



SBI PENSIONERS' NEWS BULLETIN

ఎస్.బి.ఐ. పన్నునర్తీ న్యూస్ బులెటెన్

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January 2024



READ & LEARN



HEALTH CONDITION OF SENIOR CITIZENS (IN GENERAL)

1. The health, in general, may deteriorate with time.
2. Senior Citizens may get ill more frequently and need medical attention on regular basis.
3. The body's immunity falls, as you get older resulting in illnesses.
4. An old person is more likely to get admitted in a hospital than a younger person due to failing health conditions, low stamina, reduced strength, etc.
5. Many old people require surgeries - From cardiac operations to joint replacements and Surgery is expensive.

HEALTH INSURANCE COVER FOR SENIOR CITIZENS IN MARKET :

Majority of the Insurance providers offer Health Insurance cover to a Senior Citizen only upto 65 years of age.

HIGHER PREMIUM :

A higher premium is attached with a senior citizen health insurance cover due to the reasons mentioned above under S. No.1 to 5.

NEED FOR HEALTH INSURANCE :

- ❖ Health insurance helps to reduce medical costs, making health care more affordable and thus more accessible.
- ❖ To cover essential health benefits critical to maintaining your health and treating illness and accidents.
- ❖ Health insurance helps pay the costs for medical care that you or covered dependents receive. To protect yourself from unexpected, high medical costs.
- ❖ Health insurance can help you fight life style diseases, safeguard your family, deal with medical inflation, and protect your savings.
- ❖ Enrolling in high-quality health insurance can help you avoid large medical bills that can cause financial hardship and even medical bankruptcy.

SALIENT FEATURES OF SBI HEALTH ASSIST (POLICY-B) :

- High-quality health insurance;
- Available at a nominal premium when compared to other Group Health Insurance Plans in India;
- Higher coverage at a lower premium;
- Coverage of insurance irrespective of age – even beyond 65 years.
- Bank provides Subsidy of Rs. 8,672- for all Pensioners above 70 years of age (as on 16.01.2024) and all Family Pensioners irrespective of their age.
- Medicines worth Rs.12,000/- provided by Bank under e-Pharmacy.
- For details of premium and coverage, please refer Annexure-V of e-Circular No. CDO/P&HRD-PPFG/43/2003-24 dated 29 Dec, 2023.

SALIENT FEATURES OF DISEASE WISE CAPPING UNDER SBI HEALTH ASSIST (POLICY-B)

The maximum liability under the 8 major diseases shall be restricted as per the table given below for each member of the family for each hospitalization:

Sl. No.	Surgical Procedure + Implant (if any) + Post Pre & Hospitalization expenses (subject to limit of 10% of Base Sum Insured for each hospitalization)	Limits for Basic Sum Insured of Rs. 3 lacs	Limits for Basic Sum Insured of Rs. 5 lacs
1	Angioplasty	2,00,000	2,25,000
2	CA BG	4,00,000	4,50,000
3	Cataract	45,000	50,000
4	Cholecystectomy	1,00,000	1,25,000
5	Hernia involving single repair	1,00,000	1,25,000
6	Knee Replacement – Unilateral	2,00,000	2,25,000
7	Knee replacement –Bilateral	4,00,000	4,50,000
8	Prostrate (other than treatment of Prostate Cancer)	1,00,000	1,25,000

In case of CA BG & Knee replacement – Bilateral for a Base Sum Insured of Rs. 3 lacs, the balance amount of Rs. 1 lakh would be paid from Super Top Up.

In case of complications arising out of any of the above capped ailments or if there is a multiple surgery involving any of the above capped ailments under the same hospitalization, the cost of such additional procedure would be considered separately as per actuals within the total sum insured.

COVERAGE :**i. Dental Treatment :**

Both the policies will cover Root Canal Treatment (RCT) with a limit of Rs. 7,500/- per annum per family. It includes RCT and other associated expenses e.g., extraction, filling, crowning, restoration, casting etc. However, these associated expenses are not covered on standalone basis. The amount fixed is overall limit for the entire family unit not forming part of domiciliary treatment but within the total Sum Insured.

ii. Congenital Anomalies :

Expenses for Treatment of only Congenital Internal defects & anomalies are covered under the policy. Congenital external diseases are not covered.

iii. Psychiatric diseases :

The expenses incurred for treatment of psychiatric and psychosomatic diseases will be covered under the IPD as well as under domiciliary treatment (Domiciliary treatment is applicable for SBI Health Care Policy members only)

iv. Nursing :

The policy will pay for the services of actual charges of qualified & registered Nurse benefit for the medically necessary provision of continuing care at the Member's Home immediately following Hospitalization for a maximum number of 90 days on submission of proper serial numbered receipt and subject to maximum of 10 % of Base Sum Insured of each hospitalization. It should be prescribed by the same doctor and for the same accident / injury for which Hospitalization took place subject to limit of Rs. 1000 per day.

SALIENT FEATURES OF CRITICAL ILLNESS COVER UNDER SBI HEALTH ASSIST (POLICY-B)

An optional Critical Illness cover for Rs. 5.00 lakhs was provided in the policy for the undernoted fourteen specified diseases :

- | | |
|--|--|
| 1. Stroke resulting in permanent symptoms | 2. Cancer of specified severity |
| 3. Kidney failure requiring regular dialysis | 4. Major organ / bone marrow transplant |
| 5. Multiple sclerosis with persisting symptoms | 6. Open chest CABG (Coronary Artery Surgery) |
| 7. First Heart attack | 8. Coma of specified severity |
| 9. Heart valve replacement | 10. Permanent paralysis of limbs |
| 11. Motor neuron disease with permanent symptoms | 12. Aorta Graft surgery |
| 13. Total blindness | 14. Open heart replacement or repair of heart valves |

The premium applicable for the optional Critical Illness cover is as under :

(Amount in Rupees)

Critical Illness Cover	Basic Premium	GST (@18%)	Gross Premium
5,00,000	14,441.00	2,599.38	17,040.00

Other terms & conditions for availing Critical Illness cover shall be as under :

- Critical Illness Cover will not be available separately and can only be taken with Basic and Super Top up covers taken together.
- Entry shall be available only upto the age of 65 (as on 16.01.2024).
- However, renewals can be done beyond 65 years on a continuous basis.
- There will be a waiting period of 90 days and surviving period of 30 days under the policy.
- Members who have opted for Critical Illness Cover in the past may continue to take the cover. Waiting period of 90 days will not be applicable to such members.
- Pre-existing ailments will not be covered under the Critical Illness Cover.
- Critical Illness Cover will be available only to the primary member and not to spouse / dependent.
- In an event of the insured person being diagnosed with one of the critical illnesses defined in the policy after the lapse of waiting period of 90 days and surviving period of 30 days, the Insurance Co. would pay the full sum insured under the critical illness cover to the insured member. Thus, for a claim to be admissible under Critical Illness cover, two conditions have to be complied with (i) no claim would be admissible for first 90 days and (ii) After the waiting period of 90 days, if the insured is diagnosed with any of the 14 listed ailments and survives for 30 days after the first detection of the disease, total cover amount (Rs. 5.00 lakhs) under the critical illness will become admissible.
- The Insurance company shall pay the insured person only once in respect of anyone of the covered illness under the policy. The Critical Illness Cover ceases after admission of any claim and no further claim will be admissible under the said Cover.
- However, benefits under the Base plan or the Super Top-up Plan would continue to be available as per the terms & conditions of the said coverage and the available sum insured.
- The option for Critical Illness plan has to be exercised simultaneously with the Base Plan + Super Top-up Plan taken together and the premium for the same is to be paid along with main policy (premium on Super Top-up cover will be paid by the Bank).
- Critical Illness plan cannot be availed at a later date if it is not opted for at the time of enrolment / renewal.

ELECTION COMMITTEE OF STATE BANK OF INDIA PENSIONERS ASSOCIATION AMARAVATI CIRCLE

REGD NO. 230/2021

REGD.OFFICE: D.NO.29-14-59 SBI ADMN OFFICE BUILDINGS, PRAKASAM ROAD, VIJAYAWADA AP.

ELECTION CIRCULAR NO. 4/2023 Dated : 10-01-2024

ELECTIONS FOR THE TRIENNIAL PERIOD JANUARY 2024 TO DECEMBER 2026 ELECTIONS – COUNTING OF BALLOTS

Referring to our circular No.3/2023 dated 18th December 2023, We have conducted the elections on 7th January 2024 as scheduled and the counting of polled votes has been done today. The results are as under:

A. VICE-PRESIDENT (CIRCLE) :

SL. No.	Name of the Contestant	No. of Votes Polled
1	Sri Chaganti Bapayya Pantulu, LM No.10398 Srikakulam	2254
2	Sri Prakasa Sarma Jayanti, LM No.14558 Visakhapatnam	832
3	Invalid Votes	84

RESULT : Sri Chaganti Bapayya Pantulu is declared ELECTED as Vice President (Circle).

B. Vice-President Network – 1 (Visakhapatnam AO& Rajahmundry AO)

SL. No.	Name of the Contestant	No. of Votes Polled
1	Sri M Koteswara Rao, LM No.9406 Visakhapatnam	920
2	Sri M V J Sharma, LM No.7242 Srikakulam	389
3	Invalid Votes	73

RESULT : Sri M Koteswara Rao is declared ELECTED as Vice President Network-1 (Visakhapatnam AO & Rajahmundry AO).

C. DEPUTY GENERAL SECRETARY – VISAKHAPATNAM

SL. No.	Name of the Contestant	No. of Votes Polled
1	Sri Murali Kumar Panchali, LM No.16964 Visakhapatnam	305
2	Sri Shahajad Basha, LM No.12141 Visakhapatnam	525
3	Invalid Votes	43

RESULT : Sri Shahajad Basha is declared ELECTED as Deputy General Secretary – Visakhapatnam.

D. REGIONAL SECRETARY – SRIKAKULAM DISTRICT

SL. No.	Name of the Contestant	No. of Votes Polled
1	Sri Dusi Surya Prakash, LM No.14619 Srikakulam	34
2	Sri Vysyaraju Sasibhushana Raju, LM No.13532 Srikakulam	172
3	Invalid Votes	13

RESULT : Sri Vysyaraju Sasibhushana Raju is declared ELECTED as Regional Secretary – Srikakulam District.

E. REGIONAL SECRETARY – PRAKASAM DT.

SL. No.	Name of the Contestant	No. of Votes Polled
1	Sri Dama Kondaiah, LM No.13406 Kandukur	29
2	Sri Pepala Dasaratha Ramaiah, LM No.13703 Ongole	106
3	Sri Samanthapudi Subba Rao, LM No.24791 Ongole	52
4	Invalid Votes	1

RESULT : Sri Pepala Dasaratha Ramaiah is declared ELECTED as Regional Secretary – Prakasam District.

SD/-

SD/-

SD/-

SD/-

(TKV RANGACHARYULU)

(K RAGHURAM)

(K SRINIVASA MURTY)

(T RAMA SUBBA RAO)

ELECTION OFFICERS

CHIEF ELECTION OFFICER

ELECTION COMMITTEE OF STATE BANK OF INDIA PENSIONERS ASSOCIATION AMARAVATI CIRCLE

REGD NO. 230/2021

REGD.OFFICE:D.NO.29-14-59 SBI ADMN OFFICE BUILDINGS, PRAKASAM ROAD, VIJAYAWADA AP.

ELECTION CIRCULAR NO. 5/2023

Dated : 10-01-2024

ELECTIONS FOR THE TRIENNIAL PERIOD JANUARY 2024 TO DECEMBER 2026

ELECTIONS – FINAL RESULT

Referring to our circular No.3/2003 and 4/2003 of the 18th December 2023 and 10th January 2024 respectively, we advise that the following Members are elected to the position mentioned against their name to the Second Executive Committee of our Association for the Triennial Period January 2024 to December 2026.

SL No.	Name of the Contestant	Elected for the position of
1	Sri K S Ramachandra Rao, LM No.13499 Vijayavada	President
2	Sri Chaganti Bapayya Pantulu, LM No.10398 Srikakulam	Vice-President (Circle)
3	Sri PSVS Sarma, LM No.10928 Tirupati	General Secretary
4	Sri Chattu Venkateswara Rao, LM No.13129 Guntur	Deputy General Secretary (HQ)
5	Sri Nori Vamana Murty, LM No.14725 Vijayavada	Treasurer
6	Sri VTV Prasada Rao, LM No.13465 Nuzvid	Assistant Treasurer
7	Sri M Koteswara Rao, LM No.9406 Visakhapatnam	Vice-President Network 1 Visakhapatnam AO & Rajamundry AO
8	Sri P L Prakash, LM No.16274 Tadepalli Gnt Dt	Vice-President Network 2 Vijayavada AO & Guntur AO
9	Sri Mallela Tirupathi Reddy, LM No.12487 Proddatur	Vice-President Network 3 Tirupati AO & Kurnool AO
10	Sri Shahajad Basha, LM No.12141 Visakhapatnam	Deputy General Secretary Visakhapatnam
11	Sri D Adivishnu Murty, LM No.10691 Rajahmundry	Deputy General Secretary Rajahmundry AO
12	Sri Kandula Ramesh Babu, LM No.17038 Vijayavada	Deputy General Secretary Vijayavada AO
13	Sri Munagala Sudhakar, LM No.18140 Guntur	Deputy General Secretary Guntur AO
14	Sri Syed Jaffer Basha, LM No.15283 Tirupati	Deputy General Secretary Tirupati AO

15	Sri S Rama Obulesu, LM No.16329 Kurnool	Deputy General Secretary Kurnool AO
16	Sri Vysyaraju Sasibhushana Raju LM No.13532 Srikakulam	Regional Secretary Srikakulam District
17	Sri Ponugupati Venkata Sanyasi Nehru LM No.16728 Vizianagaram	Regional Secretary Vizianagaram Dt.
18	Sri G Ramakrishna Panth, LM No.11248 Visakhapatnam Sri P Gouri Prasada Rao, LM No.15248 Visakhapatnam	Regional Secretary Visakhapatnam Dt. (Visakhapatnam AO Branches) (TWO POSITIONS)
19	Sri E Subrahmanyam, LM No.9230 Kakinada	Regional Secretary Kakinada RBO & Amalapuram RBO
20	Sri S Sanyasi Rao, LM No.13468 Anakapalle	Regional Secretary Anakapalli RBO & Tuni RBO
21	Sri Vinnakota Mohan Chand, LM No.15932 Rajahmundry	Regional Secretary Rajahmundry RBO & Tadepalligudem RBO
22	Sri Vaddadi Nageswara Rao, LM No.13683 Eluru	Regional Secretary, Eluru RBO
23	Sri Guttula Satyanarayana Murty, LM No.18077 Palakol	Regional Secretary Bhimavaram RBO
24	Sri CHMKV Prasad, LM No.18702 Masulipatnam	Regional Secretary Masulipatnam RBO
25	Sri Kanchu Ravishankar Babu, LM No.15501 Vijayavada	Regional Secretary Vijayavada RBOs
26	Sri Gopaluni Sundara Rao, LM No.13826 Guntur	Regional Secretary Guntur RBO & Narasaraopet RBO
27	Sri Yarasani Venkateswarlu, LM No.17519 Ponnuru	Regional Secretary Tenali RBO & Mangalagiri RBO
28	Sri Pepala Dasaratha Ramaiah, LM No.13703 Ongole	Regional Secretary Prakasam District
29	Sri C Bhaskar Reddy, LM No.3384 Nellore	Regional Secretary, Nellore Dt
30	Sri Amancherla Mrutyun Jaya Prasad, LM No.24719 Tirupati	Regional Secretary, Chittoor Dt
31	Sri S Sadasivan, LM No.17410 Cuddapah	Regional Secretary, Cuddapah Dt
32	Sri P Veera Bhadra Reddy, LM No.18129 Anantapur	Regional Secretary, Anantapur Dt
33	Sri Maddi Krishna Murty, LM No.9928 Kurnool	Regional Secretary, Kurnool Dt.

SD/-
(TKV RANGACHARYULU)

SD/-
(K RAGHURAM)
ELECTION OFFICERS

SD/-
(K SRINIVASA MURTY)

SD/-
(T RAMA SUBBA RAO)
CHIEF ELECTION OFFICER

SBIPAHC - NEW YEAR CELEBRATIONS

Like in the past, New Year was celebrated in the Office premises of the Association at SBI Buildings, Koti on the 1st January 2024. In as much as this celebration was done at the office space given by the Bank for the first time, large number of members participated in the celebrations enthusiastically.

The dignitaries viz. Shri Samir Kumar Sinha, AGM (PPG), Dr. G. Sudhir and Dr. Dharmiah graced the celebrations by their presence. All office-bearers of the Association S/Shri N. Radhakrishnan, President, D. Krishna Kumar & P. Nanda Kishore, Vice-Presidents, A. Ramesh Babu, General Secretary, M.S. Mohan Rao, Treasurer, P. Bhaskara Rao, DGS (HQ), G. Mohan Raja & K. Srinivasudu, Dy. General Secretaries, K. Jagannatha Rao, B. Purushotham, M. Ashok Kumar, J. Satyanarayana, & V.V. Rao, Regional Secretaries were present and exchanged new year greetings with one and all who are present there.

The New Year 2024 was welcomed with a Cake-cutting programme that was done jointly by Shri Samir Kumar Sinha, AGM (PPG), Dr. G. Sudhir, Shri A. Ramesh Babu, General Secretary and Shri N. Radhakrishnan, President.

N. Radhakrishnan, President conveyed New Year wishes and informed about the initiatives taken by the Association towards effective functioning and utilisation of communication mode for disseminating important information to members. He also conveyed that the Pensioners and Family Pensioners were lucky in the year 2023 as many of the long pending issues were cleared and expressed the hope that year 2024 would be bringing further benefits to all the Pensioners and Family Pensioners. President thanked Shri Samir Kumar Sinha, AGM (PPG), Dr. Sudhir and Dr. Dharmiah for gracing the occasion and displaying their affection towards the senior citizens of SBI family.

Shri Samir Kumar Sinha conveyed his new year greetings and wishes to all and praised the office-bearers of the Association for their sincere involvement towards the resolution of issues of Pensioners and Family Pensioners of the Circle. He also said that he feels very happy to observe that SBI Pensioners Association Hyderabad Circle is always in the forefront in representing the issues/problems of Pensioners and Family Pensioners.

Dr. Sudhir said he is with SBI family i.e., employees as well as retired employees for more than three and half decades and expressed his happiness for his long association and also for the reciprocation of love and concern shown to him by the SBI family members. Dr. Sudhir wished that new year should bring more prosperity to pensioners & Family Pensioners and advised every retiree to be more active and healthy in the New Year.

Shri A. Damodaram, Former President, Dr. Dharmiah and Shri D. Krishna Kumar conveyed their best wishes to the entire membership of the Association.

Shri A. Ramesh Babu in his speech conveyed his best wishes to the entire membership and praised the new team of young office-bearers in the effective functioning of the Association. General Secretary further informed that every effort will be made for providing the needy support to all the members in their difficult times and said that the new year would certainly bring more improvements to the Pensioners community.

Shri P Nanda Kishore proposed vote of thanks and thereafter sweets and chocolates were distributed to all those who were present and the celebrations ended with a joyous note.

Few photographs taken on the occasion are published in next page.



నూతన సంవత్సర 2024 శుభాకాంక్షలు

2023 సంవత్సరానికి గుడ్ బై చెబుతూ, కొత్త సంవత్సరంలోకి అడుగుపెట్ట బోతున్నాం. SBI Pensioners సంబంధించి 2023 ఒక శుభ సంవత్సరం.

1) అజాద్ కా అమృత మహోత్సవ్, 75 సం. రాల స్వతంత్ర భారతావని ఉత్సవాల సందర్భంగా మన బ్యాంకు 75 సం.లు నిండిన పెన్షనర్లు అందరికీ Ex Gratia రూపంలో బ్యాంకుడే, 1.7.23 న SBI Salute పలికింది.

2) 31.7.23 నుండి రిటైర్ అవుతున్న మిత్రులందరికీ Memento on Retirement Gift రివైజ్ అయింది.

3) 1.11.2002 కి ముందు రిటైరైన పెన్షనర్లు అందరికీ 100% Dearness Relief న్యూట్రలైజ్ చేసి, October, 23 నుండి payment చేయటం జరిగింది.

4) ఎప్పట నుంచో అపరిష్కృతంగా ఉన్న 50% Pension to All, కోర్టు నియమించిన కమిటీ ద్వారా SBI లో పరిష్కార మైంది.

5) 7.12.23 న, IBA, UFB, U ల మధ్య కుదిరిన ఒడంబడిక ద్వారా పెన్షన్ తీసుకుంటున్న మిత్రులందరికీ మంత్రి ex-gratia paymentకి అంగీకారం

6) పెన్షనర్ల సమస్యల పరిష్కార దిశలో, బ్యాంకు పెన్షనర్స్ సమావేశాలు కాకుండా Samadhan Pakhwada ని బ్యాంకు 2023 మే నెలలో ప్రవేశ పెట్టి, RBO/AO/LHOలలో, మేనేజ్ మెంట్ ద్రుష్టికి తీసుకువచ్చిన నూతన ప్రక్రియ ఈ క్రమంలో, September, December నెలలలో కూడా నిర్వహించారు.

ప్రతి నెలా 27 తారీఖు, ఉదయానికి, పెన్షన్ ఖాతాలో జమ చేస్తున్న దేశంలోని ఏకైక సంస్థ మన “భారతీయ స్టేట్ బ్యాంకు”కు జేజేలు పలుకుతూ, సభ్యులందరికీ వారి కుటుంబ సభ్యులు అందరికీ నూతన సంవత్సరము ఆరోగ్యం, ఆనందము గా ఉండాలి అని ఆశిస్తూ.

మీ

K.S. Ramachandra Rao
President

PSVS Sarma
G.S.

SBI Pensiores Association Amaravati Circle

ఈ సందర్భంగా తీసిన చిత్రాలు.



New office-bearers at Vizag have occupied their seats after elections in Amaravati Circle amidst the members. The photograph taken on the occasion is published below.



SBI PENSIONERS' ASSN. HYDERABAD CIRCLE FORMATION DAY CELEBRATIONS

Formation Day of our Association was celebrated, as scheduled, on 6th December 2023 in the well decorated Banquet hall of Hotel Sampradaya at L.B. Nagar, Hyderabad. More than 300 members and their family members attended the celebrations.

The Distinguished Guests present in the meeting were S/Shri Jitendar Kumar Sharma, DGM & CDO, D Harikrishna, AGM (HR) of SBI, Hyderabad LHO, S. Appa Swamy, President, SBI Officers' Association, Hyderabad Circle, M. Srinivas and D. Prasad, Dy. General Secretaries of SBI Staff Union Hyderabad Circle.

The dignitaries and prime office-bearers of the Association were invited to the dais by Shri P Bhaskara Rao, DGS(HQ) and the celebrations commenced with a Prayer Song by Smt. Valli Krishna.



Shri N. Saibaba, Chairman, Reception Committee welcomed the dignitaries, members and their family members and also the members, who have attained 75 years of age during the year, who were to be felicitated in the Celebrations.

Shri N. Radhakrishnan in his Presidential address informed that the Formation Day is being celebrated by the Association for the first time in its 40 years of existence and primarily to pay tributes to the predecessors for bringing the Association to a respectable position through their untiring services, struggles and sacrifices. The President narrated the history of the Association since the beginning and said that the Association which started in a low profile has risen above the expected levels due to the services and sacrifices of all the members since formation of the Association and paid rich tributes to every member of the Association.

President further said that the functioning of Association has become very comfortable in the



present premises mainly due to easy access to the departments concerned at Hyderabad LHO. President conveyed his heartiest thanks to the CMC members, DGM & CDO, AGM (PPG) and AGM (HR) for providing the needed support to the Association in the resolution of grievances/problems and issues of Pensioners/ Family Pensioners.

While congratulating the members for the achievement of 100% neutralization of Dearness Relief to Pre-Nov 2002 pensioners/family pensioners and the uniform rate of 50% of Last 12 months' average substantive salary as pension for all SBI employees, President opined that the year 2023 has been the Fortune Year for Pensioners/Family Pensioners as two of the major issues which were pending for a very long period of nearly three decades have been resolved and attributed the major credit to the respected Chairman and DMD & CDO in particular and to all those who were fighting for resolution of these issues collectively. He further said that the issue of pension updation is under discussions between UFBU and IBA and expressed the hope that the Year 2024 would bring more fortunes to the Pensioners community.

He also informed about the efforts of Association in the formation of Official Whatsapp Groups for disseminating important information to the members and for forwarding Monthly Bulletins through e-Mails and Whatsapp Groups.

President also advised the members to follow the authenticated messages sent through official Whatsapp Groups under the name "SBIPAHC" and approach Office-bearers of the Association alone for representing their grievances.

President further insisted on the need for increasing the membership and expressed happiness over the fact that the membership is on the increasing trend. President also appealed to all members for mobilization of membership in their respective residential localities and strengthen the Association by increasing the membership.

President also informed that the present team of office-bearers is trying to provide the best services to members and every effort is made by the team for providing the needed support to the membership.

After the presidential address, Shri Jitendar Kumar Sharma, DGM & CDO along with Shri D. Hari Krishna, AGM (HR), the President and the General Secretary of our Association cut the Cake and initiated the celebrations.



Shri Jitender Kumar Sharma congratulated the membership on completion of 40 long years of existence of the Association. Shri Jitender Kumar Sharma further spoke on the 200-year history of the Bank,

Digitalised Banking and the achievement of more than 50 thousand crores as Profit and opined that good things happen when there is atmosphere of positivity.

Shri T Appa Rao, and Shri Murali Mohan Rao, former President and former General Secretary of the Association respectively were felicitated. Shri Radhakrishnan, President paid rich tributes to former leaders viz. Late C.S. Pracasa Rao, Late Ramakrishna Rao, Late S N Maruthi, Shri N.R. Raghavendra Rao and Shri A. Damodaram and said that these leaders and the entire membership strengthened the organization.

Shri S. Appa Swamy, President, SBI Officers' Association, Hyderabad Circle conveyed his best wishes and paid tributes to the membership and leadership of the Association for the struggles and sacrifices in the initial days of formation. He also narrated the developments in pensioners' issues and said that UFBU would not sign the agreement without resolution to the long pending issue of pension updation.



Shri D. Hari Krishna, AGM(HR) said that the basement laid by the senior members of the Bank through their sacrifices and hard-work resulted in the present



growth and prosperity of the Bank. He also informed about the efforts of the Circle in the conduct of Health Camps, Grievances Day, etc. for the benefit of Pensioners/Family Pensioners and wished the

Association great success in all its initiatives.

Shri M. Srinivas, DGS of State Bank of India Staff Union Hyderabad Circle congratulated and complimented the role of Pensioners Association in all the facilities/benefits achieved for pensioners and assured the total support of Union in all the activities of Pensioners Association towards the welfare of Pensioners/Family Pensioners in the Circle. In his speech, Shri M. Srinivas declared that he would be donating Rs.300/- every month till his lifetime in addition to the amount of Rs.10,000/- he has donated to the Association on the eve of its Formation Day.



Shri D Prasad, DGS of State Bank of India Staff Union Hyderabad Circle requested the Pensioners, who are members of Mutual Welfare Scheme, to avail the facility provided by the Bank and assured to coordinate and support with the Pensioners

and Family Pensioners in the forthcoming enrollment and renewal process of Health Insurance Policy at A.O. level.

Shri P. Nanda Kishore, Vice-President of the Association said that the Association has come a long way and it is very active now. He thanked the Management for its total support and regular conduct of Structured Meetings. Shri



Kishore has suggested that Branch Pensioners should be a part of Branch Level Customers Meeting to have acquaintance with the Branch Staff.



Shri A. Ramesh Babu, General Secretary paid rich tributes to all the past leaders and said that their contribution is the present strength of the Association. He recalled the Silver Jubilee Conference that was conducted

in 2008 and thanked the entire membership and leadership who were there during the time. While conveying that the Association has started growing since 2008, he recalled the efforts of the then Chairman Shri O.P. Bhatt for taking the initiative to conduct one Structured Meeting at Corporate Centre level every year and two meetings with representatives of Pensioners Association at Circle level. He further said that the Association started getting recognition since then.

General Secretary complimented the efforts of the Federation in the achievements of Uniform Family Pension at 30%, Pension revision at uniform rate of 50% for SBI employees and also thanked both the Officers and Workmen Federations for their co-ordination at every level. General Secretary complimented the membership for their tremendous response to the General Meetings. He further gave details on Office Space provided by the management at LHO Premises (Koti), Renewal of Medical Insurance in January and the issues relating Medibuddy and assured that Association will play a pivotal role in the resolution of issues being faced by the Pensioners/Family Pensioners. General Secretary appealed to the entire membership to contribute for Annual General Meeting, as envisaged in the Bye-Laws of the Association.

After the celebrations, the undernoted members, who have attained 75 years of age during the year were felicitated by the Association.

Sarvashri 7676- Nageswara Rao T, 10825-Nethaji Kanala, 10791-Mrutyunjaya Venkat Apparao P, 9089-Vishwanath Diggirala, 9373-Ravindranath Tagore K, 9116-Ramakrishna Rao K V V, 19100-Chalamaji Rao M, 2729-Subba Lakshmi B, 4800-Sanjeev Kumar N, 9502-Radha Krishna Murthy S, 10573-Tilak P B G,

9138-Mohammed Ayes, 11176-Ravindra Nath N, 5575-Gandhi M K, 4297-Sudharani B-W/Obbs Gupta, 7870-Srinivasa Babu G, 9785-Venkatachalam P, 7807-Aravind V, 8733-Ramakrishna Rao S V K, 9327-Pattabhi Sita Ramaiah S, 9586-Siva Satyanarayana P, 11798-Lakshminarayana P, 9301-Sivasankara Prasad A, 7914-Ramnath Sondurkar, 9436-Venkata Satyanarayana M, 7296-Surya Venkata Subba Rao N, 9443-Venkat Ramana Rao A, 10864-Ravindra Nandyala, 9211-Venkata Subba Rao A, 5000-Saibaba Neelam, 9209-Samba Murty G, 14455-Ratna Prabhu T, 9467-Chalapathi Rao A, 9479-Raghu Rama Rao B, 11550-Lakshmi Narasimha Rao M, 18967-Venkateswarlu G, 9359-Satyanarayana Murthy M, 9252-Venkateswara Rao N, 9620-Vijaya Sekhar C, 11493-Jagadeeswar N, 9080-Pochiah Sree Ramulu A, 12821-Meenaskshi K, 6987-Srinivasan Desikan, 10618-Bhaskara Rao P, 9281-Vivekananda Reddy M, 9195-Samuel Barnabas D, 6598-Prakasa Rao B, 9522-Bala Rama Krishna Murty V, 9084-Ravinder Reddy K, 18878-Kameswar Rao D, 9634-Pandu Rangaiah B, 19003-Ram Manohar P, 19004-Kuddus P, 1695-Seshagiri Rao G, 7970-Nagendar T, 11455-Bala Subramanyam P, 8392-Madhava Rao SI, Mrutyunjaya Venkat Apparao P (10791) and Smt. Nageswara Rao T (7676).

The moment became more prominence when donations were made by Shri K. Ravinder Reddy (Rs.5,000/-), Shri T. Appa Rao (Rs.10,000/-) and Smt. Valli Krishna (Rs.5,000/-).

The Formation Day Celebrations were successfully conducted and members were enthused, activated and jubilant. The entire team of office-bearers of the Association, employees of the Association, the active lady members who assisted from start to finish of the celebrations, Com. A Mallikarjuna Reddy, Treasurer and Shri Sardar, employee of SBI Staff Union deserve the highest praise and appreciation for the grand success of the Formation Day Celebrations of our Association.

The photographs taken on the occasion are published in the page numbers from 13 to 16.

FORMATION DAY FELICITATION OF MEMBERS WHO ATTAINED 75 YEARS OF AGE IN THE YEAR 2023



కష్టమేమిటో తెలిసిన వారికి సుఖం విలువ తెలుస్తుంది.

FORMATION DAY FELICITATION OF MEMBERS WHO ATTAINED 75 YEARS OF AGE IN THE YEAR 2023



FORMATION DAY FELICITATION OF MEMBERS WHO ATTAINED 75 YEARS OF AGE IN THE YEAR 2023



FORMATION DAY FELICITATION OF MEMBERS WHO ATTAINED 75 YEARS OF AGE IN THE YEAR 2023



COM. SANJEEV KUMAR BANDLISH CONVENOR, UFBU

On our invitation, Com. Sanjeev Kumar Bandlish, Convenor, United Forum of Bank Unions visited our Association office, on 27th December 2023, when he was at Hyderabad to attend the valediction ceremony of SBI Inter Circle Cricket Tournament. Shri N. Radhakrishnan, President, Shri A. Ramesh Babu, General Secretary, Shri M.S. Mohan Rao, Treasurer, Shri P. Bhaskara Rao, DGS (HQ), Shri K. Jagannatha Rao and Shri B. Purushotham, Regional Secretary present thereat welcomed Com. Bandlish.

After the felicitation of Com. Bandlish by the President and General Secretary, on the query of General Secretary, Com. Bandlish informed that at UFBU level two long pending issues were cleared such as 100% neutralisation of Dearness Relief to Pre-Nov 2002 retirees at industry level and Uniform 50% of last drawn 12 months' average substantive salary as Pension for all SBI employees at bank level.

Com. Bandlish also informed that the updation of pension for all retirees from 1986 to November 2022 is the next target of achievement for UFBU and hoped that in one form or the other, UFBU would ensure that the clause on pension updation is included in the 12th Bipartite Settlement.

Com. Bandlish felt happy to know that the Pensioners' Association is growing strong and conveyed his best wishes to the entire membership of the Association. Com. Ramesh Babu, General Secretary expressed his heartfelt thanks to Com. Bandlish for his visit to Pensioners Association office.

Com. Radhakrishnan, President thanked Com. Bandlish for accepting the invitation and visiting the office of Association and said that under the able leadership of Com. Bandlish as UFBU Convenor, the pensioners can expect and hope for furthermore benefits in the ensuing 12th Bipartite Settlement.

Some photographs taken on the occasion are placed below.



SBI HEALTH ASSIST (POLICY-B)

It is known that the existing SBI Health Assist (Policy-B) for the year 2023-24 will expire on 15th January 2024 and needs to be renewed before the expiry date. The Bank's circular on the policy came in the first week of January 2024 and the enrolment/renewal process of Policy-B has been going on since then.

It is also known to members that last year, when hardly 5 working days were given for enrolment/renewal of the policy, office-bearers of the Association involved themselves in the process and assisted the Staff at PPG Department, Hyderabad LHO and at Secunderabad A.O. in submission of applications by members in both online and offline modes.

The concentration of the Bank in the current year is basically through online mode and as informed to members in the meetings of Association, the online process of Insurance applications of members were done at Association Office at SBI Buildings, Koti.

Apart from assisting pensioners and family pensioners in the enrolment/renewal process of Health Insurance Policy-B at our Association Office, the office-bearers of the Association lent their helping hand in the enrolment /renewal process at Secunderabad, Hyderabad and Cyberabad A.Os. also.

Not only us, even the Circle Management feels happy on the total and sincere involvement of office-bearers of the Association in the interests of the community of pensioners and family pensioners. We are proud to inform that Hyderabad Circle stood at top in the enrolment/renewal process and at the same time we will be failing in our duty if we are not recognising the services of our Office-bearers as well as staff at PPG Department & HR Department at SBI, Hyderabad LHO and the staff at Secunderabad, Hyderabad and Cyberabad A.Os.

We take immense pleasure in conveying our heartfelt thanks and appreciation to Shri. P. Bhaskara Rao, DGS (HQ), Shri. J. Satyanarayana and Shri. B. Purushotham, Regional Secretaries for their untiring and efficient services to Pensioners & Family Pensioners by executing the enrolment/renewal process from our Association Office.

The services of S/s. Neelam Saibaba, Vice-President, Network, G. Mohan Raja and Shri K. Srinivasudu, Deputy General Secretaries in the enrolment/ renewal process of health insurance and their coordination with the Staff at Secunderabad and Hyderabad AO deserve highest appreciation. Similarly, the involvement of Shri K. Jagannatha Rao, Regional Secretary in the enrolment/renewal process at Cyberabad AO is appreciable.

The Association also was circulated important messages through What'sapp for the information of members and also requested the Pensioners & Family Pensioners to avail the facility of cheaper and quality insurance and also for renewal of policy at the earliest without waiting for the last date.

We will be failing in our duty, if we are not thanking the Staff at PPG & HR Departments at LHO,

Secunderabad, Hyderabad and Cyberabad A.Os. for their unstinted coordination and cooperation extended to our office-bearers in the above process.

We immensely thank the Circle Management Committee, Circle Development Officer, AGMs of HR and PPG Departments for their total support in all the endeavours of the Association.

Members are also aware that the management has extended the last date for enrolment/renewal of Health Assist (Policy-B) to 31st January 2024. We request all the pensioners/family pensioners, who have not taken the policy so far, to enrol themselves immediately and also those pensioners/family pensioners, who have not yet renewed their existing policy, to renew the same immediately without waiting for the date of deadline.

**WE WISH ALL THE MEMBERS
A VERY HAPPY, PROSPEROUS, HEALTHY AND
SUCCESSFUL NEW YEAR - 2024**

Photographs taken during the enrolment/ renewal of health insurance at our Association Office, Koti is placed below :



BANK NEWS**MEDICAL BENEFIT SCHEMES FOR SBI RETIREES RENEWAL OF
“SBI HEALTH CARE (POLICY ‘A’)” & “SBI HEALTH ASSIST (POLICY ‘B’)”
FOR POLICY YEAR 2024-25 ON MODIFIED TERMS & CONDITIONS**

Circular No. CDO/P&HRD-PPFG/43/2023-24 dated : 29-12-2023

Please refer to the Circular No. CDO/P&HRD-PPFG/60/2022 – 23 dated 07th January, 2023 regarding renewal of “SBI Health Care (Policy ‘A’)” and “SBI Health Assist (Policy ‘B’)” with effect from 16th January, 2023 to 15th January, 2024.

2. In this connection, the ECCB of the Bank in its meeting held on 26th December, 2023 has approved the renewal of both ‘SBI Health Care’ (Policy ‘A’) and ‘SBI Health Assist’ (Policy ‘B’) on the following modified terms and conditions:

- i. Renewal of SBI Health Care (SBI REMBS) – Policy ‘A’ and SBI Health Assist – Policy ‘B’ effective from 16th January, 2024 with 5% increase in insurance premium.
- ii. Relaxation of eligibility Criteria for opting ‘Additional Super Top Up Cover’.
- iii. Introduction of new limits under ‘Additional Super Top Up Cover’.
- iv. Restructuring of e-Pharmacy Scheme with option to choose any of the empanelled vendors (out of 4) at the time of renewal / enrolment.

3. Accordingly, medical benefits for the retirees, “SBI Health Care (Policy ‘A’)” and “SBI Health Assist (Policy ‘B’)” will be renewed with effect from 16th January, 2024. The details of the schemes are as follows:

I. “SBI Health Care (Policy ‘A’):”

Insurance cover for SBI-REMBS members w.e.f. 16th January, 2024 will be as under:

- i) Insurance cover will be obtained for the members whose residual balance is Rs. 3.00 lacs and above.
- ii) Medical claims of members having balance below Rs. 3.00 lacs will be paid by the REMB Trust, and they will be out of the insurance scheme.
- iii) If the claim exceeds the total sum insured allocated under the Policy A, the balance amount of claim up to the residual limit will be processed by REMB Trust.

II. SBI HEALTH ASSIST (Policy B):**A. Eligibility for Membership in SBI Health Assist**

- i. Existing members under SBI Health Assist for Policy year 2023-24 would be eligible to renew the policy till 15th January 2024 by paying annual premium.
- ii. Employees who retired on or after 17th October 2023 till 15th January 2024 and who have not taken membership of SBI Health Assist 2023- 24 would be eligible to join the policy till 15th January 2024 by paying annual premium.
- iii. Eligible new retirees (retired on or after 16.01.2024) 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 2022-23) who opted for SBI Health Assist Policy on or before 31st October 2023 and who are not member of IBA Mediclaim Policy 2023-24 as on 31st December 2023, would be eligible to join the policy till 15th January 2024 by paying annual premium. No waiting period clause will be applicable to the above categories [(a) to (e)] of eligible retirees / family pensioners.
- vi. Those who joined SBI Health Assist Policy for the Year 2023-24 and do not renew their policy in the Policy Year 2024-25, will not be eligible to apply for membership under Policy Year 2025-26.

B. Option for Left Out Retirees / e-AB Retirees / Spouses of Left Out Retirees and e-ABs Retirees / Members of REMBS

All members of SBI REMBS, left out retirees / spouses of left out retirees & e-AB retirees / spouses of e-AB retirees (who are not member of IBA Mediclaim Policy as on 31st December 2023) will be eligible to become members of SBI Health Assist by paying annual premium from their own sources till 15th January 2024. However, for these members, there will be a waiting period of 30 days from the date of their joining or date of inception of policy, whichever is later.

C. Exclusions

- a. Employees who are / were discharged / dismissed / removed / compulsorily retired /terminated from service will not be eligible to join the policy.
- b. Officers in whose case Rule 19(3) are / were invoked on attaining the age of retirement and they are/ were subsequently discharged / dismissed / removed / compulsorily retired from service will not be eligible to join the policy.

D. PREMIUM FOR POLICY YEAR 2024-25

The premium for policy year 2024-25 of SBI Health Assist (Policy-B) is revised upward by 5%. The revised premium rates for policy year 2024-25 are as under:

Type of cover	Basic Sum Insured	Basic premium Rs.	GST (@18%)	Gross Premium (Incl.GST) (Rs.)
Base Plan	3,00,000	17,343.00	3,121.74	20,465.00
Critical illness Cover*	5,00,000	38,552.00	6,939.36	45,491.00
	5,00,000	14,441.00	2,599.38	17,040.00

*Critical illness Cover is optional.

Additional Super Top-up Cover (ASTUP)	Base Plan	Sum Insured	Additional Basic Premium on ASTUP (Rs.)	GST (@18%)	Gross Premium (Incl.GST) (Rs.)
	3,00,000	11,00,000	5,266.00	947.88	6,214.00
		16,00,000	6,531.00	1,175.58	7,707.00
	5,00,000	14,00,000	9,992.00	1,798.56	11,791.00
		19,00,000	11,420.00	2,055.60	13,476.00

E. MODIFICATION IN TERMS OF ADDITIONAL SUPER TOP UP COVER UNDER SBI HEALTH ASSIST (POLICY B)

- i) A one-time option will be provided to the existing members of SBI Health Assist (2023-24) who didn't opt for additional Super Top-up cover. Member can opt for any sum insured as per selected base plan by paying premium from their own sources.
- ii) **Members who do not opt for Additional Super Top-up Cover in Policy Year 2024-25, will not be eligible to opt for Additional Super Top-up Cover in Policy year 2025-26.**
- iii) Three new limits are introduced under Additional Super Top-up for policy year 2024-25. Premium rates of the new limits are as under:

Table Part I

Basic Sum Insured	Super Top Up Sum Insured	Additional Super Top Up Sum Insured	Total Cover to Member
3.00 lacs	6.00 lacs	21.00 lacs	30.00 lacs
5.00 lacs	5.00 lacs	29.00 lacs	40.00 lacs
		39.00 lacs	50.00 lacs

Table Part II

Additional Super Top-up Sum Insured (ASTUP)	Additional Basic Premium on ASTUP (Rs.)	GST (@18%) (Rs.)	Gross Premium (Incl. GST) (Rs.)
21.00 lacs	8,572.00	1,542.96	10,115.00
29.00 lacs	17,431.00	3,137.58	20,569.00
39.00 lacs	23,441.00	4,219.38	27,660.00

4. e-PHARMACY SCHEME:

- i) The existing arrangement with Medi-buddy and TATA 1MG, for providing pharmacy services to the members of SBI Health Assist is valid till 15.01.2024. The orders by current vendors will be accepted till 11.59 AM on 15.01.2024, after which fresh orders will not be accepted.

Existing members are advised to place orders for medicines latest by **11.59 AM** on 15th January 2024 as the wallet balance allowed for year 2023-24 will not be carry forwarded in year 2024-25. Fresh subsidy will be applicable after renewal of the SBI Health Assist policy for the year 2024-25.

- ii) Bank has also re-structured the selection of e-Pharmacy vendor. As per the revised structure of e-pharmacy Scheme, application of SBI Health Assist (Policy B) for Policy Year 2024-25, will have an option to select their preferred e-pharmacy vendor from a list of four vendors which are as under:

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

The detailed information regarding e-Pharmacy services will also be uploaded on the following link : <https://bank.sbi/web/personal-banking/pension-seva>

5. As per arrangement in place, both the above policies will be served by SBI General Insurance Co. Ltd. and M/s Anand Rathi Insurance Brokers for the policy period (16.01.2024 to 15.01.2025).
6. All other terms & conditions will be governed by the instructions contained in the Circulars referred here in above.

Annexure-V

'SBI HEALTH ASSIST' POLICY (2024 - 25)

Premium Chart

A. Base plan

Basic Sum insured	Basic Premium	GST (@18%)	Gross Premium (Rounded off)
3,00,000	17,343.00	3,121.74	20,465.00
5,00,000	38,552.00	6,939.36	45,491.00

B. Additional Super Top Plan

Basic Sum insured	Additional Super Top-up Cover	Basic Premium	GST (@18%)	Gross Premium (Rounded off)
3,00,000	11,00,000	5,266.00	947.88	6,214.00
	16,00,000	6,531.00	1,175.58	7,707.00
	21,00,000	8,572.00	1,542.96	10,115.00
5,00,000	14,00,000	9,992.00	1798.56	11,791.00
	19,00,000	11,420.00	2055.60	13,476.00
	29,00,000	17,431.00	3137.58	20,569.00
	39,00,000	23,441.00	4219.38	27,660.00

C. Critical illness Plan

Critical illness Cover	Basic Premium	GST (@18%)	Gross Premium (Rounded off)
5,00,000	14,441.00	2,599.38	17,040.00

APPEAL ONLY FOR HYDERABAD CIRCLE

All the members are requested to contribute Rs. 300/- towards 37th Annual General Meeting SBIPA HC to be held in the month of **Dec. 23 / Jan. 24** and this may be credited into our S.B. Account Number **10012392411** at SBI, Vidyanagar Branch, Hyderabad under intimation preferably by SMS to Mobile No. 94901 73269 of Shri M.S. Mohan Rao, Treasurer and Mobile No. 99088 49444 Shri K. Murali Krishna, Asst. Treasurer.

ADMISSION OF NEW MEMBERS - DECEMBER 2023

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
		HYDERABAD CIRCLE	
01	19131	Sai Kumar Annamraju	Medchal
02	19132	Vidya Radhakrishnan	Secunderabad
03	19133	Surekha Shankar J	Hyderabad
04	19134	Raghavendra Rao Vellore Hari	Hyderabad
05	19135	Narasimham Bandaru	Hyderabad
06	19136	Nageswara Rao N.V.S	Hyderabad
07	19137	Sridhar Konidena	Hyderabad
08	19138	Balakrishna Karimsetti	Hyderabad
09	19139	Srinivas M	Hyderabad
10	19140	Rama Subbaiah Komiri Setty	Hyderabad
11	19141	Bhojireddy Manyam	Hyderabad
12	19142	Anjaiah Kola	Hyderabad
13	19143	Abdul Shafi	Karimnagar
14	19144	Bipin Bihari Bahinipati	Secunderabad
15	19145	Lakshmi Rabindernath C	Secunderabad
16	19146	Subbalakshmi Nimmagadda	Hyderabad
17	19147	Venkata Rajya Lakshmi Kalpana Patibandla	Secunderabad
18	19148	Rupavani Venuturumilli	Hyderabad
19	19149	Subbalakshmi Kummamuri	Hyderabad
20	19150	Shaik Mahaboob Basha	Hyderabad
21	19151	Balakrishniah Anjaiah Palati	Hyderabad
22	19152	Mallesh Rayarapu	Secunderabad
23	19153	Venkatrao Arvind Ramgirwar	Nanded
24	19154	Venkata Satyanarayana Pillarisetty Ch.	Hyderabad
25	19155	Prasada Rao Karni	Hyderabad
26	19156	Lalitha Ratnam Yodonalli	Hyderabad
27	19157	Sivaprasada Rao Pannuluri	Hyderabad
28	19158	Krishnaveni Suri	Hyderabad
		AMARAVATI CIRCLE	
01	24907	Yeda Kondala Kalli	Bapatla
02	24908	Bhaskara Rao Kethineni	Mudinepalli
03	24909	Lakshnmanna Gundluru	Vayalpad
04	24910	Aravind Kumar Nadella	Machilipatnam
05	24911	Balaji Venkata Narayana Prasad Bhagavathula	Guntur
06	24912	Nagaeswara Rao Penneru	Vijayawada
07	24913	Anka Raju Chappidi	Ongole
08	24914	Anjaiah Kunchala	Santhanuthalapadu
09	24915	Bagya Laxmi L	Kurnool
10	24916	Venkata Surya Satya Ram Prasad Tatavarty	Kakinada
11	24917	Padmaja Rani Pokala	Kurnool

SL. No.	LM. No.	Name (Smt/Sri)	Place
12	24918	Rama Chandra Rao Gollapalli	Kakinada
13	24919	Ramayya Samayamantri	Kakinada
14	24920	Madhyahanam Doddarapu	Ubalanka, E.G. Dt.
15	24921	Pullaiah Uppu	Badvel
16	24922	Manoharamma Velicherla	Ongole
17	24923	Babu Rao Kadium	Vijayawada
18	24924	Srinivasa Rao Pilla	Tadepalli, Guntur Dist.
19	24925	Purushothama Rao Muppidi	Vijayawada
20	24926	Chandra Sekhar Dandu	Kurnool
21	24927	Sudhakara Reddy Nidadavolu	Nellore
22	24928	Pandikona Mukkanna	Yemmiganur
23	24929	Venappa Kusini	Palamaner
24	24930	Punneswara Rao Vasanth	Vizianagaram
25	24931	Abdul Ghani S	Mittoor
26	24932	Anjana Devi Jasty	Guntur
27	24933	Chandra Mohan Reddy Singam	Proddatur
28	24934	Ramesh Babu Patapati	Vijayawada
29	24935	Nanda Kumara Hanumantha Rao Yandapalli	Machilipatnam
30	24936	Gowri Devi Kandanalala	Rajahmundry
31	24937	Prakash Babu Vijaya Surya Gunday	Rajahmundry
32	24938	Baby Sarojini Teki	Rajahmundry
33	24939	Srinivasan Kandala	Rajahmundry
34	24940	Kutumba Rao Nibhanupudi	Rajahmundry
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, అనోసియేషను శుభాభినందనలను తెలుపుతూ, వారికి భగవంతుడు మంచి ఆయురారోగ్యములు ప్రసాదించాలని, వారి భావి జీవితము సుఖమయం కావాలని కోరుకుంటున్నది.

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	03650	రమణ్ జి కె	09.01.1941	హైదరాబాద్
02	04217	గోపాల్ రెడ్డి ఎం	15.01.1941	హైదరాబాద్
03	02594	రమేష్ బయ్యా	29.01.1941	హైదరాబాద్

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) **M.S.Mohan Rao - 9490173269** (SBIPA, Hyderabad)
P.S.V.S.Sarma - 9848144130 (SBIPA, Tirupati) **N.Vamana Murthy - 9491711797** (SBIPA, VJD)

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2024, 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 అసోసియేషన్లో మెంబర్గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న బ్రాంచి చిరునామాకు అసోసియేషన్లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	AMARAVATI CIRCLE		
	AO/BRANCHES		
01	Venkateswara Rao Barla	Supervising	Vizianagaram
02	Srinivasa Rao Amaradri	Supervising	RBO 4 Kakinada
03	Saraswathi Pusa	Supervising	Chandramoulinagar Guntur
04	Suresh Sampath Kumar Nadhrla	Supervising	RBO 1 Tirupati
05	Gandreddy Suresh	Clerical	Visakhapatnam
06	Chakradhar Vajrala	Clerical	Rayanapadu Vijayawada
07	Srinivasa Reddy Tamma	Clerical	Mamillapalli
08	Yaswanth Lal Mukherji Peethala	Sub-Staff	Rajahmundry
09	Murali Kakaraparathi	Sub-Staff	Tanuku
10	Surendra Reddy Madikaiyala	Sub-Staff	Tirumala
	HYDERABAD CIRCLE		
	LHO/CO		
01	Nagarjuna Rao Ganugapaty	Supervising	LHO Hyderabad
02	Sarada Sai Venkata Jayanti	Supervising	LHO Hyderabad
	AO/BRANCHES		
03	Srikanth Reddy Vedula	Supervising	AO, Secunderabad
04	Golla Ananda Vara Kumar	Supervising	CMP Center, Hyderabad
05	Ranganayakuluri Bysani	Supervising	Indl. Finance Branch, HYD
06	Vattipalli Srinivas Sarma	Supervising	SAM BRANCH-2, Hyderabad
07	Satyanarayana Karni	Supervising	SCAB, Hyderabad
08	Venkata Rayudu Pulla	Supervising	Secunderabad
09	Jayasree Chudamani M	Supervising	Viduth Soudha, Hyderabad
10	Rajender Prasad Sekuru	Supervising	Assets Recovery Management Br
11	Sandhya chalasni	Clerical	CCPC, Hyderabad
12	Ratnamala Konduru	Clerical	Gaddi Annaram, Hyderabad
13	Raja Konda	Clerical	Nagole, Hyderabad
14	Padmasri Mudunuru	Clerical	RACPC, Secunderabad
15	Balakrishna Emidi	Clerical	Shabad
16	Rajgopal Velpur	Clerical	ST.Johns Raod, Sec'bad
17	Chitturi Nagaraju	Clerical	Vidyanagar colony, Kothagudem
18	Prakash Bidnal	Sub Staff	Bible House, RP Road, Sec'bad
19	Ramulu Pallapu	Sub Staff	ICRISAT, Patancheru, Hyd
20	Ganipaka Venkata Swamy	Sub Staff	Indl. Estate, Warangal
21	Indira Vangala	Sub Staff	Meerpet, Hyderabad
22	Jayamma Malkara	Sub Staff	Mudfort, Secunderabad
23	Sarada Allam	Sub Staff	New Bhoiguda, Secunderabad
24	Prem Kumar Bandari	Sub Staff	Uppal (Peerzadiguda), Hyd
25	Shivarajulu Mohan Rao	Sub Staff	Viduth Soudha, Hyderabad
26	Garishe Chandrudu	Sub Staff	Gunfoundry

HOMAGE**D.O.B : 10-07-1947****D.O.D : 04-01-2024****Sri Mallapragada Prabhakara Rao**

L.M. No. 6692, P.F. No. 1982028

Mobile : 98660 33906

**MANAGING COMMITTEE
STATE BANK OF INDIA PENSIONERS'
ASSOCIATION**
AMARAVATI AND HYDERABAD CIRCLE

Pay rich tributes to Sri Mallapragada Prabhakara Rao Former Regional Secretary, Krishna District, who served this organisation with devotion and dedication during his incumbency as Regional Secretary. The Managing Committee also conveys its condolences to the family of the bereaved.

HOMAGE**Sri NAGENDRA SAINATHAN**

L.M. No. 9166

D.O.B : 12.06.1945 D.O.D : 12.01.2024*Your beloved family who will miss you always*

Sons & Daughter-in-laws :

N. Ananda Ram - G.K. Poornima

Daughter & Son-in-laws :

N. Aparna - G.S.V. Babu**N. Aruna - R.V. Suresh Kumar**

Grand Son & Grand Daughters

SPECIAL DONATIONS

S.No.	L.M. No.	Name	Rupees
01	16602	A. Surya Rama Rao	15,000
02	08086	M. Ramesham	10,000

- * నైతికంగా దిగజారటంలో డబ్బుది ముఖ్యమైన పాత్ర.
- * ఉక్కు మనిషి ఎవరో, ఊకమూట ఎవరో కష్టాలలో స్పష్టమవుతుంది.
- * ఆశ అనేది ఆఖరి శ్వాసలో కూడా వెంటాడే శత్రువు.
- * సలహాలు అందరూ వింటారు. వివేకవంతులు వాటిని పాటిస్తారు.

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						
HYDERABAD CIRCLE						
01	10124A	D. Krishnaveni (Spouse)	0788287	9866910082	11-12-2023	Secunderabad
02	05926	N. Sudhakar	0769878	9948152329	11-12-2023	Hyderabad
03	02229	V. Gopal	1770039	9985335901	14-12-2023	Hyderabad
04	09166	Nagendra Sainathan	0768243		12-01-2024	Pavgada
AMARAVATI CIRCLE						
01	06999	Kovada Bhaskara Rao	0797391	9959898760	05-11-2023	Visakhapatnam
02	09244	Talla Satyanarayana Murthy	0769001	9963792694	28-11-2023	Visakhapatnam
03	11611	Mulukuri Venkateswari	1756249	9347880354	12-12-2023	Vijayawada
04	13297	Gullapalli Krishna Sastry	1778994	9885619697	23-12-2023	Guntur
05	15523	Lokkavarapu China Nookalu	3051048	8096365958	23-12-2023	Tuni
06	04958	Kowtha Radha Krishna Murthy	0764574	9959711128	27-12-2023	Kakinada
07	15308	Gampala Satyam	3890929	9493342722	28-12-2023	Jagannadhagiri
08	08614	Bondada Ratnakara Rao	0782734	9491113272	02-01-2024	Kakinada
09	06692	Mallapragada Prabhakara Rao	1982028	9866033906	04-01-2024	Vijayawada
10	14252	Shaik Khaza Shahbuddin	3373282	9441078637	06-01-2024	Rajampet
11	07809	GV Sambasiva Rao	1756648	9885921548	09-01-2024	Vijayawada

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF DECEMBER 2023.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
HYDERABAD CIRCLE					
01	10123	D. Krishna Veni (W/o. D.Raghavendra Rao)	Hyderabad	11-12-2023	D.Raghavendra Rao, 9866910082
02	02229	V. Gopal	Hyderabad	04-12-2023	V.Renuka Devi, 9985335901
AMARAVATI CIRCLE					
01	12952	G J Chandra Mouli	Kurnool	15-11-2023	V C Suguna, 9885557942
02	05501	Bandla Govinda Reddy	Pakala	29-10-2023	Kamalaveni, 9441948512
03	13085	Chithiri Somulu	Srikakulam	23-11-2023	Vana Satyavathi, 9490638340
04	01482	Dasari Sriramulu	Visakhapatnam	17-10-2023	Dasari Vydehi, 8977791788
05	14917	VS Narayana Murthy	Chittoor	17-10-2023	A Poonguzhalia, 9110283792
06	09244	Talla Satyanarayana Murthy	Visakhapatnam	28-11-2023	T Kamaka Durga, 9963792694

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

SBIPA AMARAVATI CIRCLE : APPEAL FOR AGM CONTRIBUTION

*All the members of Amaravati Circle are requested to contribute Rs. 200/- to our 3rd AGM to be held in the month of March / April 2024 and the amount may please be directly credited to our Association Account given below and the same may be informed to **Sri N. Vamana Murthy, Treasurer Mobile No. 9491711797.***

SBI Pensioners Association, Amaravati Circle

Account No. 41016741640, Mogalrajapuram Branch, (IFSC Code No. SBIN0020899), Br.Code No. 20899.

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

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Sri G.V.S. Prasad, 98486 29120

Sri D. Umamaheswara Rao, 77990 10092

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DISCLAIMER

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

To,

From :

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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
 సిద్ధించునట్లుగా అందుకోండి. మా శుభాకాంక్షలు : ఎస్.వి.ఐ. పెన్షనర్స్ అసోసియేషన్