి POS Terminalలో రూ. 500 చెల్లించి ఉంటే బ్యాంక్ SMS ఈరకంగా ఉంటుంది. బ్యాంకు నుండి పంపినవారి ID తారీకు, సమయము డెబిట్ రూ. 500, బ్యాలెన్స్ రూ POS నంబరు కలిగి ఉంటుంది”.

ఈ SMS ఫార్మేట్ కస్టమరు తమకు వచ్చిన SMS స్వభావాన్ని గుర్తించడానికి ఉపయోగపడుతుందని జనార్దన్ గారు తెలియజేశారు.

మీకు మోసపూరితమైన SMS / Call బ్యాంకు నుంచి వచ్చినట్లయితే మీరు ఏమి చేయాలి ?

ఈ మోసగాళ్ళు కస్టమరుకు ఒక అత్యవసర భావాన్ని కలిగించడముతో ప్రారంభిస్తారు. “నేను ఒక డాక్టర్ ఛాంబర్‌లో లేక మందుల దుకాణములో ఉన్నాననీ, ప్రాణాలను రక్షించే మందులను కొనాలి” అని ఫోన్‌లో మీరు చెప్తారు. వారి ఉద్దేశ్యం మీరు SMS / Phone చేసిన వారిని గుర్తించే ప్రయత్నం చేయకుండా ఉంచడము. వారి మొబైల్ నెంబరు సాధారణ 10 అంకెల మొబైల్ నంబరు కాని బ్యాంకు యొక్క ID నంబరు కాదు. SMS ఆధారంగా ఏదైనా చేసేముందు పంపినవారి IDని తనిఖీ చేయాలని మరియు జాగ్రత్తగా ఉండాలని నిపుణులు తెలియజేస్తున్నారు.

“ఈ స్కామ్‌లను ఎదుర్కోవటానికి వ్యక్తులు తప్పనిసరిగా SMS లో ఉన్న విషయాన్ని మరియు పంపినవారి ID వివరాలను ధృవీకరించుకోవాలి. డౌమైన్ లోగో మరియు మెసేజ్‌లో వాడిన భాషతీరును పరిశీలించాలి. వృత్తిపరము కానివి, తక్షణ, అత్యవసర చర్యలను కోరే మెసేజ్‌లపట్ల జాగ్రత్త వహించాలి. చట్టబద్ధమైన సంస్థల నుండి వచ్చే మెసేజ్‌ల తీరుకు ఈ స్కామ్‌స్టర్ల మెసేజ్‌ల తీరుకు ఉన్న తేడాను గుర్తించగలగడం, చురుకైన భద్రతా చర్యలను అనుసరించడం ద్వారా కస్టమర్లు పెరుగుతున్న ‘స్మిషింగ్’ ప్రయత్నాలను అడ్డుకొనవచ్చును.

ఈ దాడుల నుండి మిమ్మల్ని మీరు రక్షించుకోవడానికి కొన్ని విషయాలను గుర్తుంచుకోవాలి.

ఈ SMS లకు స్పందించకుండా ఉండటం మంచిది. అత్యవసరమని పంపే మెసేజ్‌లకు త్వరపడకుండా అనుమానం కలిగితే మీ బ్యాంక్ లేదా వ్యాపార సంస్థకు కాల్ చేయండి. మెసేజ్‌లో ఉన్న లింకులు లేదా సమాచారాన్ని మీరు ఉపయోగించకండి. ఫోన్ నంబరును తనిఖీ చేయండి. నాలుగంకెలున్నటువంటి అసాధారణ ఫోన్ నంబర్లు ఇమెయిల్ - TEXT సేవలందించేవిగా వారి నిజమైన ఫోన్ నంబర్లను తెలియజేయకుండా ఉండటానికి అయి ఉండవచ్చు.

సురక్షితంగా ఉండండి - మీరు కష్టపడి సంపాదించిన డబ్బును కాపాడుకొనండి

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE (TS)

Registered under AP Public Societies Registration Act-1996/1983

H.Qrts.: SBI LHO Premises, Bank Street, Koti, Hyderabad - 500 001.

Date : 28th May 2024

The General Secretary,
Federation of SBI Pensioners' Associations,
Kolkata.

Dear Sir,

EX-GRATIA FOR PENSIONERS (INCLUDING SBI)

We are of the view that we convey our sincere thanks to the efforts of all the constituent unions of United Forum of Bank Unions (UFBU) for achieving Ex-gratia for Pensioners in the recently concluded 12th Bipartite Settlement / 9th Joint Note on 8th March 2024.

2. The above achievement has resulted in at least a temporary relief to the bank pensioners, who were not provided with any increase in their pension since their retirement. We are also happy to note that Pensioners / Family Pensioners have, for the first time, received some additional amount over and above their normal pension/family pension in the form of Ex-gratia. It will not be out of context to mention here that the senior pensioners got maximum benefit on account of DR neutralization to Pre-2002 retirees and also the Ex-gratia, which will undoubtedly go a long way in the history of United Forum of Bank Unions.

3. As far as SBI Pensioners are concerned, the senior pensioners were benefitted by the amendments to the Pension Regulations, on the kind intervention of judiciary, providing for uniform 50% of last drawn average substantive salary as pension for all the pensioners and also by the decision of the management of State Bank of India for inclusion of increment component of Fixed Personal Pay (FPP) and Professional Qualification Pay (PQP) for computation of pension for 7th Bipartite retirees. It will not be out of context to mention here about the efforts of our Federation and also the serving employees organisations. Even though these amendments were made effective from 10.11.2023 and not from the date of their retirement, the benefits have at least provided the temporary resolution of the long pending issues of SBI Pensioners.

4. Regarding Ex-gratia for Pensioners, our submissions are as under:

- a) The computation of quantum of Ex-gratia is based on Basic Pension and Dearness Relief as were paid in October 2022. On account of this, SBI pensioners have not been provided with the total relief inasmuch as the 100% DA neutralization for Pre-2002 retirees, Uniform rate of 50% of Pension and consideration of FPP and PQP components for computation of pension for 7th Bipartite Retirees were made effective from October/November 2023.
- b) The rounding off of the amount of ex-gratia to the lowest/highest 100 also needs to be changed to nearest 10 for the reason that the improvements in ex-gratia, if any, would not have the expected increase in the amount of ex-gratia, if it is rounded to the lowest/highest 100.

5. In terms of provision contained in 12th BPS/9th Joint Note dated 08.03.2024, in the review meeting held on 18th April 2024, even though it was agreed to continue the same ex-gratia amount w.e.f.01.11.2022 onwards for the current financial year, the UFBU had suggested that the issue can be discussed further after the Balance Sheets of the Banks as on March 2024 are finalized and declared.

6. We request you to escalate the following issues to the Convenor, UFBU so as to enable him to take up the same while reviewing the Ex-gratia for Pensioners in their next meeting with Indian Banks' Association:

- The base for computation of Ex-gratia Relief shall be the Basic Pension and Dearness Relief paid for the month of March 2024;
- Road map for revision of multiplication factor on an ongoing basis.
- The amount of ex-gratia shall be rounded off to the lowest/highest 10.

With warm greetings,

Your faithfully,

(A. RAMESH BABU)

GENERAL SECRETARY

KUDOS DEAR MEMBERS

We are glad to inform that the Ex-gratia payment for May 2024 has been paid along with arrears for 18 months effective from 01.11.2022.

Members are aware that Association is running on Lifetime subscription paid by Members. Considering the cost escalation in all spheres, it has been decided to call for donations from Members to financially strengthen the Association.

Hence, all Members are requested to contribute half of their monthly ex-gratia as donation to Association.

However, Members may contribute voluntarily more than the above specified amount.

We also request our members, who have not contributed for AGM, to send their contributions without any further delay.

The Donations/Contributions to the Association may be credited into Association's S.B. Account No.10012392411 (IFSC - SBIN0003608) at SBI, Vidyanagar Branch, Hyderabad under intimation preferably to Mobile No.9866020788 of Shri K. Srinivasudu.

Regards

A. RAMESH BABU

GENERAL SECRETARY

FEDERATION NEWS

Letter No. 17/24-25

Date : 28-05-2024

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

Dear Sir,

E-PHARMACY

Further to our later No. 10/24-25, dated the 9th May 2024, we have to advise that representatives of Tata 1mg and UR life met us in our office in a courtesy visit before meeting the Circle management at Kolkata LHO. The issues raised by us during discussion included refusal to give/provide discount @, 20% on MRP and corporate subsidy as per agreement on many a medicines prescribed by the attending physician. In reply both the teams submitted that they have been furnished with a long list of medicines, by the Bank including vitamins and OTC (over the counter medicines, which does not require prescription from a qualified doctor), which will not attract the 20% discount on MRP and the Corporate subsidy as well. Further, the medicines which they kept beyond the corporate list, they are also not providing 20% discount on M.R.P. and the discount also varies from medicine to medicine while the scheme provide for the benefit of 20% discount even after the subsidy of Rs. 12,000/- exhausts and member purchases medicine out of his own fund. In fine, they are agreeable for discount @ 20% only on medicines, which they consider, eligible to attract corporate subsidy.

In this connection, we would like to draw your attention to the list of excluded medicines as appearing in annexure No. 1 of Bank's circular No. CDO/P&HRD/PPFG, which should be deemed as exhaustive and final. Your goodself must appreciate that medicines cannot be construed as supplements and the examples mentioned in the list does not include Vitamin, Calcium or Zinc and other medicines, which are very necessary to stay healthy at older age. Similarly, in the list of non reimbursable medicines a few has been mentioned, which are required for treatment of Eczema or Dermatitis, while any medicine prescribed by a 'doctor for treatment of the diseases are being considered under not reimbursable group of medicines. Further, we cannot appreciate how medicines which are sold over the counter by medicine shops without insisting for a prescription from a qualified doctor are being considered as not reimbursable as this criteria has not been mentioned in the list as appearing in Annexure — 1 of the Circular under reference. All of us are aware that medical shops in any locality never ask for prescription excepting for a few, countable in fingers, chiefly medicines listed under H/H1 Category of medicines as identified by the Drugs Technical Advisory Board constituted by Govt. of India. We are sure that intension of the appropriate authority issuing the Circular, was never to keep the benefit restricted for procurement of a handful of medicines and resultantly the pensioners will not be able to utilize the fund provided for the purpose. We are amazed to note while the Circular speaks for keeping a few medicines as non-reimbursable, the reported briefing to the Vendors will end them up with procuring a few medicines through the scheme. This disarray situation cannot be allowed to continue further as five months have already elapsed and the hapless pensioners and family pensioners will not be able to utilize the benefit they are entitled to as per the circular.

We hope that the deviation from the instruction contained in the Circular under reference will be amended forthwith to honour the expectations of the beneficiaries and desire of the appropriate authority of the Bank who decided for the benevolent scheme.

Before we conclude, we would once again request for a tripartite meeting including the vendors at the earliest for resolving the impasse.

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

Letter No. 19/2024-25

Date : 06-06-2024

To

The General Secretaries

of All Affiliates.

Dear Friend,

SUB: DONATION : 40% - 50% IMBALANCE

With reference to our letter No. 08/24-25, dated 27.04.2024 on the captioned subject, we request you to please remit the amount of Donation to Legal Fund to our S.B A/c No. 30031089457 maintained with State Bank of India, SIB Branch, Kolkata, (Code No. 14524; IFSC Code. No. SBIN0014524) under advice to us. The Affiliates, who have already remitted such amount of Donation may please ignore this information.

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

Letter No. 20/24-25

Date : 06-06-2024

The Dy. Managing Director (HR) & CDO,

State Bank of India,

Corporate Centre,

Madame Cama Road, Mumbai - 400021.

Respected Sir,

PENSION/FAMILY PENSION REFORMS

Pensioners/Family Pensioners of State Bank of India are being discriminated against on different matters vis-a-vis pensioners of Government Department and other entities in the banking industry. One among those discrepancies, the 40 : 50 imbalance in payment of pension between two groups of SBI Pensioners

could be done away with the active support of who rules the roost of this great institution. But there are other issues to be settled to deliver justice to the pensioners and family pensioners of State Bank of India. The following two issues have already been taken up by us, included in the discussion of last Corporate Centre level Structured Meeting held on 27.10.2023 at Indore

- Extending the compassion period of paying full pension to a family pensioner from 5 years to 7 years, as is prevailing in other banks and departments of Govt. of India.
- Stoppage of deducting the commutation value from family pensioners during the period of compassion. Such deductions are not made elsewhere and is being done here in violation of clear instruction issued by Govt. of India.

Now we submit the following issues :-

- Value or Commutation and
- Restoration of commuted Value of Pension.

It is worth mentioning that the pension scheme in State Bank of India is inherited from the related provisions of Bank of Calcutta, Bank of Bengal/Madras/Bombay and Imperial Bank of India chronologically. Hence, we have the oldest history of enjoying the benefit of a social security like pension after retirement but we are enjoying a lesser benefit than those of the bankers who got a Regulation only in 1995 although the scheme was introduced in 1993 with retrospective effect from 01.01.1988.

For a comparison, we give below the following Table of Commutation Factors for SBI Vis-A-vis other Banks.

Age as on Next Birthday	Factor in SBI @	Factor in Other Banks	*	@	+
51	9.81	12.95	57	7.85	11.10
52	9.48	12.66	58	7.53	10.78
53	9.15	12.35	59	7.22	10.46
54	8.82	12.05	60	6.91	10.13
55	8.50	11.73	61	6.60	9.81
56	8.17	11.42	62	6.30	9.40

As a result SBI pensioners are getting a much lesser amount of commuted value. The calculation as an example given below surely is an eye-opener.

An employee retiring at 60 years of age with a value of basic pension of Rs. 300/-, his commuted value of pension @ 1 / 3rd = Rs. 100/-

- In case of pensioner of other Bank - $100 \times 9.81 \times 12 =$ Rs. 11,772.00
- In case of SBI pensioner - $100 \times 6.60 \times 12 =$ Rs. 7,920.00

So, the difference in commuted value per 100 comes to Rs. 3,852/-.

The difference will be a jaw-dropping amount if calculated on the actual 'pay' of senior most subordinate staff, clerical and supervising staff, which cannot be calculated as some components of 'pay' as per 12th bipartite wage settlement are yet to be disclosed.

We want this discrimination, which was imposed on pensioners of State Bank of India, utilizing the myth of enjoying three superannuation benefits should be abolished. The myth could be busted successfully during the proceedings of the empowered committee constituted by DFS at the instance of related bench of High Court in Delhi to adjudge our memorandum on our grievances. The committee finally accepted the 40 : 50 divide in payment of pension in State Bank of India as an 'anomaly' as against the verdict of the committee headed by Shri G.C. Murmu, the then Additional Secretary, Department of Financial Service, Ministry of Finance, Govt. of India, who found the 40 : 50 imbalance as justifiable. Now Sir, after the myth of three retiral benefits has been ripped out, we would demand for a factor of calculating commutation value similar to pensioners of other banks for parity as assured in the sacred constitution of the country.

b. Restoration of commuted value of pension

The period of restoration of commuted value was fixed long ago, when interest rates were much higher, say 12%, than the present day rate of interest. Hence, the period of recovery has become subject of a scrutiny. While accepting the ground reality the Gujrat Government has already reduced the recovery period from 15 years to 12 years, vide their resolution No. NVT 102010/D/ 166/P dated the 12th October 2022.

Further, in response to a joint petition made by a group of pensioners of Union Bank of India, the High Court of Punjab, Haryana and Chandigarh has issued an interim order restraining respondents from making further recovery where the petitioners have completed 10 years of retirement or above, a copy of which is enclosed for your kind perusal and record. It is obvious that the judiciary has weighed the balance of convenience while passing the interim order. Now if the judiciary considers 10 years time as enough to recover the commuted amount where the factor to calculate the commutation value is 9.81, what will be the actual recovery period for pensioners of SBI, where the factor to calculate the commutation value is 6.6 only is a matter to be adjudged carefully. It has already been shown above that per Rs.100/- pensioners of other banks are getting Rs.11,772/- while SBI pensioners are getting Rs.7,920/- at the time of retirement but both the group of pensioners are paying back the same amount of money; i.e. Rs.100/- per month for 15 years, which comes to $(100 \times 12 \times 15) = \text{Rs.}18,000/-$. At the cost of repetition we would once again draw your kind attention to the injustice being meted out to the pensioners of SBI, which demand a fair review.

In view of the foregoing we would request your good self to arrange for an in depth study and realistic evaluation to do away with the injustice.

Please treat this matter as urgent.

With regards,

Your faithfully,

GENERAL SECRETARY

FSBIPA

Letter No. 21/2024-25

Date : 13-06-2024

The Dy. Managing Director (HR) & CDO,
State Bank of India,
Corporate Centre,
Madame Cama Road, Mumbai - 400021.

Respected Sir,

PAYMENT OF ARREARS OF 40 : 50 IMBALANCE AND PAYMENT OF EX-GRATIA

We are thankful that payment of dues to those who had been getting 50 percent of their last pay as pension and Ex-gratia along with arrears from November 2022 has since been paid to the surviving pensioners/ family pensioners of the Bank.

In this connection, we would request your good self to issue suitable instructions for payment of ex-gratia to the following two sets of beneficiaries :-

- a) The family pensioners, spouses or children of the pensioners since deceased. Their dues on account of 40:50 imbalance or ex-gratia or for both can be credited direct to their accounts as per the recently amended Pension Regulation of the Bank.
- b) Children of the Pensioners/family pensioners, who are not enjoying the family pension and who are required to submit their claim fulfilling the pre-requisite, in absence of declaration of nominee to receive such payments, as per prevailing norm.

As there is no problem for payment of the arrear to a family pensioners, we would suggest for the following procedure for payment to the children where both the pensioner and family pensioner have died but became eligible for the payment during their life-time.

The successor(s) may be asked to lodge their claim to PPG Department at the concerned LHO through the branch, where the pension account was maintained during the lifetime of the pensioner/ family pensioner along with a certificate of inheritance and KYC documents. In case there are more than one successor, one among them should be authorised by others through a disclaimer under oath (Affidavit) along with their KYC documents. They can also request the Bank for proportionate payment through their respective bank accounts.

We hope that Corporate Centre will make an early decision and advise the Circle authorities accordingly. Please treat this as urgent.

With regards,

Your faithfully.

GENERAL SECRETARY
FSBIPA

Letter No. 22/2024-25

Date : 13-06-2024

The Dy. Managing Director (HR) & CDO,
State Bank of India,
Corporate Centre,
Madame Cama Road, Mumbai - 400021.

Respected Sir,

SBI EMPLOYEES' PENSION REGULATION

We invite a reference to the Contents of clause 23A (Nomination) as amended and published in the Gazette of India (Extra ordinary - Part III -Section 4) dated the 20th March 2024 on the captioned subject and have to submit the following :-

The said amendment has brought in a hassle-free system of transferring a fortune to a family pensioner that became due to the pensioner before his/her death but released subsequently and a provision of Nomination for other inheritors. In this connection we would request your good self to issue instructions for a proper communication to the Pensioners, Family Pensioners and their successors for their knowledge in this regard. The communication should also contain direction to Circle authorities for obtaining the Form A, as incorporated in the notification under reference, duly filled in by the Pensioners and serving employees as well, who joined the Bank prior to implementation of New Pension Scheme.

Please treat this as urgent.

With regards,

Your faithfully.

GENERAL SECRETARY
FSBIPA

SBIPA AMARAVATI CIRCLE - ANNUAL GENERAL MEETING - BHIMAVARAM ON 9TH JUNE 2024

S/s. A.Ramesh Babu, General Secretary and P.Bhaskara Rao, Dy. General Secretary (HQ) represented Hyderabad Circle. The meeting concluded in a grand manner with more than 400 pensioners / Family Pensioners participation. Jai Ho Team Amaravati.

A. Ramesh Babu, GS,SBIPAHC

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)

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE
AMENDMENTS TO BYE-LAWS AS APPROVED BY REGISTRAR OF SOCIETIES, HYDERABAD. AGM - NALGONDA - 15-04-2024

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
1.	<p>2. CLASS OF MEMBERS: NEW BYE-LAW</p> <p>2(a) and 2(b)</p>	<p>2. CLASS OF MEMBERS:</p> <p>a) BENEFACTOR MEMBERS: Any member of e-ABs Retired Employees Association, who is a pensioner of the Bank, qualified to be a member, shall be admitted as BENEFACTOR MEMBER of the Association. Renumbered as 2(b) and 2(c) respectively</p>	<p>In the present circumstances, it is considered as relevant for strengthening the organization.</p> <p>Consequential amendment.</p>
2.	<p>4. SUBSCRIPTIONS:</p> <p>Membership fee payable different categories of members from 01.02.2023, will be as under:</p> <p>a) Life Members (Subordinate Staff) : Rs.1,000/-</p> <p>b) Life Members (Other than Subordinate Staff) : Rs.1,600/-</p> <p>c) Life Family Members/Associate Life Family Members (Subordinate Staff Family Pensioners) : Rs.200/-</p> <p>d) Life Family Members/Associate Life Family Members (Other than Subordinate Staff Family Pensioners) : Rs.800/-</p> <p>e) NEW BYE-LAW This category of "Associate Life Family Members" will be termed as "Life Family Members", once they become regular pensioners</p>	<p>4. SUBSCRIPTIONS:</p> <p>Membership fee payable different categories of members from 01.02.2023, will be as under:</p> <p>a) Life Members (Subordinate Staff) : Rs.1,000/-</p> <p>b) Life Members (Other than Subordinate Staff) : Rs.1,600/-</p> <p>c) Life Family Members/Associate Life Family Members (Subordinate Staff Family Pensioners) : Rs.200/-</p> <p>d) Life Family Members/Associate Life Family Members (Other than Subordinate Staff Family Pensioners) : Rs.800/-</p> <p>e) Benefactor Members : This category of "Associate Life Family Members" will be termed as "Life Family Members", once they become regular pensioners</p>	<p>Consequential amendment.</p>

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
3.	<p>9. RIGHTS & OBLIGATIONS OF THE MEMBERS:</p> <p>Every member of the Association shall have the right</p> <ol style="list-style-type: none"> To offer himself for election to the Managing Committee To vote at any General Meeting; To submit suggestions for discussion and decision of the Managing Committee or any sub-committee, formed by it on any matter. To inspect the accounts of the Association on prior appointment with the General Secretary and/or Treasurer. 	<p>9. RIGHTS & OBLIGATIONS OF THE MEMBERS:</p> <ol style="list-style-type: none"> Every Life member and Life Family Member of the Association, but not the benefactor member, shall have the right <ol style="list-style-type: none"> To offer himself for election to the Managing Committee To vote at any General Meeting; Every member of the Association shall have the right <ol style="list-style-type: none"> To submit suggestions for discussion and decision of the Managing Committee or any sub-committee, formed by it on any matter. To inspect the accounts of the Association on prior appointment with the General Secretary and/or Treasurer. 	<p>To be more specific in the provision relating to rights & obligations of the members</p>
4.	<p>10. MANAGEMENT OF THE ASSOCIATION:</p> <p>There shall be a Managing Committee consisting of the following elected members to look after the affairs of the Association. The Life and Life Family Members will elect the Office Bearers for the Managing Committee which comprises of</p> <ol style="list-style-type: none"> President 01 3 Vice-Presidents (Head Quarters) 02 General Secretary 01 Treasurer 01 Dy. General Secretary (Head Quarters) 01 	<p>10. MANAGEMENT OF THE ASSOCIATION:</p> <p>Head Quarters:</p> <p>There shall be a Managing Committee consisting of the following elected members to look after the affairs of the Association. The Life and Life Family Members will elect the Office Bearers for the Managing Committee which comprises of</p> <ol style="list-style-type: none"> President 01 3 Vice-Presidents (Head Quarters) 02 General Secretary 01 Treasurer 01 	

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
4.	<p>7. Assistant Treasurer 01</p> <p>8. Organising Secretary (Ladies) 01</p> <p>9. Organising Secretary (Family Pensioner) 01</p> <p>The contestants to the above posts 1 to 7, shall be from any where in the Circle and shall be elected by the electorate of the entire Circle. On their election, they shall shift to Hyderabad/Secunderabad within three months failing which it is deemed that the posts are vacated.</p> <p>The posts (8, 9) of Organising Secretary (Lady Pensioners) and Organising Secretary (Family Pensioners) shall be filled in by co-option by the Managing Committee.</p> <p>Vice-President (Network) : Two As there are two Net Works (Cyberbad, Hyderabad and Nizamabad) – Net Work-I and Secunderabad, Nalgonda and Warangal – Net Work-II).</p> <p>Dy. General Secretary (Network) : Two as there are two Net Works (Cyberbad, Hyderabad and Nizamabad) – Net Work-I and Secunderabad, Nalgonda and Warangal – Net Work-II).</p>	<p>6. Dy. General Secretary (Head Quarters) 01</p> <p>7. Asst. General Secretary (Head Quarters) 01</p> <p>8. Assistant Treasurer 01</p> <p>9. Organising Secretary 05 (one post will be earmarked for Ladies And four posts will be earmarked for Life Members of eABs)</p> <p>The contestants to the above posts 1 to 8, shall be from any where in the Circle and shall be elected by the electorate of the entire Circle. On their election, they shall shift to Hyderabad/Secunderabad within three months failing which it is deemed that the posts are vacated.</p> <p>The posts (9) of Organising Secretaries shall be filled in by co-option by the Managing Committee. The Managing Committee shall decide the jurisdiction of the Organising Secretaries depending upon the needs of the organization.</p> <p>Administrative Offices: Vice-President (AO) : Six As there are SIX Aos viz., Hyderabad AO, Secunderabad AO, Cyberabad AO, Nalgonda AO, Nizamabad AO and Warangal AO.</p> <p>Dy. General Secretary (AO) : Six As there are SIX Aos viz., Hyderabad AO, Secunderabad AO, Cyberabad AO, Nalgonda AO, Nizamabad AO and Warangal AO.</p>	<p>In order to align with the administrative setup of the Bank.</p>

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
4.	<p>Deputy General Secretaries (Network) and Vice-Presidents (Network) shall be elected by the electorate of the entire circle.</p> <p>Regional Secretaries (Regions) : 9 2 for Hyderabad AO, 2 for Secunderabad AO, 2 for Cyberabad AO and 1 each for Nalgonda, Nizamabad and Warangal AOs.</p> <p>The Regional Secretaries shall be elected by the electorate of the entire circle.</p> <p>The Managing Committee shall decide the jurisdiction of the Deputy General Secretaries (Network), Vice-Presidents (Network) and Regional Secretaries depending upon the contingencies of their service.</p>	<p>Asst. General Secretary (AO) : Six As there are SIX AOs viz., Hyderabad AO, Secunderabad AO, Cyberabad AO, Nalgonda AO, Nizamabad AO and Warangal AO.</p> <p>The members residing at respective AO area shall be eligible to contest for the posts of Deputy General Secretaries (AO) and Assistant General Secretaries (AO). The Deputy General Secretaries (AO), Vice-Presidents (AO) and Assistant General Secretaries (AO) shall be elected by the electorate of the entire circle.</p> <p>Deleted</p> <p>Deleted</p> <p>The Managing Committee shall decide the jurisdiction of the Vice-Presidents (AO) depending upon the contingencies of their service.</p>	<p>Inasmuch as the post is abolished.</p> <p>Inasmuch as the post is abolished.</p> <p>Consequential amendment.</p>
5.	<p>10.(iv) REGIONAL / ADMINISTRATIVE OFFICE/ COMMITTEES</p> <p>a) Each Region will have a committee consisting of three local members co-opted by the Regional</p>	<p>10. (iv) ADMINISTRATIVE OFFICE COMMITTEES</p> <p>Deleted</p>	<p>Due to abolition of the post of Regional Secretary.</p>

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
5.	<p>Secretary concerned in consultation with the Deputy General Secretary of respective AO as the members on Regional Committee and Regional Secretary will be Convenor.</p> <p>b)The Regional Secretary will be responsible for redressing the grievances of the pensioners of the respective Region in consultation with the respective Branch Managers. If such redressals are not possible at Branch Level, the same will be taken up with the Dy. General Secretary of their Administrative Office for settlement at AO.</p> <p>c) Regional Committee will also be responsible for enrolling members, collecting subscription and donation in the form of cash / cheques etc. and remit/ forward them to Head Quarters.</p> <p>d)They will hold meetings at periodical intervals to review the functioning of the Regional Committee.</p> <p>e) (i) Each Administrative Office (AO) will have a AO Level Committee consisting of Dy. General Secretary of the respective AO as Convenor under the presidentship of the Vice-President of concerned Network and the Regional Secretaries under the jurisdiction of respective AO, as members.</p> <p>(ii) The Committee will take up all the grievances of the pensioners at AO Level referred to by the Regional Committee with the Authorities of Bank's Administrative Offices for their disposal. The</p>	<p>Deleted</p> <p>Deleted</p> <p>Deleted</p> <p>e) (i) Each Administrative Office (AO) will have a AO Level Committee consisting of Dy. General Secretary of the respective AO as Convenor under the presidentship of the Vice-President of the concerned AO and Assistant General Secretary of the respective AO and Organising Secretaries under the jurisdiction of the respective AO, as members.</p> <p>(ii) The Committee will take up all the grievances of the pensioners at AO Level referred to by the Members belonging to the Administrative Office Area with the Authorities of concerned Bank's</p>	<p>Due to abolition of the post of Regional Secretary.</p> <p>Due to abolition of the post of Regional Secretary.</p> <p>Consequential amendment.</p> <p>Consequential amendment.</p>

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
5.	<p>Committee may also refer such cases as to be decided at LHO Level, to the Head Quarters of the Association for their disposal.</p> <p>(iii) Both the Regional Level and AO Level Committees will meet at monthly and quarterly intervals respectively at their respective Regional Level / AO Level Head Quarters or at any convenient centres and review all the matters handled by them and they will send reviews in brief to Association Head Quarters, Hyderabad</p>	<p>Administrative Offices for their disposal. The Committee may also refer such cases as to be decided at LHO Level, to the Head Quarters of the Association for their disposal.</p> <p>(iii) The AO Level Committees will meet at quarterly intervals at their respective AO Level Head Quarters or at any convenient centre and review all the matters handled by them and they will send reviews in brief to Association Head Quarters, Hyderabad</p>	Consequential amendment.
6.	<p>10(v) DONATIONS/CONTRIBUTIONS:</p> <p>b) An imprest Account of Rs.1,000/- will be maintained by each Regional Secretary and replenishment will be made by the Head Quarters in sum of Rs.500/-. The Regional Secretary will render monthly accounts to the Head Quarters.</p>	Deleted	Due to abolition of the post of Regional Secretary.
7.	<p>10(vii) INVESTMENT OF FUNDS:</p> <p>The Managing Committee will have the authority to deposit the funds of the Association in the State Bank of India and / or Cooperative Credit Societies formed by the Officers/ Employees of State Bank of India and such accounts will be operated upon by any two persons jointly out of the following office-bearers; the Treasurer/ Assistant Treasurer should invariably be one party to all draws.</p>	<p>10(vii) INVESTMENT OF FUNDS:</p> <p>The Managing Committee will have the authority to deposit the funds of the Association in the State Bank of India alone and such accounts will be operated upon by any two persons jointly out of the following office-bearers; the Treasurer/ Assistant Treasurer should invariably be one party to all draws.</p>	In terms of Societies Act

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
	<p>1) President / Vice-President 2) General Secretary / Deputy General Secretary (Head Quarters) 3. Treasurer/Assistant Treasurer</p>	<p>1) President / Vice-President 2) General Secretary / Deputy General Secretary (Head Quarters) 3. Treasurer/Assistant Treasurer</p>	
8.	<p>12. MEETINGS OF THE MANAGING COMMITTEE: QUORUM: Nine members personally present shall constitute quorum for a Managing Committee Meeting and if the quorum is not formed within 30 minutes of the appointed. The Meeting may be reconvened after the adjournment. For an adjourned meeting, no quorum is required.</p>	<p>12. MEETINGS OF THE MANAGING COMMITTEE: QUORUM: 1/3rd of Managing Committee members personally present shall constitute quorum for a Managing Committee Meeting and if the quorum is not formed within 30 minutes of the appointed Time. The Meeting may be reconvened after the adjournment. For an adjourned meeting, no quorum is required.</p>	Consequential amendment.
9.	<p>17. DUTIES OF THE OFFICE-BEARERS: 2(b) Vice-Presidents (Network): They shall look after the affairs of the respective Network in co-ordination with the Deputy General Secretaries of the Administrative Offices.</p>	<p>17. DUTIES OF THE OFFICE-BEARERS: 2(b) Vice-Presidents (AO): They shall look after the affairs of the respective AO in co-ordination with the Deputy General Secretaries of the Administrative Offices.</p>	Consequential amendment
10.	<p>5. Deputy General Secretary Network: He will look after the problems / grievances referred to him by the members of the concerned Network. He will represent the problems / grievances of the members to the Management at the respective AO and he will keep informed of the developments in the Network from time to time to the Head Quarters of the Association.</p>	<p>5. Deputy General Secretary (AO): He will look after the problems / grievances referred to him by the members of the concerned Administrative Office (AO). He will represent the problems / grievances of the members to the Management at the respective AO and he will keep informed of the developments in the AO from time to time to the Head Quarters of the Association.</p>	Consequential amendment

Sl. No.	EXISTING BYE-LAW	PROPOSED BYE-LAW	RATIONALE
11.	8. NEW BYE-LAW	8. ASSISTANT GENERAL SECRETARIES: Assistant General Secretaries shall assist the General Secretary / Deputy General Secretary at Head Quarters/ Administrative Offices respectively.	Consequential amendment on creation of the posts of Assistant General Secretaries.
12.	9. NEW BYE-LAW	9. ORGANISING SECRETARIES: Organising Secretaries shall organize in the area entrusted to them and assist the General Secretary / Deputy General Secretary / Assistant General Secretaries at Head Quarters/ concerned AO respectively.	Consequential amendment on creation of the posts of Organising Secretaries.

BANK NEWS

DOORSTEP BANKING SERVICES (THROUGH PSB ALLIANCE) FREE SERVICES TO SENIOR CITIZENS

Circular No. NBG/PBU/LIMA-MISC/6/2024 - 25 dated : 16-05-2024

We refer to e-Circular No. NBG/PBU/LIMA-MISC/12/2020-21 dated 09.09.2020 on Launch of PSB Alliance-Doorstep Banking services.

PSB Alliance Pvt. Ltd. **(PSBA)** has extended a common platform to provide an array of doorstep banking services to the customers of 12 Public Sector Banks including SBI, under the aegis of IBA since 09.09.2020.

The following services are being provided to individual customers by bank through PSB Alliance Pvt Ltd:

TABLE 1

	a) Pick up Services (From Customer and deliver to Branch)		b) Delivery Services (Pick up from Branch and deliver to Customer)
1	Cheques/Instruments for Collection / Clearing	1	Cash Withdrawal
2	Cheque Book Requisition Slip	2	Statement of Account
3	IT / Govt. / GST Challan with Cheque	3	Term Deposit Advice
4	Standing Instructions	4	TDS & Form 16 Certificate Issuance
5	Life Certificate	5	Pre-paid Instrument / Gift Card
6	Nomination Form	6	Demand Draft, Pay Orders
7	Fund Transfer Request		

As an initiative aimed at enhancing accessibility to banking services for senior citizens of the bank, it has decided that doorstep banking services will be provided free of charge to senior citizens through PSB Alliance Channel. By eliminating the cost barrier associated with doorstep banking services, we intend to empower our senior citizens to manage their finances independently.

Presently, free DSB services will be provided in respect of all 13 services (Table 1) to the Senior Citizens through PSB Alliance, where the services of PSB Alliance are available.

Going forward the facility will be extended to cover the branches as and when PSB Alliance expands their footprints to cover the remaining branches/centres.

The free services can be availed by Senior Citizens through below mentioned channels only :

Vendors	Mobile App	Website	Toll Free No
1. M/s. Integra Microsystems Pvt Ltd	DSB Mobile App	www.psballiance.com	18001213721
2. M/S BLS International services Limited			

By leveraging DSB through above mentioned channels, we aim to bring banking services directly to the doorsteps of our senior citizens, ensuring that their financial needs are met with utmost convenience and security.

INDICATIVE FORM NO.16 PART-B & PART-A (DOWNLOADED FROM TRACES SITE) AND FORM NO. 12BA OF EMPLOYEES & PENSIONERS FOR THE FINANCIAL YEAR 2023-24

Letter No. GITC/CGM-IT-CHANNELS & OPS/HRMS/BKB/15 dated : 14-06-2024

With reference to the above, we advise that the indicative FORM NO.16 (PART-B) 8i. FORM NO. 12BA for the Financial Year (FY) 2023-24 has been made available through HRMS Portal as mentioned below:-

- A. For active employees (including contractual employees) posted at Branch/Office:-
 - In HRMS Portal of BMs/Authorized Officers & 4in1 Approvers of the Branch/Office where the employee was posted as on 31.03.2024, under the path **Manager Approvals → Earnings/ Salary Tile → Form 16 Part-B/Form 12BA Tile → Form 16 Part-B & Form No. 12BA.**
- B. For the employees who have been posted to foreign offices during the FY 2023-24:-
 - In HRMS Portal of BMs/Authorized Officers & 4in1 Approvers of the Branch/Office from where the employee had drawn his/her last Indian salary, under the path **Manager Approvals → Earnings/Salary Tile → Form 16 Part-B/Form 12BA Tile → Form 16 Part-B & Form No. 12BA.**
- C. For the employees for whom the payment was made till the date of retirement during the FY 2023-24 (other than pensioners):-
 - In HRMS Portal of BMs/Authorized Officers & 4in1 Approvers of the Branch/Office from where the employee had drawn his/her last salary, under the path **Manager Approvals → Earnings/ Salary Tile → Form 16 Part-B/Form 12BA Tile → Form 16 Part-B & Form No. 12BA.**
- D. For Pensioners (including e-ABs Pensioners)
 - In HRMS Portal of BMs/Authorized Officers of pension disbursing branch for March 2024 under the path **Manager Approvals → PF/Pension/PF/Gratuity Tile → Form 16 for Pensioners Tile → Form No. 12BA & Form 16 Part-B.**

2. In this connection, we refer to e-Circular No. CDO/P&HRD-PM/60/2023-24 dated 16th March 2024 and request you to arrange to inform all the **DDOs (i.e. Branch/Office/OAD Heads)** of your Circle/Payroll to ensure that **FORM NO.16 & FORM NO. 12BA** is made available to all those employees who were posted at the Branch/Office as on 31st March 2024 and to the employee(s) who were retired/resigned (other than pensioners) or posted to foreign office during the FY 2023-24 and had drawn his/her/their last salary from that Branch/Office/OAD. Please also inform all the DDOs of pension paying branch to ensure that **FORM NO.16 & FORM NO. 12BA** is also made available to the pensioners who have drawn the pension for the month of March 2024 from their branch. **FORM NO. 12BA** is to be issued to the pensioners who retired during the FY 2023-24.

3. While issuing the **FORM NO.16 (PART-B)** the DDOs should ensure that **FORM NO.16** is issued to the employees/pensioners after due authentication and verification of the details of both Part of the **FORM NO.16 (i.e. PART A & B)** in accordance with the provisions of section 203 of the Income Tax Act, 1961 &

Circulars issued by Income Tax Department from time to time. **The PART-A of the FORM NO.16 is digitally signed by the authorised officer of FRT Department, CC, Mumbai and PART-B is digitally signed by the nominated officer of HRMS Department, GITC, Navi Mumbai. The FORM NO. 12BA is to be signed by the DDOs before issuing to the employees/pensioners.** Please also advise the DDOs to ensure compliance of the instructions given in the e-Circular No. CDO/P&HRD-PM/60/2023-24 dated 16th March 2024. The DDOs should issue the FORM NO.16 after validating the digital signatures. Manual for validating digital signature is annexed and the same is also available in HRMS Portal. Further, copy of this letter is also available in HRMS Portal.

4. As per CBDT Circular No. 20/2020 [F.No. 275/192/2020-IT(B)] dated 03.12.2020, PART-A of the FORM NO.16 which is a statement of Income Tax deducted by the employer from the salary/pension of the employee/pensioner, is generated centrally by the FRT Department, CC, Mumbai and made available by them in Branch Folder as well as through CBS in TAX CPC App. Further, PART-A of the FORM NO.16 has also been made available by us in HRMS Portal of individual employee/pensioner.

5. In addition to above, the Circle/Payroll HRMS Teams have been given rights of T-Code **ZPCOO_M40_F16N (for employees)** to download the FORM NO. 12BA for the FY 2023-24 for employees of their Circle/Payroll by using the **Variant - FORM12BA_23-24**. Further, Circle PPG Teams have been given rights of T-Code **ZPCOO_M40_F16P (for pensioners)** to download the FORM NO. 12BA for the FY 2023-24 for pensioners of their Circle by using the **Variant - FORM12BA_23-24**. Hence, in case, any of the DDO faces a difficulty in downloading FORM NO. 12BA through HRMS Portal, then the HRMS/PPG Teams should provide the same to the DDO after downloading from SAP.

The Circle/Payroll HRMS Teams (for employees) & Circle PPG Teams (for pensioners) will ensure to take a data dump of the FORM NO. 12BA in PDF format, for future use as is being done hitherto, because at a later date the retro accounting may alter the FORM NO. 12BA available in the HRMS system. Manual for downloading Form No. 12BA in bulk is attached.

6. As issuance of FORM NO.16 is a statutory requirement for the employer and it has to be issued within the stipulated time, therefore please instruct the DDOs (i.e. Branch/Office/OAD Heads) to download the FORM NO.16 (PART-B) and FORM NO. 12BA from HRMS Portal and to issue to the employees/pensioners of their Branch/Office and to the employee(s) who were retired/resigned (other than pensioners) or posted to foreign office during the FY 2023-24 and had drawn his/her/their last salary form that Branch/Office/OAD. **It is pertinent to mention here that PART-A & PART-B of FORM NO.16 downloaded from the TRACES Site should only be issued to the employees/pensioners because, only the FORM NO.16 downloaded from the TRACES Site are valid. Hence, any manual correction should not be done in these forms.** The details of any payment made manually outside HRMS and not updated in the HRMS System before final processing of salary/pension for the month of March 2024, should be advised to the HRMS Department, GITC as per the procedure given in the attached SOP for filing of correction statements with Income Tax Department so that revised FORM NO.16 can be generated through TRACES Site for providing to the concerned employee/pensioner.

7. Under the Rule 26C read with section 192(2D) of the Income Tax Act obtaining a declaration under FORM NO.12BB from employees/pensioners is a mandatory requirement. **Hence, please instruct the DDOs to obtain declaration in the prescribed FORM NO.12BB from the concerned employee/**

pensioner along with evidence/proof/particulars of claims for exemption of Income Tax made by them under different heads of Income Tax Act/Rules.

Further, as per section 192 (2D) read with the rule 26C, it is mandatory for the DDOs to obtain details/evidence in respect of claim of exemption for leave travel concession or assistance before allowing the said exemption. The relevant form for furnishing details by employee is FORM NO.12BB.

8. Please also instruct the DDOs to verify the details declared in the Investment Declaration Form (IDF) by the individual employee and to obtain evidence of declared investments by him/her before issuing PART-B of FORM NO.16 (digitally signed by the nominated officer of HRMS Department, GITC, Navi Mumbai) & FORM NO.12BA (to be signed by the DDO of the respective Branch/Office/OAD) to him/her. The DDOs must maintain proper record of digitally signed office copy of the FORM NO.16 and duly signed FORM NO. 12BA for future requirement if any.

9. The employees/pensioners who have not claimed any exemption/deductions against any investment may be provided copy of the FORM NO.16 & FORM NO.12BA, through their given e-mail ID as per their request. Further, if any employee/pensioner is willing to submit scanned copies of IDF, FORM NO.12BB and proof of investments through mail then, copy of the FORM NO.16 & FORM NO.12BA may be provided to them after due authentication of scanned copies of IDF, FORM NO.12BB and proof of investments by the DDO.

10. Although FORM NO.16 (PART-B) is digitally signed by the nominated officer of HRMS Department, GITC, Navi Mumbai, the DDOs (i.e. Branch/Office/OAD Heads) are overall responsible for Salary & Income Tax related matters of the employees who have drawn salary and perquisites from their Branch/Office/OAD in terms of the Bank's extant instructions and also given in the e-Circular No. CDO/P&HRD-PM/60/2023-24 dated 16th March 2024.

NOMINATION FACILITY TO STAFF PENSIONERS FOR SETTLEMENT OF UNDISBURSED PENSIONARY DUES AND AMENDMENT IN SBI EMPLOYEES' PENSION REGULATIONS, 2014

Circular No. CDO/P^HRD-PPFG/14/2024-25 dated : 14-06-2024

Nomination facility for Staff Pensioners for settlement of undisbursed pensionary dues was approved by the Central Board of the Bank in its meeting dated 04.02.2021 and 04.08.2021, necessitating amendments in SBI Employees' Pension Fund Regulations, 2014.

2. State Bank of India Employees' Pension Fund (Amendment) Regulations, 2024 has been published in the Gazette of India on 20.03.2024 and a new regulation 23A - Nomination, has been inserted in the State Bank of India Employees' Pension Fund Regulations, 2014. Details of the nomination facility and process to be followed by the staff/ pensioners/ branches is attached as Annexure — 'A'.

3. Nomination is not mandatory but optional at the discretion of the employees / pensioners. To register for the nomination, an application in Form 'A' has to be submitted in triplicate, one copy each to be retained at pension paying branch, Circle PPG and PPG-AMC, Kolkata. Specimen copy of application - Form 'A' for making nomination under sub-regulation (1) or (2) of Regulation 23(A) is attached as Annexure-'B'.

Annexure 'B'

FORM — A
[See regulation 23A]

(To be submitted in triplicate)

The Trustees of the State Bank of India Employees' Pension Fund,
(Through the Branch Manager,
State Bank of India

(Name of Branch and Branch Code))

I (Name of the Member of
State Bank of India Employees' Pension Fund) hereby nominate the person named below under
regulation 23A of the State Bank of India Employees' Pension Fund Regulations, 2014 to receive the
moneys under sub-regulation (1) of said regulation 23A in those circumstances specified in proviso to
sub-regulation (1) or sub-regulation (2) of said regulation 23k.

1. Name and address of the nominee	
2. Relationship with the member	
3. Date of birth of the nominee	
4. Name and address of the person who may receive the moneys during the minority of the nominee (if the nominee is minor)	

I hereby declare that there is no person eligible to receive family pension in respect of me and accordingly
I make the above nomination.

(Applicable where the nomination is made under sub-regulation (2) of regulation 23A)

Place :

Date :

Signature or thumb impression
and the name of the member

Witness's Signature:

Name and Address:

Certified that application/nomination has been received from
(Name of the member) whose address is

Place :

Date :

Signature of Branch Manager
Branch Name, Address and Seal:

ADMISSION OF NEW MEMBERS - MAY 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	19245	Suryanarayana G.V	Hyderabad
02	19246	Mohan Nagaraju	Siddipet
03	19247	Padmavathi Koppanur	Hyderabad
04	19248	Jyothi Rayaprolu	Hyderabad
05	19249	Premji Vizzapu	Hyderabad
06	19250	Venkata Nageswara Rao Pothapragada	Hyderabad
07	19251	Suresh Vure	Hyderabad
08	19252	Benady M	Hyderabad
09	19253	Jyothi K V V S N	Rangareddy Dist.
10	19254	Asra Khan	Hyderabad
11	19255	Ramakumar Yalamuru	Hyderabad
12	19256	Jaidev Dave	Hyderabad
13	19257	Satyanarayana Murty Dhulipala	Secunderabad
14	19258	Ramesh Nath Mishra	Lucknow
15	19259	Raghavendra Rao	Hyderabad
16	19260	Rama Rao S S V S S	Hyderabad
17	19261	Sivarama Krishna Prasad P	Hyderabad
18	19262	Venkata Ramana Murthy	Hyderabad
19	19263	Meena Sudhakar Vedula	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	5331	వి.యస్.కె.చైతన్యరావు	03.06.1941	హైదరాబాద్
02	4500	శిష్ట.సత్యనారాయణమూర్తి	20.06.1941	హైదరాబాద్

Life's battles don't always go to the stronger or fater man; but sooner or later the man who wins is the one who thinks he can!. - ANON

స్వాగతం

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

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	K Anantha Padmanabha	Supervising	LHO Hyderabad
02	Sunku Prasad	Supervising	LHO Hyderabad
03	Venkata Shivram Prasad M	Supervising	LHO Hyderabad
04	Balanand Ampili	Supervising	LHO Hyderabad
05	Murali Krishna Dasarathi	Supervising	LHO Hyderabad
06	Ajay Kumar Gupta	Supervising	LHO Hyderabad
07	Mohammed Omar	Sub Staff	LHO Hyderabad
	AO/BRANCHES		
08	Jitendra Reddy Katkuri	Supervising	ACB, Mahaboobnagar
09	DMJR Vijaya Kumari	Supervising	AO Hyderabad
10	Hari Babu M	Supervising	AO, Hyderabad
11	Bala Subramnyam Togarrathi	Supervising	AO, Nizamabad
12	Tangellamudim Raj Kumar	Supervising	AO, Warangal
13	Laxman Komuram	Supervising	AO, Nizamabad
14	Ramesh Kumar Pullella	Supervising	FIMM RACC, Warangal
15	Ravi Shankar Bhamidipati	Supervising	Habsiguda, HYD
16	Indira Nori	Supervising	LCPC, Hyderabad
17	Ramesh Kumar P	Supervising	RACC Shadnagar
18	Jaganmohan Rao Batchu	Supervising	RACPC Madhapur, HYD
19	Mahesh Madhukar Rao H	Supervising	RASMECCC, Khammam
20	Radhakrishna Sanka	Supervising	SAM Br, Secunderabad
21	Kalaga VRL Sekharam	Supervising	SARB, Hyderabad
22	Venkata Sitarama Sesha Sai E	Supervising	SCAB, Hyderabad
23	Ambrose Jude Lazarus	Supervising	SCAB, Hyderabad
24	Ramesh Balkiram	Clerical	Agapura, HYD
25	Padmaja Nadimpalli	Clerical	CCPC, Hyderabad
26	Narsimhulu Pusa	Clerical	Jangaon
27	Suddala Narasaiah	Clerical	Karimnagar
28	Muralidhar Jadam	Clerical	Kushaiguda, HYD
29	Vijaya Lakshmi Kota	Clerical	LCPC, Hyderabad
30	Sreenivasa Murthy Kuppa	Clerical	LCPC, Hyderabad
31	Harinarayana Vempati	Clerical	Main Br, Khammam
32	Lalitha Subramanian	Clerical	Mehidipatnam, HYD
33	Sanad Kusuma	Clerical	Nayeemnagar, Hanumakonda

S.No.	Name (Sarvashri / Smt.)	Category	Branch
34	Rajendra Singh Kathait	Clerical	S D Road, Secunderabad
35	Varudhini Muthyala	Clerical	Viduth Soudha, HYD
36	Laxmi Chintakindi	Sub Staff	Chandanagar, HYD
37	Basher Abdul	Sub Staff	Gudimalkapur, HYD
38	Ajji Saheb Shaik	Sub Staff	Hyderabad University Campus
39	Pullanna Madiga	Sub Staff	kodad
40	Vijayalaxmi Varadi	Sub Staff	Mahabubgunj, HYD
41	Laxman Dopokor	Sub Staff	Nirmal
42	Bikshapathi Kummari	Sub Staff	Osmania General Hospital, HYD
43	Sukumar C P	Sub Staff	PBB Kukatpalli, HYD
44	Shaik Mohammad Iqbal	Sub Staff	Raj Bhavan Road, HYD
45	G Girija	Sub Staff	Rajendranager
46	Laxmi Bai Jajala	Sub Staff	Secunderabad

EX-GRATIA - DONATIONS : M.C. MEMBERS

01	07419	A.Ramesh Babu	3,400/-
02	17076	N.Radhakrishnan	1,100/-
03	08169	M.S.Mohan Rao	2,000/-
04	11623	D.Krishna Kumar	3,000/-
05	11947	P.Nanda Kishore	2,500/-
06	15891	P.Bhaskara Rao	1,400/-
07	15441	K.Murali Krishna	1,400/-
08	05000	N.Sai Baba	3,001/-
09	15926	G.Mohan Raja	1,600/-
10	15459	K.Srinivasudu	1,400/-
11	08481	M.Ashok Kumar	2,500/-
12	13158	V.V.Rao	1,400/-
13	15670	K.Janardhana Rao	1,500/-
14	18774	B.Purushotham	1,200/-
15	16794	Jakka Satyanarayana	1,100/-

SPECIAL DONATIONS

S.No.	L.M. No.	Name	Rupees
01	6128	D.Prahlada Rao	20,000
02	14676	G.G.K.Murthy	10,000
03	16602	A.V.S.Rama Rao	10,000
04	11869	Shobha Narasimha Bhat	5,000
05	3126	G.V.Subbaiah Chetty	5,000

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

EX-GRATIA - DONATIONS : MEMBERS

01	2253	B.Balaji Singh	4,000/-	43	14063	B.Guruvulu	1,000/-
02	14273	Panchaseela G.	3,000/-	44	18199	L.Satyanarayana Sarma	1,000/-
03	1070	G.M.K.Rao	2,700/-	45	10123	D.Raghavendra Rao	1,000/-
04	11810	G.V.S.Prasad	2,200/-	46	19002	Y.Lalitha	1,000/-
05	2944	Ganti Seshagiri Rao	2,000/-	47	19110	Medha Bhaway	1,000/-
06	13541	Peyyati Ranga Rao	1,850/-	48	19122	Ch.V.S.Narasimha Rao	1,000/-
07	19092	Sudhakar Rao	1,700/-	49	9479	B.Raghurama Rao	1,000/-
08	19092	P.Padmaja	1,700/-	50	1415	M.Vidyamani	1,000/-
09	3174	Mohan Das Gandhi	1,700/-	51	7484	K.Lakshminarayana	1,000/-
10	9508	J.Har Kumar	1,600/-	52	14237A	P.Maheswari	1,000/-
11	6878	T.Babu Rao	1,600/-	53	1836	Sambasiva Rao C	1,000/-
12	1908	B.Chinnabai	1,500/-	54	14089	TT.Radha Kumari	1,000/-
13	13097	B.Narasayya	1,500/-	55	16411	Veeraju P.	1,000/-
14	8372	N.K.Sasry	1,500/-	56	9522	V.B.R.K.Murthy	900/-
15	7347	M.V.R.Mohan Rao	1,500/-	57	14549	K.V.Ramanaiah	850/-
16	5565	T.V.K.Appa Rao	1,500/-	58	15507	Veeranna Holiga	800/-
17	6274	Y.V.S.N.Murthy	1,500/-	59	12911	P.Somasekhar	800/-
18	8479	D.R.Gurunadha Rao	1,500/-	60	14491	Suresh BS	750/-
19	6344	A.Damoadaram	1,500/-	61	15531	Rajendra Kumar	750/-
20	7646	Talluri Sriramulu	1,450/-	62	13636	K.V.S.Nagaraju	750/-
21	6147	K.Kodanada Ramaiah	1,450/-	63	15322	Mohd. Khaja	750/-
22	13993	Narayana Rao GVV	1,400/-	64	13951	Sriramulu	750/-
23	14746	V.Damayanthi	1,400/-	65	9663	Md. Abdul Hafeez	750/-
24	14162	S.Srinivasa Sastry	1,400/-	66	17201	Asad Siddiqui	750/-
25	13427	G.Saibaba	1,400/-	67	14267	M.Saibaba	700/-
26	13283	A.Veerabhadra Rao	1,400/-	68	13037	V.Chandra Kumari	700/-
27	10156	A.Nagabhushana Rao	1,300/-	69	13842	D.Prem Raj	700/-
28	10369	D.T.S.Srimannaryana	1,300/-	70	18864	Ananth Mehar	700/-
29	17204	M.Nageswara Rao	1,300/-	71	18879A	S.Ramulu	600/-
30	9789	J.Patanjali Sasry	1,300/-	72	16782	S.Damodar	600/-
31	13610	Ramanuja Chary Pallam	1,250/-	73	18726	N.Venu Madhav	600/-
32	15081	K.Ram Mohan Rao	1,200/-	74	17539	V.Neelakanta	600/-
33	17087	Subha Ponnada	1,116/-	75	17687	Vempati Venkata Ramana	550/-
34	10789	K.Suryanarayana	1,116/-	76	18107	P.Krishna Murthy	550/-
35	9946	G.B.Devender Yadav	1,100/-	77	17734	V.Aparna	550/-
36	11973	D.Lakshminarayana	1,100/-	78	16210	S.Sudha Sree	516/-
37	15711	G.Purushotham	1,100/-	79	9093	Y.Yadagiri	500/-
38	19149	K.Subba Lakshmi	1,001/-	80	15330	G.Venkatesham	500/-
39	18954	Tirumala Srinivas	1,001/-	81	15520	A.Durgaiah	500/-
40	15007	B.Rama	1,001/-	82	10107	D.V.S.N.Raju	500/-
41	19112	Geeta Rao	1,000/-	83	15229	Sankar Putta	500/-
42	14225	G.Seshagiri Rao	1,000/-	84	14342	W.Venkata Ramana	500/-
				85	17086	Pratapa Jaya Shankar	450/-

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	17101	D.Venkata Ramani (FP)	780502	9849144224	25-05-2024	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	14676	G.G.K.Murthy	-	3,000	-	-
02	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.

DONATIONS

Rs. 2,000/- S/s. 10369-D.T.S.Srimannarayana, 3224-V.V.Satyanarayana Murthy, 1100-U.Kesava Rao, 11155-Krishna Murthy V, 12327-Parameswaran Anantharaman, 6194-C.Ramesh, 16013-Venugopal, 1836-Sambasiva Rao C, 15656-Ameerajan Shaik, 16411-Veeraju P, 3422-V.V.Rama Sama, 10515-Rama Mohan Rao K, 13885-N.Savithri, 3608-K.Venugopala Rao, 1415-M.Vidyamani, 11028-N.Vasanth Kumar, 1613-V.Venugopal, 17539-V.Neelakanta, 18954-Tirumala Srinivas, 7807-Varanasi Aravind, 11623-D.Krishna Kumar.

CONTRIBUTIONS ANNUAL GENERAL MEETING - SBIPA HC

Rs. 501/- S/s. 18089-D.Satynarayana, 19019-M.V.Shivaram.

Rs. 500/- S/s. 14063-B.Guruvulu.

Rs. 300/- S/s. 11065-Sudhakar Sastry, 14267-M.Sai Baba, 18864-Ananth Mehar, 18726-N.Venumadhav, 07684-A.Padmavati, 13283-A.Veerabhadra Rao.

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EDITORIAL BOARD**Sri N. Radhakrishnan**

Chairman

Mobile : 98485 25214

E-mail : raadha60@gmail.com

Sri A. Ramesh Babu

General Secretary

Mobile : 98493 81995

E-mail : sbipahc@gmail.com

Members

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CONTENTS

01. Read & Learn	1 - 3
02. Beware of Cyber Crime	4 - 5
03. Letter to FSBIPA	6 - 7
04. Kudos Dear Members	7
05. Federation News	8 - 13
06. SBIPAHC Amendments to Bye-laws	14 - 21
07. Bank News	22 - 26
08. Admission of New Members	27
09. సమాన్వ పూర్ణ చంద్రుల దర్శనము	27
10. స్వగతం	28 - 29
11. Contributions	29 - 31
12. Obituary	31

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From :

SBI PENSIONERS' ASSOCIATION**HYDERABAD CIRCLE,**

C/o. SBI Buildings,

Bank Street, Koti, Hyderabad - 500 095.

PHONE : 040-27671603

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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