



ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

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A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE



READ & LEARN



e-PHARMACY SCHEME

FOR MEMBERS OF SBI HEALTH ASSIST (Policy 'B') FOR 2025-26

1. AVAILABILITY OF e-PHARMACY SERVICE:

Online Applications 23.01.2025

Offline Applications 28.01.2025

2. e-Pharmacy Vendors for the Policy Year 2025-26:

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

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

4. The following changes have been brought about in the e-pharmacy scheme for Policy Year 2025-26:

- ❖ Continuation of flat 20% discount on all items prescribed by the treating doctor **excluding medicines as mentioned hereunder:**
- ❖ **List of Medicines & Pharmaceutical Items Not Reimbursable by The Bank (Subject to periodical review)**

Creams And Ointments:

1. Cleansing Lotion e.g. Cetaphil Cleansing Lotion, Moisturizing Lotions/Creams e.g. Venusia Moisturizing Lotion/Cream
2. Topical Solution e.g. Regain Lotion/Re'equil Gel/ Sunscreens

Nutritional Supplements:

1. Anti-aging/ Hyper pigmentation products/ Nutritional Shakes like Ensure etc.
2. Herbal Extracts for Diabetes

Consumable items:

- | | | | |
|---|--------------------|--|-----------------|
| (1) Gloves | (2) Masks | (3) Diaper/Sanitary Napkins /Under pad | |
| (4) Bedsheets | (5) Hand Sanitizer | (6) Soaps and Toiletry Items | |
| (7) Rehabilitation Belts and equipments | (8) Thermometer | (9) Walker | |
| (10) Tissue Papers | (11) Cosmetics | (12) Hot Water Bag | (13) Spectacles |
| (14) Hearing Aid | (15) Wheelchair | (16) Contact Lenses | |
5. Starting with Policy Year 2025-26, OTC Pharmaceutical items (Vitamin, Calcium, Eye Drops etc.) except items mentioned above will now be supplied at flat 20% discount on similar terms as per existing arrangement.
6. Glucose Strips and Glucose Meter (Once a year) to be provided at 20% discount, if prescribed by the treating Doctor. The cost of these items will be payable as per existing arrangement.
7. A package consisting of seven Health Tests along with Home Collection facility as under for SBI Retiree member and spouse is included:

**Health Check Up Facility for members of SBI Health Assist (Policy-B)
Policy Year 2025-26**

- (i) Health Check Up Facility with provision of sample collection from residence consisting of following facilities:
- (1) Blood CBC
 - (2) Blood Sugar with Urine Sugar (Fasting)
 - (3) Serum Creatinine
 - (4) SGPT
 - (5) Lipid profile
 - (6) Glycosylated (HbA1C)
 - (7) Urine RM
- (ii) The Health Check Up Package with Home collection facility is priced at Rs.600/- per member and is available to both Retiree and their spouse.
- (iii) This package will be included in the Rs.12,000.00 wallet balance under the e-pharmacy scheme and the entire amount will be debited from the wallet, if this package is opted for.
- (iv) The respective e-pharmacy service provider will roll out the facility by 15th March 2025 and provide operational guidelines regarding the same to their members.
8. The retirees now can place orders on behalf of other members of their family (non-dependents and hence not part of Mediclaim Policy) at 20% discount on self-payment basis. This facility will be rolled out by 15th March 2025. **Any grievance related to non-dependent family members will have to be taken directly with respective e-pharmacy vendors.**
9. The members will place order for medicines within the following limits:

Total e-Pharmacy Limit - Rs. 18,000/-

Member's contribution - Rs.6,000/-**

Bank's contribution - Rs.12,000/-

****No reimbursement can be claimed from the Bank against such expenditure incurred by the members under any other scheme of the Bank.**

The mobile applications will also have functionality of re-ordering the medicines, without the requirement of re- uploading the previous prescription.

Proportionate billing to members with “self-contribution” and “Bank’s contribution” @ 1:2 ratio subject to maximum “Bank’s contribution” during the policy year will be available for online purchase of medicines under the e-Pharmacy Scheme. Members joining SBI Health Assist (Policy ‘B’) midway during the policy year are eligible for pro-rata amount of “self-contribution” and “Bank’s contribution” based on residual period (in completed months)of the policy year.

10. The particulars of members, spouse and differently abled child covered under SBI Health Assist policy, along with their Registered Mobile Number, address is being shared with e-Pharmacy vendor.

11. The particulars about e-Pharmacy App is as under:

- (i) Log-in into the App of the Service ProviderRegistered Mobile Number of the member as per the details available in enrolment data. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member as registered under SBI Health Assist. There is no provision in the App to use same Mobile Number for more than one PF Index Number.
- (ii) The address that has been provided to the Service Providers by the Bank will be displayed by default on the App of the Service Provider. The Apps of the Service Providers have a facility to deliver medicines at other addresses also, which can be recorded by the members in the App of the Service Provider.
- (iii) Any cases of mismatch in Registered Mobile Number, email ID and permanent address may be taken up through concerned Administrative Office with Corporate Centre for rectification only after the same has been rectified in HRMS portal. The e-pharmacy applications have provision of delivery of medicine at a temporary address.
- (iv) The details of non-dependent family members for supply of medicines at 20% discount will be obtained by the respective e-pharmacy vendors directly from the pensioners/ family pensioner.

12. User Guides containing the entire process flow for logging into the App and indenting orders for medicines have been placed on “SBI website—Information & Services—Pension Seva—Medical Benefit Schemes for Staff Pensioners”, which can be accessed through the following link:
<https://bank.sbi/web/personal-banking/pension-seva>

13. Other provisions of the scheme will be as under:

- (i) Upload a valid prescription as per the Drugs & Cosmetics Act and Pharmacy Practice Regulation, 2015 which should be clear and legible and must contain name of the retiree and / or spouse/ eligible differently abled children (if any) and their age.
- (ii) Validity of a Doctor’s prescription will be 180 days for chronic cases and 60 days for acute cases and older prescriptions shall not be entertained. The Service Providers also have a facility for consulting doctors online in case the prescription is not valid. The service may be used by the members free of cost.

- (iii) Service Provider will provide discount in price on eligible prescribed allopathic medicines @ 20% to members. This said discount will be applicable on MRP printed on the cover of the eligible medicines.
- (iv) The discount rate of 20% will not be applicable for ineligible medicines and discount may vary with different Service Providers. However, such items are not covered under e-Pharmacy scheme and will be provided upon full payment by members.
- (v) The list of items which are not covered under the scheme is mentioned above. Any such items, if prescribed and supplied by the Service Providers, will not be eligible for "Bank's Contribution" and a separate invoice has to be raised by the Service Providers.
- (vi) After receipt of requisition from the member, Service Provider will arrange for a confirmation call to confirm the order and quantity of the medicines. Only after confirmation by the member, order shall be considered for further processing. There are several modes of ordering medicines and under certain modes of order, confirmation call may not be necessary as per the policy of the Service Provider.
- (vii) Payment options available are detailed in the user guide provided by Service Providers.
- (viii) TAT for delivery of medicines is different for different PIN codes and will be monitored by the Bank for the Service Provider as per the arrangement with them. Standard TAT is 1- 3 days for certain PIN codes in Metro/Urban areas and 3 - 5 days for selected PIN Codes in Semi Urban/ Rural areas. However, for some PIN codes, the TAT may be upto 10 days also. The list of PIN Codes with TAT and locations covered for delivery of refrigerated medicines are available on Pension Seva Portal. Accordingly, members are requested to order medicines well in advance.
- (ix) Members will be allowed to purchase eligible medicines even beyond the limit of Rs. 18,000/- by making full payment from their own sources and the Service Provider will allow 20% discounts on such purchases also.
- (x) Members shall have to show original prescription and valid identification proof during delivery of medicines.
- (xi) There shall be a provision of cancellation of order by the members. A member can cancel the order till the time status of the item purchased is not showing "Order dispatched" in the App. Cancellation after "Order dispatched" status will attract a penalty of Rs. 100/- (Rupees One Hundred only) which will be recovered from the member by the Service Provider.
- (xii) No Service Charges, Fees or any additional expenses should be paid by the members in addition to the amount of the bill raised by the Service Provider.
- (xiii) Orders can be placed 24x7 i.e. any time during the day and on all 7 days of the week. A member will receive Prescription Validation Call to confirm the order within Policy & Pensioners' Management Department, Corporate Center, Mumbai 4 hours of uploading the prescription on the App. If an order has been uploaded after the operating hours (i.e. after 6 PM), member will receive prescription validation call the next day.
- (xiv) Under the e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.

(xv) Upon delivery of medicines, members should check if correct medicines have been delivered and in case of wrong product delivered, damaged packaging, damaged medicines, medicines expired/near expiry date etc. a complaint must be lodged immediately by email/phone or through the complaint management system in the app. Detailed conditions and process for such returns shall be applicable as mentioned by the Service Providers in their App.

(xvi) **Return of medicines will not be accepted after delivery.**

(xvii) Minimum orders to be accepted for invoice value of Rs.250 (net of applicable discount).

(xviii) The e-Pharmacy Service is being provided by Third Party Entities and any issues/concerns related thereto need to be taken up with e-Pharmacy vendors.

In case, resolution is not provided against the complaint an e-mail should be sent on dedicated email id **epharmacy@sbi.co.in** accompanied by Order no., Ticket No. or complaint no. provided by the vendor and PF Index.

14. Grievance escalation matrix will be as under:

TATA 1mg		
Level 1	Helpline Number	1800-212-4636 available 24*7
Level 2	Escalation Email	concierge-sbi@1mg.com
(UR Life)		
Level 1	Voice Channel	1860 500 0101
	Email ID	Corporate-helpdesk@apollo247.com
Level 2	Naman Chandra	naman.chandra@apollo247.org
Level 3	Ajay Mirg	Ajay_mirgh@apollopharmacy.org
Medibuddy		
Level 1	Voice Channel	9999991555 (Press 3 for Pharmacy related queries)
	Non-voice Channel	hello@medibuddy.in
Level 2	Dedicated Senior Account Manager Dr. Rajesh Shinde	rajesh.shinde@medibuddy.in
	WhatsApp to Place an Order	9591504870
	Call to Place an Order	080-68874953 (Press 3 for Pharmacy related queries)

If resolution is not provided by the Service Provider, the grievance may be escalated to the Brokers M/s. Anand Rath Insurance Brokers Ltd.

M/s. Anand Rath Insurance Brokers Ltd. (ARIBL)

Voice Channel: Phone No. 0291-6661035

Toll free No. - 18001238733

Non-voice Channel: sbigmchelpdesk@rathi.com

The **email ID for final escalation** to P&PM Department at Corporate Centre is **epharmacy@sbi.co.in**

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

— Tomie dePaola

FEDERATION NEWS

Date : 14-02-2025

To All Affiliates

2 DAYS CONTINUOUS STRIKE IN THE BANKING SECTOR ON 24TH & 25TH MARCH 2025 AT THE CALL OF UFBU

United Forum of Bank Unions has called for a prolonged agitation programme culminating into a 2-days Bank strike throughout the country on 24th & 25th March 2025 in support and fulfillment of their long pending demands, which include Recruitment of employees at all Cadres to ensure more employment in the backdrop of an alarming unemployment situation in the country and a healthy work-life Balance for the hard-pressed bank employees, Resolution of long pending Residual Issues, which obviously include Updation of Pension linked with Wage Revision. It would have been better if the issue of Updation of Pension could find a separate and prominent place in the list of demands and not as one in the Residual issues, this being an issue most important for both the serving and retired bank employees. We hope that this issue will be highlighted properly during the number of Dharnas/ assemblies to be organized prior to the two-days strike.

In view of the foregoing and as per our age-old practice of extending fullest support to any agitation launched by bank employees under the leadership of UFBU, we call upon our affiliates / members to join the demonstrations of UFBU. We should extend an exemplary support to the 'Fight For Justice' of our juniors.

GENERAL SECRETARY

FSBIPA

STRUCTURED MEETING HELD ON 07.02.2025

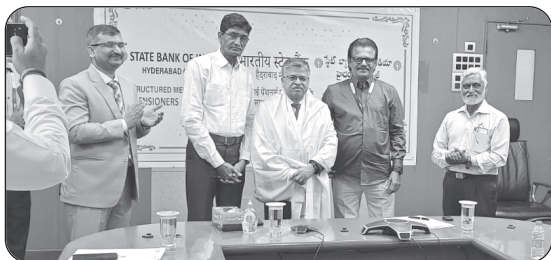
The Structured Meeting by the Circle Management with the Association was conducted in the premises of State Bank of India, Local Head Office, Hyderabad on the 7th February 2025.



The presence of respected Chief General Manager of the Circle, Shri Rajesh Kumar was the highlight of the meeting. This was the first structured meeting where the Circle Chief General Manager was present and ignited the commencement of the meeting with his wonderful opening remarks.



At the start of the meeting, Shri Samir Kumar Sinha, Assistant General Manager (PPG) conveyed the glad news that the Circle stood first in the country in the enrolment/ renewal of SBI Health Assist (Policy-B) this year also and said that this feat is being achieved continuously for the last three years. Shri Samir Kumar Sinha while appreciating the role office-bearers of SBI Pensioners' Association Hyderabad Circle for their effective role in the achievement of the Circle, requested that the meeting be started with the celebration of the achievement by cake cutting programme.



Shri Rajesh Kumar, Chief General Manager invited Shri N. Radhakrishnan, President to join him and both of them cut the cake amidst thunderous applause of all the participants in the meeting.

In his opening remarks, respected Shri Rajesh Kumar, Chief General Manager said that he feels honoured in attending this meeting as he would be interacting with all senior employees who have laid the strong foundation

for the present phenomenal growth of State Bank of India. CGM assured every possible assistance to the Pensioners of the Circle and conveyed that Pensioners would be received and treated well in all branches of the Circle.

Shri Rajesh Kumar also mentioned about the booklet titled "Shield Yourself" on Cybercrime Awareness, which was compiled by Shri N. Radhakrishnan, President of the Association and released by State Bank of India Staff Union Hyderabad Circle in its 26th General Body Meeting on 25th January 2025 at Hyderabad. Shri Rajesh Kumar appreciated the strenuous efforts put in by Shri N. Radhakrishnan, President in the compilation of the booklet and wished that the guide should be read by all so as to protect themselves from the onslaughts of increasing cybercrimes.





would be frequently visiting the dispensaries, can learn more about cyber security. CGM immediately instructed the operating functionaries to implement the same.

Shri N. Radhakrishnan while informing the role of the Office-bearers of the Association and many of the pensioner-members, who have assisted in the enrolment / renewal of SBI Health Assist (Policy-B) has thanked all those who have contributed to the cause and said that the Association feels proud for the reason that its office-bearers and pensioner-members have contributed and put in their efforts in the process of around 1500 proposals of enrolment/ renewal of Health Insurance.



President also conveyed his gratitude to the Circle management, particularly Shri Jitendra Kumar Sharma, DGM & CDO, PPG and HR Department staff members for the total support and co-operation extended to the Pensioners' Association in the process of enrolment/ renewal of Health Insurance.

From the Association side, Shri N. Radhakrishnan, President, Shri D. Krishna Kumar, Vice-President, Shri P. Nanda Kishore, Vice-President, Shri N. Saibaba, Vice-President (Module), Shri J. Satyanarayana, AGS (HQs), Shri K. Murali Krishna, Assistant Treasurer, Shri G. Mohan Raja, DGS (HQs), Shri M. Ashok Kumar, AGS (Module) attended. Shri A. Ramesh Babu, General Secretary and Shri MS Mohan Rao, Treasurer could not attend the meeting due to sudden illness.

Representatives of the management present in the meeting were Shri Jitendra Kumar Sharma, DGM & CDO, Shri Raj Kiran, AGM (HR), Shri Samir Kumar Sinha, AGM (PPG), Shri P V Ramana, AGM (OAD), Shri MVR Lakshman Rao, CM(IR), Shri Mahipal, CM (HR) Chief Managers (HR) of Hyderabad, Secunderabad & Cyberabad A.Os. and employees of HR, PPG Departments along with representatives of Medi Assist.



The items of Agenda taken up in the meeting are furnished hereunder for information of members:

AGENDA

1. Pension Payment Advices – Corrections thereto
2. SBI Health Assist (Policy-B) – Enrolment / Renewal

3. Revision of Pension / Family Pension:

- a. Notional eligibility of Pay in respect of those employees retired during the period from 01.05.2015 to 31.03.2016.
- b. 7th Bipartite Retirees –
 - (i) Non-inclusion of CCA Component of Rs.30/- in respect of those retirees who were in service on 31.12.1969 in Area-I centre branches / offices of the Bank.
 - (ii) Inclusion of 5th Stagnation increment in eligible cases.
- c. Payment of arrears on additional stagnation on actual eligibility and revision of pension on notional eligibility of additional stagnation for 10th, 11th & 12th BPS / 7th, 8th & 9th Joint Note Retirees.
- d. Revision of Family Pension in respect of all cases relating simultaneous sanction of Family Pension

4. Applicability of Minimum Pension/Family Pension of Rs.10,000/- to Pre-1986 SBI Pensioners & Family Pensioners, as is made applicable to PSB Pensioners & Family Pensioners

5. Issuance of Pensioner Identity Cards on the day of retirement of the employee.

6. Rejection Review Committee – Related problems

7. Opening of dispensaries in all RBO centres and in other major centres (especially District Head Quarters) where the strength of Pensioners as well as serving employees exceeds 100.

8. Problems relating Bank's Dispensary at LHO

9. Structured Meeting at AO Level and Bank's Pensioners' Meet



All the issues were responded by the Management positively and it was assured to the Association that issues relating Circle would be cleared soon and matters requiring escalation to Corporate Centre would be taken up with the

appropriate authority at Corporate Centre.

President thanked the Management for the co-ordination and co-operation extended to the Association and specifically thanked respected Shri Rajesh Kumar, Chief General Manager and Shri Jitendra Kumar Sharma, DGM & CDO for allocation of Multipurpose Hall to conduct the Formation Day Celebrations Meeting on the 15th December 2024.

We earnestly hope that all the issues raised by the Association would be given due cognizance at all levels towards early resolution of the same.

At the end of the meeting, the following senior pensioners were felicitated by the Management:

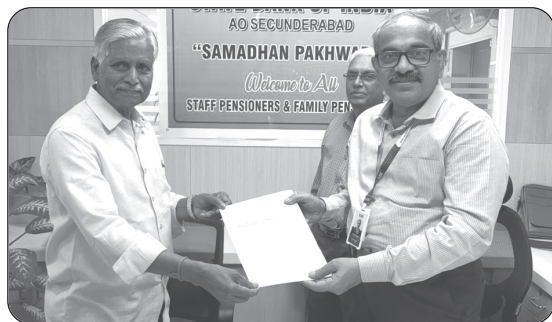
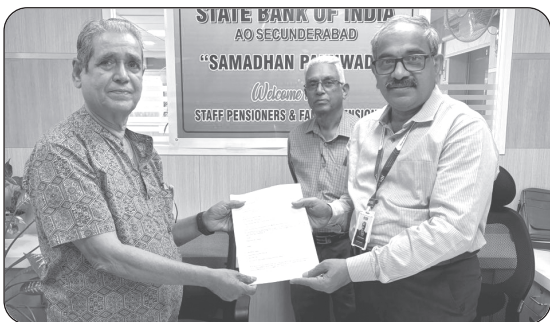
- | | | |
|------------------------------|-----------------|---------------|
| 1. Shri M. Jaya Rama Krishna | - PF No.1767003 | - LM No.10003 |
| 2. Shri G. Prahlad | - PF No.9013729 | - LM No.10359 |
| 3. Shri D. Premraj | - PF No.2752638 | - LM No.13842 |

The meeting ended with Vote of Thanks rendered by Shri P Raj Kiran, AGM (HR).

SAMADHAN PAKHWADA

One day Grievance Redressal Program was conducted by our Circle Management on 15.02.2025 from 3:00 PM to 5: 00 PM. at SBI, Local Head Office and all Administrative Offices of the Circle. The programme at LHO was attended by Shri N. Radhakrishnan, President and Shri N. Saibaba, Vice-President (Module) attended at Secunderabad A.O.

Few photographs taken on the occasion are published hereunder.



సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	05830	ఎ.కె.రంగనాథన్	06.02.1942	హైదరాబాద్
02	04733	వి.జి.కె.శర్మ	12.02.1942	హైదరాబాద్
03	05325	ఎ.నారాయణమూర్తి	16.02.1942	సికిందరాబాద్
04	06431	ఖాజామొయినుద్దీన్ రాజన్	25.02.1942	హైదరాబాద్

A FEATHER IN THE CAP OF THE ASSOCIATION

For the first time in the history of the Association, State Bank of India Pensioners' Association Hyderabad Circle and M/s. Srikara Hospitals, Hyderabad entered into a Tie-up arrangement on Ortho Healthcare to the Members of the Association.

The Scope of Memorandum of Understanding is as under:

01. Unilateral Total Knee Replacement shall be covered in Max. Rs.2 lacs.
02. Bilateral Total Knee Replacement shall be covered in Max. Rs.4 lacs.
03. Min. 10% Discount on the Final Bill on all other orthopaedic cases.

Who is eligible to avail?

01. The above facility shall be provided to the Members and their dependent family members of State Bank of India Pensioners' Association Hyderabad Circle.
02. If the member/dependent family member is covered by Health Insurance cover, the usual procedure/formalities shall be followed by the hospital with the respective Insurance Company.
03. If the member/dependent family member is not covered by any Health Insurance cover, and undergoes treatment with his/her own expense, the above facility under the scope of MoU shall be provided by the Hospital.

Procedure for availing the facility:

01. The facility can be availed, except in emergency cases, with prior information to hospital and on appointment basis on production of Introductory Letter of the Association.
02. In emergency cases, the Introductory Letter of the Association can be submitted within 48 hours of admission in the hospital.
03. The above facility as per MoU holds good for all the branches of M/s. Srikara Hospitals and the single point contact number for all types of assistance is as under:

Shri Uday – (M) – 90306 03322

Liability and Responsibility:

The Tie-up arrangement has been agreed with the hospital by the Association only to ensure reasonable charges for all the healthcare services provided by the Hospital.

Availment of healthcare services from the above hospital is optional and not mandatory and the above Tie-up arrangement does not preclude the Members/Dependent Family Members to choose the hospital of their choice.

The Association shall not be liable for any medical negligence, inappropriate treatment, or unsatisfactory services provided by the hospital.

The Association's role is limited to facilitating the Tie-up arrangement.

14.02.2025

Team SBIPAHC

ADDRESSES OF M/s. SRIKARA HOSPITALS AND ITS BRANCHES

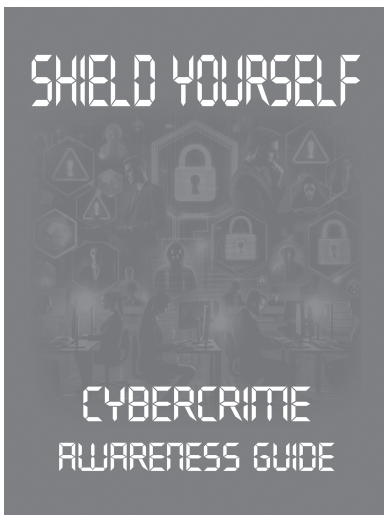
S.No.	Area	Address
1	SRIKARA HOSPITALS, KOMPALLY	Sri Tirumala Kasani Residency, Medchal Road, Near Croma, Ruby Block, Kompally, Hyderabad 500 055 Telangana
2	SRIKARA HOSPITALS, RTC 'X' ROADS	Street No.7, Near RTC Cross Road, Beside NABARD, Musheerabad, Hyderabad 500 020 Telangana
3	SRIKARA HOSPITALS, MIYAPUR	222, Phase 2, Mythri Nagar, Hafeezpet, Madenaguda, HYDERABAD 500 049 Telangana
4	SRIKARA HOSPITALS, L.B. NAGAR	Plot No.50, Nagarjuna Sagar Ring Road, Opp. The New Green Bawarchi, Sri Durga enclave, SBH Colony, L.B. Nagar, Hyderabad 500 074 Telangana
5	SRIKARA HOSPITALS, ECIL	1-7-100, ECIL Cross Roads, South Kamala Nagar, Moula Ali, Secunderabad 500 062 Telangana
6	SRIKARA HOSPITALS, PEERZADIGUDA	Beside KLM Fashion Mall Lane, Opp. Tulip Grand Hotel, Medipally, Peerzadiguda, Boduppal, Hyderabad 500 098 Telangana
7	SRIKARA HOSPITALS, ATTAPUR	Door Number 13-6-825/A/75/1, Pillar Number 105, Kantha Reddy Nagar, Attapur, Hyderabad Telangana
8	SRIKARA HOSPITALS, LAKDIKAPUL	6-2-29. Lakdikapul Road, Next to Down Town The Mall, P & T Officers Colony, Chintal, Hyderabad 500 004 Telangana

CYBERCRIME AWARENESS GUIDE RELEASE OF BOOKLET BY STATE BANK OF INDIA STAFF UNION HYDERABAD CIRCLE

State Bank of India Staff Union Hyderabad Circle conducted its 26th General Body Meeting in Address Convention, Narsingi, Hyderabad on 25th and 26th January 2025 coinciding with the retirement of Com. R. Sriram, General Secretary of the Union on superannuation on the 31st January 2025.

The Union decided to launch a booklet on Cybercrime Awareness Guide taking into consideration the need for creation of awareness on cybercrime inasmuch as the activities of the cyber criminals are at peak and absolutely unpredictable at the present moment.

The job of compilation of the booklet was entrusted to our President Shri N. Radhakrishnan. The said booklet compiled by Shri Radhakrishnan, covering Initiatives of State Bank of India, its employees, Reserve Bank of India, Telangana Cyber Security Bureau and Cybercrime Police along with coverage of real incidences as published in newspapers, was released by the Union on the 25th January 2025 in its General Body Meeting.



The booklet titled **"SHIELD YOURSELF"** has been compiled with the sole intention of providing a guide to not only customers of the bank but also to the entire general public. The motto of the booklet is aptly displayed on the back cover with the powerful quote



**"THE MORE YOU KNOW ABOUT CYBERCRIMES,
THE SAFER YOU WILL BE"**

CYBERCRIME AWARENESS

CRYPTO SWINDLERS LOOT RS.600 CR FROM INVESTORS People in Karimnagar, Jagtial, Metpalli, Korutla affected

A cryptocurrency investment scam may have left investors from Karimnagar, Jagtial, Metpalli, and Korutla poorer by an estimated ` 600 crore. The fraud came to light only after a group of victims approached the Director General of Police (DGP) office on the 2nd February 2025 and lodged formal complaints.

Acting on these complaints, the Crime Investigation Department (CID) launched an investigation and nabbed key suspect Ramesh Goud before he could flee the country. The CID is urging other victims to report their losses as it probes the full extent of the scam.

Goud, a resident Lingala Ghanpur in Jangaon district, allegedly created a bogus cryptocurrency platform. Promising hefty returns, he lured investors by advertising high-end travel packages to destinations like Singapore, Dubai, and Goa through Whatsapp groups. Before his arrest, Goud reportedly amassed approximately Rs.95 crore.

Among the victims are high-ranking government officials who invested large sums. When they demanded repayment, agents cut off communication, leaving investors desperate. In Karimnagar' Ganj area alone, victims lost over Rs.50 crore; many remain reluctant to report the fraud for various reasons.

One victim, Mahesh, told Deccan Chronicle that he saw encouraging returns, which prompted him to invest more and recommend the scheme to others. After investing Rs.20,000, he received no further returns. Though Mahesh became suspicious and stopped investing, many of his friends took out loans to invest, drawn by promises of massive gains. Speaking on condition of anonymity, an agent confirmed that regular Zoom meetings were conducted to give the impression of an international business model, persuading both agents and new investors. The scheme evolved into a multilevel marketing network, entrapping participants in a cycle of deceit.

Victims have accused CID officials of negligence and delaying Ramesh Goud's arrest despite multiple reports of meetings with him in Hyderabad, Warangal, and Karimnagar. Frustrated with the pace of the investigation, some victims conducted their own "spy operation" and compiled evidence, which they submitted to higher authorities.

CID DSP C. Srinivas, who is leading the investigation, refuted claims of negligence. He noted that those "creating all the ruckus" were the main agents who initially recruited hundreds of members and made substantial profits. "They are also accused in the scam," he said, adding that the CID is gathering more evidence

and will act against everyone involved following legal counsel and directives from higher authorities.

(Source : **Deccan Chronicle**)

MAN LOSES RS 1.9 LAKH TO CYBER CROOK

A 53-year-old man working in a private firm became the latest victim of online scam involving the PM Kisan scheme. He stays at old Safilguda. The victim received a WhatsApp message offering benefits under the government scheme. The message containing a link appeared to be genuine and the victim clicked on it and unknowingly shared OTP which resulted in deduction of Rs.1.9 lakh from his bank account.

Unaware of the ongoing cyber fraud in the name of Central government schemes, the victim clicked on the suspicious link and shared the OTP. The victim immediately reported the matter to police. After investigation, the Rachakonda cybercrime police have registered a case.

(Source : **Deccan Chronicle**)

SENIORS LOSE UP TO RS.5 CR PER DAY TO CYBERCROOKS **Primary targets are retired persons and housewives**

Telanganites are losing up to Rs.5 crore everyday to cybercrimes and nearly Rs.4 crore of this is being sent overseas by criminal syndicates. The primary targets are retired individuals and housewives, who are inept at detecting social engineering tactics. To address this growing concern, the police's cybersecurity wing held a seminar on 'Digital Arrest in Cybersecurity' at the Rajapushpa Green Day Clubhouse in Tellapur on 19th January 2025. Officials stressed on the importance of the first few hours after a cybercrime is committed, calling them the 'golden hours'.

In 2024, victims from Telangana lost over Rs.2,000 crore to cybercrime. In some cases, the cybersleuths were able to recover crores of rupees but the key in all successful cases was that they were reported in the golden hours.

"In one case, a victim lost Rs.70 lakh but only Rs.15 lakh could be recovered because he did not report the incident during the crucial first few hours," said an official. "It took him 10 days before he filed a police complaint, reported it on the website, and went to the Cyberabad police commissioner's cyber security division."

To report cybercrimes, one must file a complaint on the official website: <http://www.cybercrime.gov.in> and/or call on the toll-free number 1930.

The event was attended by cybersecurity department deputy superintendents of police (DSPS) Surya Prakash, Harikishan, and K.V.N. Prasad, along with Sangareddy DSP Venugopal, among other officials. Over 200 residents from various residential communities participated.

The police advised the public to avoid answering calls or messages from unknown sources, especially from countries like Cambodia, Pakistan, and China.

"Be careful when you get calls or offers. If something seems too good to be true, double-check before you act. Cybercrimes can happen if you unknowingly share your PIN or OTP. The only victim is the one who falls for it. So, avoid greed and stay alert," said president of Tellapur Neighborhood Association Ramana Eshwaragari.

The seminar also discussed the risk in sharing personal information and profile photos on social media platforms like Facebook and Instagram. DSP Prakash warned that such actions can make individuals more vulnerable to cybercrime.

(Source : **Deccan Chronicle**)

MAN LOSES RS.28 LAKH IN CYBER FRAUD

A private employee from Kothapeta fell victim to cyber fraud involving an 'investment' in Boeing shares.

The victim was initially contacted by a man who called himself Prashanth and claimed that he was a technical architect at an American aerospace company. Prashanth promised a 200 per cent profit on shares within 60 days and lured the complainant into making an initial investment of Rs.4 lakh.

Assuming that the investment was genuine, the victim decided to invest further, borrowed and transferred an additional Rs.20 lakh. However, no returns were ever received.

The fraud took another turn when Prashanth introduced one Siddharth, claiming to be his manager. Siddharth promised that the money would be refunded within a week, but in the pretext of immediate transaction, he convinced the victim to pay an additional fee for taxes. He threatened the victim that the funds would not be returned without the tax payment. Even after paying the tax amount, no money was returned.

Realising he had been scammed, the complainant reported the incident to the police about an overall loss of Rs.28 lakh. Rachakonda Cybercrime wing personnel are investigating the case.

(Source : **Deccan Chronicle**)

TWO LOSE RS.22 LAKH TO ONLINE JOB SCAMMERS

In two separate incidents, a techie and a private company employee lost over Rs.22 lakh after being lured with online jobs.

The private company employee lost Rs. 7.4 lakh to cyber fraudsters who offered money for rating five star hotels and restaurants. The 33 year-old victim from Jawaharnagar was initially paid Rs.8,250/- but he was asked to pay money to move up the rank.

Whenever the victim wanted to withdraw money, he was flooded with additional tasks. The scammers provided multiple bank accounts to pay the fee, and returned money and other bank accounts to complete the work and take the payment. He completed 21 tasks and paid Rs.7,45,750/- in nine transactions before he realised he was defrauded and moved the Rachakonda Police.

In another case, cyber fraudsters cheated a 32 year-old IT professional of Rs.14.8 lakh after luring into a fraudulent part-time job to promote high-end fashion products. The victim was approached on a social messaging site and was offered a promoter for the brand.

The victim agreed and started working on January 16. She received Rs.800/- upon registration and was added to a group where she was given links to promote luxury brands on social media. After completing her first task, she was told to invest Rs.10,000, for which she received Rs.5,977/-.

As the scheme progressed, the investment amounts kept increasing but the payments were always less. In total. She paid Rs.14,87,648 and received a mere Rs.14,397. She then approached the police.

(Source : **Deccan Chronicle**)

HYDERABAD CYBER COPS REFUND RS 21.9 LAKH TO VICTIMS

The city cybercrime unit (CCCU) refunded Rs 21,91,665 to five victims duped by the fraudsters in different modus operandi. A 54-year-old was cheated of Rs 9,96,644 by fraudsters under the pretext of a job in Australia. The CCCU took proactive measures, including sending notices to the bank officials and following up to freeze the amount and guided the complainant in filing a petition in court to request a refund of the funds held in the fraudulent accounts, following which Rs 1,51,300 has been refunded to the victim, said R.G. Siva Maruthi, ACP, CCCU.

In the second case, a 40-year-old victim was lured under the pretext of stock trading and lost Rs.4.70 lakh. He was refunded Rs 4.50 lakh.

In the third case, a 31-year-old woman was cheated in a courier scandal and lost Rs 19.94 lakh. She was refunded Rs 10,10,503.

In the fourth case, a 76-year-old woman was cheated in the name of money laundering and lost Rs 50 lakh. She was refunded Rs 2,53,500.

In the fifth case, a 40-year-old man was cheated under the pretext of stock trading and investment, promising substantial profits. He lost Rs 48,17,663 and was refunded Rs 3,26,362.

City police commissioner C.V. Anand appealed to people not to panic if they receive any threatening video calls claiming to be CBI, RBI, ED, Customs, judges, cybercrime police, narcotics, FedEx, BSNL or TRAI. If anyone becomes a victim of cybercrime fraud, immediately call 1930 or register at cybercrime.gov.in

(Source : **Deccan Chronicle**)

CYBERCRIME POLICE UNEARTH RS.23CR **Network spreading to Nepal, China ; three arrested**

Hyderabad cyber police detected a massive online trading fraud amounting to Rs.23 crore, which is being operated across India, Nepal and China, and arrested three bank officials from two different banks from Bengaluru.

According to Hyderabad police commissioner C.V. Anand, fraudulent transactions with Rs.23 crore were routed through accounts created and managed by the accused, who are involved in at least 20 cases nationwide.

Those arrested included Subham Kumar Jha, deputy manager, RBL Bank, Vidyananyapurabranh, Bengaluru, Haroon Rasheed Imamuddin Dharawad alias Haroon Rasheed, assistant vice-president, Axis Bank, Malleshwaram Branch, Bengaluru, and R. Mohan, fabricator from Peenya, Bengaluru.

On August 7 last year, CCU acted after they received a complaint from a local victim about fraudsters luring him to their Whatsapp group, whose administrator convinced him to invest his money and promised to earn him a daily profit ranging from 10 per cent to 20 per cent. Initially, the victim invested Rs.40,000. Subsequently, the fraudsters persuaded the victim to purchase IPOs for greater profits. Trusting them, the victim invested Rs.93.89 lakh. Later, when he realised that he was being duped, he reported it to CCCU, Anand said.

The accused initially opened hundreds of mule bank accounts and Gmail IDs using fake identities and they were provided this data to cyber fraudsters in Nepal and China in exchange for commissions, Anand added. Specifically, in the case booked in Hyderabad, the accused opened a Bandhan Bank account in the name of "M/s Mahi Tech Solutions" using a fake address. The login credentials were shared with cyber fraudsters via Telegram, and Rs.38,00,000 of the victim's money was funneled through this account.

"During the investigation, we found that fraudulent transactions worth Rs.23 crores across accounts managed by the accused and the accused were involved in 20 similar cases across India," Anand said. Police seized a laptop, 16 mobile phones, 38 debit and credit cards, 32 cheque books, 9 SIM cards, stationery of shell companies and other material from the arrested.

FRAUDULENT transactions were routed through accounts managed by the accused.

(Source: Deccan Chronicle)

Advisory : Public are cautioned not to believe unknown persons who introduce themselves over social media platforms like Telegram, Whats App, Instagram and Facebook offering them to invest in stock market for getting high returns.

FRAUDSTERS USE AI FOR SOPHISTICATED SCAMS

India faced cyber fraud losses of over Rs. 11,000-cr in 9 months of 2024

As India's digital ecosystem gets more sophisticated, cybercriminals are adopting artificial intelligence to design highly-convincing scams. With the number of internet users expected to touch 900 million in 2025, with rural areas accounting for 55 per cent, businesses and individuals are facing an unprecedented wave of AI-powered fraud, phishing attempts, and deep-fakedriven deception.

Cybersecurity analysts warn that fraudsters are increasingly using AI to impersonate company executives, create realistic fake voices, and craft highly personalised scam emails. "Cybercrime is no longer about poor grammar and obvious phishing links. With AI, scammers are creating emails and voice messages so authentic that even seasoned professionals are falling for them," said Syed Aariz Khan, a city-based cybersecurity consultant.

Apoorva Rachel K., a senior security strategist, said that AI is drastically increasing the attack surface for cybercriminals. "With AI tools becoming more accessible, scammers no longer need technical expertise. They can generate fraudulent content being used to mimic company executives with convincing voice clones.

AI CRAFTS highly targeted, customised scam emails— be it emails, videos, or even phone calls — at a scale we have never seen before," she explained. The impact is already visible. Experts warn of growing online security threats.

In just the first nine months of 2024, India reported cyber fraud losses amounting to over Rs.11,000 crore. In response, the Indian government has boosted its cybersecurity budget to Rs.1,900 crore for 2025, signalling the urgency of digital threats.

Recognising the rising tide of cyber fraud, the Reserve Bank of India (RBI) is rolling out secure domain names, such as 'bank.in' for financial institutions and 'fin.in' for non-banking firms, to curb fraudulent websites.

"A major challenge is the rapid increase in fake websites mimicking legitimate financial services. This initiative should help customers distinguish real platforms from scams," says cybersecurity researcher Ruhi Deshmukh.

Despite these measures, many companies remain unprepared. Experts advise both individuals and organisations to take proactive steps to combat cyber threats. "Strong passwords and two-factor authentication are just the basics. Companies must train employees to detect AI-driven scams, update their security systems regularly, and use AI themselves to counter these threats," said Aariz Khan.

With cybercriminals evolving rapidly, staying informed and adopting robust security measures is no longer optional, it's a necessity, experts warned.

(Source : **Deccan Chronicle**)

HEALTH TIPS BENEFITS OF YOGA

Some of yoga's many potential benefits include improved flexibility, strength, and body awareness. It may also help relieve stress and anxiety.

The word "yoga" comes from the Sanskrit root word "yuj," which means "to yoke" or "to bind." The word itself has numerous meanings, from an astrological conjunction to matrimony, with the underlying theme being connection.

The practice originated in Ancient India as a means to further spiritual growth and the mind and body connection.

The scientific research into yoga's benefits is still somewhat preliminary, but much of the evidence so far supports what practitioners seem to have known for millennia: Yoga can be beneficial to our overall well-being.

Let's look at 12 of the many benefits of yoga in greater depth.

1. Yoga improves flexibility and balance

A key part of yoga involves stretching your muscles, which can help to improve Trusted Source flexibility and balance. Flexibility is an important component of physical health. Yoga offers many styles to choose from, varying in intensity from high to moderate to mild. Yoga seems to be especially helpful for improving flexibility in adults ages 65 and older. Reduced flexibility is a natural part of aging, and a 2019 study Trusted Source found that yoga both slowed down loss and improved flexibility in older adults.

2. Yoga helps with stress relief

The American Psychological Association reports that 84% of American adults feel the impact of prolonged stress. A regular yoga practise may help Trusted Source you to manage your stress levels and improve your overall quality of life. It is important to remember that physical practice is just one aspect of yoga. Meditation, breath work, and auditory rituals, like chanting and sound baths, have also been shown to significantly lessen Trusted Source tension and relieve stress.

3. Yoga improves mental health

Major depressive disorder (MDD) is thought to be one of the most common mental health disorders in the world. A 2017 meta-analysis of 23 interventions Trusted Source looking at the effects of yoga-based treatments on depressive symptoms overwhelmingly concluded that yoga can now be considered an effective alternative treatment for MDD. Both movement-based yoga therapies and breathing-based practices have been shown to significantly improve Trusted Source depressive symptoms.

4. Yoga will likely increase your strength

While most people associate yoga with stretching and flexibility, some types of yoga classes can also be considered strength-building. It just depends on the class level,

approach, and teacher. This makes yoga asana a multimodal Trusted Source form of exercise. A 2021 meta-analysis Trusted Source found yoga to be an effective strength-building practice that may help to target both upper and lower limbs.

5. Yoga may reduce anxiety

The Anxiety and Depression Association of America suggests that anxiety disorders may be the most common mental health disorders in the United States. Numerous studies suggest that yoga asana may be Trusted Source effective as an alternative treatment for anxiety disorders, though several of the researchers suggest that further research is still needed to confirm this. Yoga nidra, which is a body scan meditation, has been shown to reduce symptoms Trusted Source of anxiety.

6. Yoga may improve quality of life

There are several factors that can affect quality of life (QOL), such as relationships, learning opportunities, health, and material comforts. For decades, researchers Trusted Source have viewed QOL as an important predictor of people's longevity and likelihood of improvement when treated for a chronic illness or injury. A 2019 meta-analysis shows promising potential for yoga to improve QOL in people with chronic pain. If you experience chronic pain, consider speaking with a healthcare professional about life-style measures that may help. They may be able to suggest an individualized yoga routine that could help you manage symptoms.

7. Yoga may boost immunity

Chronic stress can negatively affect your immune system. When your immunity is compromised, you're more susceptible to illness. However, as discussed earlier, yoga is considered a scientifically backed alternative treatment for stress. The research is still evolving, but some studies have found a distinct link between practicing yoga (especially consistently over the long term) and better immune system functioning. This is due in part to yoga's ability Trusted Source to fight inflammation and in part to the enhancement of cell-mediated immunity.

8. Yoga may improve cardiovascular functioning

Pranayama, often referred to as "yogic breathing," is an important and beneficial aspect of yoga. In 2019, the Journal of Ayurveda and Integrative Medicine published a review of 1,400 studies looking at the overall effects of pranayama. One key take away was that yogic breathing can improve the functioning of several systems in the body. Specifically, the research summarized that the cardiovascular system benefited hugely from controlling the pace of breathing. This research indicates that yogic breathing may influence the function of the heart, brain, and lungs.

9. Yoga may help improve sleep

When measuring sleep, researchers look at a person's ability to fall and stay asleep. Insomnia can affect one or both of these aspects. Yoga has been shown to improve

Trusted Source both how quickly people fall asleep and how deeply they stay asleep. This is partly due to the after-effects of exercise and the mental calming and stress relief provided by yoga specifically.

10. Yoga may improve self-esteem

Body image and self-esteem are often particularly challenging for adolescents and young adults. The good news is that several recent studies show positive results Trusted Source when using yoga to improve self-esteem and perceived body image in these populations. There has also been promising evidence that yoga may help Trusted Source with the accompanying symptoms of obsession, anxiety, and depression in patients with anorexia nervosa.

11. Yoga can promote better posture and body awareness

As a modern society reliant on technology, we seem to be spending more and more time sitting or hunched over devices. However, a 2020 review of 34 research studies Trusted Source found an emerging pattern: yoga improved brain functioning in the centers responsible for interoception (recognizing the sensations within your body) and posture. Try adding yoga poses during breaks in your workouts to promote better posture.

12. Yoga can help with burnout

It seems like burnout — excessive exhaustion that affects one's health — is at an all-time high. A 2021 study Trusted Source that examined burnout among hospice workers during the COVID-19 pandemic concluded that yoga-based meditation interventions significantly reduced the effects of burnout by improving interoceptive (body) awareness. This is the ability to notice internal signals and respond appropriately — meaning yoga may help people become more in tune with, and even more likely to listen to, their body's signals.

The bottom line

Yoga is an Ancient Indian practice that is thought to promote spiritual growth and the mind and body connection.

Some of the many potential benefits of yoga include improved flexibility, strength, and mental health.

Find the modality that works best for you, and remember: Investing in a yoga practice is investing in you!

(Courtesy : Healthline Media LLC)

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 'యోగా' యొక్క ప్రయోజనాలు

యోగ యొక్క అనేక సంభావ్య ప్రయోజనాల్లో మెరుగైన Heridity బలం మరియు శరీర అవగాహన ఉన్నాయి. ఇది ఒత్తిడి మరియు ఆందోళన నుండి ఉపశమనం పొందడములో కూడా సహాయపడుతుంది.

'యోగా' అనే పదం సంస్కృతములం 'యుజ్' నుండి వచ్చినది. దీని అర్థం 'యోగా చేయడం' లేదా 'బంధించడం'. ఈ పదానికి జ్యోతిషశాస్త్ర సంయోగం నుండి వివాహం వరకు అనేక అర్థాలు ఉన్నాయి. దీని అంతర్లీనమైన అర్థము 'సంబంధం'. ఈ ఆభ్యాసం ప్రాచీన భారతదేశంలో ఆధ్యాత్మికవృద్ధిని మరియు మనస్సు మరియు శరీర సంబంధాన్ని మరింతగా పెంచే మార్గంగా ఉద్భవించింది.

యోగా ప్రయోజనాలపై శాస్త్రీయ పరిశోధన ఇప్పటికీ కొంతవరకు ప్రాథమికమైనది. కానీ ఇప్పటివరకూ వున్న చాలా ఆధారాలు చాలా సంవత్సరాలుగా అభ్యాసులు తెలుసుకున్నదానికి మద్దతు ఇస్తున్నాయి. యోగా మన మొత్తం శ్రేయస్సుకు ప్రయోజనకరంగా వుంటుంది. యోగా వలన కలిగే అనేక ప్రయోజనాలలో పన్నెండింటిని లోతుగా పరిశీలిద్దాము.

1. యోగా Flexibility మరియు సమతుల్యతను మెరుగుపరుస్తుంది.

యోగాలో కీలకమైన భాగం మీ కండరాలను సాగదీయటములోనే కాక విశ్వసనీయ మూలము పట్ల Flexibility మరియు సమతుల్యతను మెరుగు పరచడములో సహాయపడుతుంది. సానుకూలత అనేది శారీరక ఆరోగ్యములో ఒక ముఖ్యమైన భాగం. యోగా ఎంచుకోవటానికి అనేక యోగా శైలులను అందిస్తుంది. తీవ్రముగా చేయడము నుండి మధ్యస్థముగా మరియు తేలికపాటి వరకు ఉంటుంది. 65 ఏళ్ళు మరియు ఎక్కువ వయస్సు వున్న పెద్దలలో Flexibility మెరుగు పరచటానికి యోగా ప్రత్యేకంగా సహాయపడుతుంది. తగ్గుతున్న Flexibility వృద్ధాప్యంలో సహజమైన భాగంలో మార్పు మరియు 2019 అధ్యయనం ద్వారా బ్రస్టెడ్ సోక్స్ యోగా రెండూ వృద్ధులలో నష్టాన్ని నెమ్మదింప చేస్తూ Flexibility ని మెరుగుపరుస్తాయని తెలిసింది.

2. యోగా ఒత్తిడి ఉపశమనములో సహాయపడుతుంది.

అమెరికన్ సైకలాజికల్ అసోసియేషన్ నివేదికల ప్రకారం 84% మంది అమెరికన్ వృద్ధులు దీర్ఘకాలిక ఒత్తిడి ప్రభావాన్ని అనుభవిస్తున్నారు. క్రమం తప్పకుండా యోగా సాధన చేయడం వల్ల మీ ఒత్తిడి స్థాయిలను నిర్వహించడానికి మరియు మీ మొత్తం మీ జీవన నాణ్యతను మెరుగుపడటానికి సహాయపడుతుంది. శారీరక సాధన యోగాలో ఒక అంశం అని మాత్రం గుర్తుంచుకోండి. ధ్యానం, శ్వాస వ్యాయామాలు మరియు sound baths మరియు ... rituals వంటి పద్ధతులు కూడా ఉద్రిక్తతను, ఒత్తిడిని గణనీయంగా తగ్గిస్తాయని తేలినది.

3. యోగా మానసిక ఆరోగ్యాన్ని మెరుగుపరుస్తుంది.

Major Depressive Disorder (MDD) ప్రపంచంలో అత్యంత సాధారణ మానసిక ఆరోగ్య రుగ్మతలలో ఒకటిగా భావిస్తారు. డిప్రెసివ్ లక్షణాలపై యోగా ఆధారిత చికిత్సలకు పరిశీలిస్తున్న 23 Interventions

గతంలో నిన్ను బాధ పెట్టిన విషయాన్ని మరచిపో, కానీ అది నీకు నేర్పిన పాఠాన్ని మాత్రం మరచిపోకు.

యొక్క 2017 Meta Analysis యోగాను MDD కి ప్రభావవంతమైన ప్రత్యామ్నాయ చికిత్సగా పరిగణించవచ్చని అధికారికంగా తేల్చినది. కదలిక ఆధారిత యోగా చికిత్సలు మరియు శ్వాస ఆధారిత అభ్యాసాలు రెండూ విశ్వసనీయ నిస్పృహ లక్షణాలను గణీయంగా మెరుగు పరుస్తాయని తేలినది.

4. యోగా మీ బలాన్ని పెంచే అవకాశం ఉంది.

చాలామంది యోగాను శరీరపు సాగదీత మరియు Flexibility తో అనుబంధిస్తారు. కొన్ని రకాల యోగా తరగతులను కూడా బలాన్ని పెంచేవిగా పరిగణించవచ్చు. ఇది తరగతి స్థాయి, విధానం మరియు యోగా టీచర్ పైన ఆధారపడి ఉంటుంది. ఇది యోగా ఆసనాలను Multimodels Trusted Source వ్యాయామంగా పరిగణింపజేస్తుంది. 2021 Meta Analysis Trusted Source యోగా అనేది శరీరంలో పైన, క్రింద అవయవాలను లక్ష్యంగా చేసుకొని ఆయా భాగాలు బలం పెంచుకోవటానికి ఉపయోగపడే అభ్యాసంగా తెలిసినది.

5. యోగా ఆందోళనను తగ్గించవచ్చు.

Anxiety and Dpression అసోసియేషన్ ఆఫ్ అమెరికా ఆందోళన సంబంధిత రుగ్మతలు USAలో అత్యంత సాధారణ మానసిక రుగ్మతలు కావచ్చునని సూచిస్తున్నాయి. Anxiety Disorder లకు ప్రత్యామ్నాయ చికిత్సగా యోగా ఆసనం Trusted Source ప్రభావవంతంగా ఉండవచ్చని అనేక అధ్యయనాలు సూచిస్తున్నాయి. అయితే దీనిని నిర్ధారించడానికి ఇంకా పరిశోధనలు అవసరమని అనేకమంది పరిశోధకులు సూచిస్తున్నారు. Body Scan ధ్యానమైన యోగ నిద్ర ఆందోళన యొక్క లక్షణాలను తగ్గిస్తుందని తేలింది.

6. యోగా జీవిత నాణ్యతను మెరుగుపరుస్తుంది.

జీవన నాణ్యతను (QOL) ప్రభావితము చేయగల అనేక అంశాలు మానవ సంబంధాలు, నేర్చుకునే అవకాశాలు, ఆరోగ్యం, భౌతిక సౌకర్యాలు మొదలైనవి వున్నాయి. ఒక దీర్ఘకాలిక ఆరోగ్య సమస్య లేక గాయానికి చికిత్స చేసేటప్పుడు రోగి యొక్క QOL అనేదానిపై వారి ఆయుష్షు, జబ్బు నుండి తేరుకునే అవకాశాలు ఆధారపడుతాయని దశాబ్దాలుగా Trusted Source పరిశోధకులు భావించారు. దీర్ఘకాలంగా నొప్పితో బాధపడేవాళ్ళు యోగా ద్వారా వారి QOLను మెరుగుపరచుకోవడానికి అవకాశాలు పెరుగుతాయి. మీరు దీర్ఘకాల నొప్పితో బాధపడుతున్నట్లయితే మీ జీవనశైలి మార్పులపై ఒక Health Care Professional తో సంప్రదించడానికి ప్రయత్నించండి. వారు మీ అనారోగ్య లక్షణాలను మేనేజ్ చేయటానికి కావలసిన యోగా పద్ధతులను మీకు సూచించగలరు.

7. యోగా రోగ నిరోధక శక్తిని పెంచుతుంది.

దీర్ఘకాలిక ఒత్తిడి మీ రోగనిరోధక వ్యవస్థను ప్రతికూలంగా ప్రభావితం చేస్తుంది. మీ రోగనిరోధక శక్తి తగ్గినప్పుడు మీరు అనారోగ్యానికి గురయ్యే అవకాశం ఎక్కువగా ఉంటుంది. అయితే ముందు చర్చించిన విధంగా యోగా అనేది ఒత్తిడికి శాస్త్రీయమైన ప్రత్యామ్నాయ చికిత్సగా పరిగణించబడుతుంది. కానీ కొన్ని అధ్యయనాలు.

8. **యోగా హృదయనాళ పనితీరును మెరుగుపరుస్తుంది.**

ప్రాణాయామం తరచుగా 'యోగశ్వాస' అని పిలుస్తారు. ఇది యోగా యొక్క ముఖ్యమైన మరియు ప్రయోజనకరమైన అంశం. 2019లో జర్నల్ ఆఫ్ ఆయుర్వేద మరియు ఇంటిగ్రేటెడ్ మెడిసిన్ ప్రాణాయామం యొక్క మొత్తము ప్రభావాలను పరిశీలిస్తూ 1400 అధ్యయనాల సమీక్షను ప్రచురించింది. యోగ శ్వాస శరీరంలోని అనేక వ్యవస్థల పనితీరును మెరుగుపరుస్తుందని తెలిసింది. శ్వాసవేగాన్ని నియంత్రించడము ద్వారా హృదయనాళ వ్యవస్థ ఎంతో ప్రయోజనం పొందిందని పరిశోధనల ద్వారా తెలిసింది. యోగ శ్వాస, గుండె, మెదడు మరియు ఊపిరితిత్తుల పనితీరును ప్రభావితం చేస్తుందని ఈ పరిశోధన సూచిస్తున్నది.

9. **యోగనిద్రను మెరుగుపరచడంలో సహాయపడుతుంది.**

నిద్రను కొలిచేటప్పుడు పరిశోధకులు ఒక వ్యక్తి నిద్రపోవడం నిద్రపోతూ ఉండగలగడము వంటి సామర్థ్యాన్ని పరిశీలిస్తారు. నిద్రలేమి ఈ అంశాలలో ఒకటి లేదా రెండింటినీ ప్రభావితం చేస్తుంది. యోగా అభ్యాసాలు ఎంత త్వరగా గాఢంగా నిద్ర పోగలుగుతారో రెండింటినీ మెరుగుపరుస్తుందని Trusted Source నిరూపించింది. వ్యాయామం యొక్క ప్రభావాలు మరియు ప్రత్యేకంగా యోగా అందించే మానసిక ప్రశాంతత మరియు ఒత్తిడి నుండి ఉపశమన కారణంగా ఉంటుంది.

10. **యోగా ఆత్మగౌరవాన్ని మెరుగుపరుస్తుంది.**

కౌమారదశలో ఉన్నవారికి, యువకులకు Body Image మరియు ఆత్మగౌరవము తరచుగా సవాలుగా ఉంటాయి. మీరు యోగా అభ్యాసము చేస్తున్నప్పుడు ఆత్మగౌరవంతో కూడిన Body Imageను మెరుగుపడటానికి సహాయపడుతుండటము ఒక శుభవార్త. Anorexia Nervosa ఉన్న రోగులలో Obsession, Anxiety and Depression వంటి లక్షణాలతో ఉన్న రోగులను మెరుగుపరచడానికి 'యోగా' సహాయపడుతుందని ఆశాజనకమైన ఆధారాలు సూచిస్తున్నాయి.

11. **యోగా మెరుగైన భంగిమ మరియు శరీర అవగాహనను ప్రోత్సహిస్తుంది.**

సాంకేతికతపై ఆధారపడిన ఆధునిక సమాజంగా, మనము ఎక్కువ సమయము కూర్చోవడము లేదా వేర్వేరు dences పై వంగి వుండడము చేస్తుంటాము. 2020 లో 34 పరిశోధనా అధ్యయనాలు ఒక నమూనాను ఉద్భవింపజేశాయి. Yoga Invention మీ శరీరంలోని సంచలనాలను గుర్తించి శరీర భంగిమకు బాధ్యత వహించే కేంద్రాలలో మెదడు పనితీరును మెరుగుపరుస్తుంది. మెరుగైన భంగిమను ప్రోత్సహించడానికి మీ వ్యాయామాలలో యోగా భంగిమలను జోడించటానికి ప్రయత్నించండి.

12. **యోగా Burnout కు సహాయపడుతుంది.**

ఇది లాగా అనిపిస్తుంది. ఆరోగ్యాన్ని ప్రభావితం చేసే అధిక అలసట అన్ని సమయాలలో అత్యధికంగా ఉన్నది. Covid 19 సమామూరి సమయంలో Workers లో Burnout ను 2021లో చేసిన అధ్యయనము 'యోగా' ఆధారిత Meditative Interventions తో burnout ప్రభావాలను గణనీయముగా తగ్గించాయని తేల్చినది. ఇది అంతర్గత సంకేతాలను గమనించి తగిన విధంగా స్పందించే సామర్థ్యం, అంటే 'యోగా' ప్రజలను తప్ప శరీర సంకేతాలకు మరింత అనుగుణంగా ఉండడానికి మరియు వాటిని వినటానికి మరింత అవకాశం కల్పించడములో సహాయపడుతుంది.

ముఖ్య గమనిక :

- ❖ ప్రాచీన భారతీయ విధానమైన 'యోగా' ఆధ్యాత్మిక ఉన్నతితో పాటు మనస్సు, శరీర చైతన్యములను ఉత్తేజితము చేస్తుంది.
- ❖ 'యోగా' వలన Flexibility, శారీరక మరియు మానసిక ఆరోగ్యము అభివృద్ధి మొదలైన Potential Benefits వుంటాయి.
- ❖ 'యోగా'లో Invest చేయడము మీపై మీరు Invest చేసుకున్నట్లే. బాగా పనికివచ్చే మీకు సరిపోయే పద్ధతిని కనుక్కొని ఉప యోగించుకొనండి.

Health Line Media (LLC) సౌజన్యంతో

ముఖ్య గమనిక :

ఈ వ్యాసములోని విషయాలు తెలుసుకోవటానికి మాత్రమే ఉద్దేశింపబడినవి. ఏ రకంగానూ ఇక్కడ సూచించిన విషయాలు వైద్య సలహాలు కావు. వారి వారి ఆరోగ్య సమస్యలకు తరవాత గల వైద్యులను లేక Healthcare Professionals ను సంప్రదించవలసినదిగా పాఠకులకు సూచించడమైనది.

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	0001	P.Anil	Hyderabad
02	0002	B.Ashok Kumar	Secunderabad
03	0003	L.Pandaiah	Hyderabad
04	0004	T.Seetha Ramulu	Khammam
05	0005	P.Srinivas Swamy	Nalgonda
06	0006	J.Narayana Rao	Hyderabad
07	0007	M.Ashok Kumar	Secunderabad
08	0008	P.S.Parthasarathy	Secunderabad
09	0009	K.Vijaya Babu	Hyderabad
10	0010	Mohd.Shabbir Hussain	Zaheerabad
11	0011	V.Anjaiah	Hyderabad
12	0012	P.K.N.Murthy	Hyderabad
13	0013	B.Sai Kumari	Hyderabad

ADMISSION OF NEW MEMBERS - JANUARY 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	19411	Ranganayaki T	Hyderabad
02	19412	Gopalan Hemalatha	Hyderabad
03	19413	Venkata Ravu Gururaja	Hyderabad
04	19414	Narsaiah Suddala	Jagitial
05	19415	Bhagyalakshmi Kamsala	Hyderabad
06	19416	Ammu Lakshmi Narasamma	Hyderabad
07	19417	Manjulatha Korivi	Hyderabad
08	19418	Zabiull Shaik	Hyderabad
09	19419	Yadagiri Dontha	Vikarabad
10	19420	Gautami Satyaprasad Akkireddy	Hyderabad
11	19421	Goverdhan Dakoji	Hyderabad
12	19422	Padmaja Nadimpalli	Hyderabad
13	19423	Yadagiri Rao Chanchala	Hyderabad
14	19424	Ashok Buyankar	Hyderabad
15	19425	Venkata Subbarao Dintakurthi	Hyderabad
16	19426	Asif Khan	Hyderabad
17	19427	Reddy Sankar Raju S	Hyderabad
18	19428	Sathaiah Madagoni	Hyderabad
19	19429	Nalini Ratnam Lanka	Hyderabad
20	19430	Brahmaiah Punati	Hyderabad
21	19431	Radhakrishna Chengavala	Hyderabad
22	19432	Rajaiah Bolle	Jagitial
23	19433	Ananda Rao H S	Hyderabad
24	19434	Srinivasa Reddy M	Hyderabad
25	19435	Ravi Penumarthu	Hyderabad
26	19436	Rambabu Mudumba	Hyderabad
27	19437	Deenadayal K A	Hyderabad
28	19438	Manzoor Mustafa	Hyderabad
29	19439	Murali Krishna Bartheputy	Hyderabad
30	19440	Venkat Prathap Mondrety	Hyderabad
31	19441	Latha Rani	Hyderabad
32	19442	Venkata Subramanyam Kdayinte	Hyderabad
33	19443	Ashok Kumar G	Hyderabad
34	19444	Mohammed Abdul Majeed	Medchal

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

ADVERTISEMENT

SERVING THE CAUSE OF PENSIONER SINCE 2000 (FOR AROUND 25 YEARS)

SRI SIDHI VINAYAKA MACT SOCIETY LIMITED



(A Society Registered under A.P. Mutually Aided Co-operative Societies Act 1995)

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

Regd. & Admin Office : # 7-71. Silpa Residency, Street No.8, Maheswari Nagar,
Habsiguda, Hyderabad — 500 007 Land Line 040-27152500 & Mobile :9391007544

BOARD OF DIRECTORS

SRI APPARAO T

PRESIDENT

(Retd.) Deputy General Manager (DGM)
State Bank of India, Mobile: 939 100 7544

SRI D V RAMANA

(Retd, Asst General Manager (AGM)
State Bank of India)



BUSINESS HOURS

MONDAY TO SATURDAY : 11.00.am to 6.00 pm

SUNDAY HOLIDAY

**FULL SECURITY TO THE DEPOSITORS AS MAJORITY OF LOANS
ARE GRANTED AGAINST GOLD ORNAMENTS**

PERIOD / RATE OF INTEREST

1Year to below 2 years	2 Years to below 3 years	3 Years and above
8.50%	9.00%	10.00%

The Depositor can opt for Monthly / Quarterly/ Cumulative interest

Depositors can Remit the Amount on Line to our Current Account No. 37351237062 with State Bank of India, Ramanthapur Branch (Code No.10100) at Hyderabad. All Transactions strictly through BANK only. Cash Transactions are NOT accepted.

Monthly / Quarterly Interest on due date will be credited to Depositor's Account on 1st of Every Month / Quarter on-line.

SALIENT FEATURES

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, మార్చి 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. వీరందరికి రీటైరవుతున్న 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	Gopi Krishna Pulipaka	Supervising	LHO Hyderabad
02	Gondimalla Prabhakar Setty	Supervising	LHO Hyderabad
03	Keshav Kumar Singh	Supervising	LHO Hyderabad
04	Sobha Rani Nukathoti	Supervising	LHO Hyderabad
05	Vijaya Nagendra Swami	Supervising	Comm.Br. Hyderabad
06	Sarada Raju Datla	Supervising	LHO Hyderabad
07	Bharathi Nanavath	Clerical	LHO Hyderabad
	AO/BRANCHES		
08	Ambati Narsimha Sreenivas	Supervising	SMECC Cyberabad
09	Jayaraju Varakala	Supervising	RACC Nalgonda
10	Krishnamurthy Kalthi	Supervising	RASECC Warangal
11	E Jaith Ram	Supervising	FIMM RACC Warangal 2
12	Alka Devi Mathur	Supervising	FIMM RACC Mahabubnagar
13	Lokesh Kumar Rana	Clerical	RBO Secunderabad AO
14	Srikanth M	Clerical	Malkajgiri west Secbad
15	T Bhramaramba	Clerical	Alkapuri Hyderabad
16	Mohan Rao Pappula	Sub staff	Yellandu
17	Venkatarathna Vadepalli	Sub staff	CAC Wanaparthi
18	Venkata Ramana Reddy Eareddy	Sub staff	CAC Karimnagar
19	Babaiah Kavadi	Sub staff	Vidyanagar, Hyderabad
20	Krishnaiah Vakiti	Sub staff	Agrl. Com. Branch, Utkoor
21	Vadlakonda Nageswara Rao	Sub staff	Agrl. Com. Branch, Thorrur

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

HOMAGE



D.O.B : 14-04-1953

D.O.D : 25-01-2025

Sri Vedagiri Venkateswara Rao (V.V. RAO)

L.M. No. 13158, P.F. No. 2750031

Mobile : 94404 23752

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

Pays rich tributes to Sri Vedagiri Venkateswara Rao, Vice President, who served this organisation with devotion and dedication during his incumbency as Vice President.

Sri V.V. Rao is survived by wife and two daughters, both are married and well settled.

Sri V.V. Rao hobbies were Natakalu, active participation in cultural programs in Bank. TV Serials, Movies, Dubbing Artist, Anchoring in various events. Very jovial and active person.

The Managing Committee also conveys its condolences to the family of the bereaved.

జననం: 01-07-1938

మరణం: 25-11-2024

కోశాశ్రమ ప్రతిపక్ష శాసనసభ్యుడు

Retd General Manager State Bank of India & High Court Advocate

రంగమహల్ ఫిర్యాఫ్ మోర్, నరేజి A/c హంతిల్ ఫోర్, గోరంట్ల

అంబరేని ప్రేమానందాబాయి మాకు పంపి, మా ఉన్నతి కోసం నిరంతరం కృషిపంపి, మా బంధువులకు బంగారు బాటలు వేసిన మీరు మా సుందర భార్యకంటా దూరమైనా అమృతం మీ జ్ఞాపకాలు మా మదిలో ఎలా ఎరింగా వుంటాయి, దైవస్మృతిలో మీ పవిత్ర ఆత్మకు శాంతి కలుగాలని దేవున్ని ప్రార్థిస్తూ... శ్రీకృష్ణ ప్రాణమోక్షం...

భార్య: రెడ్డిపల్లి సరోజ రెడ్డి

కుమారుడు: రెడ్డిపల్లి శ్యాం ప్రసాద్ రెడ్డి - కోడలు: సుమన రెడ్డి

కుమార్తెలు: Y. శాంతల రెడ్డి - అల్లుడు: Y. రవీంద్ర రెడ్డి

M. సంయక్త రెడ్డి - M. ప్రభాకర్ రెడ్డి

మనవల్లు: R. సాయి లోచన రెడ్డి, Y. సాయి రవిశంకర్ రెడ్డి

మనవరాళ్లు: M. మిస్సతి రెడ్డి, M. తన్వీ రెడ్డి

రెడ్డిపల్లి శ్యామల & బంధుమిత్రులు

REALITY OF OLD AGE

Exercise gives you energy. But you need energy to exercise. That sounds like a pyramid scheme to me.



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	00239	R.Sankar Reddy	0768294	9848051567	25-11-2024	Hyderabad
02	13158	V.Venkateswara Rao	2750031	9440423752	26-01-2025	Hyderabad
03	05579	T.Satyanarayana Murthy	0752991	9299858122	16-02-2025	Hyderabad

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF JANUARY 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	02426	P.Soma Sekhara Prasad	Hyderabad	26-11-2024	P.Bhanumathi, 6304414656
02	12449	M.Ravinder Reddy	Hyderabad	07-01-2025	M.Subhashini, 9440996675

• 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.
01	08825	P.Bala Narasimha	300	400	300	-
02	02409	K.V.Hanumantha Rao	500	300	200	-
03	07564	V.Jagannadham	300	100	100	-
04	11732	S.Siva Rao	300	50	50	-
Contributions received at Monthly intervals						
01	16135	Smt. V.S.Thangamany, Hyderabad	1,000	-	-	-
02	09860	N. Tirupal, Anantapuram	25	166	25	-
03	07564	V.Jagannadham	100	100	50	-
04	10402	R.S. Amruta Rao, Hyderabad	101	50	50	-
05	11953	B. Thimmappa, Anantapuram	25	66	25	-
06	06919	Y.V.Subba Rao, Tirupati	-	158	-	-
07	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
08	01074	Kota Srinivasan, Hyderabad	-	-	101	-
09	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
10	04936	P.Surya Rao	-	-	54	-

OUR BANK DETAILS :

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

ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 10,000/- 1919-Sri D.Uma Prakasa Rao.

Rs. 500/- S/s. M.S.Mohan Rao, Ch.Prasada Rao, P.Aruna Kumari.

DONATIONS

01	15499	C.V.S.Prasad	3,000/-
02	15678	R.V.G.Krishna	2,000/-

చితి నిర్జ్వలను కాలుస్తుంది. చింత సజీవులను దహిస్తుంది.

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DISCLAIMER

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To,

From :

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HYDERABAD CIRCLE,

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