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## SBI PENSIONERS' NEWS BULLETIN

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Hyderabad

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**A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE**

**ELECTION CIRCULAR NO.1/2025 Dated : 19-09-2025**

**SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE  
ELECTIONS FOR THE TRIENNIAL PERIOD JANUARY 2026 TO DECEMBER 2028**

### **ELECTION SCHEDULE**

SL.NO.	DETAILS	DATE
1	Filing of Nominations commencing from	27-10-2025 (Monday)
2	Last date for receipt of Nominations	03-11-2025 (Monday)
3	Scrutiny and Declaration of valid nominations	06-11-2025 (Thursday)
4	Last Date for withdrawal of Nominations	14-11-2025 (Friday)
5	Release of list of final valid Nominations	17-11-2025 (Monday)
6	<b>Date of Polling</b>	<b>30-11-2025 (SUNDAY)</b>
7	Receipt of postal Ballots (up to 2.00 pm)	08-12-2025 (Monday)
8	Counting and Declaration of Results	10-12-2025 (Wednesday)

Members enrolled on or before 19th September 2025 with LM No. 19566 is a tentative date. However, Pensioners enrolled as members on or before 24th October 2025 are eligible to contest / vote in the elections. However, such of those members whose applications with payment of membership subscription fee on or before 24th October 2025 but applications received at Association Office on or before 31st October 2025, are also eligible to contest / exercise their franchise.

In order to reduce the cost factor and also as the membership is spread mostly to Hyderabad, Secunderabad and Cyberabad areas requiring no postal ballot, every member residing at Hyderabad, Secunderabad and Cyberabad areas shall come and cast his/her vote at the designated polling booth/center. Those pensioners / family pensioners staying within the operational area of Nalgonda AO, Nizamabad AO & Warangal AO and also those members residing outside the State of Telangana shall receive Postal Ballot papers by post.

In terms of bye-law No. 10(vi), The Managing Committee of SBI Pensioners' Association Hyderabad Circle has constituted the Election Committee under the chairmanship of the following member to conduct the Elections for the period of January 2026 to December 2028 to the Managing Committee.

Sl.No.	LM.No	Name Shri	Designation	E mail ID
1	18199	Satyanarayana Sarma Lanka	Chairman	lanka.sharma16@gmail.com

The Chairman, Election Committee will nominate other Election Officers in due course.

**Polling Booths and Timings : 10 a.m. to 4.00 p.m. at the following centers -**

1. SBI Pensioners' Association Office, SBI Buildings, Bank Street, Koti, Hyderabad.
2. Canteen Premises, State Bank of India, Secunderabad A.O., Patny, Secunderabad.
3. SBILD, Gachibowli, Hyderabad.

ACCORDINGLY, ELECTIONS TO THE MANAGING COMMITTEE CONSISTS OF :

**HEAD QUARTERS**

- President – 1
- Vice-Presidents – 2
- General Secretary – 1
- Deputy General Secretary – 1
- Assistant General Secretary – 1
- Treasurer – 1
- Assistant Treasurer – 1

The contestants to the above posts 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.

**ADMINISTRATIVE OFFICES :**

- Vice-President (AO) : 6 ( One for each Administrative office viz Hyderabad AO, Secunderabad AO, Cyberabad AO, Nalgonda AO, Nizamabad AO and Warangal AO)
- Deputy General Secretary (AO) : 6 (One for each Administrative office viz Hyderabad AO, Secunderabad AO, Cyberabad AO, Nalgonda AO, Nizamabad AO and Warangal AO).
- Assistant General Secretary (AO) : 6 (One for each Administrative office viz Hyderabad AO, Secunderabad AO, Cyberabad AO, Nalgonda AO, Nizamabad AO and Warangal AO).

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.

The Managing Committee shall decide the jurisdiction of the Vice-Presidents (AO) depending upon the contingencies of their service.

- Benefactor Members and all Members who have membership with any other Registered or Unregistered SBI Pensioners / Retirees Organisation / Association shall not have the Right to contest / vote in the Elections.

- All nominations should be submitted on lines of the prescribed format appended hereunder. They may take Xerox copy, as there are no separate forms printed for this purpose. All nominations should be accompanied by a Bankers Cheque / Demand draft of Rs.500/- favoring SBI Pensioners' Association Hyderabad Circle, payable at Vidyanagar Branch towards Contestant fee (which is non-refundable).
- All the Members enrolled on or before **24<sup>th</sup> October 2025** are eligible to contest and vote in the elections. However, such of those members whose applications with payment of membership subscription fee on or before **24<sup>th</sup> October 2025**, but applications received at Association Office on or before **31<sup>st</sup> October 2025**, are also eligible to contest / exercise their franchise.
- The contestants and proposers should ensure that there are no dues payable by him / them in terms Bye-law No. 4 – CONTRIBUTIONS.
- Members who are away, including in foreign countries, who wish to file nominations, will have to submit their nominations, in original only, through their proposers duly adhering to all other rules.
- All the nominations received will be kept in a locked box in our Pensioners' Association Office at SBI Buildings, Bank Street, Koti, Hyderabad.
- No member can contest for two positions of the Executive Committee.
- Members cannot propose two different contestants for the same position in the Executive Committee.
- The Election Committee is empowered to expand its strength depending upon the need.
- In case of contest the actual time and venue of the polling as decided by the election committee will be advised separately through news bulletin or in Whatsapp Groups.
- The ballot papers in respect of members in the Administrative area of Nalgonda AO, Nizamabad AO, Warangal AO and also in respect of those membes staying outside Telangana State will be sent by post with a returnable stamped cover. In the case of sick members for voting by postal ballot shall be at the discretion of the Election Committee on merits of each case.
- The address of the Election Committee to whom the correspondence relating to the Elections should be addressed, is furnished hereunder :  
The Chairman,  
Election Committee, SBI Pensioners' Association Hyderabad Circle,  
C/o State Bank Buildings, Bank Street, Koti, Hyderabad 500001.  
Tel.No: 040-27671603
- The contestants needing a copy of the voters list may obtain from the office of the SBI Pensioners' Association on written request in between **17-11-2025 and 25-11-2025** (both days Inclusive) and by remitting an amount of Rs.2,000/- (either by Cash/ Bankers Cheque/Demand Draft).
- The Bye-laws of SBI Pensioners' Association Hyderabad Circle which is placed in the website of our association <https://sbipahc.in> under the page "About us" and also the Rules framed for contesting the Elections for the period 2026 -2028** are binding on the members contesting the elections as well as those proposing / seconding the contestants.
- The Election Committee is empowered to Revise / Design / Redesign the schedule of polling, identification of polling centers, conduct of polls, counting of polled ballots etc., and the decision of the Election Committee in all matters is **FINAL AND BINDING ON ALL.**

## **SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE**

### **ELECTIONS FOR THE TRIENNIAL PERIOD JANUARY 2026 TO DECEMBER 2028**

### **NOMINATION FORM**

01	Name of the Post Contesting	
02	Name of the Candidate	
03	Life Membership No.	
04	Mobile Number	
05	e.mail ID	
06	Address	
07	Proposed By – Name : Life Membership No. :	
08	Seconded by – Name : Life Membership No. :	

I am contesting for the post ..... of SBI Pensioners' association Hyderabad Circle. I enclose a demand draft **for Rs. 500/-** towards the contestant fee which is non-refundable. I / we (contestant and proposers) confirm that there are no dues towards contribution in terms of Bye-law No. 4 – CONTRIBUTIONS. We signing as 1st and 2nd proposers do hereby certify that we have not proposed any other member to the similar post in this elections. **I / we have read the Bye-laws of the SBI Pensioners' Association Hyderabad Circle ( placed in the website of the Association “ [www.sbipahc.in](http://www.sbipahc.in) ”) and also the Rules framed for contesting the Elections for the period 2026-2028 as published in the bulletin for the Month of September 2025 and do hereby undertake to abide by the same.**

**I confirm as on this date that I am not a member of any other Pensioners/Retirees Organisation / Association ( Registered / Unregistered).**

**Signature of the Proposer**

**Name:**

**LM No:**

**Signature of the Contestant**

**Name:**

**L M NO:**

**Signature of the second proposer**

**Name :**

**LM No. :**

## **FEDERATION NEWS**

Ref No. FSBIPA/ 3 /2025

Date : 09-09-2025

The Deputy Managing Director & Corporate Development Officer,  
State Bank of India,  
Corporate Centre,  
State Bank Bhavan,  
Mumbai - 400 021.

Dear Sir,

### **Tax Liability on Perquisite Value of Staff Loans for Pensioners: Issues and Resolutions Sought**

We express our gratitude for the Bank's decision to bear the income tax on the perquisite value of "Staff Housing Loans," "Staff Car Loans," and "Staff Education Loans" for FY 2024-2025 and 2025-26. However, we would like to bring to your kind attention a pressing issue affecting our pensioner members.

2. As per Circular No. CDO/P&HRD-PM/77/2024-25 dated 15.03.2025, the Bank will bear the income tax on the perquisite value of specified loans, covering all employees who are in service or drawing pension as on 31.03.2025. However, we have noticed a disparity in treatment between serving employees and pensioners. While the bank has paid tax on perquisites for serving employees, it hasn't done so for pensioners.

3. It was reported by our affiliates that the issue is more specific in the case of pensioners who have not submitted an Investment Declaration on Form (IDF). As the circular was issued on 15th March 2025, there was no scope for pensioners to declare this amount in their IDF. Due to the bank's non-payment of TDS on perquisites, many pensioners' income exceeded the threshold limit, resulting in additional tax liability.

Ex: Total Pension Income (AY 2025-26): ₹ 6,93,213

Perquisite Value: ₹ 1,14,080

Total Income: ₹ 8,07,293

Tax Liability: ₹ 19,770

Reason: Bank has not paid TDS on the perquisite value.

4. Given the bank's technological capabilities and access to pensioner account data, we request that the Bank address this issue, especially with the deadline for filing income tax returns for AY 2025-26 being 15.09.2025. If this is not possible, we request that the bank reimburse the tax paid by pensioners on the perquisite amount for the previous year based on the production of payment of income tax by the pensioner. For the current year, we request that the bank treat both serving and retired employees at par regarding payment of tax on perquisites.

5. We bring to your kind notice that many pensioners have raised their grievances through the 'Sanjeevani' Portal but without any response. Considering the last date of filing income tax returns is 15th September 2025, we once again seek your immediate attention and look forward to an urgent resolution.

Best Regards,

Yours faithfully,

**GENERAL SECRETARY, FSBIPA**

Ref No. FSBIPA/ 4 /2025

Date : 09-09-2025

The Deputy Managing Director (HR) & Corporate Development Officer,  
State Bank of India, Corporate Centre,  
State Bank Bhavan, Mumbai - 400 021.

Dear Sir,

### **SBI HEALTH CARE (POLICY-A)**

"The State Bank of India Retired Employees Medical Benefit Scheme "i.e., SBIREMBS (the Scheme I) was implemented in the Bank with effect from 1st July 1996 and the membership was closed on 30th June 2003. Subsequently, a new scheme called "The State Bank of India Retired Employees Medical Benefit Scheme (the Scheme II) was launched from the 1st July 2003.

02. The Bank's Executive Committee of Central Board in its meeting held on the 16th December 2015 had approved two tailor-made Family Floater Group Health Insurance Policies (Policy-A &Policy-B) towards medical benefits of retired employees. Thus, the SBI Health Care (Policy-A) came into the then existing SBIREMBS. Further, the Bank had decided to re-introduce the REMB Scheme and offer new plans to the eligible retirees, i.e., those who retired on or after 01.01.2016, and all those members of reintroduced REMBS, approved/ratified by the Trustees, were included in the Policy-A from the date of ratification.

03. The insurance cover under Policy-A, as mentioned above was introduced with the following terms and conditions:

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

04. The objective of the Scheme is to provide financial assistance for meeting, partly or fully, within specific monetary limits for hospitalisation / post hospitalisation expenses for treatment of specified diseases/ailments and domiciliary expenses for any disease (presently restricted to 63 diseases) to such retired employees and their spouses as well as differently abled child/children who fulfil the eligibility criteria for membership of Scheme.

05. The Bank decided to recast the existing scheme with the following objectives, in view of rising premium coupled with inflation in cost of medical treatment:

- To provide holistic solution with new Health Care Plans.
- To provide good health care to our retirees at an affordable cost.
- To subsidize a part of the health expenditure of the retirees.

06. We humbly submit that the objectives quoted above have not been met with by induction of insurance upto a certain amount, which has resulted in multiple problems and difficulties to the retired employees. In this connection, we furnish hereunder, the brief details of difficulties being faced by the retired employees, for your instant perusal and kind information:

- a. Earlier, the Bank used to enter in to Tie-up arrangements with all major hospitals, for employees and retired employees (who were members of REMB Scheme), through which the hospitalisation charges were at the least. It is known practice that hospitals follow different billing pattern and the hospitalisation charges under Insurance are much more than the charges agreed by the Bank under Tie-up arrangement. Resultantly, the coverage amount would be drained at the earliest.
- b. Almost majority of the employees, starting from subordinate cadre to Top Management officials, opt for membership under REMB Scheme by paying huge amount as premium and the coverage amount gets drained at the earliest due to the billing pattern referred in the earlier paragraph.
- c. The capping/ceilings prescribed towards treatment for certain diseases resulting in denial of post-hospitalisation expenses in as much as the capping/ceilings include pre & post-hospitalisation expenses upto a maximum of 10% of the Base Sum Insured.
- d. Even though the employees who retire from the Bank's service in normal course i.e., on attaining the age of superannuation, which is at present 60 years, are eligible for membership under REMB Scheme, we are informed that the Bank is denying membership to those employees quoting the clause of 58 years of age and 30 years of service (both conditions to be fulfilled together) that is applicable for VRS Optees, which is not correct.
- e. Majority of the claims under domiciliary treatment are rejected by insurance company quoting various reasons and not even a single claim has been cleared despite recommendations of Review Rejection Committee.
- f. We are also receiving representations from our members, who are SBI Health Care Policy Members, that their claims relating alternative treatment taken by them under Homeopathy are not reimbursed by the Insurance Company, in spite of clear instructions regarding eligibility of the same vide e-Circular No.CDO/P^HRD-PPFG/60/2022-23 dated 7th January 2023, which reads as under:

**“Para-xiv under Annexure-V :**

**Alternative Treatment:** Reimbursement of expenses for Hospitalisation & Domiciliary treatment (Applicable for SBI Health Care Policy members) under the recognised system of medicines, viz. Ayurvedic, Unani, Siddha, Homeopathy is covered provided such treatment is taken in a Hospital / Nursing Home /Clinic registered with the Central /State Government.”

It will not be out of context to mention here that the above instructions have also been reproduced by the Insurance Company in its Brochure on SBI Health Care (Policy-A).

07. In view of the above, we request you to kindly reverse the decision of linking a part of the coverage amount under SBI Health Care through insurance and restore the earlier system of reimbursement through the Trustees of REMBS, inasmuch as the very purpose of prime objectives such as (i) providing good health care to retirees at an affordable cost and (ii) subsidizing a part of the health expenditure of the retirees, has got defeated.

08. We hope that our suggestion is viewed In right perspective and the requested decision would be taken by the management in the interests of senior citizens and super senior citizens, who have shed their blood and sweat, during their service, for the growth and prosperity of our mighty institution, STATE BANK OF INDIA.

Please acknowledge receipt of this communication and advise us the developments in this regard.

With warm regards

Your faithfully,

**GENERAL SECRETARY, FSBIPA**

Ref No. FSBIPA/ 5 /2025

Date : 10-09-2025

The Deputy Managing Director (HR) & Corporate Development Officer,  
State Bank of India, Corporate Centre,  
State Bank Bhavan, Mumbai - 400 021.

Dear Sir,

**PRE-1986 SBI PENSIONERS / FAMILY PENSIONERS OF PRE-1986 RETIREES  
PAYMENT OF MINIMUM AMOUNT OF RS.10,000/- W.E.F. 01.04.2023**

In terms of GOI letter No.F.No.11/2/2012-IR dated 17.12.2013, a fixed lumpsum amount and Dearness Relief (DR) thereon was paid to pre-1986 retirees / surviving spouses of other PSBs and e-ABs (Now SBI). The Indian Banks' Association vide its letter No.HR&IR/MBR/743/2022-23/11722 dated 07.02.2023 has advised the banks to consider additional Ex-gratia payment over and above the amount that was being paid to ensure that the surviving pre-1986 retirees / surviving spouses of pre-1986 retirees get **a minimum of Rs.10,000/- per month** as Ex-gratia, primarily for survival against the spiralling cost of inflation.

02. We are glad to know that the Bank has revised the Ex-gratia to surviving pre-1986 retirees of e-ABs & the surviving spouses pre-1986 retirees of e-ABs w.e.f. the 1st April 2023, vide e-Circular No.CDO/P&HRD-PM/20/2023-24 dated 20th July 2023.

03. Considering the existence of similarly placed pensioners / family pensioners of our bank, who were not getting the minimum Pension/Family Pension of Rs.10,000/-, the issue was taken up by United Forum of Bank Unions with Indian Bank's Association in the meeting held on 28th July 2023, wherein it was agreed that the Ex-gratia as per the guidelines issued by IBA vide the above-referred letter dated 07.02.2023 are applicable to pre-1986 SBI Pensioners and Family Pensioners also. A copy of the Minutes of Understanding arrived at between Indian Bank's Association and United Forum of Bank Unions during the meeting held in Mumbai on 28.07.2023 is enclosed for your instant perusal.

04. However, we are pained to note that the above instructions were not given effect so far and the surviving pre-1986 pensioners as well as surviving family pensioners of pre-1986 pensioners of our Bank are denied of their eligible amount of pension / family pension, respectively, since 1st April 2023.

05. It is a known fact that surviving pensioners, as mentioned above, who retired prior to 01.01.1986 might be either nil or very much negligible in number, whereas the surviving family pensioners of pre-1986 pensioners, who are not getting even the stipulated minimum of Rs.10,000/- per month do survive, but certainly not in large numbers.

06. Our Bank is always in the forefront in showing its concern and in the initiation of various welfare measures in the interest of its employees/pensioners/family pensioners. Hence, we request that the matter is given top priority and appropriate instructions are issued at the earliest, for payment of additional pension/family pension over and above the amount being paid, **effective from 01.04.2023**, so as to ensure that the surviving pre-1986 SBI pensioners /family pensioners of pre-1986 retirees also get a minimum of Rs.10,000/- per month, as provided to similarly placed pre-1986 retirees/surviving spouse of pre-1986 retirees of other PSBs and e-ABs.

07. We earnestly hope that our just request will be considered favourably by the Bank management.

Please acknowledge receipt of this communication and advise us the developments in this regard.

With Greetings,

Yours faithfully,

**GENERAL SECRETARY, FSBIPA**

Ref No. FSBIPA/ 8 /2025

Date : 12-09-2025

The Deputy Managing Director (HR) & Corporate Development Officer,  
State Bank of India,  
Corporate Centre,  
State Bank Bhavan,  
Mumbai - 400 021.

Dear Sir,

**POST-MERGER PAYMENT OF SALARY AND ALLOWANCES TO e-ABs EMPLOYEES  
AND CONSEQUENTIAL EFFECT ON SUPERANNUATION BENEFITS**

Consequent upon the merger of e-ABs with the Bank, the Bank has extended benefits of Special Pay for Graduation and Professional Qualification to Clerical employees and Special Pay to Armed Guards as per SBI service conditions, in terms of offer letter given at the time of merger. In this connection, the Bank has already issued instructions vide e-Circular No.CDO/P&HRD-PM/48/2018-19 dated 26.10.2018 and subsequent clarification vide letter No.CDO/PM/RAJ/2018-19/D1/21 dated 1st February 2019 (Copies enclosed).

02. Accordingly, the necessary changes in HRMS were made globally at Corporate Centre, subsequent to issuance of the above-referred Circular, during the month of November 2018, in respect of e-ABs employees who were on rolls on the material day.

03. However, it is observed that the eligible Special Pay relating e-ABs Armed Guards and the applicable Professional Qualification Pay relating e-ABs Clerical employees, whomsoever retired from the Bank's service prior to the issuance of above-referred instructions, are not provided with the due benefit in their Pension till date, despite a lapse of more than 8 years. All those e-ABs retirees are deprived of the eligible benefit in their pension on account of non-implementation of the above instructions.

04. The details with regard to the paid as well as payable amounts are furnished hereunder for your instant reference and perusal:

S.No.	Post carrying Special Pay (Ranking for DA, HRA & Superannuation benefits)	Paid as per Industry level Settlement	Payable in SBI as per terms of merger
1	Armed Guards	Rs.390/- p.m.	Rs.630/- p.m.
2	Clerical Staff – Special Pay for Graduation and Professional Qualification (Payable after reaching maximum in the Scale of Pay)		
	a. 1st Year after reaching maximum	Rs.410/- p.m.	Rs.450/- p.m.
	b. 2nd Year after reaching maximum	Rs.800/- p.m.	Rs.900/- p.m.
	c. 3rd Year after reaching maximum	Rs.1,210/- p.m.	Rs.1,350/- p.m.
	d. 4th Year after reaching maximum	Rs.1,620/- p.m.	Rs.1,800/- p.m.
	e. 5th Year after reaching maximum	Rs.2,010/- p.m.	Rs.2,250/- p.m.

05. **The retirees referred above are eligible for the revised Special Pay effective from 01.04.2017 to their date of retirement.** The issue is PAN India and covers all e-ABs employees, who have retired from the Bank's service, after merger of Associate Banks with the Bank, between the period 01.04.2017 to 31.10.2018, i.e., prior to the month of global change made in HRMS in respect of the above referred Special Pay applicable to e-ABs Armed Guards as well as PQP applicable/eligible to the e-ABs Clerical employees.

06. Hence, we request you to arrange for effecting appropriate changes in the Basic Pension of all the above-referred retirees of all e-ABs, **globally at Corporate Centre level** towards revision of Pension of the eligible retirees at the earliest.

07. We also request you to arrange for payment of arrears of eligible amount of difference in Special Pay to all those Armed Guards and PQP to Clerical employees (where applicable), who retired from Bank's service between the period from 01.04.2017 to 31.10.2018 (from the date of merger to their date of retirement) along with payment of consequential benefits such as Contribution to PF (where applicable), Difference in Encashment of Leave, Difference in Payment of Gratuity (where applicable) etc.

08. Inasmuch as the issue is still unresolved despite representations from our affiliate Circle Associations earlier, we request your goodself to arrange for rectification at the earliest.

Please acknowledge receipt of this communication and advise us the developments in this regard.

Yours faithfully,

**GENERAL SECRETARY, FSBIPA**



## HEARTY CONGRATULATIONS



Shri G D Nadaf, a veteran and seasoned leader in the trade union fraternity has been elected ss GENERAL SECRETARY of Federation of SBI Pensioners' Association on the 25th August 2025, in the AGM of the FSBIPAs held at Raipur.

Shri Nadaf retired as Dy. Manager from SBI, Local HeadOffice, Bangalore, on 31.05.2012 and is presently practicing as an Advocate. The positions held by Shri Nadaf during service include Employee Officer Director on the Central Board of State Bank of India, Corporate Office, Mumbai, Convenor of United Forum of Bank Unions (UFBU), General Secretary of All India Bank Officers Confederation (AIBOC), and General Secretary – All India State Bank Officers Federation (AISBOF).

**SBIPAH C CONVEY HEARTY CONGRATULATIONS TO SHRI G.D. NADAF AND WISH HIM ALL THE VERY BEST IN ALL HIS ENDEAVOURS.**

## SHRI N. RADHAKRISHNAN, PRESIDENT OF OUR ASSOCIATION ELECTED AS PRESIDENT OF FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

Federation of SBI Pensioners' Associations (FSBIPAs) is the apex level organisation of all Pensioners' Associations operating in all Circles. In the elections held in the Annual General Meeting of FSBIPAs at Raipur on 25th August 2025, we are happy to inform that our Circle Association President, Shri N. Radhakrishnan, has been elected as President of FSBIPAs. It is a matter of proud moment for all of us.

Elections were held for Seven posts viz., President (1), Vice-Presidents (4), General Secretary (1) and Secretary (1) and the following were declared elected:

PRESIDENT **SHRI N. RADHAKRISHNAN (HYDERABAD)**

VICE-PRESIDENTS **SHRI KAMAL KADRI (AHMEDABAD)**

**SHRI JOSEPH PALACKAL**

**SHRI R P SAXENA (JAIPUR)**

**SHRI HARENDER PRASAD (PATNA)**

GENERAL SECRETARY **SHRI G.D. NADAF (BANGALORE)**

SECRETARY **SHRI SUDHIR PAWAR (MUMBAI & MAHARASHTRA)**

WE WISH ALL THE VERY BEST TO ALL THE ELECTED CANDIDATES AS ABOVE FOR THE TERM 2025 TO 2028.

**(A. RAMESH BABU)**  
GENERAL SECRETARY, SBIPAHC

## FELICITATIONS TO SHRI N. RADHAKRISHNAN, PRESIDENT, FSBIPAS & SBIPAHC

Shri N. Radhakrishnan, President on his election to the pivotal position of President of FSBIPAs was felicitated by the Circle Association, management functionaries and representatives of serving employees' organisations. Glimpses of the felicitation are published hereunder:

### FELICITATION BY MEMBERS AND OFFICE-BEARERS OF THE ASSOCIATION







### FELICITATION BY SBI OFFICERS' ASSOCIATION (HYDERABAD CIRCLE)



### FELICITATION BY SBI STAFF UNION HYDERABAD CIRCLE



### FELICITATION BY SBI SC/ST EMPLOYEES' WELFARE ASSOCIATION



### FELICITATION BY PPG DEPARTMENT EMPLOYEES



## **CIRCLE NEWS**

Date : 13th August 2025

The Deputy General Manager and  
Circle Development Officer,  
State Bank of India,  
Local Head Office,  
HYDERABAD.

Dear Sir,

### **PENSION PAYMENT ADVICE**

We have been requesting, since long, for issuance of Pension Payment Advice to all eligible pensioners after every revision of pension that has been effected on account of revision of wages, eligibility of additional pay component, if any.

2. While the corrections were being made by the Circle through the Maker-Checker facility provided by the Corporate Centre, we are informed that the service provider for HRMS facility has been changed. The migration of data to new HRMS under the Service Provider – Zing has made things from worse to worst. A large number of mismatches in data has been reported to us by our members.

3. In this connection, we give below the discrepancies, brought to our notice by the members, for your kind information and necessary action:

- ❖ The Pension Payment Advice that was issued subsequent to sanction of pension immediately after retirement is made available in the portal, but not the latest one after revision of pension on account of wage revision, payment of additional commutation or sanction of additional/new stagnation increment, eligible if any;
- ❖ In cases where the simultaneous sanction of Family Pension has been effected, the revised Family Pension at the eligible 30% of last drawn salary on account of the recent amendment is not reflected in the Pension Payment Advice;
- ❖ Base details such as length of pensionable service, date of birth, date of joining, date of retirement, dependent particulars are either blank or wrong in many cases.

3. In view of the above, we request you to initiate necessary steps and arrange to take up the matter suitably with the appropriate authority for the following remedial actions at Corporate Centre level:

- To arrange to update the portal with the latest Pension Payment Advice subsequent to revision of pension on account of wage revision or sanction of eligible additional/new stagnation increment, additional commutation, etc.;
- To arrange to sanction the revised Family Pension in all cases, where the simultaneous sanction of Family Pension was effected prior to April 2021;
- To arrange for sanction and noting of revised average substantive salary of the pensioner, in cases of Supervising Staff, where the sanction of eligible additional/new stagnation increment is not having any effect on pension due to the stipulated minimum ceiling of 50%, inasmuch as the Family Pension

is based on 30% of the last drawn salary of the Pensioner (These cases exist especially after conclusion of agreement on revision of wages effective from 01.11.2012, 01.11.2017 and 01.11.2022;

- To arrange for data cleansing of all base/essential details of every pensioner, may be by creation of exclusive Team for the purpose, as it is observed that the basic particulars relating many of the pensioners are blank subsequent to migration of data from RBPAS to SAP and subsequently to HRMS;

4. We fervently hope that the issues referred above would be escalated to Corporate Centre on a war-footing basis not only to effect the corrections at the earliest but also to ease the stress of the old-age pensioners, who are representing for correction of their data since long.

5. Please acknowledge receipt of this communication and advise us the developments in this regard.

Your faithfully,

**(A. RAMESH BABU)**  
GENERAL SECRETARY

Date : 13th August 2025

The Deputy General Manager and  
Circle Development Officer,  
State Bank of India,  
Local Head Office,  
HYDERABAD.

Dear Sir,

### **SBI HEALTH CARE (POLICY-A) REIMBURSEMENT OF DOMICILIARY EXPENSES INCURRED UNDER ALTERNATIVE TREATMENT**

We are receiving representations from our members, who are SBI Health Care Policy Members, that their claims relating alternative treatment taken by them under Homeopathy are not reimbursed by the Insurance Company.

2. We have already raised objections in the Rejection Review Committee Meetings, wherein all cases relating reimbursement of expenses incurred under alternative treatment, such as Homeopathy have been rejected with a mention that the policy holders are not eligible for the same as per the terms of insurance policy. A review at Corporate Centre also has not yielded the desired results.

3. In this connection, a reference is invited to the Circular instructions as contained in e-Circular No.CDO/ P^HRD-PPFG/60/2022-23 dated 7th January 2023, which reads as under:

#### **“Para-xiv under Annexure-V:**

**Alternative Treatment:** Reimbursement of expenses for Hospitalisation & Domiciliary treatment (Applicable for SBI Health Care Policy members) under the recognised system of medicines, viz. Ayurvedic, Unani, Siddha, Homeopathy is covered provided such treatment is taken in a Hospital / Nursing Home / Clinic registered with the Central / State Government.

4. It will not be out of context to mention here that the above instructions have also been reproduced by the Insurance Company in its Brochure on SBI Health Care (Policy-A).

5. In view of the above, we request you to kindly refer the matter to Corporate Centre for eventual follow-up with the Insurance Company for reimbursement of domiciliary expenses incurred under Alternative Treatment, as per the eligibility, to all those policy holders, whose claims have been rejected so far.

Please acknowledge receipt of this communication and advise us the developments in this regard..

With warm regards,

Your faithfully,

**(A. RAMESH BABU)**  
GENERAL SECRETARY

Date : 12th September 2025

The Deputy General Manager and  
Circle Development Officer,  
State Bank of India,  
Local Head Office,  
HYDERABAD.

Dear Sir,

**NOTIONAL EFFECT OF ADDITIONAL STAGNATION INCREMENT IN TERMS OF  
10<sup>TH</sup> BPS / 7<sup>TH</sup> JOINT NOTE DATED 25.05.2015**

We have been persistently following up on the issue of extending the benefit of notional eligibility of Stagnation Increment to all Officers in Scale-IV, who were otherwise eligible and retired between 01.11.2012 and 30.04.2015. A reference is also invited to the discussion on the above issue in the recently held Structured Meeting on 18.08.2025.

02. We are glad to receive the clarification, in full, issued by Corporate Centre vide HR/P&PMD/SP/2024-25/627 dated 17.02.2025 with regard to extending the benefit of notional stagnation increment to workmen/officers, who were otherwise eligible, and retired during the period from 01.11.2012 to 30.04.2025, which reads as under:

“1. **10<sup>th</sup> BPS:** Under 10th BPS/ 7th Joint Note dated 25.05.2015, an additional stagnation increment was considered for Award Staff and certain scale of Officers (Para-2, Page No.7 & 8) with monetary benefit effective from 01.05.2015. In case of pensioners, it was further clarified by IBA vide its Circular No. HR&IR/GMB/2020-21/9578 dated 29.01.2021 that the notional benefit may be extended to the Workmen/Officers who were otherwise eligible and retired during the period from 01.11.2012 to 30.04.2015, with monetary benefit payable from 01.05.2015”

03. The above clarification refers to provision under Para-2, Page No.7 & 8 of Joint Note dated 25.05.2015, which is reproduced hereunder for your instant perusal and reference:

## “2) Stagnation Increments

a. Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs. 1310/- each and next two Rs. 1460/- each.

b. Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs. 1460 /- each for every three completed years of service and a fourth stagnation increment of Rs. 1460/- two years after receipt of third stagnation increment.

Provided that officers who have completed two years or more after receipt of the third stagnation increment will get the fourth stagnation increment with effect from 1.5.2015.

c. Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs. 1460/- each for every three completed years of service and a fifth stagnation increment of Rs. 1460/- two years after receipt of fourth stagnation increment provided that the officers who have completed two years after receipt of the fourth stagnation increment will get the fifth stagnation increment w.e.f 1.5.2015.

d. Officers in SMGS-IV shall be eligible for one stagnation increment of Rs. 1650/- three years after reaching the maximum of scale w.e.f. 1.5.2015.”

04. Inasmuch as the clarification refers to provision for stagnation increment to all Officers upto Scale-IV, we are of the view that all Officers in Scale-IV, who have retired between 01.11.2012 and 30.04.2015 and who are eligible for stagnation increment as provided under para-2(d) of the 7th Joint Note dated 25.05.2015 need to be extended with the benefit of notional stagnation increment for the purpose of pensionary benefit alone, effective from 01.05.2015.

05. We request you to arrange for providing the said benefit at the earliest as already more than 10 years have elapsed since the retirement of the aggrieved officials.

With Greetings,

Your faithfully,

**(A. RAMESH BABU)**  
GENERAL SECRETARY

## CO-OPTIONS:

In the Meeting of the Association held on 18.09.2025, the following co-options were approved by the Managing Committee:

<b>Shri T. Satya Narayana Murthy</b>	as	<b>Asst. General Secretary (Head Quarters)</b>
<b>Shri J. Satyanarayana</b>	as	<b>Asst. General Secretary, Cyberabad A.O. Area</b>

## 1<sup>ST</sup> STRUCTURED MEETING OF SECUNDERABAD AO



1st Structured Meeting of Secunderabad AO was held on 19.09.2025, which was productive and well-organized. From Association side, S/Shri A. Ramesh Babu, General Secretary, D. Krishna Kumar, P. Nanda Kishore & N. Saibaba, Vice-Presidents, K. Srinivasudu, Dy. General Secretary and B. Purushotham, Asst. General Secretary attended.

Deputy General Manager Sri Kumar Rohit extended a warm welcome and the issues such as (1) Pending MWS bills and digitalization of records, (2) REMBS issues, (3) Rejection Committee meetings for medical bills, (4) Stocking and supply of medicines (including insulin), (5) Proposed dispensary at LB Nagar, (6) Pensioners' Meet were discussed.

The meeting, lasted for over an hour, and the responses of the A.O. Management were positive, which showcased its commitment to pensioners' welfare.

## INCLUSION OF DISABLED CHILDREN FOR FAMILY PENSION BENEFITS

Members were advised earlier through August 2024 Bulletin that, on our representation, in respect of 11 cases, the Corporate Centre has approved inclusion of disabled children as Lifetime beneficiaries for family pension.

We further advised through Whatsapp Message on 29th May 2025, that another 10 requests have been cleared by Corporate Centre. Now, we are extremely happy to inform that another 2 requests have been cleared by Corporate Centre. The brief details of earlier 10 cases, which we informed members through Whatsapp Message and the 2 new cases cleared recently are furnished hereunder for information of members.

Sl.No.	P.F. No.	Name of the Pensioner	Name of the Disabled Child
01.	6332447	Shri P Srinivasa Rao	Shri P. Viswa Prasanna
02.	6348092	Shri M Sharad Kumar	Ms. M Swathi
03.	8806926	Late A Rajamannar	Shri A. Srinivas
04.	3057593	Smt. Aluri Prameela Rani	Shri M. Shravan
05.	8762635	Shri K. Durga Vara Prasada Rao	Ms. K. Sandhya Rani
06.	8759219	Shri Md. Hameeduddin	Ms. Nusrat Jahan
07.	6333885	Shri Pulipaka Bhava Narayana	Shri P Sri Anirudh
08.	8774552	Late A Radha Krishna Murthy	Ms. Ayyadevara Kumuda
09.	6346863	Shri Syed Yousuf Hussain Sarosh	Ms. Syeda Sana Fathima
10.	1841920	Shri DVS Bhujang Rao	Ms. Duvvuri Aditi
11.	6350445	Smt. M. Sita Lakshmi	Ms. M Nandita
12.	6336361	Shri Lamge Rajender	Shri Sachin Lamge

Out of the total number of 25 representations regarding disabled children received by the Circle earlier, 23 cases have been approved by Corporate Centre for inclusion of disabled dependent child as lifetime beneficiary for family pension and the remaining two cases were rejected o/a ineligibility. Further, three more requests have been received by the Circle Authorities now and are under process. We note to advise further developments in this regard.

## CYBERCRIME AWARENESS

### MAN DUPED OF RS 3.14 CR IN TRADING SCAM TELANGANA

A 34-year-old software professional from Serilingampally has lost Rs 3.14 crore in a cyber fraud involving fake investment schemes in cryptocurrency and stock trading. The Telangana Cyber Security Bureau (TGSB) has registered a case and launched an investigation.

The victim was first contacted online by a woman identifying herself as Sneha Sarda, who posed as an investment advisor and promised quick, high returns. Investigators said the same name had surfaced in another case where a businessman was duped of Rs 3.6 crore. To win confidence, the accused initially encouraged small investments, sent manipulated dashboards and fake profit screenshots, and gradually persuaded the techie to increase his deposits.

Between August 1 and September 2, the victim made 30 transactions through RTGS and online banking, transferring money into accounts suggested by the fraudsters. Officials said once credited, the money was moved rapidly across multiple accounts, a common laundering method that complicates investigations. Many of these accounts are believed to be operated by commission-based holders, while the masterminds operate from abroad.

The victim began with Rs 50,000 and eventually transferred as much as Rs 23 lakh in a single transaction, using his bank accounts. On the fake trading dashboard, profits were shown as high as Rs 23 crore. When the victim sought to withdraw his supposed earnings, the fraudsters demanded additional charges, which aroused his suspicion.

Realising he had been deceived, the techie approached TGSB officials, reporting a total loss of Rs 3,14,94,854. Police said a probe is under way and efforts are on to trace the accused.

(Source : **Deccan Chronicle**)

### MAN LOSES RS 27.5 LAKH IN MATRIMONY-LINKED CRYPTOCURRENCY FRAUD

A 30-year-old resident of Chandrayangutta was allegedly duped of Rs 27.5 lakh in a matrimony-based cryptocurrency investment scam, after being lured by a woman who posed as a prospective bride.

According to police, the victim came in contact with the woman through a matrimonial website. Claiming to be from London and originally from Chennai, she gradually gained his trust by promising marriage. Once a rapport was established, she persuaded him to invest in Bitcoin trading through what turned out to be a fraudulent online platform.

The man invested Rs 27,50,000 by using his savings, loans, and by borrowing money from friends. On the platform, his account displayed a balance around Rs 1.34 crore. However, when he attempted to withdraw, the fraudsters demanded a further 10% as 'tax payment', approximately Rs 13.47 lakh, a tell-tale sign of the scam. Realising he had been duped, the victim immediately reported the fraud online.

A case was booked by the cybercrime wing of the Hyderabad police and an investigation was initiated.

**Police have issued an advisory warning the public about the growing use of matrimonial sites and social media by fraudsters to lure victims with false promises of marriage and quick profits through cryptocurrency or trading apps. Officials stressed that people should never trust strangers offering investment opportunities, particularly through unverified platforms.**

Citizens are being urged to avoid investment in unregulated cryptocurrency apps and to use only channels recognised by the Reserve Bank of India (RBI) or the Securities and Exchange Board of India (SEBI). Police have also cautioned against transferring money to unknown persons or relying on assurances of high returns without verifying the authenticity of websites, apps, and contacts.

Victims of cyber fraud are advised to immediately report incidents on the National Cyber Crime Reporting Portal ([www.cybercrime.gov.in](http://www.cybercrime.gov.in)) or dial 1930. For emergency assistance in Hyderabad, cyber fraud complaints can also be lodged through WhatsApp on 8712665171.

(Source : The Hindu)

### **CROOKS DUPE 2 OF RS 6.01 LAKH USING APK FILES**

Two people from Kavadiguda became victims of cyberfraud as they clicked on malicious APK files, which they received on their mobile phones via WhatsApp.

In the first case, a 48-year-old man received an APK file related to "RTO challan", and he mistakenly opened the link, leading to unauthorized debits of Rs 51,226 and Rs 50,000, totalling Rs 1.01 lakh. In the second case, a 41-year-old victim noticed four unauthorised transactions, totalling Rs 5 lakh from his HDFC Bank account after an APK file named "RTA challan 140.apk" was found installed on his phone without his knowledge.

Both the victims' mobile phones were suspected to have been compromised through these malicious APKs, resulting in a combined financial loss of Rs 6.01 lakh.

**In an advisory, police urged people to beware of fraudulent APK files.**

Scammers are pushing malicious APK files through WhatsApp groups and messages. Once installed, these files gain access to victim's mobile phone and banking details, leading to illegal transactions and causing huge financial losses. Never download or install APK files or applications from unknown sources or links shared on WhatsApp, SMSes, or social media.

**Police also told people not to share bank details, OTPs, or personal information with anybody.**

**In case of suspicious deductions, lodge a complaint at the National Cyber Crime Reporting Portal ([www.cybercrime.gov.in](http://www.cybercrime.gov.in)) or dial 1930. For reporting fraudulent transactions, give a call or WhatsApp on 8712665171.**

(Source : Deccan Chronicle)

### **FAKE CUSTOMER CARE, WALLET FRAUDS COST VICTIMS RS 2 LAKH**

Officials stressed that vigilance and quick reporting are crucial to prevent further financial damage.

Hyderabad cybercrime police have sounded an alert after two fresh cases of online fraud left victims poorer by nearly Rs 2 lakh.

The scams involved fake customer care numbers and unauthorized wallet transactions.

**Senior citizen falls prey to fake customer care**

A 69-year-old Azampura resident was duped while seeking help for damaged items ordered from Blinkit. After searching online, he came across a fake customer care number.

Fraudsters posing as company executives contacted him on WhatsApp and tricked his family into downloading a malicious APK file.

The scamsters then accessed their devices and siphoned off Rs 4,193 from his wife's account and Rs 98,001 from his daughter-in-law's bank account, causing a total loss of Rs 1,02,194.

### Chandrayangutta man loses wallet balance

In another case, a 37-year-old resident of Chandrayangutta lost Rs 1,11,740 through wallet hacking. The victim had added Rs 21.12 lakh to his wallet for purchasing gold coins.

Though the order was cancelled and the amount refunded, he later found that fraudsters had changed his registered mobile number and email ID.

Three unauthorized transactions were carried out from his balance, leading to the loss.

#### Police Advisory: Stay Alert, Stay Safe

Cybercrime police urged citizens to exercise caution while dealing with online transactions. Their key advisory includes:

Avoid trusting customer care numbers found on Google.

Do not download APK files shared on WhatsApp or Telegram.

Enable two-factor authentication on e-wallets.

Monitor bank and wallet activity regularly.

Never share login details or OTPs with anyone.

(Courtesy : Newsmeter Network)

### MAN FROM SECUNDERABAD LOSES RS 7.5 LAKH IN APK FRAUD

A 49-year-old resident of Secunderabad lost Rs 7.5 lakh in an online banking fraud after his WhatsApp account was hacked and a malicious application was unknowingly installed on his phone.

On August 24, the victim noticed multiple unauthorised transactions from his savings account and fixed deposits following the compromise of his WhatsApp account. Investigations revealed that an APK file named PMKISANYOJANA.APK had been installed on his device, most likely through WhatsApp. The file contained malware that enabled fraudsters to access his banking details and execute transactions without requiring any one-time passwords.

The victim immediately alerted authorities by dialling the cybercrime helpline 1930. Police have urged the public to remain vigilant, stressing that fraudsters are increasingly using fake APK files disguised as government schemes or offers to hack mobile phones and steal financial information.

Officials cautioned people against downloading or installing applications shared through WhatsApp, SMS or suspicious links. Only apps from official platforms such as the Google Play Store or Apple App Store should be used. Regular software updates, antivirus protection and strict caution over sharing PINs, OTPs or passwords were emphasised.

(Source : The Hindu)

**“FRAUD AND DECEIPT ARE ANXIOUS  
FOR YOUR MONEY –  
BE INFORMED – BE PRUDENT”**

## HEALTH TIPS

### 27 NATURAL HEALTH AND NUTRITION TIPS THAT ARE EVIDENCE-BASED

When it comes to knowing what's healthy, even qualified experts often seem to hold opposing opinions. This can make it difficult to figure out what you should actually be doing to optimize your health. Yet, despite all the disagreements, a number of wellness tips are well supported by research.

Here are 27 health and nutrition tips that are based on scientific evidence. We have published the first 18 tips in the bulletins for the months of July & August 2025. The remaining 9 tips are furnished hereunder:

#### 19. Lift weights

Strength and resistance training are some of the best forms of exercises you can do to strengthen your muscles and improve your body composition. It may also lead to important improvements in metabolic health, including improved insulin sensitivity — meaning your blood sugar levels are easier to manage — and increases in your metabolic rate, or how many calories you burn at rest. If you do not have weights, you can use your own bodyweight or resistance bands to create resistance and get a comparable workout with many of the same benefits. The Physical Activity Guidelines for Americans recommends resistance training twice per week.

#### 20. Avoid artificial trans fats

Artificial trans fats are harmful, man-made fats that are strongly linked to inflammation and heart disease. Avoiding them should be much easier now that they have been completely banned in the United States and many other countries. Note that you may still encounter some foods that contain small amounts of naturally occurring trans fats, but these are not associated with the same negative effects as artificial trans fats.

#### 21. Use plenty of herbs and spices

There is a variety of herbs and spices at our disposal these days, more so than ever. They not only provide flavor but also may offer several health benefits as well. For example, ginger and turmeric both have potent anti-inflammatory and antioxidant effects, which may help improve your overall health. Due to their powerful potential health benefits, you should aim to include a wide variety of herbs and spices in your diet.

#### 22. Nurture your social relationships

Social relationships — with friends, family, and loved ones you care about — are important not only for your mental well-being but also your physical health. Studies show that people who have close friends and family are healthier and live much longer than those who do not.

#### 23. Occasionally track your food intake

Some people may benefit from working out how many calories they eat is by weighing their food and using a nutrition tracker. Tracking can also provide insights into your protein, fiber, and micronutrient intake. However, while tracking, may help some people manage their weight, there is also evidence it can lead to disordered eating tendencies. Always speak with a doctor before using this strategy.

#### 24. Get rid of excess belly fat

Excessive abdominal fat, or visceral fat, is a uniquely harmful type of fat distribution that is linked to an increased risk of cardiometabolic diseases like type 2 diabetes and heart disease. For this reason, your waist size and waist-to-hip ratio may be much stronger markers of health than your weight. Reducing refined carbs, eating

more protein and fiber, and reducing stress (which can reduce cortisol, a stress hormone that triggers abdominal fat deposition) are all strategies that may help you get rid of belly fat.

## 25. Avoid restrictive diets

Diets are generally ineffective and rarely work well long term. In fact, past dieting is one of the strongest predictors for future weight gain. This is because overly restrictive diets actually lower your metabolic rate, or the amount of calories you burn, making it more difficult to lose weight. At the same time, they also cause alterations to your hunger and satiety hormones, which make you hungrier and may cause strong food cravings for foods high in fat, calories, and sugar. All of this is a recipe for rebound weight gain, or “yo-yo” dieting. Instead of dieting, try adopting a healthier lifestyle. Focus on nourishing your body instead of depriving it. Weight loss should follow as you transition to whole, nutritious foods — which are naturally more filling while containing fewer calories than processed foods.

## 26. Eat whole eggs

Despite the constant back and forth about eggs and health, it's a myth that eggs are bad for you because of their cholesterol content. Studies show that they have minimal effect on blood cholesterol in the majority of people, and they're a great source of protein and nutrients. Additionally, a review involving 263,938 people found that egg intake had no association with heart disease risk.

## 27. Meditate

Stress has a negative effect on your health. It can affect your blood sugar levels, food choices, susceptibility to sickness, weight, fat distribution, and more. For this reason, it's important to find healthy ways to manage your stress. Meditation is one such way, and it has some scientific evidence to support its use for stress management and improving health. In one study involving 48 people with high blood pressure, type 2 diabetes, or both, researchers found that meditation helped lower LDL (bad) cholesterol and inflammation compared with the control group. Additionally, the participants in the meditation group reported improved mental and physical wellness.

### The bottom line:

A few simple steps can go a long way toward improving your eating patterns and wellness. Still, if you're trying to live a healthier life, do not just focus on the foods you eat. Exercise, sleep, and social relationships are also important. With the evidence-based tips above, it's easy to introduce small changes that can have a big impact on your overall health. Just one thing Try this today: There are lots of suggestions on this list that can help you improve your health, but it's best to put just one or two into practice at a time so you do not get burned out. As more of these healthy actions become habits, you can add more into your routine.

(Courtesy: Healthline)

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

## ఆరోగ్య చిట్కాలు

**సాక్ష్యాధారాలు కలిగిన 27 సహజమైన ఆరోగ్యకరమైన మరియు బలవర్ధకమైన పోషకాహార చిట్కాలు**

ఆరోగ్యకరమైనది ఏమిటో తెలుసుకోవడం విషయానికివస్తే అర్హత కలిగిన నిపుణులు కూడా తరచుగా వ్యతిరేక అభిప్రాయాలను కలిగివుంటారు. ఇది మీ ఆరోగ్యాన్ని optimise చేయటానికి మీరు నిజంగా ఏమిచేయాలో గుర్తించడం కష్టతరం చేస్తుంది. అయినప్పటికీ అన్ని భిన్నాభిప్రాయాలు ఉన్నప్పటికీ అనేక ఆరోగ్య చిట్కాలు పరిశోధన ద్వారా బాగా బలపరచబడినవి.

శాస్త్రీయ ఆధారాల ప్రకారం 27 ఆరోగ్య మరియు పోషకాహార చిట్కాలు ఇక్కడ ఉన్నాయి. జూలై 2025 నెలకు సంబంధించిన బులెటిన్‌లో మొదటి 9 చిట్కాలను మేము ప్రచురించాము. తదుపరి చిట్కాలు ఇక్కడ ఇవ్వబడ్డాయి.

### 10. నిద్రపోయేముందు ప్రకాశవంతమైన లైట్లను నివారించండి :

సాయంత్రం నీలికాంతి తరంగ దైర్ఘ్యాలను కలిగివున్న ప్రకాశవంతమైన లైట్లకు మీరు గురైనప్పుడు అది మీ నిద్ర హార్మోన్ మెలటోనిన్ ఉత్పత్తికి అంతరాయం కలిగించవచ్చు.

నీలికాంతికి గురికావడాన్ని తగ్గించడానికి కొన్ని మార్గాలు నీలికాంతిని నిరోధించే అడ్డాలను ధరించడం - ముఖ్యంగా మీరు ఎక్కువసేపు కంప్యూటర్ లేదా ఇతర డిజిటల్ స్క్రీన్‌ను ఉపయోగిస్తుంటే మరియు పడుకునేముందు 30 నిమిషాల నుండి ఒక గంట వరకు డిజిటల్ స్క్రీన్‌ను నివారించడము. ఇది సాయంత్రం గడిచేకొద్దీ మీ శరీరం సహజంగా మెలటోనిన్‌ను బాగా ఉత్పత్తి చేయడములో సహాయపడుతుంది.

### 11. మీకు లోపం ఉంటే విటమిన్ 'డి' తీసుకోండి :

చాలామందికి తగినంత విటమిన్ 'డి' లభించదు. ఈ విస్తృతమైన విటమిన్ 'డి' లోపాలు తక్షణమే హానికరం కానప్పటికీ, తగినంత విటమిన్ 'డి' స్థాయిలను నిర్వహించడంవల్ల ఎముకబలాన్ని మెరుగుపరచడం, నిరాశ లక్షణాలను తగ్గించడం, మీ రోగనిరోధకశక్తిని బలోపేతం చేయడం మరియు క్యాన్సర్ ప్రమాదాన్ని తగ్గించడం ద్వారా మీ ఆరోగ్యాన్ని optimise చేయవచ్చు.

మీరు సూర్యకాంతిలో ఎక్కువ సమయం గడపకపోతే మీ విటమిన్ 'డి' స్థాయిలు తక్కువగా వుండవచ్చు. మీకు అందుబాటులో వుంటే, మీ స్థాయిలను పరీక్షించుకోవడం గొప్ప ఆలోచన, తద్వారా అవసరమైతే విటమిన్ 'డి' సప్లిమెంటేషన్ ద్వారా మీ స్థాయిలను సరిదిద్దుకోవచ్చును.

### 12. వుప్పులంగా మీరు పండ్లు మరియు కూరగాయలు తినండి :

కూరగాయలు మరియు పండ్లు, ప్రి డైజెస్ట్ ఫైబర్, విటమిన్లు, ఖనిజాలు మరియు యాంటీ ఆక్సిడెంట్లతో నిండి వుంటాయి. వీటిలో చాలవరకు శక్తివంతమైన ఆరోగ్య ప్రభావాలను కలిగి వుంటాయి. ఎక్కువ కూరగాయలు

మరియు పండ్లు తినే వ్యక్తులు ఎక్కువకాలం జీవిస్తారని మరియు గుండెజబ్బులు, ఊబకాయం మరియు ఇతర అనారోగ్యాలకు గురయ్యే తక్కువ ప్రమాదం ఉందని అధ్యయనాలు చూపిస్తున్నాయి.

### 13. తగినంత ప్రొటీన్ తినండి :

తగినంత ప్రొటీన్ తినడం సరైన ఆరోగ్యానికి చాల ముఖ్యమైనది. ఎందుకంటే ఇది మీ శరీరానికి కొత్త కణాలు మరియు కణ జాలాలను సృష్టించడానికి అవసరమైన ముడి పదార్థాలను అందిస్తుంది. ఇంకా ఈ పోషకం మితమైన శరీర బరువును నిర్వహించడానికి చాలా ముఖ్యమైనది. అధిక ప్రొటీన్ తీసుకోవడం మీ జీవక్రియ రేటును లేదా కేలరీల బర్న్స్ను పెంచుతుంది. అదే సమయంలో మీకు కడుపు నిండినట్లు అనిపిస్తుంది. ఇది కోరికలను మరియు రాత్రి ఆలస్యంగా చిరుతిండి తినాలనే మీ కోరికను కూడా తగ్గిస్తుంది.

### 14. కదలండి :

ఏరోబిక్ వ్యాయామం లేదా కార్డియో చేయడం మీ మానసిక మరియు శారీరక ఆరోగ్యానికి మీరు చేయగలిగే ఉత్తమమైన వాటిలో ఒకటి. ఇది బొడ్డుకొవ్వును తగ్గించడంలో ముఖ్యంగా ప్రభావవంతంగా ఉంటుంది. ఇది మీ అవయవాల చుట్టూ పేరుకుపోయే హానికరమైన కొవ్వు రకం. తగ్గిన బొడ్డుకొవ్వు మీ జీవక్రియ ఆరోగ్యంలో గణనీయమైన మెరుగుదలకు దారితీయవచ్చు. శారీరక శ్రమ మార్గ దర్శకాల ప్రకారం అమెరికన్ల కోసం, మనం ప్రతివారం కనీసం 150 నిమిషాల మితమైన తీవ్రత కార్యాచరణ కోసం ప్రయత్నించాలి.

### 15. ధూమపానం చేయవద్దు లేదా మాదక ద్రవ్యాలను ఉపయోగించవద్దు మరియు మితంగా మాత్రమే తాగండి :

ధూమపానం, మాదక ద్రవ్యాల హానికరమైన వాడకం మరియు మద్యం దుర్వినియోగం అన్నీ మీ ఆరోగ్యాన్ని తీవ్రంగా ప్రతికూలంగా ప్రభావితం చేస్తాయి. మీరు ఈ చర్యలలో దేనినైనా చేస్తే, దీర్ఘకాలిక వ్యాధుల ప్రమాదాన్ని తగ్గించడంలో సహాయపడటానికి తగ్గించుకోవడం లేదా మానేయడం గురించి ఆలోచించండి. చాలా వనరులు ఆన్లైన్లో మరియు మీ స్థానిక కమ్యూనిటీలో ఉన్నవి. ఈ సహాయం కోసం వనరులను వాడడం గురించి మరింత తెలుసుకోవడానికి మీ వైద్యుడితో మాట్లాడండి.

### 16. అదనంగా Virgin Olive Oil ను ఉపయోగించండి :

మీరు ఉపయోగించగల ఆరోగ్యకరమైన కూరగాయలను నూనెలలో అదనపు Virgin Olive Oil ఒకటి. ఇది గుండెకు ఆరోగ్యకరమైన Mono Saturated Fats మరియు Anti Inflammatory లక్షణాలను కలిగివున్న శక్తివంతమైన అంటి ఆక్సిడెంట్స్ తో నిండివుంటుంది. అదనపు గుండె ఆరోగ్యానికి మేలు చేస్తుంది. ఎందుకంటే దీనిని తినే వ్యక్తులు గుండెపోటు మరియు స్ట్రోక్లతో చనిపోయే ప్రమాదం తక్కువగా ఉంటుంది.

## 17. మీరు చక్కెర తీసుకోవడం తగ్గించండి :

ఆధునిక ఆహారం మరియు పానీయాలలో చక్కెర జోడించడము చాలా ప్రబలంగా ఉంది. అధికంగా చక్కెర తీసుకోవడం వలన ఊబకాయం, Type 2 diabetes మరియు గుండె జబ్బులతో ముడిపడివుంది. అమెరికన్ల కోసం ఆహార మార్గదర్శకాలు మీరు రోజువారీ కేలరీలలో 10% కంటే తక్కువగా జోడించిన చక్కెర తీసుకోవడం సిఫార్సు చేస్తున్నాయి. అయితే ప్రపంచ ఆరోగ్యసంస్థ మీకు సరైన ఆరోగ్యం కోసం మీ రోజువారీ కేలరీలలో జోడించిన చక్కెరలను 5% లేదా అంతకంటే తక్కువకు తగ్గించాలని సిఫార్సు చేస్తోంది.

## 18. శుద్ధిచేసిన కార్బోహైడ్రేట్లను పరిమితం చేయండి :

అన్ని కార్బోహైడ్రేట్లు సమానంగా సృష్టించబడవు. శుద్ధిచేసిన కార్బోహైడ్రేట్లు, వాటి ఫైబర్ను తొలగించడానికి ఎక్కువగా ప్రాసెస్ చేయబడ్డాయి. వాటిలో పోషకాలు చాలా తక్కువగా ఉంటాయి. మరియు అధికంగా తింటే మీ ఆరోగ్యానికి హాని కలిగించవచ్చు. చాలా అల్ట్రా ప్రాసెస్డ్ ఫుడ్స్ ప్రాసెస్ చేసిన మొక్కజొన్న, తెల్లపిండి మరియు జోడించిన చక్కెరలు వంటి శుద్ధిచేసిన కార్బోహైడ్రేట్లు నుండి తయారవుతాయి. శుద్ధిచేసిన కార్బోహైడ్రేట్లు అధికంగా ఉన్న ఆహారం తినడము, బరువు పెరగడము, Type 2 diabetes మరియు గుండెజబ్బుల వంటి దీర్ఘకాలిక వ్యాధులతో ముడిపడి ఉంటుందని అధ్యయనాలు సూచిస్తున్నాయి..

(హెల్త్లైన్ సౌజన్యంతో .... సశేషం)

**ముఖ్య గమనిక :** పై సూచనలు అన్ని సమాచారము మరియు తెలుసుకొనుటకొరకు మాత్రమే. ఏరకంగానూ మెడికల్ advise కాదు. చదువరులు తమ డాక్టర్స్ ను లేదా క్వాలిఫైడ్ హెల్త్ కేర్ ప్రొఫెషనల్స్ ను తమ ప్రత్యేక ఆరోగ్య సమస్యల కొరకు సంప్రదించవలయును.

## స్వీయ వైద్యముపై వైద్యుల తీవ్ర ఆందోళన

అధ్యయనంలో 60% మంది ఆరోగ్య సమస్యలకై వైద్య సలహా లేకుండా మందులు తీసుకుంటున్నారని తెలుస్తున్నది. పరీక్షకు సిద్ధమవటము నుండి రోడ్డు ప్రయాణాల వరకూ హైదరాబాదు వైద్యులు అనారోగ్యానికి చికిత్స చేయడానికి కాకుండా, సౌలభ్యాన్ని నిర్వహించడానికి లేదా పనితీరును పెంచడానికి మాత్రలు, ఉద్దీపనలు, మత్తుమందులు, విరేచనాల నిరోధకాలు, హార్మోన్ల మాత్రలు వంటి వాటితో ప్రజలు స్వీయవైద్యం చేసుకుంటున్నట్లు ఆందోళనకరమైన ధోరణి కనిపిస్తోందని ప్రమాదాలు వేగంగా పెరుగుతున్నాయని నిపుణులు అంటున్నారు.

## 2023లో స్వీయ ఔషధాల వ్యాప్తి, సరళి మరియు కారణాలు :

మధ్య భారతదేశం నుండి ఒక "Community based Cross-sectional Studies" లో 60% ప్రతివాదులు వైద్య సలహా లేకుండా మందులు తీసుకున్నారని, మహిళలు అలా చేసే అవకాశం రెండు రెట్లు ఎక్కువగా ఉందని

తేలింది. 2022 Meta Analysisలో 50% భారతీయులు క్రమంతప్పకుండా స్వీయ ఔషధం తీసుకుంటున్నారని నిర్ధారించింది. Gastroenterologist Dr. Ayesha Khan 34 ఏళ్ళ రోగిని గుర్తు చేసుకున్నారు. ఆమె తన దీర్ఘప్రయాణానికి ముందు తనకు toilet అవసరం లేకుండా ఉండటానికి anti diarrhoea tablet తీసుకొనేది. తరచుగా మందుల దుర్వినియోగం ప్రేగులను విపరీతంగా నెమ్మదింప చేస్తుంది. వైద్య జోక్యము అవసరమవుతుంది. విమానాల ప్రయాణాలకు ముందు తీసుకునే ఉద్దీపన మరియు బేధి మందులు ప్రయాణీకులలో తరచుగా డీహైడ్రేషన్, బాధాకరమైన సంఘటనలకు దారితీస్తాయని డాక్టర్ గారు హెచ్చరించారు. ప్రయాణ సమయంలో ఆందోళన, నరాల ఉద్రిక్తత తగ్గించడానికి సెడేటివ్స్ ను వాడడము కూడా జరుగుతున్నదనీ, వైద్యపర్యవేక్షణ లేకుండా మధ్యముతో పాటు వాటి వాడకాన్ని చేయకూడదని అవి శ్వాసను దెబ్బ తీస్తాయని డాక్టర్ హెచ్చరిస్తున్నారు.

Dr. Arjuna Bhaskar, Consultant General Physician విద్యార్థులలో ADHD మందులు మరియు modafinil దుర్వినియోగం వాడుక పెరుగుదల గురించి మాట్లాడారు. మెడికల్ స్టూడెంట్స్ లో Cognitive Enhancer - Prescription Drug Modafinil యొక్క అవగాహన మరియు ఉపయోగం అనే 2024 Meditive preprint ను ఆయన ఉదహరించారు. ఇందులో 44% మంది శ్రద్ధ, ఉత్పాదకత లేదా పరీక్షల కోసం prescription లేకుండా వాడుతున్నామని అంగీకరించారు.

Dr. Bhaskar వివరిస్తూ ఇది ఏకాగ్రతకు సహాయపడుతుందని వినియోగదారులు అనుకోవచ్చును. కానీ నిద్రలేమి, ఆందోళన, గుండెదడ మరియు భయాందోళలను కలిగించడము కూడా చూశాము. Indira Priyadarsini, MBBS aspirant తన classmates వారి ప్రవేశ పరీక్షలలో మెరుగైన performance కై modafinil ను కౌంటర్స్ లోనే కొనుగోలు చేయగలిగారని చెప్పారు.

అత్యవసర గర్భనిరోధకాలను పదే పదే ఉపయోగించడము గురించి డా. రాధికా మురళీధర్, గైనకాలజిస్ట్ 'వివాహాలు లేదా ప్రయాణాలకు ముందు పీరియడ్స్ ను ఆలస్యం చేయడానికి మహిళలు ఈ మాత్రలు తీసుకుంటున్నారు. ఇది చట్టబద్ధమైనది. కానీ హానికరం కాదు. తరచుగా వాడటం వలన వారి ఋతుచక్రాలకు అంతరాయం కలుగుతుంది మరియు తిమ్మిరి లేదా మానసికస్థితిలో మార్పులు సంభవిస్తాయి.

ప్రయాణ ఆందోళన, నరాల మెరుగైన పనితీరు కొరకై వాడే మత్తుమందులు వైద్య పర్యవేక్షణ లేకుండా మధ్యంతో కలిపి వీటిని వాడకూడదని డా. భాస్కర్ హెచ్చరిస్తున్నారు. ఎందుకంటే అవి శ్వాస, జ్ఞాపకశక్తి మరియు సమన్వయాన్ని దెబ్బతీస్తున్నాయి.

OTC మందులను కఠినంగా నియంత్రించడము, విస్తృత ప్రజా అవగాహన ప్రచారాలు మరియు మార్గదర్శకత్వంపై దృష్టిసారించిన ఫార్మాసిస్ట్ తో శిక్షణ ఇవ్వాలని వైద్యులు కోరారు.

(Source : Deccan Chronicle)

## ADMISSION OF NEW MEMBERS - AUGUST 2025

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.	P.F. No.	LM. No.	Name (Smt/Sri)	Place	Pension Paying Branch
01	19532	6311245	Satyanarayana Karni	Hyderabad	Vanastalipuram 20564
02	19532A	6311245	Smt. Chandrakala P R	Hyderabad	
03	19533	4234189	Janardhan Redy Pannala	Hyderabad	SME Kattedan 05328
04	19533A	4234189	Smt. Sandhya Pannala	Hyderabad	
05	19534	3077616	Smt. Suniti Tamane	Hyderabad	Barkatpura 7641
06	19534A	3077616	Satchidand Tamane	Hyderabad	
07	19535	4156501	Satya Srinivas G V	Hyderabad	Hyderabad Main Br. 0847
08	19535A	4156501	Smt. Vallika Gvn	Hyderabad	
09	19536	4155890	Yadagiri Reddy Vedire	Hyderabad	ECIL 02714
10	19536A	4155890	Smt. Nalini Vedire	Hyderabad	
11	19537	6341802	Smt. Rajani Radhakrishnan	Hyderabad	Hyderabad Main Br. 0847
12	19537A	6341802	Radhakrishnan Neelakandan	Hyderabad	
13	19538	5651727	Sridhara Swamy Nakshatram	Nizamabad	Shivaji Nagar 12970
14	19538A	5651727	Smt. Radhika Nakshatram	Nizamabad	
15	19539	0351952	Kulasekharan V S P	Hyderabad	HUC Hyderabad 05916
16	19539A	0351952	Smt. Sreedevi V S P	Hyderabad	
17	19540	3521850	Venkata Lakshmi Narayana Kakaraparthi	Hyderabad	Hyderabad Main Br. 0847
18	19541	3379884	Smt. Narmada Melanathuru	Hyderabad	Gandhi Nagar 11660
19	19541A	3379884	Prasad K V	Hyderabad	
20	19542	6288707	Rambabu Batlanki	Hyderabad	Hyderabad Main Br. 0847
21	19542A	6288707	Venkata Lakshmi Batlanki	Hyderabad	
22	19543	0785903	Satyanandam Punitha	Secunderabad	Old Alwal 14675
23	19543A	0785903	Mary Punitha	Secunderabad	
24	19544	6327729	Durga Viswanadha Sastry Nudurupati	Hyderabad	Mohannagar 21459
25	19544A	6327729	Smt. Sujatha N	Hyderabad	
26	19545	6198988	Srinivasa Murthy V L N	Hyderabad	Barkatpura 7641
27	19545A	6198988	Smt. Kanaka Bala Damerla	Hyderabad	
28	19546	6321038	Smt. Madhuri Manne	Hanumakonda	Adalath Road Warangal 13436
29	19546A	6321038	Bantu Raj Siddharth	Hanumakonda	
30	19547	4247493	Venkateswarlu Dondapati	Shamirpet	Medchal 20091
31	19547A	4247493	Krishnaveni Dondaparti	Shamirpet	

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

### జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

## స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2025, అక్టోబర్ నెలలో పదవీ విరమణ అవుతున్న, క్రిందపేర్కొన్న సిబ్బందికి వీరి శేష జీవితము సుఖమయము కావాలని, వీరికి, వీరి కుటుంబ సభ్యులకు భగవంతుడు ఆయురారోగ్యాలను ప్రసాదించాలని యస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్, హైదరాబాదు సర్కిల్ మనస్ఫూర్తిగా కోరుచున్నది. ఈ సందర్భముగా వీరిని అసోసియేషన్ లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న బ్రాంచి చిరునామాకు అసోసియేషన్ లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్ లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	P.F. No.	Name (Sarvashri / Smt.)	Category	Branch
		<b>LHO/CO</b>		
01	6312578	Ajay Kumar Reddy Kancharla	Supervising	LHO, Hyderabad
02	6922821	Kamal Singh Nakwal	Supervising	LHO, Hyderabad
03	6289959	Srinivas Bollam	Supervising	LHO, Hyderabad
		<b>AO/BRANCHES</b>		
04	6353169	Surekha Kudva	Supervising	CCPC Hyderabad
05	3354385	Sunil Vinayakrao Mulye	Supervising	New Malleshpally, Hyderabad
06	3875970	Anasuya Bai Pamula	Supervising	Lallaguda, Hyderabad
07	3084841	Geeta Pachigolla	Clerical	CCPC Hyderabad
08	4273656	Prasad Ro Surampudi	Clerical	BHEL(R&D) Hyderabad
09	5651778	Harinatha Sunkara	Clerical	Dr BR Ambedkar Open University
10	6430023	Sreenivasulu Thimmiseti	Clerical	Thumukunta, Shamirpet Mandal
11	3393232	Poorinama Sarath BL	Clerical	Vanasthalipuram, Hyderabad
12	6414524	Etikyala Satyanna	Sub Staff	Wanaparthi
13	6417744	Ramesh Kadam	Sub Staff	Bhainsa, Adilabad Dist
14	6401899	Surender Reddy A	Sub Staff	CAC, Karimnagar
15	6389694	Ramaiah Pathipaka	Sub Staff	Central Bus Station Complex, Hanumakonda

## సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	05923	డి.ఎస్. రంగనాయకులు	01.09.1942	హైదరాబాద్
02	14545	పి.చెంచరామయ్య	16.09.1942	హైదరాబాద్
03	12833	శ్రీమతి జి.ఫణిరాజసావిత్రి	12.09.1942	హైదరాబాద్

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(REGD. NO. AMC/HYD/(U)2000/38/THRIFT)

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5. All transactions are with the Members only.

## 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	04217	M.Gopal Reddy	0764094	6300248325	08-10-2024	Hyderabad
02	18654A	B.Latha Singh (W/o. B.Hemanth Singh)	6388337	8466901281	09-08-2025	Hyderabad
03	14508	Ahmad Pasha	4231546	9848424790	24-08-2025	Hyderabad
04	18890	K.Venkata Ram	0772461	8008183235	26-08-2025	Hyderabad
05	00262	P.Ramachandra Sastry	0500801	9393983427	01-09-2025	Hyderabad
06	08821	P.Sree Rama Chandrudu	0788406	9866040633	07-09-2025	Hyderabad
07	10404	N.Sadasiva Rao	1755587	9848978898	13-09-2025	Hyderabad
08	02113	T.Appa Rao	0459372	9391007544	21-09-2025	Hyderabad

## BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF AUGUST 2025.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
01	4217	M.Gopal Reddy	Hyderabad	08-10-2024	M.Bala Tripura Sundari, 63002 48325
02	18654A	B.Lalitha Singh (W/o. B.Hemanth Singh)	Hyderabad	09-08-2025	B.Hemanth Singh, 8466901281
03	10404	N.Sadasiva Rao	Hyderabad	13-09-2025	N.Saraswathi, 9848794335

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

## సర్వసభ్య సహాయశానికీ, 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.
Contributions received at Monthly intervals						
01	10402	SAM Amrutha Rao	300	-	-	-
02	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
03	01074	Kota Srinivasan, Hyderabad	-	-	101	-
04	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
05	04936	P.Surya Rao	-	-	54	-

### OUR BANK DETAILS :

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

### ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 2,400/- Sri S.Murali Babu.  
Rs. 1,000/- S/s. C.Ramanatham Chetty, L.S.N.Sarma.  
Rs. 500/- S/s. G.V.G.Ravindra Babu.  
Rs. 300/- S/s. G.Gopal.

### DONATIONS

01 19537 Rajani Radhakrishnan 10,000/-  
02 03698 S.Murali Babu 7,600/-  
02 05807 P.Dasaradha Rama Reddy 1,116/-

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

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