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READ & LEARN



INDIVIDUAL HOUSING LOAN SCHEME (IHLS) GROUP LIFE INSURANCE POLICY (SAMPOORN SURAKSHA)

The Bank has initially obtained a Group Term Policy No.72100274804 from SBI Life Insurance Company Limited covering outstanding in Individual Housing Loan accounts of Staff, sanctioned on or after 01.10.2014, as an added welfare measure for employees.

The insurance coverage was later extended w.e.f. 01.07.2019 to all Individual Housing Loan Accounts of SBI Employees / retired employees, sanctioned even prior to 01.10.2014.

Thus, the Group Term Policy is covering outstandings in all Home Loan Accounts of employees / retired employees opened under Individual Housing Loan Scheme of the Bank.

It was also clarified that in case of IHLS accounts having more than one borrower, the insurance cover will only be available to the primary borrower.

The premium for the policy is being paid by the Bank centrally at Corporate Centre.

Of late, it is brought to our attention that due to lack of awareness that the loan was insured, in some cases, the family members of deceased employees / retired employees have repaid the outstanding in IHLS Accounts.

This is mainly on account of lack of awareness amongst operating functionaries i.e., employees at branches as well as the family members of the deceased employees / retired employees.

In this connection, we have requested SBI Officers' Association (Hyderabad Circle) and SBI Staff Union Hyderabad Circle to create awareness amongst its members on the above insurance scheme.

Copy of the Communication addressed to the General Secretary, SBI Officers' Association (Hyderabad Circle) and SBI Staff Union Hyderabad Circle is published hereunder for information of members.

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

— Tomie dePaola

Date: 14th July 2025

To

The General Secretary,
SBIOA(HC) / SBISUHC,
SBI Buildings, Bank Street, Koti,
HYDERABAD

Dear Comrade,

**INDIVIDUAL HOUSING LOAN SCHEME (IHLS)
GROUP LIFE INSURANCE POLICY (SAMPOORN SURAKSHA)**

With reference to the above, we are informed that due to lack of awareness, in several instances even though the loan was insured, the family members of deceased employees / retired employees have repaid the outstanding in IHLS Accounts. Further, this is also mainly on account of lack of awareness amongst operating functionaries i e., employees at branches (Maximum new recruits). The position, thus, basically defeats the very purpose of welfare measure brought by the Bank to its employees / retired employees.

In view of the above, we suggest that your organisation may initiate necessary steps

- i. to create awareness amongst your members on the above insurance scheme.
- ii. by educating your members to verify the list of Housing Loan accounts covered under the policy that are available on SBI Times, prior to insistence on repayment of outstanding in IHLS Account of deceased employee / retired employee, if any

We also suggest that in your communication to the family member enclosing the cheque relating Benevolent Fund Amount, a mention may be made about the insurance coverage of IHLS Loan accounts along with the proforma claim form & the list of documents to be enclosed, for necessary guidance to the family members of the deceased member.

With Greetings,

Yours sincerely,

Sd/-

(A. RAMESH BABU)
GENERAL SECRETARY

Sampoorn Suraksha Housing Loan Claim Form

To,
Head - Claims
SBI Life Insurance Co. Ltd.
7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No. R-1,
Sector 40, Seawoods, Nerul Node, Navi Mumbai - 400706.

Claim Form for Death Benefit under Sampoorn Suraksha Employer Employee Scheme

Master Policy (MP) Number: 72100274804

PF No.:

Master Policy Holder Name: State Bank of India – IR Department

Housing Loan Account No.:

We write to convey that the under mentioned member, who was covered under the above mentioned, has expired.

DETAILS OF THE DECEASED EMPLOYEE (Please write in capital letters)

1. Name of the Life Assured (Deceased Member):	<input type="text"/>
2. Date of Birth:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3. Date of Death:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(Please attach original/attested copy of Death Certificate)	
4. Cause of Death:	<input type="text"/>
5. Outstanding Loan Amount as on the date of death:	<input type="text"/>

(to be credited to the above mentioned housing loan account number)

If the Sum Assured is more than the outstanding loan as on the Date of Death, please pay the excess of Sum Assured over the outstanding loan, into the bank account (details of which are given below) of Mr/Mrs/Ms. _____,

<relationship of payee> of deceased member.

Aadhaar Consent:

I, _____ < Name of the Customer > _____, hereby give my voluntary consent to SBI Life Insurance Company Limited (SBI Life) and authorise the Company to obtain necessary details like Name, DOB, Address, Mobile Number, Email, Photograph through the QR code available on my Aadhaar card / XML File shared using the offline verification process of UIDAI. I understand and agree that this information will be exclusively used by SBI Life only for the KYC purpose and for all service aspects related to my policy/ies. I have duly been made aware that I can also use alternative KYC documents like Passport, Voter's ID Card, Driving licence, NREGA job card, letter from National Population Register, in lieu of Aadhaar for the purpose of completing my KYC formalities. I understand and agree that the details so obtained shall be stored with SBI Life and be shared solely for the purpose of issuing insurance policy to me and for servicing them. I will not hold SBI Life or any of its authorized officials responsible in case of any incorrect information provided by me. I further authorize SBI Life that it may use my mobile number for sending SMS alerts to me regarding various servicing and other matters related to my policy/ies.

The bank account details of the payee are

Account No.:

IFSC Code:

Bank & Branch Name:

(Please attach attested copy of cheque which mentioned correct account number)

We further hereby declare that the information / details furnished above are correct and accurate.

Place: Date:

Authorized Signatory (Branch Manager) on behalf of the Master Policy Holder:

Name & Designation:

Email Id:

Contact No.:

Signature

Specimen Signature code

State Bank of India Seal:

Branch
Seal
and
Stamp

NOTE

1. We also request all our members to inform their family members about the insurance coverage of their IHLS Loan Accounts and other details such as the procedure for claim of insurance amount, etc. so as to ensure avilment of eligible insurance benefit in the event of any unfortunate circumstance.
2. The family member of the deceased pensioner should approach the Branch, from where the IHL was availed.
3. In case of any query / assistance, the family member of the deceased pensioner may approach Office-bearer of SBI Pensioners' Association Hyderabad Circle, at SBI Buildings, Bank Street, Koti, Hyderabad.

BANK NEWS

REVISION OF THE SBI FAMILY PENSION SCHEME

Circular No. CDO/P&HRD-PPFG/16/2025 - 26 dated : 01-07-2025

Family Pension Scheme was introduced in the Bank w.e.f. 01.01.1986. The scheme was subsequently revised vide circular No. CDO/P&HRD-PM/62/2007-08 dated 28.01.2008, CDO/P&HRD-PM/87/2014-15 dated 04.03.2015 and CDO/P&HRDPPFG/63/2021-22 dated 03.11.2021

2. The Central Board of the Bank in its meeting held on 13.05.2025 have accorded approval for revision in terms and conditions of the SBI Family Pension Scheme. The details of revision in the Family Pension Scheme are as under: -

- I. Modification in eligibility for family pension - child (including widowed/divorced daughter) till he/she attains the age of twenty-five years or up to the date of his/her marriage/remarriage or is gainfully employed, whichever is earlier.
- II. Payment of family pension at full rate of normal pension - for a period of seven years from the date of death or for a period up to the date on which the deceased employee would have attained the age of sixty-five years had he survived, whichever is less.
- III. Commutation deduction from the family pension after death of the Pensioner – to stop the deduction of commuted pension from the family pension during the period while family pension at the full rate of normal pension is being paid.

Existing and revised provisions of the SBI family pension scheme, are attached as **Annexure -I**. Consequent upon the above changes in the family pension scheme, family pension will be payable in the sequence as mentioned in **Annexure-II**.

3. Revised provisions of the family pension scheme will be effective from the date of circular. All other instructions of the family pension scheme shall remain unchanged.

4. DMD (HR) & CDO has been authorized to issue any clarification on this matter.

Annexure-I

SBI FAMILY PENSION SCHEME – EXISTING & PROPOSED CHANGES IN PROVISIONS

Sl. No.	Terms & Condition	Existing Provisions	Proposed Provisions
1.	Eligibility of dependents for family pension	a) The eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier. b) In case of beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed, whichever occurs first.	a) Child (including widowed / divorced daughter) till he/she attains the age of twenty-five years or upto the date of his/her marriage/remarriage or is gainfully employed, whichever is earlier. b) Where the pensioner leaves behind more children than one, family pension shall first be payable

		c) This process will continue till the last beneficiary attains age of 25 years or is gainfully employed or is married in case of daughter, whichever is earlier.	to children below the age of twenty-five years, who fulfil the eligibility conditions for grant of family pension, in the order of their birth.
2.	Family Pension at Full Rate of normal pension	<p>a) When a member dies while in service after completion of 20 years' pensionable service, the family shall be eligible, for the first five years after date of death, for a family pension at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date. Thereafter, the eligibility will be at the rate prescribed for family pension.</p> <p>b) When a member dies after retirement but before expiry of five years of retirement, the family shall be eligible for a family pension at the full rate of normal pension for the balance period up to five years after date of retirement and thereafter at the rate prescribed for family pension.</p>	<p>a) When a member dies while in service after completion of 20 years' pensionable service, the family shall be eligible, for the first seven years after date of death, for a family pension at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date or for a period up to the date on which the deceased employee would have attained the age of sixty five years had he survived, whichever is less.</p> <p>b) In the event of death of a member after retirement, the family shall be eligible for a family pension at the full rate of normal pension for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-five years had he survived, whichever is less. Thereafter, the eligibility will be at the rate prescribed for family pension.</p>
3.	Commutation deduction from the family pension after death of the Pensioner	<p>Deduction of commuted pension is made from the family pensioner during the period while family pension at the full rate of normal pension is being paid.</p> <p>In the Bank, this practice developed because family pension at full rate of normal pension was being paid for five years from the date of retirement/ death in service, since inception of the scheme.</p>	From the date of this circular, monthly commuted amount of pension is not to be deducted from the family pension and family pension shall be paid in full without any deduction.

Operating functionaries are requested to take a note of the following points:

- I. **Family Pension at Full Rate of normal pension (SBI):** Existing family pensioners receiving pension at full rate of normal pension in the month of June 2025 shall be eligible for continuation of the pension at full rate of normal pension, provided they are fulfilling the criteria in terms of the provisions of the revised SBI family pension scheme as mentioned at para 2, above.
- II. **Commutation deduction from the eAB Family Pensioners:** From the date of this circular, monthly commuted amount of pension is not to be deducted from the family pension and family pension shall be paid in full without any deduction.

Annexure-II

As per the revised provisions of Family Pension Scheme, family pension is payable as per the following sequence –

- a) To widow / widower up to his / her death or remarriage whichever is earlier.
- b) Failing (a) above, the Child (including widowed / divorced daughter) till he/she attains the age of twenty-five years or upto the date of his/her marriage/ remarriage or is gainfully employed, whichever is earlier.
- c) Where the pensioner leaves behind more children than one, family pension shall first be payable to children below the age of twenty-five years, who fulfil the eligibility conditions for grant of family pension, in the order of their birth.
- d) Failing (a) to (c) above, to son or daughter for life if he/ she is physically crippled or disabled so as to render him unable to earn a living even after attaining the age of 25 years.
- e) Failing (a) to (d) above, to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

TDS ON SALARIES OF EMPLOYEES PERQUISITE VALUE OF INTEREST FREE / CONCESSIONAL LOANS TO STAFF FY 2025-26

e-Circular No. CDO/P&HRD-PM/17/2025-26 dated : 01-07-2025

We refer to e-Circular No. CDO/P&HRD-PM/77/2024-25 dated 15-03-2025 on the captioned subject.

The instruction in this regard has been reviewed and it has been approved by the Competent Authority that:-

A	The bank will bear Income Tax on perquisite value of "Staff Housing Loans", "Staff Car Loans" and "Staff Education Loans" provided by the Bank to the eligible employees for the FY 2025-26 only.
B	Income Tax on perquisite value of all other interest free/concessional loans other than those mentioned above shall be borne by the respective employees.
C	All the employees who were in service or drawing pension as on 31.03.2025 will be covered under the above provision. Employees joining the Bank on or after 01.04.2025 shall not be covered under the above provision.
D	All the employees who were in service as on 31.03.2025 will also be covered under this provision upon their retirement.

FEDERATION NEWS

Letter No. 6/'25-26'

Date : 20-05-2025

The Deputy General Manager (P&PMD),
State Bank of India,
Corporate Centre,
Madame Cama Road,
Mumbai - 400 021.

Dear Sir,

MINUTES OF THE STRUCTURED MEETING WITH THE REPRESENTATIVES OF FEDERATION OF STATE BANK OF INDIA PENSIONERS' ASSOCIATIONS (FSBIPA) AT CHANDIGARH ON 10TH MARCH 2025

With reference to your Letter No. HR/P&PMD/SP/2025-26/66 dated 22nd April, 2025 enclosing therewith the Minutes of the Structured Meeting held on 10th March, 2025 (Annexure — 1), we have to submit the following in regard to the noting as in clause 4 (b) 86 (c) :-

That since long we have been asking for holding the Structured Meeting at Corporate Centre level twice a year and a follow up meeting in between.

We raised the issue along with other matters in the Structured Meeting held on 27.10.2023 at Indore and subsequently broached the issue among other matters in a Note as per advice of the then D.M.D (HR) 86 CDO, Sri O.P. Mishra, which was sent under cover of our Letter No. 51/23 dated 05.12.2023, but we were not favoured with any reply thereto.

Finally, as we understood that Bank has reluctance in holding full fledged Structured Meeting twice a year, we amended our demand and in the last Structured Meeting held on 10th March, 2025 at Chandigarh, we proposed for quarterly Small Committee Meeting with a single full fledged Structured Meeting as in vogue and we are thankful to the then CGM (HR), now elevated to the position of DMD Sri Rajeev Kumar, that he readily agreed for such Small committee Meetings once per quarter with five (5) representatives of the Federation. He never said it will be done on-line mode and naturally it is expected that the related 'Minute' will contain only which was deliberated in the meeting in verbatim. Further, you must appreciate a meeting across the table among a small group of participants from either side will be more meaningful and decisive for which we demanded for the Small Committee Meeting. We hope that your good self will be sporting enough to amend the related portion of the Minute and pave the way for a new regime in our Bipartite relationship as per commitment of the then Chief General Manager (HR), Corporate Centre, Sri Rajeev Kumar.

We have nothing to comment upon on other matters recorded in the Minute as those are recorded in verbatim.

Before we conclude, we would request you to finalise a date within coming June for the first ever quarterly Small Committee Meeting to enable us to get prepare for the same..

Your faithfully,

GENERAL SECRETARY, FSBIPA

Letter No. 7/'25-26'

Date : 20-05-2025

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

Respected Sir,

PAYMENT OF FAMILY PENSION

Our notice has been drawn by our affiliates pan India that payment of Family Pension could not be effected to for the new entrants since April 2025 owing to hiccups in the newly commissioned platform for centralized payment of Family Pension.

In this connection, as the matter is very sensitive, this being the only succour for the grief stricken hapless spouses of Bank's deceased pensioners, we would request your good self for your kind intervention to ensure that all the family pensioners who are due for the payment since April 2025 are paid the same during this month's disbursement of pension on 27th May, 2025.

Please treat this as extremely urgent.

With regards,

Your faithfully,

GENERAL SECRETARY, FSBIPA

Letter No. 11/'25-26'

Date : 03-06-2025

Shri Kishore Kumar Poludasu
Dy. Managing Director (HR) & CDO,
State Bank of India, Corporate Centre,
Madame Cama Road, Mumbai - 400 021.

Respected Sir,

CONGRATULATIONS

We are glad to learn that your good self has been chosen to adorn the coveted position of Deputy Managing Director (HR) & CDO of our great institution, i.e. State Bank of India.

We hope and trust that our Bank's legacy of caring the senior members will be taken to a greater height under your able stewardship and a new era of promptness in resolving the long pending issues of the seniors of State Bank family will usher in.

We will be eagerly waiting to meet you Sir, in person, might be in the first ever structured Small Committee Meeting scheduled to be held during the present month.

With regards,

Your faithfully,

GENERAL SECRETARY, FSBIPA

Letter No. 9/25-26'

Date : 31-05-2025

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

Dear Sir,

NOTIONAL EFFECT OF ADDITIONAL STAGNATION INCREMENT IN TERMS OF 10TH BPS / 7TH JOINT NOTE DATED 25.05.2015.

This refers to the clarification issued by Corporate Centre on the above subject as detailed below :-

Query / Clarification requested	IBA response
10 th BPS - Whether an employee, who retired on or after 31.05.2015 (should have been 01.05.2015) and upto 31.03.2016 are eligible for notional stagnation increment for the months falling short in last 12 months' average salary as Pension is calculated based on last 12 months' average salary as per SBI Pension Fund Regulations.	As per extant instructions of the said Bipartite and further clarification issued in the matter, there is no mention about the treatment of stagnation increment notionally for the months falling short in last 10/12 months' salary, to arrive at the average salary, relate d to employees retired on or after 31.05.2015 (should have been 01.05.2015).

2. Regarding IBA response quoted above, our submissions are as under :

- It is true that there is no mention about the treatment of stagnation increment notionally for the months falling short in last 12 months' salary to arrive at the average salary, related to employees retired on or after 31.05.2015 (**should have been 01.05.2015**)
- We sought for clarity in the matter for the reason that Bank has earlier issued clarification, vide letter No. HR/PPG/ SKL/ 2018-19/ 01 dated 18th July 2018, that for the purpose of calculation of pension, the notional date of release of stagnation increment shall be reckoned only in respect of those employees who retired during the period from 01.11.2012 to 30.04.2015 ignoring the legitimate notional eligibility of stagnation increment of those employees retired between 01.05.2015 and 31.03.2016.
- The employees who retired during the period from 01.05.2015 to 31.03.2016 also have reached the notional date of stagnation increment much before the date of their retirement and should also be given the effect of due notional stagnation increment, according to their date of eligibility, in their pension fixation for the reason that the notional eligibility of stagnation increment for provision of pension benefit needs to be made applicable to all employees, who are governed by the service conditions agreed under the 10th Bipartite settlement and the subsequent clarifications, if any.
- In support of our claim, we also submit the following points for consideration :
 - The period of 10th Bipartite Settlement/7th Joint Note dated 25.05.2015 is from 01.11.2012 to 31.10.2017.
 - In respect of all pensioners, the computation of basic pension on the basis of last ten/twelve months' average salary needs to be considered and cannot be ignored inasmuch as it would result in payment of lower pension to senior employees, when compared to their juniors in the Bank, which is anomalous.
 - Under the captioned 10th BPS/7th Joint Note period.
 - The eligibility of notional stagnation increment is made available to employees who retired between 01.11.2012 and 30.04.2015, for the purpose of pension benefits alone.
 - The question of notional eligibility of stagnation increment does not arise in case of employees who retired after 01.04.2016 and upto 31.10.2017.

(iii) Whereas, we are not in a position to understand the rationale behind the denial of legitimate notional eligibility of stagnation increment, for the purpose of pension alone, to only a section of employees, who retired between 01.05.2015 and 31.03.2016, under the same Bipartite/Joint Note period.

(iv) The above anomalous position of unequal treatment of such employees, if not corrected, would also result in creation of two sets of pensioners, who retired under the same Bipartite/Joint Note period.

3. We further submit that as per 7th Joint Note dated 25.05.2015, a new stagnation increment was introduced effective from 01.05.2015 to Officers in SMGS-IV and IBA has not responded to the query on the notional eligibility of the above stagnation increment, to Officers in SMGS-IV, who retired on or after 01.11.2012 and upto 30.04.2015, for the purpose of pension benefits alone.

4. We, therefore, request your goodself to please have an indepth study in the matter and initiate necessary steps for rectification.

Thanking you,

Your faithfully,

GENERAL SECRETARY, FSBIPA

Letter No. 20/2025-'26

Date : 03-07-2025

The Dy. Managing Director (HR) as CDO,
State Bank of India, Corporate Centre,
Madame Cama Road, Mumbai - 400 021.

Respected Sir,

REVISION OF SBI FAMILY PENSION SCHEME

We convey our sincere gratitude for bringing in some remarkable changes in SBI Family Pension Scheme and making those changes effective from a very auspicious day of 1st July 2025, when members of the greater State Bank family is celebrating the 70 years' of glorious journey of the financial behemoth of this country named State Bank of India.

We are glad to note that in response to our related prayer the Bank has decided to stop the deduction of commuted value of pension from family pension during the 'Compassion Period', i.e. when full pension is paid to a family pensioner.

We are happy to note that the widowed and divorced daughters have been made eligible for getting payment of family pension, but only up to the age of 25 years or remarriage or is gainfully employed. We would request your good self to make it for life as per the government scheme.

We are grateful that the Bank has considered our prayer for extending the 'Compassion Period', i.e., when the family pensioner is paid a full pension, from 5 years to 7 years. But here also the widow of a pensioner who retired a normal retirement at the age of 60, will not be benefitted as the age limit of 65 years has not been changed. The recent change will, however, bring an additional benefit of two years for a widow/widower of an employee dying in harness or taken an early retirement.

We are hopeful that the above changes as prayed for will receive a positive response with humane outlook of your good self and bring in an era of better living for the hapless spouse and girl children of a deceased pensioner.

With sincere regards,

Your faithfully,

GENERAL SECRETARY, FSBIPA

ANOTHER FEATHER ON THE CAP OF OUR ASSOCIATION 7TH BPS RETIREES – ANOMALY IN PENSION FIXATION RECTIFIED

Subsequent to revision of pension to 7th BPS Retirees by including the pay components such as Professional Qualification Pay and Increment Component of Fixed Personal Pay, we received representations from two of our members, Shri G. Seshagiri Rao and Shri Gandhi, who are 7th BPS retirees, for proper verification of their Basic Pension as they felt that their pension fixation was incorrect.

The matter was referred by us to PPG Department at LHO and on verification, it was observed that the 5th Stagnation Increment drawn by the above two members were not taken into consideration for computation of Basic Pension. Subsequently, on receipt of representation from another two of the 7th BPS retirees on the same issue, after due verification and sanction from Corporate Centre, the pension of those four retirees was revised and the relative eligible arrears was paid.

In the circumstances stated above, SBI Pensioners' Association Hyderabad Circle requested the Assistant General Manager of PPG Department to initiate necessary steps for verification of all similarly placed 7th BPS Retirees in clerical cadre and also to process the revision of pension in all eligible cases. We are thankful to AGM, PPG Department for acceding to our request for identification and processing of all similar cases, even without a representation from the affected retirees.

After due verification, it was observed that in respect of 55 retirees, who are alive and another 10 deceased retirees, the pension fixation was done earlier without taking into account the 5th Stagnation increment drawn by them. We also wholeheartedly thank the Staff at PPG Department, SBI, Hyderabad LHO for their efforts in the process of verification, obtaining sanction of Corporate Centre, etc. At the same time, we will be failing in our duty if we are not mentioning about the stellar role played by our President, Shri N. Radhakrishnan, in the entire process.

We are extremely happy to inform that the eligible arrears after revision of pension by inclusion of the 5th Stagnation Increment drawn by the 54 retirees, who are alive, were disbursed to the respective retirees along with their Pension for the month of June 25.

The list containing details of all such 7th BPS retirees, altogether 58, is published in the following page.

The revision of Pension and payment of eligible arrears in respect of 10 more similar cases, where the pensioners have unfortunately expired, are under process and we earnestly hope that the arrears in such cases to the eligible beneficiaries would be released by the end of July 2025.

It will not be out of context to mention here that voluntary donations in token of gratitude for the services of Association were made by Shri N. Surya Gopal (Rs.1,000/-), Shri V. Ramachandra Rao (Rs.6,000/-), Shri G. Seshagiri Rao (Rs.5,000/-), Shri Ramesh Chand (Rs.6,000/-), Shri M.K. Gandhi (Rs.5,000/-), Shri M. Appa Rao (Rs.5,116/-) and Shri N C S Chary (Rs.2,000/-). We appeal to the remaining beneficiaries to strengthen the Association financially too.

SBIPAHC FEELS PROUD FOR THIS MILESTONE ACHIEVEMENT.

LIST OF 7TH BPS RETIREES WHOSE PENSION HAS BEEN REVISED AFTER INCLUSION OF FIFTH STAGNATION INCREMENT DRAWN BY THEM

S.NO.	PF INDEX	NAME (SHRI/SMT./KUM.)	PENSION PAYING BRANCH
1	135380	M A Waseem	PBB Saidabad
2	136174	G S N Murthy	Jeedimetla I.E.
3	136441	G Brahmaji Rao	PBB Dilsukhnagar
4	136964	N Surya Gopal	Lanco Hills Road
5	137316	G Narasing Rao	Ramakrishnapuram
6	138541	Joyce Manorama	Kompally
7	138584	Taqiya Sadiq	Hyderabad Main Branch
8	138746	N Ratnakar	Secunderabad
9	139319	V Narasimha Rao	Financial District
10	139513	P Lakshmi Kumari	Hyderabad Main Branch
11	332496	Vincent Eustachius	Alwal
12	572489	Rosy George	Balkampet
13	750522	K S Murthy Rao	Malakpet, Hyderabad
14	750980	Y Satya Narayana Rao	Narayanguda
15	752894	K Doulat Rao	Hyderabad Main Branch
16	753262	V Ramachandra Rao	Secunderabad
17	753785	S A Sajid	Hyderabad Main Branch
18	753939	B Venugopal	PBB Hyderabad Public School
19	760013	S Muthu Laxmi	Secunderabad
20	760021	K S N Murthy	Ashoknagar
21	762377	Madireddy Suryaprabha Gopal	Hyderabad Main Branch
22	763101	I Gnana Prasunamba	Defence Colony
23	763489	E Rathnaiah	HMT Nagar, Nacharam
24	764213	Fazal-Ur Rahman Mohammed	Hyderabad Main Branch
25	764515	Poondla Venkata Rama Rao	Gandhi Nagar
26	767832	K R Somayajulu	Secunderabad
27	768804	G Seshagiri Rao	R.P. Road (Bible House)
28	771996	Venkatesh Bhagavatula	Secunderabad

S.NO.	PF INDEX	NAME (SHRI/SMT./KUM.)	PENSION PAYING BRANCH
29	775460	N Sunil Rao	Defence Colony
30	776041	Prakash Raju P	Hyderabad Main Branch
31	776467	Asad Siddiqui	Hyderabad Main Branch
32	776718	V V S Sreenivasa Rao	Edi Bazar
33	776726	N K D Rao	Hyderabad Main Branch
34	777404	Ramesh Chand	Charminar
35	777439	V Parthasarathy	Secunderabad
36	778753	M K Gandhi	Hyderabad Main Branch
37	780545	Kaipa Ramana Rao	Hyderabad Main Branch
38	781568	S Murali Babu	Humayunnagar
39	784850	A Gopal	Malakpet, Hyderabad
40	791210	G Gangasundari	Old MLA Quarters
41	791229	T Vidyakumari	Secunderabad
42	793345	I Gopal Krishna Raju	PBB Dilsukhnagar
43	793566	B Ompakash	New Mallepally
44	794473	D N B Prasadababu	Kukatpally
45	794767	B Mohandas Gandhi	Nagaram
46	795682	T Satyavathi	Secunderabad
47	798460	C Satyanarayana Choudary	PBB Miyapur
48	798576	K Viswanath	Gowliguda
49	852104	V Subba Rao	Nagole
50	1030175	Vilasini Titus	Lalaguda
51	1030361	M Apparao	PBB Dilsukhnagar
52	1030396	Radha Balakrishnan	P & SB Vikramपुरi
53	1032453	P D Rami Reddy	PBB Dilsukhnagar
54	1756184	K S N Gupta	St. John's Road
55	1756559	N Appa Rao	PBB Amberpet
56	1761536	N C S Chary	Secunderabad
57	1980017	M V Ramana Kumari	PBB Amberpet
58	1982923	G Visweswara Rao	Serilingampally

సైబర్ నేరాల అవగాహన : మిమ్ములను రక్షించుకొనండి (వివిధ Sources నుండి ప్రజలకు సలహాలు) ప్రభుత్వము నుండి

- సైబర్ నేరాలు ఫిర్యాదులేమైనా ఉంటే జాతీయ సైబర్ నేరాల Reporting Portal :<https://cybercrime.gov.in>
- తెలియనివారు పార్ట్టెం ఉద్యోగాలు / పెట్టుబడుల offers SMS/Whatsapp మెసేజెస్ ద్వారా వస్తే నమ్మకండి.
- తెలియని లింక్స్ పైన Click చేయకుండా TSCSB 1930 డయల్ చేసి గాని, పైన తెలిపిన వెబ్సైట్ లో కాని రిపోర్ట్ చేయండి.
- గవర్నమెంట్ ఏజెన్సీస్ CBT, RBI, DOT, IRAI లేక పోలీస్ అని చెప్పుకుంటూ అయాచితమైన కాల్స్ / మెసేజెస్ ను నమ్మకండి.
- Whatsapp, టెలిఫోన్, SMS Calls, Youtube మొదలైనవాటి నుండి వచ్చే అయాచితమైన టిప్స్ తో వ్యవహరించేటప్పుడు జాగ్రత్తగా తెలుసుకున్న వాటి ఆధారంగా మాత్రమే నిర్ణయాలు తీసుకొనండి.
- అధికారులమని చెప్పుకుంటూ మీ వ్యక్తిగత సమాచారాన్ని సేకరించే ప్రయత్నాలు చేస్తూ, Fake Digital arrest warrants / Notices పంపే Fraudsters ను నమ్మకండి. అధికారిక ఛానల్స్ ద్వారా సైబర్స్ కు ఐడెంటిటీని గుర్తించే ప్రయత్నం చేయకుండా వారు అడిగిన రీతిగా వ్యవహరించకండి.
- అనుమానాస్పదమైన ఆప్టిమిటీని సైబర్ క్రైమ్ హెల్ప్ లైన్ 1930 కి లేదా సంచార్ సాఫీ పోర్టల్ (<https://sancharsaathi.gov.in>) కు రిపోర్ట్ చేయండి.

టెలికమ్యూనికేషన్ డిపార్టుమెంట్ నుండి :

- అంతర్జాతీయ కాల్ మీ ఇండియన్ నంబర్ కానీ, ఏ నంబర్ కానీ మీ ఫోన్ లో కనపడనప్పుడు వెంటనే డయల్ చేసి DOT toll-free Number 1800110420 / 1963 - DOTకి వివరాలు తెలియచేయండి.

రిజిస్ట్రార్ జ్యూరీ ఆఫ్ ఇండియా నుండి :

- మీరు ఏ ట్రాన్సాక్షన్ చేయకున్నా మీకు ఖాతా డెబిట్ చేయడానికి OTP వచ్చినట్లయితే మీ బ్యాంకు / e-wallet కు తెలియజేయండి.
- బ్యాంకుల నుండి కన్సెషన్స్ ఇప్పిస్తామంటూ వచ్చే మెసేజెస్ fraudulent కావచ్చును. అందుకని తగిన జాగ్రత్త వహించండి.
- 'డిజిటల్ అరెస్ట్' అన్నది చట్టములో లేనిది, అందువలన అటువంటి బెదిరింపులు వచ్చినప్పుడు మీ వ్యక్తిగత/ ఆర్థిక సమాచారం ఇవ్వకుండా, మీ డబ్బులను ఇవ్వకుండా '1930' కి కాల్ చేసి సహాయాన్ని కోరండి.
- Internet search engines లో ఇచ్చిన కాంటాక్ట్ నంబర్స్ fraudulent కావచ్చు. అందుకని మీ బ్యాంకు / NBFC / E-Wallet Official Website ను మాత్రమే కాంటాక్ట్ చేయండి.
- Digital Lending Apps ను download చేసుకునేముందు RBI - reported bank / NBFC సంబంధించినవా అని ధ్రువీకరించుకొనండి. SMS / Social Media Links నుండి ఏ Apps ను download చేసుకొనవద్దు.

- KYC update / Blocking of account / Loan Offers గురించి వచ్చే Fraudulent calls పట్ల జాగ్రత్త వహించండి. అటువంటి అనుమానించవలసిన మెసేజెస్ను <https://sancharsaathi.gov.in> లో రిపోర్ట్ చేయండి.

State Bank of India నుండి :

- సైబర్ నేరగాళ్ళు Fake Investment Aps / Ideas తో ప్రజలను మోసం చేస్తున్నారు. తెలియని Whatsapp / Telegram groups లో Investment ideas కొరకు చేరవద్దు. అటువంటి సైబర్ నేరాల పట్ల జాగ్రత్తగా వుండండి.
- కంపెనీస్ మీ టాలెంట్ ఆశిస్తాయి. కానీ మీ నుండి డబ్బులను కాదు. అందుకని జాబ్ ఆఫర్స్కు లోనై మీరు డబ్బులను పంపకుండా ఈ సైబర్ నేరాలపట్ల జాగ్రత్తగా ఉండండి.
- 'Digital Arrest' అంటూ మిమ్ములను ఎవరైనా బెదిరించినట్లయితే ఆ కాల్స్ డిస్కనెక్ట్ చేయండి. ఎందుకంటే digital arrest అనేది అసలు లేదు.
- మీ బ్యాంకు మిమ్ములను OTP, Pin, Credit or Debit Card number, ఆధార్ నంబర్ వివరాలను అడగదు. KYC updateకై మీ బ్యాంకును సంప్రదించండి. సైబర్ నేరాల అవగాహనను కలిగి ఉండండి.
- తెలియని నంబర్ల నుండి అంతర్జాతీయ కాల్స్ను తీసుకోవడము కానీ, SMS / Whatsapp ద్వారా తెలియని వ్యక్తుల నుండి వచ్చిన లింక్స్ను క్లిక్ చేయకండి. సైబర్ నేరాలపట్ల అవగాహన కలిగి వుండండి.

TRAI నుండి :

- TRAI నుండి మొబైల్ నంబర్స్ వెరిఫికేషన్ కొరకు / disconnection కొరకు / చట్ట వ్యతిరేక కార్యకలాపాలపై ఎటువంటి SMS / Calls చేయదు. అటువంటి మెసేజెస్ / కాల్స్ పేరుతో వస్తే జాగ్రత్త వహించండి.
- అటువంటి మెసేజెస్ / కాల్స్ TRAI నుండి వచ్చినట్లయితే Potentially Fraudulent గా గుర్తించి National Cyber Crime Reporting Portal లో (www.cybercrime.gov.in) or cyber crime helpline 1930కు రిపోర్ట్ చేయండి.
- మొబైల్ టవర్స్ ఇన్స్టాల్ చేయడానికి TRAI ఎటువంటి NOC ని ఇష్యూ చేయదు. అటువంటి NOC తో ఎవరైనా మీ దగ్గరకు వచ్చినట్లయితే, ఆ సంబంధిత మొబైల్ సర్వీస్ Provider కు రిపోర్ట్ చేయండి.

IRCTC నుండి :

Spam Calls / Links, Fake Whatsapp Messages and Fraudulent Apps :

ప్రియమైన విలువైన కస్టమర్

- కొందరు fraudsters తాము IRCTC నుంచి అని చెప్పుకుంటూ కాల్స్ చేస్తూ, Spam లింక్స్ను Whatsapp ద్వారా కస్టమర్లకు పంపుతున్నారు. IRCTC ని అనుకరిస్తూ వీరు మోసపు apps ను, వెబ్సైట్స్ను సృష్టిస్తున్నారు. ఈ మోసపు platforms, originals ను అనుకరిస్తూ కస్టమర్స్ యొక్క వ్యక్తిగత సమాచారాన్ని మరియు వారి ధనాన్ని కూడా సంగ్రహించే విధంగా రూపొందించబడినది.

మీరు నష్టపోకుండా వుండడము మాకు ప్రధానము, మీ వ్యక్తిగత సమాచారాన్ని గోప్యంగా ఉంచటము మా బాధ్యత. మీ Safety గురించి మా ఈ క్రింది సూచనలను అనుసరించవలసినదిగా మా మనవి.

1. URLs ను వెరిఫై చేయండి. మా అధికారిక website www.irctc.co.inను మాత్రమే విజిట్ చేయండి. URL లో మార్పులు, స్పెల్లింగ్స్ / తప్పులు లేకుండా చూసుకొనండి.
2. అధికారిక Apps : అయాచితమైన లింక్స్, Apks, SMS or Whatsapp Messagesను IRCTC Rail connect Ticketing app download చేసుకోవడానికి పంపదు. మా మొబైల్ అప్లికేషన్స్ అధికారిక app stores అయిన Apple app. stores కాని Google Play Store నుండి గాని డౌన్లోడ్ చేసుకొనవచ్చును.
3. Verify Communications : ఏదైనా మెసేజ్ అనుమానాస్పదంగా ఉంటే మా అధికారిక కస్టమర్ సర్వీస్ ఛానల్స్ను సంప్రదించి ధ్రువీకరణ చేసుకొనండి.
4. Secure Transactions : మీ వ్యక్తిగత మరియు మీ ఆర్థిక సమాచారాన్ని సురక్షితము కాని లింక్స్ / ప్లాట్‌ఫామ్స్ ద్వారా IRCTC ఎప్పుడూ అడుగదు.

మేము ఈ మోసపు వెబ్‌సైట్స్ / యాప్స్ను కనుగొనేందుకు ప్రయత్నము చేస్తున్నాము. మీకు ఏదైనా పొటెన్షియల్ ఫ్రాడ్స్ లేదా మోసపూరితమైనది చూసినట్లయితే వెంటనే మా వెబ్‌సైట్ <https://enquiry.IRCTC.co.in> లో రిపోర్ట్ చేయండి.

Regard, IRCTC Team, IRCTC Customer Care Numbers 14646 / 080 - 44647999 / 35734999

ICICI Lombard Insurance : మీ పేరు, చిరునామా, ఫోన్ నెంబర్లు, ఇ-మెయిల్, సోషల్ సెక్యూరిటీ నంబర్, క్రెడిట్ కార్డు వివరాలు మరియు మీ ID address లాంటి మీ వ్యక్తిగత సమాచారాన్ని సురక్షితంగా వుంచుకోవడము వలన unauthorized access, identity theft, privacy violations ను avoid చేయగలరు.

Types of identify Theft : Financial Identity Theft : మీ సమాచారాన్ని ఉపయోగించుకుని ఈ దొంగలు మీ ధనాన్ని అపహరించడముతో పాటు మీ పేరుతో కొనుగోళ్లు చేస్తారు.

Medical Identity Theft : ఈ మోసగాళ్లు మీ పేరుతో వారికి మెడికల్ కార్డ్ కొరకు, మందుల కొనుగోళ్ళ కొరకు వాడుకుంటారు.

Tax identity theft : మీ వివరాలలో మీరు టాక్స్ రిటర్న్స్ ఫైల్ చేసి రిఫండ్స్ను వారే తీసుకుంటారు.

How to prevent identity theft :

- మీ వ్యక్తిగత ఖాతాలును, క్రెడిట్ కార్డ్ అకౌంట్స్ను అనుమానిత ఆక్టివిటీ కొరకు తరచూ వెరిఫై చేయండి.
- మీ వ్యక్తిగత సున్నితమైన సమాచారాన్ని ఆన్‌లైన్లో ఇవ్వడము సురక్షితమైనదైతేనే ఇవ్వండి.
- మీ వ్యక్తిగత వివరాలు ఉన్న పాత బ్యాంక్ స్టేట్మెంట్స్, మెడికల్ బిల్స్ ఇంకేదైనా అనవసరమైన డాక్యుమెంట్స్ పారవేసే బదులు చింపివేయండి.
- యాంటీవైరస్ సాఫ్ట్‌వేర్, ఫైర్‌వాల్స్ అప్డేట్స్ను మీ ఫోన్ / కంప్యూటర్లో ఉంచుకొని backers ను నిరోధించండి.

SBI Card :

- ఇంటిమేషన్ ఇవ్వడమనేది ఒకరకమైన మోసము.
- ప్రభుత్వ సంస్థలు మరియు ప్రభుత్వ ఏజెన్సీస్ యొక్క ప్రతినిధులమని చెప్పుకుంటూ మీ వ్యక్తిగత సమాచారం, మీ క్రెడిట్ కార్డ్ డీటైల్స్ ను పొందే ప్రయత్నాలకు లొంగిపోకండి.
- i) fake letterheads, email IDs
- ii) భయపెట్టే కాల్స్ / SMS లు
- iii) fake websites / apps తో ఆకర్షించి లేదా భయపెట్టి ఈ మోసగాళ్లు మీ వ్యక్తిగత గోప్య సమాచారాన్ని తెలుసుకుని, ఫ్రాడ్ చేయడానికి వాడుకుంటారు.
- అటువంటి ఆక్టివిటీ గమనిస్తే మీరు SBI card helpline 39020202 (స్థానిక STD code ముందు కలిపి) లేదా 1860 180 1290 / 1800 180 1290 లేదా '1930' లేదా 'cybercrime.gov.in' లో రిపోర్ట్ చేయండి.

సైబర్ సెక్యూరిటీ కావాలంటే మనము ఈ Fraudsters కన్నా ఒక అడుగు ముందు ఉండాలని గుర్తుంచుకొనండి

I. Lottery Fraud : లాటరీ మోసాలు ఆర్థిక ప్రయజ్ఞనాన్ని ఎరవేస్తూ లాటరీ ప్రైజు వచ్చిందని తెలిపి వ్యక్తిగత సమాచారాన్ని, డబ్బులను కూడ గ్రహిస్తారు. ఈ విషయంలో :

చేయవలసినవి	చేయరానివి
- ఈ లాటరీ ప్రైజ్ సమాచారాన్ని తెలుపుతూ వారు అడిగిన మొత్తమును ఎప్పుడూ పంపకండి.	- ఈ లాటరీ క్వెస్ట్లో ఎటువంటి మీ వివరాలను గాని, పేమెంట్స్ చేయడము కాని చేయకండి.
- అయాచితమైన లాటరీ గెలుపు మెసేజెస్ కాల్స్ పట్ల జాగ్రత్త వహించండి.	- RBI వ్యక్తిగత ఖాతాలను నిర్వహించదు. డిపాజిట్లు అడగటము, వ్యక్తిగత బ్యాంకు వివరాలను అడుగదు.
- లాటరీ ప్రైజ్ సమాచారము స్కాం అని సందేహము వస్తే సంబంధిత అధికారులకు తెలియచేయండి.	
- ఎవ్వరూ అధిక మొత్తాలను ఉచితంగా ఇవ్వరని గుర్తుంచుకోండి.	- ప్రైజ్ మనీ అఫర్స్, ప్రభుత్వ సహాయము, KYC updates, లాంటి మెసేజెస్ ను avoid చేయండి.

II. Phishing : ఇది బాధితులను ఫేక్ లింక్స్‌ను క్లిక్ చేసే విధంగా fraudsters వాడుతున్న ప్రక్రియ. నమ్మకమైన sources నుండి వచ్చినట్లు కనిపిస్తూ మోసపూరిత వెబ్‌సైట్స్‌కు తీసుకువెళ్తు మీ వ్యక్తిగత సమాచారాన్ని login credentials గ్రహించడానికి ఉపయోగపడుతుంది మరియు మీ పరికరాలలో సైబర్ క్రిమినల్స్ malware install చేయటానికి, వారికి unauthorised access కు ఉపయోగపడుతుంది.

చేయవలసినవి	చేయరానివి
<ul style="list-style-type: none"> - తెలిసిన secures నుండి ఆశించని మెసేజెస్ వస్తే అనుమానించండి. 	<ul style="list-style-type: none"> - అనుమానమొచ్చిన లింక్స్‌ను క్లిక్ చేయకుండా, తెలియని వారి నుండి వచ్చిన మెసేజెస్‌ను వెంటనే తొలగించండి.
<ul style="list-style-type: none"> - Genuine Destinction కొరకు లింక్స్‌ను జాగ్రత్తగా పరిశీలించండి. 	<ul style="list-style-type: none"> - అనుమానిత లింక్స్‌లో వచ్చిన e-mailsను unsubscribe చేసి పంపే వారిని బ్లాక్ చేయండి.
<ul style="list-style-type: none"> - Message authenticity ని పంపినవారి నుండి నిర్ధారించుకొనండి. 	
<ul style="list-style-type: none"> - Security gaps లేకుండా చూసుకోవడానికి మీ పరికరాలలో సాఫ్ట్‌వేర్ మరియు సిస్టమ్స్‌ను అప్‌డేట్ చేసుకొనండి. 	<ul style="list-style-type: none"> - Financial Transactions కొరకు సంస్థ అధికృత వెబ్‌సైట్‌ను వెరిఫై చేసుకుని డైరెక్ట్‌గా add చేయండి.
<ul style="list-style-type: none"> - Phishing ప్రయత్నాలను గుర్తిస్తే సంబంధిత అధికారులకు, ప్లాట్‌ఫామ్స్‌ను అలర్ట్ చేయండి. 	

Spam / Vishing calls : Voice Phishing అనేది సైబర్ నేరాలకు ఉపయోగపడే ఒక సాధనము. బ్యాంకులు, గవర్నమెంట్ ఏజెన్సీస్, Caller ID spoofing ద్వారా urgency create చేస్తూ విశ్వాసాన్ని చూరగొని వ్యక్తిగత సమాచారాన్ని సంగ్రహిస్తారు.

చేయవలసినవి	చేయరానివి
<ul style="list-style-type: none"> - Call blocking apps install చేసుకుని spam calls రిపోర్ట్ చేయండి. 	<ul style="list-style-type: none"> - తెలియని వారికి ఫోన్‌లో మీ వ్యక్తిగత సమాచారాన్ని ఇవ్వకండి.
<ul style="list-style-type: none"> - తెలియని నంబర్స్ నుండి వచ్చిన కాల్స్‌ను జవాబిచ్చేటప్పుడు జాగ్రత్తగా ఉండండి. 	<ul style="list-style-type: none"> - Caller ID పై అతిగా ఆధారపడకండి. వాటిని spoofing చేయగలరు.
<ul style="list-style-type: none"> - సాధారణ ఫోన్ స్కామ్స్ గురించి ఇతరులకు తెలియజేయండి. 	<ul style="list-style-type: none"> - తెలియని మరియు అంతర్జాతీయ కాల్స్‌ను స్వీకరించకండి.
<ul style="list-style-type: none"> - సరియైన రక్షణ కోసం వాయిస్ మైల్స్‌కు passwords ఏర్పాటు చేసుకొనండి. 	<ul style="list-style-type: none"> - మీ user names, passwords, OTP లను genuine సంస్థలు అడగవు. వీటిని మీ కుటుంబ సభ్యులకు తెలుపకండి.

Quishing : ఈ స్కామ్స్ ఇప్పుడు పెరుగుతున్నవి. deals కొరకు లేదా సౌకర్యాలు కలిగిస్తామని, QR Codes Scan చేయమని కోరి unauthorised financial transactions వారితో చేస్తారు. Malicious Codes Scan చేయడము ద్వారా Usersని Phishing Sitesకు direct చేసి వారి login credentials సంగ్రహించి Spam mailsకు Money transfer చేసుకుంటారు.

చేయవలసినవి	చేయరానివి
<ul style="list-style-type: none"> - అధీకృత వెబ్సైట్స్ / verified businesses వారి QR Codes మాత్రమే స్కాన్ చేయండి. 	<ul style="list-style-type: none"> - QR Codes Scanning Payment apps లో చేయకండి. వాటిలో ఉండే embedded a/c వివరాలు వలన fraudulent transfers జరుగవచ్చు.
<ul style="list-style-type: none"> - Scammers urgency సృష్టించినా verify చేయడానికి మీ టైమ్ తీసుకోండి. 	<ul style="list-style-type: none"> - funds receive చేసుకోవటానికి QR Code స్కాన్ చేయకండి. న్యాయమైన transactionsకు scanning codes, బ్యాంకు వివరాలు mpin / passwords ఇచ్చే అవసరం ఉండదు.
<ul style="list-style-type: none"> - మీరు Scam అని అనుమానిస్తే, Code ను సరియైన sources కు సంబంధిత అధికారులకు report చేయండి. 	<ul style="list-style-type: none"> - Mails, texts అపరిచితమైన sources నుంచి వచ్చిన Codes Scan చేయకండి.

Search Engine Fraud : ఈ రకమైన Frauds Search Engine Results ను fraudsters manipulate చేసినప్పుడు జరుగుతాయి. బాధితులు ఇది తెలియకుండా అక్కడవున్న నంబర్స్ను కాంటాక్ట్ చేసి sensitive సమాచారాలైన password, account వివరాలు తెలుపడము వలన ఫైనాన్షియల్ లాస్, ఐడెంటిటీ theft, ఇతర తీవ్ర ఇబ్బందులు ఎదుర్కోవలసి రావచ్చును.

చేయవలసినవి	చేయరానివి
<ul style="list-style-type: none"> - సెర్చ్ ఫలితాలకన్న సంస్థల అధికారిక వెబ్సైట్స్ను క్లిక్ చేసి వారి కాంటాక్ట్ డిటైల్స్ తీసుకొనవలయును. 	<ul style="list-style-type: none"> - సెర్చ్ ఇంజిన్ రిజల్ట్స్లో fraudsters తమ వివరాలు సరియైనవే అన్నట్లు include చేస్తారు. అందుకని సెర్చ్ ఇంజిన్ రిజల్ట్స్పై ఆధారపడకండి.
<ul style="list-style-type: none"> - వ్యక్తిగత సమాచారం యిచ్చేముందు Caller ID or direction నుండి తీసుకున్న phone numbers జాగ్రత్తగా verify చేసుకోవాలి. 	
<ul style="list-style-type: none"> - Urgency, భయపెట్టే ఉపాయాలు, అనుమానించ దగ్గ ఆఫర్స్ పట్ల చాలా జాగ్రత్త వహించండి. Legitimate companies వెంటనే transactions చేయమని ఇటువంటి ఒత్తిడి చేయవు. 	<ul style="list-style-type: none"> - మీరు కాంటాక్ట్ను ప్రారంభించి వుంటేనే పర్సనల్ డిటైల్స్ ఫోన్లో ఇవ్వండి, మీ అంతకు మీరు మీ డిటైల్స్ షేర్ చేయకండి.

CYBERCRIME AWARENESS



Debit/Credit Card Fraud

Debit and Credit Card Fraud occurs when your card details are used without your consent for unauthorised transactions. Criminals may steal your physical card, skim your details, or trick you into sharing sensitive information through phishing scams.

✓ Dos:

- **Deactivate Unused Features:** Turn off online, international, or NFC transactions when not needed.
- **Check Before You Pay:** Verify the amount on the screen before entering your PIN and check pos machine for skimming device.
- **Keep Your Card in Sight:** Always watch your card during transactions.
- **Shield Your PIN:** Cover the keypad when entering your PIN at ATMs or POS machines.

✗ Don'ts:

- **Don't Share Details:** Never share card information or PIN with anyone.
- **Don't Store PIN:** Avoid writing down or saving your PIN in easy-to-access places.
- **Avoid Public Wi-Fi:** Don't use your card on unsecured networks.
- **Don't Ignore Alerts:** Report suspicious transactions to your bank immediately.

Courtesy : I4C

CYBERCRIME AWARENESS



Mobile Application APK Scam



Cybercriminals create **Fake Mobile Banking Apps** that closely resemble legitimate ones, using similar logos and interfaces. These apps are distributed through unofficial channels like third-party app stores or phishing links. Once installed, they steal your banking credentials and personal data, leading to financial fraud and identity theft.

✓ Dos:

- **Download from Official Stores:** Always download banking apps from trusted sources like Google Play Store or Apple App Store or bank websites.
- **Verify App Authenticity:** Check the developer details and read reviews before installing any banking app.
- **Keep Software Updated:** Ensure your phone's OS and security software are always current.
- **Enable Two-Factor Authentication (2FA):** Add an extra layer of security to your accounts.
- **Regularly Monitor Bank Accounts:** Review your bank account statements regularly for any unauthorised transactions.

✗ Don'ts:

- **Don't Download from Unofficial Links:** Avoid clicking on links or downloading apps from suspicious emails or websites.
- **Don't Enter Sensitive Info in Unknown Apps:** Never share banking details in unfamiliar apps or sites.
- **Don't Jailbreak Your Device:** Rooting your device makes it vulnerable to malware and attacks.
- **Don't Share Credentials:** Never share your banking PIN or OTP with anyone, even if they claim to be support staff.

Courtesy : I4C

CYBERCRIME AWARENESS



Cyber Slavery



Cyber Slavery involves the exploitation of individuals through digital platforms, where they are coerced or manipulated into working without fair compensation. It overlaps with human trafficking and forced labour but specifically uses the internet and digital tools for exploitation.

✓ Dos:

- **Apply through Verified Agents:** Only apply for jobs through government-approved agencies.
- **Verify Job Offers:** Carefully check the legitimacy of job offers before accepting.
- **Be Cautious of "Too Good to Be True" Jobs:** Watch out for online opportunities that promise high pay for little work.
- **Research Employers:** Always investigate the company or platform offering the job.
- **Report Suspicious Activity:** If you suspect any fraud or exploitation, report immediately on the "Report Suspect Tab" of cybercrime.gov.in.

✗ Don'ts:

- **Avoid Quick-Fix Offers:** Don't trust opportunities that promise easy money with little effort or transparency.
- **Never Use a Tourist Visa for Work:** Do not work in a foreign country on a tourist visa.
- **Don't Trust Unverified Social Media Ads or Offers:** Avoid believing ads or offers from unknown people or groups on social media.

Courtesy : I4C

HEALTH TIPS

27 NATURAL HEALTH AND NUTRITION TIPS THAT ARE EVIDENCE-BASED

If you want to boost your health and wellbeing, there are plenty of natural and home remedies to choose from, ranging from avoiding charred meats and added sugars to practicing meditation.

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.

1. Limit sugary drinks

Sugary drinks like sodas, fruit juices, and sweetened teas are the primary source of added sugar in the American diet.

Unfortunately, findings from several studies point to sugar-sweetened beverages increasing risk of heart disease and type 2 diabetes, even in people who are not carrying excess body fat.

Sugar-sweetened beverages are also uniquely harmful for children, as they can contribute not only to obesity in children but also to conditions that usually do not develop until adulthood, like type 2 diabetes, high blood pressure, and non-alcoholic fatty liver disease.

Healthier alternatives include: water unsweetened teas sparkling water coffee

2. Eat nuts and seeds

Some people avoid nuts because they are high in fat. However, nuts and seeds are incredibly nutritious. They are packed with protein, fiber, and a variety of vitamins and minerals.

Nuts may help you lose weight and reduce the risk of developing type 2 diabetes and heart disease.

Additionally, one large observational study noted that a low intake of nuts and seeds was potentially linked to an increased risk of death from heart disease, stroke, or type 2 diabetes.

3. Avoid ultra-processed foods

Ultra-processed foods (UPFs) are foods containing ingredients that are significantly modified from their original form. They often contain additives like added sugar, highly refined oil, salt, preservatives, artificial sweeteners, colors, and flavors as well.

Examples include: snack cakes, fast food, frozen meals, packaged cookies, chips.

UPFs are highly palatable, meaning they are easily overeaten, and activate reward-related regions in the brain, which can lead to excess calorie consumption and weight gain.

Studies show that diets high in ultra-processed food can contribute to obesity, type 2 diabetes, heart disease, and other chronic conditions. In addition to low quality ingredients like refined oils, added sugar, and refined grains, they're usually low in fiber, protein, and micronutrients. Thus, they provide mostly empty calories.

4. Don't fear coffee

Despite some controversy over it, coffee is loaded with health benefits. It's rich in antioxidants, and some studies have linked coffee intake to longevity and a reduced risk of type 2 diabetes, Parkinson's and Alzheimer's diseases, and numerous other illnesses.

The most beneficial intake amount appears to be 3–4 cups per day, although pregnant people should limit or avoid it completely because it has been linked to low birth weight. However, it's best to consume coffee and any caffeine-based items in moderation.

Excessive caffeine intake may lead to health issues like insomnia and heart palpitations. To enjoy coffee in a safe and healthy way, keep your intake to less than 4 cups per day and avoid high-calorie, high-sugar additives like sweetened creamer.

5. Eat fatty fish

Fish is a great source of high-quality protein and healthy fat. This is particularly true of fatty fish, such as salmon, which is loaded with anti-inflammatory omega-3 fatty acids and various other nutrients.

Studies show that people who eat fish regularly have a lower risk for several conditions, including heart disease, dementia, and inflammatory bowel disease.

6. Get enough sleep

The importance of getting enough quality sleep cannot be overstated. Poor sleep can drive insulin resistance, can disrupt your appetite hormones, and reduce your physical and mental performance.

What's more, poor sleep is one of the strongest individual risk factors for weight gain and obesity. People who do not get enough sleep tend to make food choices that are higher in fat, sugar, and calories, potentially leading to unwanted weight gain.

7. Feed your gut bacteria

The bacteria in your gut, collectively called the gut microbiota, are incredibly important for overall health. A disruption in gut bacteria is linked to some chronic diseases, including obesity and a myriad of digestive problems. Good ways to improve gut health include eating fermented foods like yogurt and sauerkraut, taking probiotic supplements — when indicated — and eating plenty of fiber. Notably, fiber serves as a prebiotic, or a food source for your gut bacteria.

8. Stay hydrated

Hydration is an important and often overlooked marker of health. Staying hydrated helps ensure that your body is functioning optimally and that your blood volume is sufficient.

Drinking water is the best way to stay hydrated, as it's free of calories, sugar, and additives. Although there's no set amount that everyone needs per day, aim to drink enough so that your thirst is adequately quenched.

9. Don't eat heavily charred meats

Meat can be a nutritious and healthy part of your diet. It's very high in protein and a rich source of nutrients.

However, problems occur when meat is charred or burnt. This charring can lead to the formation of harmful compounds that may increase your risk for certain cancers. When you cook meat, try not to char or burn it.

Additionally limit your consumption of red and processed meats like lunch meats and bacon as these are linked to overall cancer risk and colon cancer risk.

(Courtesy: Healthline - to be continued.....)

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.

ON THE ROAD TO EIGHTY

Seventy is an important node in life. From any perspective, people over seventy are considered old. At this point, the gorgeous sunset is approaching the horizon, and the colorful life is also coming to an end. According to official public data, only 44% of all natural persons can cross the threshold of seventy and turn around to walk on the road to eighty.

Seventy to eighty is a difficult decade in life, and it is an eventful period of life in old age.

- This interval will experience accelerated aging, and all organs are irreversibly degenerating and wearing out, just like a machine that is about to be scrapped but is still running slowly.
- This period is the outbreak period of many diseases. Due to the reduction and mutation of the human immune ability, it is difficult to effectively resist the invasion of bacteria and viruses. Minor illnesses often occur, and major illnesses are coming at any time. It is a normal situation.
- During this period, due to the slow reaction of the brain and the loss of flexibility of the limbs, various accidents such as dizziness, choking, collisions, and falls will occur at any time, and each accident will bring unbearable consequences.
- During this period, you will also have to endure the pain and sadness of losing relatives, comrades, colleagues, classmates and other acquaintances of the same age. Your social circle will become smaller and smaller, and you will have fewer and fewer close friends to confide in, and your sense of loneliness will continue to increase.
- What is more dangerous is that some people will become deaf and amnesiac or even lose their ability to take care of themselves during this period. Not only will they have to endure the torment of long-term bed rest, but they will also add a heavy burden to their children.
- Many unpredictable things will happen at any time during this period, and an inadvertent mistake can completely change your life.

Everyone's old age is a bloody storm, and this is by no means alarmist.

A piece of classical opera about the difficulty of old age tells the bitterness and desolation of the elderly.

Some people say that if you can cross the age of seventy and step on the starting line of the eighties, you are a very lucky person, because more than half of your peers have fallen behind and lost the qualification to run eighties.

If you reach 75 years old, you are a winner in life, because you have traveled halfway through this difficult decade of life, and your actual life expectancy has reached the average of the national average life expectancy. In this landmark gas station, you can vaguely see the sign of the end of life as long as you raise your feet and look up.

If you persist all the way and finally complete the task of running eighty, you are a perfect winner in life. Because you have successfully reached the base camp of climbing to the top of life, you can lie down and reminisce your stormy life.

Next, you can disdain those vague goals of 90 and 100 years old, and you can decide to move forward or give up at any time and anywhere. Everything will go with the flow and leave it to fate.

There is no more time to come in our life dictionary. The only thing we can dominate is: do not regret yesterday, do not gamble tomorrow, cherish today, and live well every day. As long as you can eat and walk today, then hurry up to eat some food you want to eat, see some beautiful scenery you want to see, and complete the long-cherished wish you once dreamed of! Hold on tight, hold on tight, and leave no regrets in life!

ADMISSION OF NEW MEMBERS - JUNE 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.	LM. No.	Name (Smt/Sri)	Place
01	19485	Rajesh Vinnakota	Secunderabad
02	19486	Smt. Vijaya Kameswari Bellapukonda	Hyderabad
03	19487	Smt. Shyamala Sankranthi	Secunderabad
04	19488	Suresh Kumar Reddy Annem	Hyderabad
05	19489	Revathy S	Hyderabad
06	19490	Madhavalatha Reddy P V	Hyderabad
07	19491	Rathanbabu Suraram	Secunderabad
08	19492	Veeranjaneya Kunjam	Bhadrachalam
09	19493	Sudheer Ganesh Konati	Hyderabad
10	19494	Naga Venkata Rama Rao Salumuri	Hyderabad
11	19495	Krishna Rao Modala	Secunderabad
12	19496	Maimona Chauhan	Hyderabad
13	19497	Venkataiah Koneti	Suryapet
14	19498	Prabhakar Chinthakunta	Sangareddy
15	19499	Satyanarayana Gudukuntla	Hanumakonda
16	19500	Venkateswara Rao Tammana	Hyderabad
17	19501	Someswara Rao Routhu	Hanumakonda
18	19502	Smt Gayathri Vemuri	Hanumakonda
19	19503	Kishan Sunkarapally	Warangal
20	19504	Sambi Reddy Bolla	Hyderabad
21	19505	Smt. Uma Kalyani V	Hyderabad
22	19506	Smt. Sudha Theertham	Hyderabad
23	19507	Srinivasa Rao Athmuri	Hyderabad

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

ADMISSION OF BENEFACITOR MEMBER

We extend a warm welcome to the following Benefactor Members who are admitted as members of SBI Pensioners' Association, Hyderabad Circle. We wish them a happy and a healthy retired life.

SL. No.	LM. No.	Name (Smt/Sri)	Place
01	BM0014	Raghuram Prasad Sreepada	Hyderabad
02	BM0015	Gopala Krishna Murthy P	Hyderabad
03	BM0016	Satyanarayana Yadlapalli	Hyderabad
04	BM0017	Pardha Saradhi Iyyapu	Hyderabad

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Habsiguda, Hyderabad — 500 007 Land Line 040-27152500 & Mobile :9391007544

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1. Highest Rate of Interest up to 10% on Fixed Deposits & 4% on Savings Deposits.
2. **NO (TDS) TAX DEDUCTION AT SOURCE TO MEMBERS.**
3. Nomination facility is available for all Deposit Accounts.
4. We have the facility of Recurring Deposits (RD) Accounts also.
5. All transactions are with the Members only.

స్వాగతం

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

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	P Srinivas Goutam	Supervising	LHO, Hyderabad
02	Raghava Rao Kotturi	Supervising	LHO, Hyderabad
03	Ramakrishna Ganesan	Supervising	LHO, Hyderabad
04	Srirama Somayaji Chintlapati	Supervising	LHO, Hyderabad
05	Samir Kumar Sinha	Supervising	LHO, Hyderabad
06	Sreenivasa Reddy Aemireddy	Supervising	LHO, Hyderabad
07	Bhaskara Kumari Nalli	Supervising	LHO, Hyderabad
08	Gopala Krishna Murthy Nyayapati	Supervising	LHO, Hyderabad
09	Krishna Triambak Rao	Supervising	LHO, Hyderabad
10	Munnaluri Sudhakara Rao	Supervising	LHO, Hyderabad
11	Bhagirathi Badanhatti	Clerical	LHO, Hyderabad
	AO/BRANCHES		
12	Srinivasan Dinvahi	Supervising	AO, Cyberabad
13	Vedantam SSSR Anjaneyulu	Supervising	AO, Nalgonda
14	Indukuri Krishnam Raju	Supervising	SCAB, Hyderabad
15	Sirra Raja Babu	Supervising	RBO, Kothagudem
16	Venkata Sai Manohar Behara	Supervising	LCPC, Moulali, Sec'bad
17	Bala Mani Bathula	Supervising	Ashoknagar, Hyderabad
18	Indira Peram	Supervising	Narayanaguda, Hyderabad
19	Madhuri Rangaraju	Supervising	AO, Cyberabad
20	Srinivasa Kiran Kumar Machiraju	Supervising	AO, Hyderabad
21	Venkata Hanumantha Rao S	Supervising	RACPC, L.B. Nagar, Hyderabad
22	Venkata Lakshmi Saroja B	Supervising	RBO, Ramachandrapuram
23	Bhaskar Raju Kasi	Clerical	PBB, Jubilee Hills, Hyderabad
24	Ch SV Prabhu	Clerical	Hanamkonda Chowrastha
25	Durga Bhavani Hemadri	Clerical	SMECC, Kukatapalli, Hyderabad
26	Jyothi Balaram Kontham	Clerical	Lothukunta, Secunderabad
27	Kalava Srinivas Nandan	Clerical	Khammam
28	Madhavi Latha Reddy PV	Clerical	CPPC, Hyderabad
29	Rama Krishna Vennelaganti	Clerical	Begumpet, Hyderabad
30	Ramesh Gande	Clerical	HLST, AO, Cyberabad
31	Chandra Chudamani Belagam	Clerical	LCPL, Moulali, Secunderabad

S.No.	Name (Sarvashri / Smt.)	Category	Branch
32	Siddiramulu Talakokkula	Clerical	M C , Tankbund,Hyderabad
33	Srinivas J	Clerical	ICRISAT, Patancheru
34	Haribajan Singh	Sub Staff	Palem, Nizamabad
35	Rama Krishna Gatla	Sub Staff	Gowliguda, Hyderabad
36	Swaroop Ambula	Sub Staff	Market Street, Sec'Bad
37	Pramod Rao Pathi	Sub Staff	Armoor, Nizamabad
38	Sreeni Pagadala	Sub Staff	CAC, Medchal
39	Srinivas Reddy Nagam	Sub Staff	Achampet, Mahabubnagar

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	02246	బి.ఎస్.మురళి	01.07.1942	హైదరాబాద్
02	02697	ఎమ్.పి.దైవాదీనమ్	01.07.1942	హైదరాబాద్
03	03126	జి.వెంకటసుబ్బయ్యశెట్టి	01.07.1942	హైదరాబాద్
04	05241	జె.యె.నారాయణ	01.07.1942	హైదరాబాద్
05	05807	పి.దశరథరామరెడ్డి	01.07.1942	హైదరాబాద్
06	06569	వి.రామ నర్సింగరావు	02.07.1942	హైదరాబాద్
07	05167	బి.బి.జి.కృష్ణశర్మ	10.07.1942	హైదరాబాద్
08	06313	వై.సత్యనారాయణరావు	10.07.1942	హైదరాబాద్
09	04294	వి.శ్యామ్మోహనరావు	15.07.1942	హైదరాబాద్
10	05787	జి.సత్యనారాయణమూర్తి	15.07.1942	హైదరాబాద్
11	01163	డి.శేషగిరిరావు	18.07.1942	హైదరాబాద్
12	05813	ఎన్.హరినాథ్	20.07.1942	హైదరాబాద్

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికి జన్మదిన శుభాకాంక్షలు

OBITUARY

With profound grief, we report the sad demise of our members given below. May their souls rest in eternal peace.

SL. NO.	LM. NO.	NAME (SMT. / SHRI)	P.F. INDEX NO.	MOBILE / L.L. No.	EXPIRED ON	PLACE
PENSIONERS & SPOUSES						
01	02509	S.Venkateswara Rao	772208	9346958137	29-06-2025	Hyderabad

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	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
02	01074	Kota Srinivasan, Hyderabad	-	-	101	-
03	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
04	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. 1,116/- Sri 10369-D.T.S.Srimannarayana.

Rs. 600/- Sri G.V.S.Prasad.

Rs. 500/- S/s. G.Shankar, R.Babulingam, P.Subrahmanyam.

Rs. 300/- S/s. T.Babu Rao, P.Satyanarayana, K.Ramanjaneyulu, K.Seetha, L.Rambabu, K.Rajani Kumari, Sethu Madhavan.

Rs. 150/- Sri D. Ramakrishna Rao.

DONATIONS

01	18923	R.Kuppanna	8,000/-
02	06193	V.Ramachandra Rao	6,000/-
03	05565	M.Appa Rao	5,116/-
04	04365	Ramesh Chand	5,000/-
05	03765	N.C.Sreenivasa Chary	2,000/-
06	14867	Venkata Ramana	1,200/-
07	03213	N.Surya Gopal	1,000/-

40% - 50% DONATIONS

01	18923	R.Kuppanna	2,000/-
----	-------	------------	---------

IRONY OF LIFE (IN LIGHTER VAIN)

The Lawyer hopes - you get into trouble.

The Doctor hopes - you get sick.

The Police hopes - you became criminal.

The Landlord hopes - you won't buy house / land.

The Mechanic hopes - your vehicle gets breakdown.

The Coffin maker hopes - you die.

"Only Thief wishes your prosperity in life and also wishes you to have a sound sleep".

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

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To,

From :

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C/o. SBI Buildings,

Bank Street, Koti, Hyderabad - 500 095.

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