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READ & LEARN



'SBI TRIBUTE' SCHEME PROVISION OF IMMEDIATE SUPPORT FOR THE FAMILY ON DEATH OF THE PENSIONER / RETIREE

The Central Board of the Bank in its meeting held on 01.07.2025 has accorded approval for the introduction of the "SBI Tribute" Scheme, a dedicated scheme aimed at providing immediate and holistic support to the families of retired employees of the Bank upon their passing. The Scheme seeks to ensure that the families of pensioners / retirees are supported with care and respect during one of the most vulnerable moments of their lives.

Details of the scheme

01. The "SBI Tribute" Scheme provides for a one-time lump sum amount of Rs.30,000/- as a gesture of gratitude and support, preferably within 72 hours of receiving intimation of death.
02. The Scheme covers
 - a) all the Pensioners who have superannuated.
 - b) all those employees who have opted for Voluntary Retirement Scheme (VRS) and are in receipt of pension from the Bank.
 - c) Employees under the National Pension Scheme (NPS) / PF Optees of e-ABs who have completed at least ten years of qualifying service, provided they have attained the age of superannuation (sixty years).
 - d) irrespective of age, those who have taken VRS after having completed twenty years of qualifying service.
03. Nodal Branch:
 - (i) Pension Paying Branch & home branch of the retiree has been designated as nodal branch for the "SBI Tribute" Scheme.
 - (ii) In case of demise of the Pensioner / Retiree happening at a place other than the usual place of residence, branch nearest to the place of demise will perform the role of the nodal branch.

04. Personal visit and Condolence:

- (i) Branch Head of the Nodal Branch / Manager (HR) / Chief Manager (HR) / Senior Functionaries of the Bank, **accompanied by Local Representative of the Pensioners' Association** shall visit the bereaved family to offer condolences and to deliver gratitude and support amount.
- (ii) Condolence Letter, preferably in regional language, signed by the Branch Head/ Head of the Controlling Office, be offered to the bereaved family.

05. Empathetic Support:

Circles to ensure that all support is extended with empathy and sensitivity while handling the family pensioner / retiree to alleviate the procedural burden in receiving their below mentioned entitlements (whichever applicable).

- a) Submitting applications for cessation of pension and commencement of family pension.
 - b) Continuation of the retirees' Mediclaim Scheme (REMBS – Policy-A / Policy-B)
 - c) Closure or Settlement of the IHLS accounts.
 - d) Handling of Safe Deposit Locker related formalities.
 - e) Conversion of joint/single accounts as per regulatory requirements.
 - f) Support for submission of the death certificate to the Bank.
 - g) Any other matter related to pensioners.
06. The circular instructions also cover other initiatives to the Pensioners / Retirees, of course, at the discretion of Circle.

OTHER INITIATIVES (AT CIRCLE DISCRETION)

- a) An **Annual Remembrance Day** to honour and pay TRIBUTE to deceased pensioners. This commemorative event would serve as a meaningful platform to celebrate the legacy and lifelong contributions of retirees thereby reinforcing the enduring spirit of the SBI family.
 - b) Emotional and Mental Health Support sessions during Pensioners' Meet, etc.
 - c) Financial Planning Workshops for Families, etc.
- **e-Circular No.CDO/P^HRD-PPFG/18/2025-26, in this regard, has been released by the Bank on 23.07.2025.**
- **The Scheme will be implemented from the date of the circular i.e., 23.07.2025.**
- **The Scheme is applicable only on the demise of the pensioner / retiree. The Scheme is not applicable for family pensioner / spouse of the employee.**

**SBIPAHC wholeheartedly thank our beloved Chairman,
Shri Challa Sreenivasulu Setty for introduction of
“SBI TRIBUTE” Scheme**

'SBI TRIBUTE' Scheme CHECKLIST

Please inform your Family Members on the following procedures to be followed in the submission of claim under the 'SBI TRIBUTE' Scheme:

Nodal Branch :: Pension Paying Branch of the Pensioner / Home Branch of the Retiree

Scheme :: The Nodal Branch shall arrange to provide a one-time lump sum amount of Rs.30,000/-, preferably within 72 hours of death to the bereaved family.

PROCEDURES TO FOLLOW

FAMILY MEMBER OF THE DECEASED PENSIONER	NODAL BRANCH
<ol style="list-style-type: none">1. Should Intimate the death of the Pensioner to the Nodal Branch.2. List of Documents to be provided to Nodal Branch:<ol style="list-style-type: none">a) Hospital / Doctor issued provisional Death Certificate (initially)b) Pensioner Identity Card / Retiree Identity Card/ Retirees' Group Mediclaim Policy A / Policy B Cardc) ID proof of family pensioner / NOK	<ol style="list-style-type: none">1. Upon receiving the intimation of death, Nodal Branch to ascertain details of the deceased pensioner / retiree and identify the family pensioner or in their absence, the next of kin (NOK)2. Nodal Branch shall arrange to provide a one-time lump sum amount of Rs.30,000/- preferably within 72 hours of death to the bereaved family.3. SOP for Nodal Branch / PPG Department is available under Annexure-I to the Circular.4. Condolence visits to the bereaved family: Branch Head of the Nodal Branch / Manager (HR) / CM (HR) or Senior functionaries of the Bank, accompanied by the local representative of the Pensioners shall visit the bereaved family to offer condolences and to deliver gratitude and support amount.5. Condolence letter, preferably in Regional Language, signed by the Branch Head / Head of the Controlling Office, be offered to the bereaved family.

FEDERATION NEWS

CBPRO/Hon'bleFM/Email/08/2025.

Date : July 22, 2025.

**Smt.NirmalaSitharamanji,
Hon'ble Finance Minister,
Government of India,
NorthBlock,New Delhi.**

Respected Madam,

SUB: 30 YEARS LONG PENDING ISSUE OF UPDATION OF PENSION OF 10 LAKH BANK PENSIONERS AND FAMILY PENSIONERS AWAITING FOR JUSTICE.

We beg to encroach upon your valuable time over the non- resolution of the undernoted issues with which you are totally conversant. Hence without much elucidation, we shall touch upon the bullet points only.

1. It is at your kind intervention with IBA only that several long-neglected demands got resolved through Bilateral agreements in the Industry. The issues include, inter alia, the improvement of family pension in line with the Central Government employees, the 100% DA neutralization for Pre-November, 2002 Retirees, the improvement of financial ex-gratia to Pre-01.01.1986 Retirees and their spouses, the granting of pension to the eligible Resignees etc., payment of Ex-gratia to Pensioners pending resolution of Updation of Pension.

2. In course of our two rounds of meeting with Your Good Self (we gratefully acknowledge the audience given), we have been astonished to see that you had a micro- level understanding of all the issues with which the Bank Retirees are confronted. **It is well known to you that the unsurmountable hurdle in front of which the Bank Retirees are most unfortunately standing today is the non - updation of Pension which stands frozen from the date of retirement and which never got upwardly revised till today (More than 30 years).**

*** The Bank Employees Pension Regulations (1995) is modelled expressly on the Central Government Pension Rules and RBI patterns.** The Government employees have their revision of pension at the time of implementation of each Pay Commission Recommendation and as allowed by GOI, pension updation has been regularly taking place at RBI w.e.f. 01.03.2019.

*** The BEPR (1995) is a Defined Benefit Pension Scheme and the payment of Pension does not depend on the yield of the Corpus. In other words, as Pension to Government Pensioners is paid out of Consolidated Fund of the Government (Central Government Budget which used to be invariably a Deficit Budget), the Bank Employees got entitled to it as a 2nd retiral benefit after surrendering their management contribution to PF account with interest.** The Corpus undergoes annual Actuarial Estimation as per AS 15 Revised as an Accounting norm only akin to Provision for NPAs made before arriving Net Profit. It is very pertinent to note here that Provision for NPAs is as per Regulators Guidelines whereas for Pension it is Statutory with force of law. Hence if there is any shortfall, the same is made good by the Banks. This is a statutory provision of the Regulations which is a subordinate legislation. But at the same time, we want to point out that Banks have been making huge profits by and large except some Banks for very few years showed losses in between mainly due to Policy Shifts by the Government, in 1990s, due to New Accounting Norms, and after 2014 due to large scale Write offs to clean the Balance

Sheets of the of the Banks. Despite these adversities, the Banks are now making record profits. It also goes to the credit of the Banks that they were always showing high Operating Profits.

*** There is a spelt-out provision in BEPR (1995) vide Regulation 35 (1) - Appendix 1 with its amendment done in the year 2003 in terms of which the updation of Pension has been made universally applicable for all eligible Pensioners. Regulation 56 further categorically emphasizes that in case of any doubt in regard to implementation of Pension Scheme reference should be made to Government Pension Scheme.** This is really agonizing for us to note that despite our repeated representations to all the decision-making Authorities, the issue has been sidelined unfairly by IBA and now whimsically citing “**Matter Subjudice.**” as reason for not giving Updation.

* The Hon'ble Supreme court held that pension is a deferred wage and wage revision of serving Employees and pension revision for the Retirees are inseparable.

3. With the unresolved demand of Pension updation, another issue has surfaced w.e.f. 01.11.2012 since when one of the principal components of salary of the serving employees' as per Bipartite Settlement/ Joint Note has been the Special allowance which attracts Dearness allowance during their service time but which is not computed at the time of Calculation of Pension and Gratuity on their retirement. To such Retirees, pension updation will be virtually meaningless if Special allowance is not computed at the time of calculation of Pension and Gratuity. There is a well pronounced verdict of the Supreme Court in terms of which the special allowance which is paid to all without assigning any Special Duty and given ordinarily and universally to all across all cadre of Employees should be treated as Basic Pay and reckons for Superannuation Benefits.

4. You are well aware of the fact that the Retirees do not have any official forum where they can represent their legitimate grievances at periodic intervals. We have brought it to the notice of the DFS time and again that as per advice of GOI, IBA asked different Banks to form a grievance redressal cell at Corporate level of each Bank but at its own level, IBA is showing a growing reluctance to have Negotiation with apex level Retiree Organisations. Had there been any such official forum available for discussion, we could have tried our level best to sort out several issues like payment of premium of the health insurance policy for Retirees by the respective Banks, the serious discrimination in the payment of Dearness Relief to Pensioners again after removing the discrimination to Pre 2002 Retirees.

5. There are a few left outs in the Banking Industry who after serving the Banks for adequate number of years could not opt for Pension for various reasons. The number is very few. RBI, General insurance companies and NABARD have allowed such opportunities to the left outs. The facility may kindly be extended to a very few unfortunate persons on compassionate grounds whose number is less than thousand.

6. In the given circumstances, over more than a decade, we have been resorting to all the procedures which are permissible under the democratic and civilized social framework to ventilate our grievances. We have made endless correspondence with IBA, DFS, and all other Authorities who matter; we have sent e-memorandum to the Hon'ble Prime Minister, the Hon'ble Home Minister, and the Hon'ble Finance Minister; we have met the officials of DFS and also the officials of IBA (that too when DFS advised IBA to do so) and made our issues known to them.

We have made State level protest demonstrations and Centralised Dharnas on repeated occasions at Jantar Mantar, Delhi. On each occasion, we have submitted memorandum on our grievances. Since there is no forward movement, **the Retirees are presently engaged in a movement of Day long Hunger Strike culminating in a general meeting despite their age- and age-related Ailments. Unfortunately, in certain States we are not getting permission on the ground that our Advanced Age added with health problems may cause serious disastrous problems to those who sit on day long FAST. We are at a loss as to what we should do to get our Legal Right of Updation of Pension and Special Allowance as Basic Pay for arriving at Superannuation Benefits. We had submitted memorandum on number of occasions to IBA, Government, Mass On line Petitions again and again to Authorities, met All Concerned Authorities repeatedly, all in vain. Now what else can we do other than this extreme step of risking our lives? Even that the Authorities are not permitting. Bank Pensioners and Retirees are the only one section excluded by the Government from its Glorious Program of "Sab ka Saath, Sab ka Vikas, Sab ka Viswas" for all the Revolutionary and Exemplary Banking Services they rendered to this Great Nation. The insensitivity shown and the irrational and illogical stand taken by IBA has compelled we Pensioners and Retirees to take recourse to this Action Program. We are left with no option but to continue to Struggle to defend our Self Dignity of course abiding to the dictates of the Law enforcing Authorities. We hope the Government known for Governance will not further delay Implementation of the provisions of Bank Employees Pension Regulations 35.1 for Updation which is pending for more than Three Decades.**

Respected Madam,

You will appreciate that the Retirees are aged and super- aged. They have little time at their disposal. Restlessness is normal. The usual Avenues for redressal of grievances are gradually getting choked and a distressing feeling of being left out and let down and uncared for is gripping 10 lakh Bank Pensioners and Family Pensioners.

The issues are required to be addressed on a priority basis otherwise a good number of Bank Pensioners and Retirees will not be in the world to enjoy the legitimate rights. We make an earnest appeal to you to see that a grievance redressal cell at the industry level be formed at the earliest to redress the other grievances of Bank Pensioners and Retirees with due respect and care. **It is our conviction that Your Good Self's intervention and Your Ministry's initiative is an abject necessity to resolve the Updation of Pension with all urgency.**

With Respectful Regards,

Your faithfully,

DIPAK KUMAR BASU

K.V.ACHARYA

JOINT CONVENORS, CBPRO

CIRCLE NEWS

INAUGURATION OF NEW PREMISES OF SBI HOLIDAY HOME AT HYDERABAD

The new premises of SBI Holiday Home at Hyderabad in the Taj Mahal Hotel, Abids, Hyderabad, was inaugurated by respected Chief General Manager of the Circle, Shri S. Radhakrishnan on the 1st August 2025.



The event was graced by the presence of Shri Satish Kumar, General Manager (NW-II), Shri Priyadarshi Pankaj, DGM & CDO along with representatives of State Bank of India Officers' Association (Hyderabad Circle), State Bank of India Staff Union Hyderabad Circle, SBI SC/ST Employees Welfare Association (Hyderabad Circle), State Bank of India OBC Welfare Association (Hyderabad Circle) and State Bank of India Pensioners' Association Hyderabad Circle.

While overseeing the rooms in Holiday Home, respected Chief General Manager said that the Holiday Home in the new premises, which is conveniently located, would benefit all employees as well as former employees.

This facility has been operational for the benefit of employees / former employees effective from 1st August 2025.



PENSION PAYMENT ADVICE – CORRECTIONS THERETO

In the Structured Meeting held with the Association by the Circle Management on 18.08.2025, when the above issue was taken up, it was informed by the Management that a Functionality has been provided by Corporate Centre to Circle for effecting the corrections and the Circle has fixed a target to complete the same within a maximum period of 3 months. In this connection, we request all Pensioners to represent the discrepancies noted in their Pension Payment Advice to the Assistant General Manager, State Bank of India, PPG Department, Local Head Office, Hyderabad (agmppg.lhohyd@sbi.co.in) with a copy marked to us (sbipahc@gmail.com), for further follow-up at our end.

PLEASE TREAT THIS AS EXTREMELY URGENT.

FEDERATION OF SBI PENSIONERS' ASSOCIATIONS (FSBIPAS) AND CO-ORDINATION OF BANK PENSIONERS & RETIREES ORGANISATIONS (CBPRO)



HUNGER STRIKE / DHARNA HELD ON 11.08.2025 FROM 10.00 A.M. TO 2.00 P.M., AT INDIRA PARK, HYDERABAD

At the call of the Federation of SBI Pensioners' Associations (FSBIPAS) along with Co-ordination of Bank Pensioners & Retirees Organisations (CBPRO) Hunger Strike and Dharna were held on 11th August 2025 from 10.00 a.m. to 2.00 p.m. at Indira Park, Hyderabad.

Members are aware that in more than 20 places, the day long Hunger Strike as well as Dharna were organized and Senior and Super Senior Pensioners participated in large numbers and made the programme successful. It was also extensively covered in Print and Electronic Media.

The meeting spot started becoming full since 9.45 a.m. and more than 500 members assembled by the time the Hunger Strike / Dharna started. The jubilant senior pensioners and super senior pensioners participated enthusiastically. Not only the crowd of Pensioners and Retirees but also the weather cooperated fully and the Hunger Strike / Dharna programme was a total success.

Shri M. Chakrapani of All India Bank Pensioners & Retirees Organisation (AIBPARC) presided over the programme. Speakers from various organisations spoke in between the enthusiastic slogans of untiring participants.

From our Association, Shri N. Radhakrishnan, President spoke on all the issues of Pensioners and Retirees in detail and enthused the participants with his informative speech.



Shri A.Ramesh Babu, General Secretary conveyed his revolutionary greetings on the occasion.

Shri D Krishna Kumar in his speech expressed his displeasure on the poor attendance, despite prior information and emphasised that participation of members in large numbers in such agitational programmes would send signals of our resentment. He also stressed on the need for united movement

to achieve resolution on all issues relating pensioners/retirees.

The senior and super senior pensioners/retirees have once again proved that their age is just a number and made the Hunger Strike/ Dharna a huge success by their determination and commitment.

SBIPAHC salutes all activists for their splendid display of unity and hopes that the authorities concerned take note of these developments and hopes that the legitimate demands of Pensioners / Retirees are resolved at the earliest.



STRUCTURED MEETING HELD ON 18.08.2025



Structured Meeting with our Association was held by the Circle Management on 18th August 2025. From the Management side, Shri S. Radhakrishnan, respected Chief General Manager of the Circle, Shri Priyadarshi Pankaj, DGM & Circle Development Officer, Shri Samir Kumar Sinha, (PPG), Shri Ajit Kumar, AGM (PPG) Designate, Shri Raj Kiran, AGM (HR), Shri Dayakar, AGM (OAD), Shri MVR Lakshman Rao, Chief Manager

(IR), Chief Managers (HR) of Hyderabad, Secunderabad & Cyberabad AOs, Employees of PPG and HR Departments, Dr. Dharmiah, BMO attended along with representatives of Medi Assist. Chief Managers (HR) of Nalgonda, Nizamabad and Warangal AOs attended the meeting virtually.



From the Association side S/Shri N. Radhakrishnan, President, D. Krishna Kumar, P Nanda Kishore and N. Saibaba, Vice-Presidents, M.S. Mohan Rao, Treasurer, K Srinivasudu, DGS, B. Purushotham, M. Ashok Kumar, AGSs and K. Murali Krishna, Asst. Treasurer attended.



The presence of our respected Chief General Manager, Shri S. Radhakrishnan in the meeting added value to the meeting. In his opening remarks, our respected Chief General Manager, Shri S. Radhakrishnan held the elders of the Bank in high esteem and assured the total support of the Circle to the Pensioners and Family Pensioners. While insisting on the need of conduct of Structured Meeting and

Pensioners' Meet at all AO Centres, Shri S. Radhakrishnan appreciated the role of office-bearers of the Association in the implementation of 'SBI Tribute' Scheme.

Respected Chief General Manager appealed to all the Pensioners of the Bank to support the Bank in its deposit mobilization and said that he has confidence that the Seniors who were behind the growth and prosperity of the Bank will continue their support to the Bank in its initiatives even after retirement.

Shri N. Radhakrishnan, President in his opening remarks thanked the Circle Management Committee for its total support and coordination to the Association and expressed his gratitude to respected Chief General Manager Shri S. Radhakrishnan for attending the Structured Meeting despite his tight schedule of professional commitments.



President further informed that this Structured Meeting is unique in one way as being the first meeting for our respected Chief General Manager, DGM & CDO, AGM (PPG) Designate and AGM (OAD) after taking charge in their respective positions and the last official Structured Meeting for the present AGM (PPG), who is retiring on 31.08.2025 on attaining the age of superannuation.



President expressed his gratitude to our respected Chairman for introducing the 'SBI Tribute' Scheme, which has exhibited once again that State Bank of India is always a pioneer in taking care of the welfare of its employees / retired employees and said that the SBI Tribute Scheme is one, which takes care of the family members of deceased pensioners / retirees. The house applauded in full when President wholeheartedly

thanked our respected Chairman for introduction of this Noble Scheme.

Shri D. Krishna Kumar, Vice-President in his speech appreciated the role of Circle Management Committee and all employees attached to PPG, HR, OAD Departments in the service of the pensioners. Shri Krishna Kumar requested the Circle Management for allocation of additional office space to the Association, which was responded positively by our respected Chief General Manager.



In the presence of our respected Chief General Manager, the AGM (PPG), Shri Samir Kumar Sinha, who will be retiring on 31st August 2025 on attaining the age of superannuation was felicitated by the Office-bearers of the Association in recognition of his untiring services to the Pensioners for the last 4 years during his tenure at the department.

Thereafter, Shri Priyadarshi Pankaj headed the Structured Meeting and the items on Agenda were taken up one after the other by Shri Samir Kumar Sinha, AGM (PPG). Inasmuch as Shri A. Ramesh Babu, General Secretary could not attend due to his illness, Shri N. Radhakrishnan, President took up the agenda items as under :

- (i) Corrections in Pension Payment Advices,
- (ii) Clarity on the treatment of eligibility of notional stagnation increment to those employees retired between 01.05.2015 and 31.03.2016,

- (iii) Treatment of notional eligibility of new stagnation increment to Officers in Scale-IV, who retired between 01.11.2012 and 30.04.2015,
- (iv) Verification / Revision of Basic Family Pension in respect of eligible beneficiaries of 7th BPS Retirees,
- (v) Verification / Revision of Basic Family Pension in respect of all cases relating simultaneous sanction of Family Pension,
- (vi) Applicability of Minimum Pension/ Family Pension to pre-1986 SBI Pensioners/ Family Pensioners,
- (vii) Issues relating issue of identity Cards on the day of retirement,
- (viii) Provision of Retiree Identity Cards to retired employees who are covered under NPS,
- (ix) Conduct of Rejection Review Committee,
- (x) Reimbursement of treatment cost under domiciliary coverage in respect of treatment taken on alternative treatment method, viz., Ayurvedic, Unani, Siddha, Homeopathy, etc.,
- (xi) HRMS related problems and other problems while in service relating pensioners,
- (xii) Opening of Dispensaries in major centres like Dilsukhnagar and Kukatpally,
- (xiii) Problems relating stocking pattern & disbursement of medicines through Bank's Dispensary and
- (xiv) Conduct of Structured Meetings and Pensioners' Meets at all AO Centres.

We are happy to inform that all the issues referred/ taken up in the Structured Meeting were responded positively by the management.



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



During the course of the Meeting, three senior Pensioners, Shri P. Soma Sundara Sarma, Retired Chief Manager, Shri Mohammed Khaja Retired Clerical Staff and Shri B. Dasaratha, Retired Head Armed Guard were felicitated by the Management.



We have total confidence that all the issues at Circle level would be resolved soon and such issues which need the approval of Corporate Centre would be escalated by the Circle to the authority concerned at Corporate Centre for early resolution at their end.

CYBERCRIME AWARENESS

ELDERLY MAN FROM HYDERABAD DUPED OF RS. 53L BY CYBER FRAUDSTERS POSING AS DELHI DCP

An elderly man in Hyderabad was recently duped of Rs 53 lakh by cyber fraudsters posing as deputy commissioner of police from Delhi. The victim reportedly received a phone call on June 18 from a person claiming to be Delhi DCP Rajiv Kumar. During the video call, the fraudster appeared in a Delhi Police uniform and accused the senior citizen of being involved in a money laundering case.

The victim was told that an arrest warrant had been issued against him and that his bank accounts would be frozen. Fearing legal action, the victim pleaded for the case not to be registered.

The cybercriminals then sent him fake documents, including a fabricated Supreme Court cash-freezing order and a forged RBI notice, claiming that the money in his accounts needed to be verified. Trusting the impersonators, the man transferred Rs 53 lakh in multiple transactions, believing that the money would be returned after verification. However, after the video call abruptly ended and further attempts to reach the callers failed, the victim realised he had been duped and filed a complaint with the Telangana police.

(Source : Deccan Chronicle)

NINE FROM WB HELD FOR DIGITAL FRAUD

Cyberabad police urged citizens to report such matters on the helpline 1930. Cyberabad Cyber Crime and Medchal SOT personnel on Saturday arrested nine persons in a digital payments fraud that targeted Indian and US citizens. The gang operated a fake call centre from a rented villa in Bachupally.

The accused Danish Alam, Md Saheb Ali (alias Sonu), Md Fahad Pervez, Md Aman Alam, Md Ishtiaque Ahmed, Mohammed Mohsin, Farid Hussain, Md Shadhab Alam and Md Sonu hail from West Bengal. They impersonated representatives of PayPal, Geek Squad and other major financial services companies, police said.

The gang operated VOIP-based platforms like Zoiper, X-Lite and Microsoft Teams which were triggered through phishing e-mails. Victims — primarily senior citizens and women — were made to believe they had been charged for unauthorised transactions and were urged to call a support team. The gang would collect bank credentials, transaction histories and even install remote access tools like AnyDesk.

In several cases, victims were blackmailed with false allegations of drug trafficking and nude image leaks. Police recovered 22 mobile phones, 10 laptops and other accessories in the operation. Efforts are underway to trace absconding members of the gang, identify victims and recover siphoned funds. A case was registered.

(Source : Deccan Chronicle)

SENIOR CITIZEN DUPED IN PHISHING SCAM IMPERSONATING INDIAN OIL

A 75-year-old resident of Secunderabad fell victim to a phishing scam where a fraudster impersonated a PSU oil company and offered reward points, losing Rs 1.28 lakh in the process. Police, quoting from the senior citizen's complaint, said the victim received a text message from an unknown number claiming his reward points with the oil company were about to expire. The message included a link directing him to a website, which turned out to be an impersonation, offering an voucher worth Rs 10,000 for a fee of Rs.399.

The victim assumed that the message was genuine and proceeded with the link. During the process, he received an OTP purportedly from his credit card service. The message did not mention any transaction amount and the

victim believed it was for the Rs 399 payment. He shared the OTP with the caller and was notified that his credit card was deducted Rs 1,28,969. Realising he was defrauded, the victim approached the Cybercrime police station and lodged a complaint. Officials registered the complaint and lodged a probe.

Public Advisory : Police advised citizens to never click on suspicious links or share the OTP. Always verify offers and communications through official channels. Victims of cybercrime can dial 1930, visit cybercrime.gov.in, or contact 8712665171 for help.

(Source : Deccan Chronicle)

RETIREE LOSES RS 38 L TO SEXTORTION IN HYDERABAD

A 70-year-old retired government employee from Hyderabad was allegedly duped of Rs.38.73 lakh in a sextortion scam involving multiple impersonators and fabricated threats, according to a complaint registered with the Hyderabad cyber crime police.

According to police, the victim first received a friend request on Facebook from an unknown girl who claimed to be poor, saying her father had died and her mother worked as a tailor. During the conversation, she requested the victim to help with the installation of a WiFi connection and shared the number of an alleged cable operator.

Trusting the narrative, the victim paid Rs.10,000 to the cable operator. Shortly after, the girl stopped responding to messages. Days later, the victim contacted the cable operator again, who claimed the girl was seriously ill and required Rs.10 lakh for treatment. Believing the story, the victim paid the amount. The accused then obtained the victim's Standard Chartered Bank credit card details and allegedly withdrew Rs.2.65 lakh without his knowledge.

Later, two individuals posing as the cable operator's mother and sister contacted the victim from the cable operator's number and initiated conversations, including explicit chats. Then, the cable operator made a threat call, claiming that a police complaint would be filed against the victim for sexually exploiting the woman in the chat. The victim was then contacted by a person claiming to be a police constable, who said a case had been registered and advised settling the matter by paying money to the girl's family. Out of fear, the victim paid Rs.12.5 lakh, citing it as payment for the girl's education and for clearing her mother's loan.

The impersonator, still posing as the constable, later demanded an additional Rs.11 lakh, stating it was for the sub-inspector (SI) and himself to suppress the case. The victim complied. This was followed by another demand of Rs.7.37 lakh, citing the arrival of a new SI who had to be paid to avoid arrest. Most recently, the victim received another threat, allegedly from the girl's grandfather, warning that a Posco case would be filed unless he paid Rs.6.5 lakh to the grandfather and Rs.20 lakh to the police station SI. The criminals gave him time until June 25 to make the payment. In total, the victim stated he had transferred Rs.38,73,150 to various individuals under threat and manipulation. Cybercrime police have registered a complaint and are investigating.

Officials urged the public not to accept social media friend requests from unknown persons, avoid sharing personal or financial information online, and report suspected cybercrime cases immediately by calling 1930 or lodging complaints at cybercrime.gov.in.

(Source : Deccan Chronicle)

TECH-INSECURE BECOMING VICTIMS OF DIGITAL FRAUDS MANY ELDERS DON'T REPORT SUCH CRIMES, FEARING JUDGMENT: EXPERT

A 63-year-old retired registered medical officer (RMO) was stranded on an isolated road in the scorching sun after his car broke down. When he called up his son for help, he was asked to reach out to the car manufacturing

company's customer care. One Google search, one wrong number, became a nightmare for a lifetime. He unknowingly dialled a fake helpline, and was connected to a scamster posing as a company executive. In a video call, he was walked through a so called verification process. The scamster claimed `10 would be transferred to his account, which he would have to return. He was told it was a formality.

The doctor complied. But just moments after the call ended, notification sounds flooded his phone. Instead of help, he received debit alerts – he had lost nearly Rs.4 lakh in minutes.

This is not an isolated case. Police identified a growing trend across the city: senior citizens, often tech-insecure, becoming victims of digital arrests, customer care scams, and even sextortion.

In another case, a political personality, who was encouraged by his peers to find companionship online, lost money to a scamster. What started as a friendly conversation soon resulted in a video chat where private moments of the victim were recorded. He lodged a complaint with Hyderabad cybercrime police, official sources said. "this comes from a lack of digital awareness. Most do not know entering a UPI pin on a video call can be dangerous. Most do not know how to find verifiable profiles on dating applications. Scamsters use this vulnerability. With the help of social engineering, they often target retired doctors, engineers, and more, assuming their accounts would be filled with retirement money and savings," said Hyderabad cybercrime DCP Dara Kavitha.

The DCP highlighted that these scamsters thrive on fear, and use the most common keywords to lay the trap. "They are told their children staying abroad are being deported. Many are fakely framed for involvement in criminal activity. But the most common victims are people who do not have their children living with them, or no one to provide immediate help. While this is an imminent threat, little seems to be done in this regard.

"These are not typical frauds involving greed," said Dr Sona Thakkar, psychiatrist, adding they exploit loneliness, shame, and generational gaps in digital literacy. **"For elders, the fear of losing dignity is often greater than losing money,"** she said.

Speaking to Deccan Chronicle, a couple, Narayana and Lilavati, from Hyderabad, both retired bank employees said, "Sometimes we wonder who would even tell us about cybercrimes. Sometimes receiving basic digital help feels difficult. We do ask youngsters from our colony, but often feel intrusive for constantly asking questions."

Experts say what's needed is more than just awareness – it's empathy. "Many elders don't even report such crimes, fearing judgment from family or society," said Dr. Thakkar.

Officers suggest dedicated cybercrime awareness programmes in senior citizen clubs, simplified helpline mechanisms, and private counselling cells at police stations and community support systems that allow elderly victims to speak up – without shame and fear.

SAFETY TIPS

Common Types of Cyber frauds elderly people are vulnerable to

- (i) Digital Arrest Scam (ii) Courier Scam (iii) Customer Care Scam (iv) Sextortion Scam

How to remain safe?

- AVOID** searching for Customer Care numbers online
- NEVER** share OTP or banking information
- DON'T** download unknown Apps or Screenshare
- BE CAUTIOUS** from Video Calls from strangers.
- CROSS VERIFY** with a family member before paying.

REPORT immediately by calling 1930 or lodge complaints at cybercrime.gov.in.

(Source : **Deccan Chronicle**)

HEALTH TIPS

27 NATURAL HEALTH AND NUTRITION TIPS THAT ARE EVIDENCE-BASED

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

Here are 27 health and nutrition tips that are based on scientific evidence. We have published the first 9 tips in the bulletin for the month of July 2025. The next 9 tips are furnished hereunder:

10. Avoid bright lights before sleep:

When you're exposed to bright lights — which contain blue light wavelengths — in the evening, it may disrupt your production of the sleep hormone melatonin.

Some ways to help reduce your blue light exposure is to wear blue light blocking glasses — especially if you use a computer or other digital screen for long periods of time — and to avoid digital screens for 30 minutes to an hour before going to bed. This can help your body better produce melatonin naturally as evening progresses, helping you sleep better.

11. Take vitamin D if you're deficient:

Most people do not get enough vitamin D. While these widespread vitamin D inadequacies are not imminently harmful, maintaining adequate vitamin D levels can help to optimize your health by improving bone strength, reducing symptoms of depression, strengthening your immune system, and lowering your risk for cancer.

If you do not spend a lot of time in the sunlight, your vitamin D levels may be low. If you have access, it's a great idea to have your levels tested, so that you can correct your levels through vitamin D supplementation if necessary.

12. Eat plenty of fruits and vegetables:

Vegetables and fruits are loaded with prebiotic fiber, vitamins, minerals, and antioxidants, many of which have potent health effects. Studies show that people who eat more vegetables and fruits tend to live longer and have a lower risk for heart disease, obesity, and other illnesses.

13. Eat adequate protein:

Eating enough protein is vital for optimal health, as it provides the raw materials your body needs to create new cells and tissues. What's more, this nutrient is particularly important for maintenance of a moderate body weight. High protein intake may boost your metabolic rate — or calorie burn — while making you feel full. It may also reduce cravings and your desire to snack late at night.

14. Get moving:

Doing aerobic exercise, or cardio, is one of the best things you can do for your mental and physical health.

It's particularly effective at reducing belly fat, the harmful type of fat that builds up around your organs. Reduced belly fat may lead to major improvements in your metabolic health. According to the Physical Activity Guidelines for Americans, we should strive for at least 150 minutes of moderate intensity activity each week.

15. Don't smoke or use drugs, and only drink in moderation:

Smoking, harmful use of drugs, and alcohol abuse can all seriously negatively affect your health. If you do any of these actions, consider cutting back or quitting to help reduce your risk for chronic diseases. There are resources

available online — and likely in your local community, as well — to help with this. Talk with your doctor to learn more about accessing resources.

16. Use extra virgin olive oil:

Extra virgin olive oil is one of the healthiest vegetable oils you can use. It's loaded with heart-healthy monounsaturated fats and powerful antioxidants that have anti-inflammatory properties. Extra virgin olive oil may benefit heart health, as people who consume it have a lower risk for dying from heart attacks and strokes according to some evidence.

17. Minimize your sugar intake:

Added sugar is extremely prevalent in modern food and drinks. A high intake is linked to obesity, type 2 diabetes, and heart disease. The Dietary Guidelines for Americans recommend keeping added sugar intake below 10% of your daily calorie intake, while the World Health Organization recommends slashing added sugars to 5% or less of your daily calories for optimal health.

18. Limit refined carbs:

Not all carbs are created equal. Refined carbs have been highly processed to remove their fiber. They're relatively low in nutrients and may harm your health when eaten in excess. Most ultra-processed foods are made from refined carbs, like processed corn, white flour, and added sugars. Studies show that a diet high in refined carbs may be linked to overeating, weight gain, and chronic diseases like type 2 diabetes and heart disease.

(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.

DOCTORS SOUND ALARM OVER TROUBLING SELF-MEDICATION

Study finds 60 per cent of respondents took medicines sans med advice

From exam prep to road trips, Hyderabad doctors are seeing a troubling trend that has people self-medicating with pills — stimulants, sedatives, antidiarrheals, hormonal tablets, among others, not to treat illness but to manage convenience or boost performance. Experts say the risks are rising fast.

A 2023 study, "Prevalence, Pattern and Reasons for Self-medication: A Community-based Cross-sectional Study from Central India," found 60 per cent of respondents had taken medicines without medical advice, with women twice as likely to do so. A 2022 meta-analysis in Cureus confirmed over 50 percent of Indians self-medicate regularly.

Gastroenterologist Dr Ayesha Khan recalls a 34-year-old patient, who took an anti-diarrhoea tablet before a long journey to avoid toilet stops. "She ended up severely constipated for days," Dr Khan says. The misuse slowed her gut dramatically, requiring medical intervention. She adds that stimulant laxatives taken before flights often result in dehydration and painful episodes during travel.

SEDATIVES ARE also being passed around for travel anxiety or performance nerves. Doctor warns against their use without medical oversight, especially with alcohol, as they can impair breathing.

Consultant general physician Dr Arjun Bhaskar talked about a surge in misuse of ADHD medication and modafinil among students. He cited a 2024 medrxiv preprint titled "Awareness and Use of the 'Cognitive Enhancer' Prescription Drug Modafinil in Medical Students," where 44 per cent of respondents admitted to non-prescription use for attention, productivity, or exams.

Dr Bhaskar explains, "Users may think it helps concentration, but we've seen insomnia, anxiety, heart palpitations, and even paranoia." Indrapriyadarshini V., an MBBS aspirant, said her classmates had taken Modafinil and others for enhanced cognitive abilities ahead of their entrance exams, who have been able to buy them over the counter.

Speaking about repeated use of emergency contraceptives, gynaecologist Dr Radhika Muralidhar said, "Women are taking these pills to delay periods before weddings or trips. It's legal but not harmless. Frequent use disturbs menstrual cycles and causes cramps or mood swings."

Sedatives are also being passed around for travel anxiety or performance nerves. Dr Bhaskar warns against their use without medical oversight, especially with alcohol, as they can impair breathing, memory, and coordination.

Doctors urged for tighter regulation of OTC medicines, widespread public awareness campaigns, and guidance-focused pharmacist training.

(Source : Deccan Chronicle)

ఆరోగ్య చిట్కాలు

సాక్ష్యాధారాలు కలిగిన 27 సహజమైన ఆరోగ్యకరమైన మరియు బలవర్ధకమైన పోషకాహార చిట్కాలు

మీరు మీ ఆరోగ్యాన్ని మరియు శ్రేయస్సును పెంచుకోవాలనుకుంటే, ఎంచుకోవడానికి అనేక సహజమైన మరియు గృహ నివారణలు వున్నాయి. ముఖ్యంగా బాగా కాల్చిన మాంసాలు మరియు జోడించిన చక్కెరతో పదార్థాలను నివారించడము మరియు ధ్యాన సాధన వరకు.

ఏది ఆరోగ్యకరమైనదో తెలుసుకునేందుకు ప్రయత్నిస్తే నిపుణులు కూడా తరచుగా వ్యతిరేక అభిప్రాయాలను కలిగివుంటారు. మన ఆరోగ్యము కాపాడుకునే మార్గాలను వెదుక్కోవటాన్ని కష్టతరము చేస్తుంది. అయినప్పటికీ అనేక శాస్త్రీయ పరిశోధనల ఆధారంగా 27 రకాల Wellness Tips ఆరోగ్య మరియు పోషకాహార చిట్కాలు మనకు అందుబాటులో వున్నవి.

1. చక్కెర పానీయాలను పరిమితం చేయండి :

ఆమెరికన్ ఆహారంలో సోడాలు, పండ్ల రసాలు మరియు తీపి టీలు చక్కెర పానీయాలు అదనపు చక్కెరకు ప్రధాన మూలం. దురదృష్టవశాత్తు అనేక అధ్యయనాల ఫలితాలు చక్కెర, తీపి పానీయాలు గుండె జబ్బులు మరియు type 2 diabetes ప్రమాదాన్ని పెంచుతాయని సూచిస్తున్నాయి. శరీరంలో కొవ్వులేని వ్యక్తులలో కూడా ఈ ప్రమాదానికి ఆస్కారమున్నది.

చక్కెర, తీపి పానీయాలు పిల్లలకు కూడా ప్రత్యేకంగా హానికరం. ఎందుకంటే అవి పిల్లలలో ఊబకాయానికి మాత్రమే కాక type 2 diabetes అధిక రక్తపోటు, అల్కహాల్‌రహిత fatty liver వంటి వ్యాధులు చిన్న వయసులోనే

రావడానికి కారణమౌతున్నవి. ఆరోగ్యకరమైన ప్రత్యామ్నాయాలు 1. నీరు, చక్కెర లేని టీ, కాఫీ లాంటి పానీయాలు, nuts, విత్తనాలను తినడం మొదలైనవి. 2. కొందరు nuts తినరు. ఎందుకంటే వాటిలో కొవ్వు అధికంగా వుంటుందన్న భావన. అయితే నట్స్, విత్తనాలు చాలా పోషకాలను కలిగివుంటాయి. అవి ప్రోటీన్, ఫైబర్ మరియు వివిధ రకాల విటమిన్లు మరియు ఖనిజ లవణాలను కలిగివుంటాయి. మీరు బరువు తగ్గటానికి type 2 diabetes మరియు గుండె జబ్బులు వచ్చే ప్రమాదాన్ని తగ్గించడములో సహాయపడతాయి. అదనంగా ఒక పెద్ద పరిశోధన అధ్యయనం ప్రకారం నట్స్ మరియు విత్తనాలు తక్కువగా తీసుకోవడం వలన గుండెజబ్బులు లేక స్ట్రోక్, type 2 diabetes వలన మరణించే ప్రమాదం పెరుగుతుంది.

3. అల్ట్రాప్రాసెస్డ్ ఆహారాలను తీసుకొనకండి. అల్ట్రాప్రాసెస్డ్ ఆహార పదార్థాలు (UPF) సహజమైన ఆహార పదార్థాలను అదనపు కృత్రిమ చక్కెర, refined oils, salt, preservations లాంటివి చేర్చబడి వుంటాయి. వీటితోపాటు రంగులు, రుచుల కొరకై రసాయన పదార్థాలను కలిగి వుంటాయి. ఉదాహరణకు స్నాక్స్, కేక్స్, fast foods, frozen nuts, packed cookies, chips లాంటివి.

UPF లు చాలా రుచిగా ఉంటాయి. అందుకని వాటిని ఎక్కువగా తింటారు. మెదడులో reward related regionsను ఉత్తేజితము చేస్తాయి. అందువలన అధికంగా కేలరీల వినియోగం మరియు బరువు పెరగటానికి దారితీస్తుంది.

UPF ఆహారంలో అధికభాగం ఊబకాయం, type 2 diabetes గుండె జబ్బులు మరియు ఇతర దీర్ఘకాలిక జబ్బులకు దోహదం చేస్తాయని అధ్యయనాలు సూచిస్తున్నాయి. తక్కువ నాణ్యత కలిగిన, refined oils, అధిక మోతాదు చక్కెర, refined grains వాడటము వలన అవి సాధారణంగా ఫైబర్, ప్రోటీన్ మరియు మైక్రో న్యూట్రియంట్స్ తక్కువగా కలిగి వుంటాయి. ఆవిధంగా అతి తక్కువ కాలరీస్ను ఈ UPF లు సమకూరుస్తాయి.

4. కాఫీ అంటే భయపడకండి : కొంత వివాదాస్పదమైనప్పటికీ కాఫీ ఆరోగ్య ప్రయోజనాలతో కూడి వున్నది. కాఫీలో యాంటీ ఆక్సిడెంట్లు పుష్కలంగా వున్నది. కాఫీ తీసుకోవడం వలన దీర్ఘాయువుతో పాటు type 2 diabetes, Parkinson మరియు Alzheimers వ్యాధులు, మరి ఇతర అనారోగ్యాల ప్రమాదాన్ని తగ్గిస్తుందని కొన్ని అధ్యయనాలు తెలుపుతున్నవి. రోజూ 3, 4 కప్పులు కాఫీ తీసుకోవటం అత్యంత ప్రయోజన కారిగా వుంటుంది. అయితే గర్భిణీ స్త్రీలు కాఫీ త్రాగటం పరిమితం చేయాలి లేదా నివారించాలి. ఎందుకంటే ఇది తక్కువ బరువుతో శిశువు జన్మించే అవకాశాలను పెంచుతుంది. అందువలన కాఫీ మరియు కెఫిన్ ఆధారిత వస్తువులను మితంగా తీసుకోవడం మంచిది. కెఫిన్ అధికంగా తీసుకోవడం వల్ల నిద్రలేమి మరియు గుండెదడ వంటి ఆరోగ్య సమస్యలు రావచ్చును. కాఫీని ఆరోగ్యకరమైన రీతిలో ఆస్వాదించడానికి రోజుకు 4-5 కప్పుల కంటే తక్కువగా తీసుకోండి. మరియు అధిక కాలరీస్, Added Sugars, Sweetened creamers పదార్థాలను తీసుకోవడం మానేయండి.

5. కొవ్వు చేపలను తినండి :

చేప అధిక నాణ్యమైన ప్రోటీన్ మరియు ఆరోగ్యకరమైన కొవ్వుకు మూలం. ముఖ్యంగా సాల్మన్ వంటి చేపల విషయంలో ప్రత్యేకంగా వర్తిస్తుంది. ఈ చేపలు యాస్టీ ఇన్ ఫ్లమేటరీ ఒమేగా-3, కొవ్వు, ఆమ్లాలు మరియు వివిధ ఇతర పోషకాలతో నిండి వుంటుంది. చేపలను అలవాటుగా తినేవారికి గుండెజబ్బులు, చిత్తవైఫల్యం మరియు inflammatory bowel disease లతో సహా అనేక ఇతర పరిస్థితులలో తక్కువ ప్రమాదాన్ని కలిగి వుంటారని అధ్యయనాలు తెలుపుతున్నాయి.

6. తగినంత నిద్రపోండి :

తగినంత నాణ్యమైన నిద్రపోవడం యొక్క ప్రాముఖ్యతను ఎక్కువగా చెప్పనవసరములేదు. కలత నిద్ర ఇన్సులిన్ నిరోధకతను పెంచుతూ, మీ ఆకలి హార్మోన్లను దెబ్బతీస్తుంది మరియు మీ శారీరక మానసిక పనితీరును తగ్గిస్తుంది. ఇంకా కలత నిద్రతో బరువు పెరిగి ఊబకాయాన్ని కలిగించే ముఖ్యమైన వ్యక్తిగత కారణమవుతుంది. తగినంత నిద్రపోలేని వ్యక్తులు కొవ్వు, చక్కెల మరియు కాలరీస్ ఎక్కువగా ఇచ్చే ఆహార పదార్థాలను తీసుకుంటారు. ఇటువంటి ఆహారం అవాంఛిత బరువు పెరగడానికి దారితీస్తుంది.

7. మీ గట్ బ్యాక్టీరియాకు ఆహారం ఇవ్వండి :

గట్ మైక్రో బయోటా అని పిలువబడే బ్యాక్టీరియా మీ మొత్తం శరీర ఆరోగ్యానికి చాలా ముఖ్యమైనది. గట్ డయాబెటిస్‌లో ఏర్పడే అంతరాయాలు ఊబకాయం మరియు అనేక జీర్ణ సమస్యలతో సహా అనేక దీర్ఘకాలిక వ్యాధులకు దారితీస్తాయి. పెరుగు మరియు sauerkraut వంటి పులియబెట్టిన ఆహారాలను తినడము, ప్రోబయోటిక్ supplements సూచించినపుడు తీసుకోవడము gut healthను improve చేసుకోవడానికి ఉపయోగపడతాయి. ఫైబర్‌తో కూడిన పదార్థాలు తినడము మీ గట్ బ్యాక్టీరియాకు ప్రోబయోటిక్ లేదా food source గా పనిచేస్తుంది.

8. హైడ్రేటెడ్ గా వుండండి :

హైడ్రేషన్ అనేది మనము తరచుగా విస్మరించే ఆరోగ్యంగా ఉంచే ముఖ్యమైన ప్రక్రియ. హైడ్రేటెడ్ గా వుంటే మీ శరీరం పనితీరు మెరుగ్గా ఉంటూ మీ రక్త పరిమాణం తగినంతగా వుందని నిర్ధారించుకోవడానికి సహాయపడుతుంది. నీటిని త్రాగడం అనేది మీ శరీరాన్ని హైడ్రేటెడ్ గా ఉంచడానికి ఉత్తమమార్గం. నీటిలో కాలరీస్, added sugar లాంటివి వుండవు. నిర్దిష్ట పరిమాణం నీరు త్రాగాలని లేనప్పటికీ మీ దాహం తీరడానికి తగినంత తాగాలన్న లక్ష్యం పెట్టుకోండి.

9. బాగా కాల్చిన మాంసాలను తినవద్దు :

మాంసం మీ ఆహారంలో పోషకమైన, ఆరోగ్యకరమైన భాగం కావచ్చు. ప్రోటీన్లు ఎక్కువగా కలిగియుండి పోషకాలను అన్నిటిని ఇది కలిగి వుంటుంది. అయితే మాంసం కాల్చినప్పుడు లేదా కాల్చినప్పుడు ఈ దహనం హానికరమైన సమ్మేళనాలు ఏర్పడటం వలన సమస్యలు వస్తాయి.

కొన్ని Cancers ఏర్పడే ప్రమాదాలకు కూడా దారితీస్తుంది. మీరు మాంసం వుడికించినప్పుడు దానిని కాలనియ్యవద్దు లేదా కాల్చవద్దు. Red and processed meat, lamb meats లాంటి మాంసాల వినియోగాన్ని పరిమితం చేయండి. ఈ ఆహారం overall cancer risk ను ముఖ్యంగా colour cancer risk తో ముడిపడివుంటుంది.

(హెల్త్‌లైన్ సౌజన్యంతో సశేషం)

ముఖ్య గమనిక : పై సూచనలు అన్నీ సమాచారము మరియు తెలుసుకొనుటకొరకు మాత్రమే. ఏరకంగానూ మెడికల్ advise కాదు. చదువరులు తమ డాక్టర్స్‌ను లేదా క్వాలిఫైడ్ హెల్త్‌కేర్ ప్రొఫెషనల్స్‌ను తమ ప్రత్యేక ఆరోగ్య సమస్యల కొరకు సంప్రదించవలయును.

ADMISSION OF NEW MEMBERS - JULY 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	19508	Smt. Jayalaxmi Angamuthu	Secunderabad
02	19509	Satyanarayana Murty Tunguntla	Hyderabad
03	19510	Sri Krishna Bhamidipati	Hyderabad
04	19511	Surya Prakasa Rao Saripalli	Hyderabad
05	19512	Sirish Srihari Kohirkar	Hyderabad
06	19513	Smt. Padma Yeleswarapu	Hyderabad
07	19514	Dilip Kumar K	Malkajgiri District, Hyd.
08	19515	Narayana Mamidipalli	Pothireddypally, Sangareddy
09	19516	Siva Rama Krishna Cherukuri	Hyderabad
10	19517	Venkataiah Baidla	Hyderabad
11	19518	Smt. Padmaja Tummala	Hyderabad
12	19519	Venkata Ramana Pamidimukkala	Hyderabad
13	19520	Srinivas Babu Palaparthi	Hyderabad
14	19521	Devadas Amrutala	Suryapet
15	19522	Basava Mallaiah Siddani	Hyderabad
16	19523	Mohan Jagatap	Hyderabad
17	19524	Somasundaram Mahesh Velandai	Hyderabad
18	19525	Devaraju Nukala	Gadwal
19	19526	Venkata Nimmagadda Rajya Lakshmi	Hyderabad
20	19527	Sukkaiah Bhogapathy	Hyderabad
21	19528	Rama Mohan Madduri	Hyderabad
22	19529	Rama Rao Kadamutturu	Hyderabad
23	19530	Srinivas Rao Yerubandi	Hyderabad
24	19531	Smt. Vijaya Lakshmi Dhulipati	Hyderabad

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

DONATIONS

01 5415 M.Visveswari

7,700/-

పుస్తకంలోకి వెళితే ఎన్నడూ ఎరుగని లోకాన్ని దర్శిస్తారు.
వినని బోధనలు వింటారు. మంచి పుస్తకాలు ఎవరూ
మాట్లాడని రహస్యాలు చెబుతాయి. - డేవిడ్ మెక్కార్డ్

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2025, సెప్టెంబర్ 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 మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న బ్రాంచి చిరునామాకు అసోసియేషన్లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	Sastry VVN	Supervising	LHO Hyderabad
	AO/BRANCHES		
02	Raj Kumar Yogirala	Supervising	CAC Vikarabad
03	Usha Rani Janga	Clerical	IT Colony, Banjara Hills, HYD
04	Vijayashree Sarikonda	Clerical	VJS Banking Center, Banjara Hills
05	Narayana Moluguri	Clerical	Collectorate Complex, Karimnagar
06	Muralidhar Reddy Medipally	Clerical	CAC, Jangaon
07	Yakob Padidala	Clerical	Kudakuda, Nalgonda
08	Abdul Wahab	Sub Staff	Adilabad
09	Balraj Begari	Sub Staff	Sangareddy
10	CH Suvarna Latha	Sub Staff	Balkampet, HYD

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	05840	ఎస్.వి.సుబ్రమణ్యం	12.08.1942	హైదరాబాద్
02	05847	జి.ఎస్.వెంకటసుబ్బారావు	19.08.1942	హైదరాబాద్
03	01434	ఎల్.కృష్ణమూర్తి	24.08.1942	హైదరాబాద్

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

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.

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	19321	P.C.Sukumar	4251792	9494411583	26-04-2025	Hyderabad
02	08591	S.Prabhakara Rao	1031759	7893167715	17-07-2025	Hyderabad
03	16794A	J.Sakuntala Devi (W/o. Jakka Satyanarayana)	2750872	9849400543	18-07-2025	Hyderabad
04	07015	P.S.Adinarayana	1981099	9866773197	19-07-2025	Hyderabad
05	01373	K.Visweswara Rao	0543527	9490783710	24-07-2025	Hyderabad
06	05530	B.Eswara Rao	0257753	9959764099	24-07-2025	Hyderabad
07	15609	A.Krishna Rao	2756722	9030016200	03-08-2025	Hyderabad

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF JULY 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	08581	S.Prabhakara Rao	Hyderabad	17-07-2025	S.Janaki Devi, 9849420917
02	02509	S.Venkateswara Rao	Hyderabad	29-06-2025	S.Sreelakshmi, 040-24041093
03	07015	P.S.Adinarayana	Hyderabad	19-07-2025	P.K.Anasuya, 9866773197
04	19321	C.P.Sukumar	Hyderabad	26-04-2025	C.Shiromani, 9494411583

• 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 సహాయకానికి, BENEVOLENT FUND కొరకు, వైద్యసదుపాయాల కొరకు సభ్యుల విరాళాలు

Sl. No.	LM. No.	Name (Smt. / Sri)	Annual General Meeting Rs.	Benevolent Fund Rs.	Medical Aid Rs.	General & Others Rs.
Contributions received at Monthly intervals						
01	10402	SAM Amrutha Rao	300	-	-	-
02	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
03	01074	Kota Srinivasan, Hyderabad	-	-	101	-
04	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
05	04936	P.Surya Rao	-	-	54	-

OUR BANK DETAILS :

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

ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 2,400/- Smt. M.Visweswari. Rs. 2,000/- Smt. V.S.Thangamani. Rs. 1,200/- Sri S.Md.Khaleemullah.
Rs. 1,000/- Sri M.R.Mohan Rao, K.Murali Krishna. Rs. 900/- Sri T.Satyanarayana Babu. Rs. 800/- Sri V.S.K.Chaitanya Rao.
Rs. 600/- Sri P.N.Appa Rao. Rs. 500/- S/s. B.A.Patnaik, P.Nanda Kishore.
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