



ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

SBI PENSIONERS' NEWS BULLETIN

సంపుటి - 21

Volume - 21

సంచిక - 05

Issue - 05

హైదరాబాద్

Hyderabad

ఆగష్టు 2024

August 2024

పేజీలు - 28

Pages - 28

వెల. 5.00

Rs. 5.00

A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE



Hearty Congratulations



Shri Challa Sreenivasulu Setty is one of the Managing Directors of State Bank of India, looking after International Banking, Global Markets and Technology verticals. As of 2024, he had served over 35 years at various levels in the State Bank of India.

Shri Setty was born on 26 September 1965 in a Telugu family. He was born in Peddapothulapadu village in the Jogulamba Gadwal district of Telangana state. He did his entire schooling in Telugu medium government schools. He holds a Bachelor of Science degree in Agriculture from the

Acharya N. G. Ranga Agricultural University (ANGRAU). He was a bright student who received several scholarships.

He began his career at the State Bank of India in 1988 as a Probationary Officer and worked in various assignments at the Kandi, Muthangi, Saifabad and Amberpet branches of the State Bank of India, Hyderabad Circle. He is also a Certified Associate of the Indian Institute of Bankers. Over his more than three-decade-long career, he has gained experience in corporate credit, retail banking, digital banking, and international banking.

We are extremely glad to inform that on June 29, 2024, the Financial Services Institutions Bureau selected him as the **27th chairman of the State Bank of India to succeed Shri Dinesh Kumar Khara on 29th August 2024**. His appointment as the chairman of State Bank of India has been described as a moment of great pride for all Telugu people all over the world.

His key tasks might include containing the raising liabilities and maintaining asset quality. The protection of technology and digital banking and its continuous upgradation, which is now considered as basic infrastructure, would be easier for Shri Setty as his exposure in technology functions for many years would be an added advantage for him.

The entire membership of **STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE** wishes him a more successful career as Chairman of the premier bank of the Country and all the very best in all his endeavour.

Government of India**Secretariat of the Appointment Committee of the Cabinet****Department of Personnel & Training****Office of the Establishment Officer**

North Block, New Delhi

No. 18/18/2024-EO(ACC)

Dated : 06-08-2024

The Appointments Committee of the Cabinet (ACC) has approved the proposal of the Department of Financial Services for appointment of Shri Challa Sreenivasulu Setty (DOB : 26.09.1965), Managing Director (MD), State Bank of India (SBI) as Chairman, SBI for a period of three (03) years w.e.f. the date of assumption of charge of the office, on or before 28.08.2024, or until further orders, whichever is earlier.

(Vijay Kumar Darak)

Deputy Director (ACC)

Phone : 23093671

Department of Financial Services

(Shri Vivek Joshi, Secretary)

Jeevan Deep Building, Parliament Street

New Delhi.

SBI చైర్మన్ గా తెలుగుతేజం : దేశంలోనే అతిపెద్ద బ్యాంకు అయిన స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా (SBI) చైర్మన్ గా తెలుగు వ్యక్తి చల్లా శ్రీనివాసులు శెట్టి గారిని కేంద్ర ప్రభుత్వం నియమించింది.

బ్యాంకులో సీనియర్ మేనేజింగ్ డైరెక్టర్ (MD) ఈయనే. ప్రస్తుత చైర్మన్ దినేశ్ కుమార్ ఖారా ఈ నెల 28న పదవీ విరమణ చేయనుండగా, అదేరోజు శ్రీనివాసులు శెట్టి గారు బాధ్యతలు చేపడతారు. మూడేళ్లపాటు ఆయన ఈ పదవిలో కొనసాగుతారు. శ్రీనివాసులు శెట్టి గారి నియామకాన్ని ఆర్థికసేవల విభాగం ప్రతిపాదించగా అందుకు మంత్రివర్గ నియామకాల సంఘం (ACC) ఆమోదం తెలిపినట్లు 06.08.2024 ప్రభుత్వం పేర్కొంది.

PO గా చేరి చైర్మన్ స్థాయికి ఎదిగి : వ్యవసాయంలో బ్యాచిలర్ ఆఫ్ సైన్స్ పట్టా పొందిన శ్రీనివాసులు శెట్టి గారు ఇండియన్ ఇన్స్టిట్యూట్ ఆఫ్ బ్యాంకర్స్ లో సర్టిఫైడ్ అసోసియేట్ కూడా. ఆయన తన వృత్తి జీవితాన్ని SBI లో 1988లో ఒక ప్రొటెక్షనరీ ఆఫీసర్ (PO) గా మొదలుపెట్టి ప్రస్తుత స్థాయికి చేరారు. ఆయన వివిధ హోదాలులో కంది, ముత్తంగి, సైఫాబాద్, అంబర్ పేట్ శాఖలులో పనిచేశారు. తెలంగాణలోని పెద్దపోతులపాడు గ్రామంలో (ప్రస్తుతం జోగులాంబ గద్వాల జిల్లా) జన్మించిన శ్రీనివాసులు శెట్టి గారు SBI లో రిటైల్, డిజిటల్ బ్యాంకింగ్ పోర్ట్ ఫోలియోలను పర్యవేక్షించారు. కార్పొరేట్ రుణాలు, రిటైల్, డిజిటల్, అంతర్జాతీయ బ్యాంకింగ్ లో ఆయనకు విశేష అనుభవం ఉంది. గతంలో భారత ప్రభుత్వం ఏర్పాటుచేసిన పలు టాస్క్ ఫోర్స్ లు, కమిటీలకు శ్రీనివాసులు శెట్టి గారు ఆధ్వర్యం వహించారు.

శ్రీనివాసులు శెట్టి గారికి ఎస్బిఐ పెన్షనర్స్ అసోసియేషన్ హైదరాబాదు సెల్ లో హృదయపూర్వక శుభాకాంక్షలు తెలియజేశారు.



READ & LEARN



STAFF WELFARE SCHEME

ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS

1. The Bank has undertaken various welfare activities related to employees. The endeavour is to extend the maximum benefits to each employee of the Bank.
2. A new head namely "Assistance to Retired Employees in case of Critical Illness" has been introduced from the financial year 2017-18 to provide assistance to retired employees/ family pensioners for meeting medical expenses in respect of identified critical diseases.
3. A fund of Rs.20 Crores has been earmarked for the purpose.
4. The fund allocated under the head is kept at Corporate Centre for centralised payment of medical bills.
5. The details of the Scheme and the format of the 'Application by Retired Employees/ Family Pensioners for assistance' are furnished hereunder.
6. **Coverage:**
 - a) All employees of State Bank of India on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses, disabled children, if any shall be covered under the scheme.
 - b) The coverage shall also be extended to Family Pensioners.
 - c) The employees who were discharged/ dismissed/ removed/ compulsorily retired/ terminated from service will not be covered.
 - d) The employees of e-ABs, who retired prior to 01.04.2017, are not covered under the scheme.
 - e) The scheme will cover medical expenses incurred by the retired employees/ family pensioners on or after 1st April of the financial year for critical diseases.
7. **The Scheme cover the following diseases:**
 - a) Cancer
 - b) Cardiac Surger
 - c) Kidney/Liver Transplant
 - d) Dialysis

- e) Illness/Accidents of serious nature involving major surgeries / life supporting system
- f) COVID-19

8. For retirees COVERED under REMBS Scheme:

The assistance will be provided to the extent of **100%** of the eligible medical expenses incurred over and above the amount paid under the medical scheme/ insurance policy. The maximum assistance will be **Rs.7.00 lacs in a year per person** (i.e., Husband and Wife)

9. For retirees NOT COVERED under REMBS Scheme:

The Bank will deduct Rs.3.00 lacs and then provide assistance to the extent of **100%** of the remaining eligible medical expenses. The maximum assistance will be **Rs.7.00 lacs in a year per person** (i.e., Husband and Wife)

10.The assistance shall be provided on first come first basis, subject to availability of fund.

11.The coverage of this welfare scheme is applicable only for medical treatment involving hospitalisation.

12.The facility can be availed for only one instance per retired employee/ family pensioner in a year in respect of specified diseases, post facto.

13.Medical expenses incurred on domiciliary treatment are not covered under this scheme.

14.Please note that the eligibility for 'Bed' shall be as per the Scale/Grade in which the employee has retired.

15.The effective date is from 1st September 2021.

16.The retired employees/ family pensioners shall submit their application for assistance regarding their medical expenses for critical illness at their respective Administrative Offices, under whose control they are getting pension.

17.The following enclosures are to be attached along with the application:

- (i) Doctor's Prescription & Treatment Bills, duly signed.
- (ii) Discharge summary of the Hospital duly signed.
- (iii) Claim settled/ Rejected Statement duly signed, if covered under REMBS Policy-A, Policy-B.

18.Please note that Pathological / Radiological reports are not required to be attached.

19.Ensure that the total amount of the bill submitted tallies with the actual expenses incurred.

20.The applications, whether approved or declined, will be returned to the respective Administrative Offices, who will return only the rejected applications to the applicant on the recorded address.

**APPLICATION BY RETIRED EMPLOYEES / OFFICERS / FAMILY PENSIONERS
FOR ASSISTANCE IN MEETING MEDICAL EXPENSES
IN RESPECT OF IDENTIFIED CRITICAL DISEASES**

(Ref: CDO/P&HRD-IR/47/2021-22 dated 08.09.2021)

Sr. No.	Employee Details / Particulars	Description
1.	Name of the Retired Employee / Family Pensioner	
2.	Name of the Retired Employee (in case of family pensioner)	
3.	PF No.	
4.	Address & Mobile No.	
5.	Date of Retirement	
6.	Grade in which the employee retired	
7.	Name & Code of Pension Paying Branch	
8.	Account No.	
9.	Name of the family member hospitalized / undergoing treatment	
10.	Relationship with the Retired Employee	
11.	Any claim taken under this scheme in current Financial Year	
12.	Particulars of Treatment a) Name of the Disease b) Period of Hospitalisation	
13.	Total Expenses Incurred	
14.	Details of Insurance: a) Policy No. b) Amount c) Amount of Claim received	

I certify that the above particulars are true to the best of my knowledge.

(Signature of the Retired Employee / Family Pensioner)

ఇతరుల మేలు కోరి చేసే పనులకు సార్థకత లభిస్తుంది.

BEWARE OF CYBER CRIME CONSUMER AWARENESS - CYBER THREATS AND FRAUDS

It has come to the notice of Reserve Bank of India that unscrupulous elements are defrauding and misleading members of public by using innovative modus operandi including social media techniques, mobile phone calls, etc. In view of this, the Reserve Bank cautions members of public to be aware of fraudulent messages, spurious calls, unknown links, false notifications, unauthorized QR Codes, etc. promising help in securing concessions / expediting response from banks and financial service providers in any manner.

Fraudsters attempt to get confidential details like user id, login / transaction password, OTP (one time password), debit / credit card details such as PIN, CVV, expiry date and other personal information. Some of the typical modus operandi being used by fraudsters are –

- **Vishing** - phone calls pretending to be from bank / non-bank e-wallet providers / telecom service providers in order to lure customers into sharing confidential details in the pretext of KYC-updation, unblocking of account / SIM-card, crediting debited amount, etc.
- **Phishing** - spoofed emails and / or SMSs designed to dupe customers into thinking that the communication has originated from their bank / e-wallet provider and contain links to extract confidential details.
- **Remote Access** - by luring customer to download an application on their mobile phone / computer which is able to access all the customers' data on that customer device.
- Misuse the 'collect request' feature of UPI by sending fake payment requests with messages like 'Enter your UPI PIN' to receive money.
- Fake numbers of banks / e-wallet providers on webpages / social media and displayed by search engines, etc.

RBI urges the members of public to practice safe digital banking by taking all due precautions, while carrying out any digital (online / mobile) banking / payment transactions. These will help in preventing financial and / or other loss to them.

SAFE DIGITAL BANKING PRACTICES

- Never share your account details such as account number, login ID, password, PIN, UPI-PIN, OTP, ATM / Debit card / credit card details with anyone, not even with bank officials, however genuine they might sound.
- Do not download any unknown app on your phone / device. The app may access your confidential data secretly.

- Transactions involving receipt of money do not require scanning barcodes / QR codes or entering MPIN. Thus, exercise caution if asked to do so.
- Any phone call / email threatening the blocking of your account on the pretext of non-updation of KYC and suggestion to click link for updating the same is a common modus operandi of fraudsters. Do not respond to offers for getting KYC updated / expedited. Always access the official website of your bank / NBFC / e-wallet provider or contact the branch.
- Always access the official website of bank / NBFC / e-wallet provider for contact details. Contact numbers on internet search engines may be fraudulent.
- Check URLs and domain names received in emails / SMSs for spelling errors. Use only verified, secured, and trusted websites / apps for online banking, that is, websites starting with "https". In case of suspicion, notify local police / cybercrime branch immediately.
- If you receive an OTP for debiting your account for a transaction not initiated by you, inform your bank / e-wallet provider immediately. If you receive a debit SMS for a transaction not done, inform your bank / e-wallet provider immediately and block all modes of debit, including UPI. If you suspect any fraudulent activity in your account, check for any addition to the beneficiary list enabled for internet / mobile banking.
- Do not share the password of your email linked to your bank / e-wallet account. Do not have common passwords for e-commerce / social media sites and your bank account / email linked to your bank account. Avoid banking through public, open or free networks.
- Do not set your email password as the word "password" while registering in any website / application with your email as user-id. The password used for accessing your email, especially if linked with your account, should be unique and used only for email access and not for accessing any other website / application.
- Do not be misled by advices intimating deposit of money on your behalf with RBI for foreign remittances, receipt of commission, or wins of lottery.
- Regularly check your email and phone messages for alerts from your financial service provider. Report any un-authorized transaction observed to your bank / NBFC / Service provider immediately for blocking the card / account / wallet, so as to prevent any further losses.
- Secure your cards and set daily limit for transactions. You may also set limits and activate / deactivate for domestic / international use. This can limit loss due to fraud.

(Courtesy: Reserve Bank of India)

ఫైబర్ నేరాల గురించి తెలుసుకొనండి - వినియోగదారుల అవగాహన - ఫైబర్ బెదిరింపులు మరియు మోసాలు

సోషల్ మీడియా టెక్నిక్లు, మొబైల్ ఫోన్ కాలలు మొదలైన వినూత్న విధానాలను ఉపయోగించడం ద్వారా అసాంఘిక అంశాలు ప్రజలను మోసం చేస్తున్నాయని మరియు తప్పుదారి పట్టిస్తున్నాయని భారతీయ రిజర్వ్ బ్యాంకు హెచ్చరించింది. మోసపూరిత సందేశాలు, నకిలీకాల్లు, తెలియని లింక్లు, తప్పుడు నోటిఫికేషన్లు, అనధికారిక QR కోడ్లు బ్యాంకుల నుండి రాయితీలను, త్వరగా ప్రతిస్పందనలను బ్యాంకులు మరియు ఇతర ఆర్థిక సేవాసంస్థల నుండి తెప్పిస్తామనే వాటిపట్ల జాగ్రత్త వహించమని హెచ్చరిక.

యూజర్ ID, లావాదేవీల పాస్ వర్డ్, OTP, డెబిట్, క్రెడిట్ కార్డుల పిన్ మొదలైన వివరాలను పొందడానికి మోసగాళ్ళు ప్రయత్నిస్తారు. మోసగాళ్ళు ఉపయోగించే సాధారణ పద్ధతులు.

Vishing (విషింగ్) : KYC అప్డేషన్ అకౌంట్ అన్ బ్లాక్ అనే సాకుతో కస్టమర్లను వారి రహస్య వివరాలను పంచుకొనేలా చేయడానికి బ్యాంక్ / నాన్ బ్యాంక్ ఇ-వాలెట్ ప్రోవైడర్లు / టెలికాం సర్వీస్ ప్రోవైడర్ల నుండి కాల్స్ వస్తున్నట్లుగా మోసగిస్తారు.

Phishing : బ్యాంక్ లేదా ఇ-వాలెట్ ప్రోవైడర్ నుండి కమ్యూనికేషన్ వచ్చినట్లుగా భ్రమింపజేసి, కస్టమర్ల రహస్య వివరాలను తెలుసుకోవడానికి మోసపూరిత లింక్లను, E-mail ను SMS లను లేదా అటువంటి అప్లికేషన్లను డౌన్లోడ్ చేసుకునేట్లుగా చేసి వారి మొబైల్ / కంప్యూటర్లలో కల వివరాల నన్నిటినీ గ్రహిస్తారు. 'డబ్బును స్వీకరించడానికి మీ UPI PIN నమోదు చేయండి' వంటి నకిలీ చెల్లింపు అభ్యర్థనలను పంపుతారు. Web Pages / Social Media లో బ్యాంకులు / e-wallet ప్రోవైడర్ల నకిలీ సంఖ్యల మరియు నకిలీ Search Engines మొదలైనవి ప్రదర్శిస్తారు.

ఏదైనా డిజిటల్ ఆన్ లైన్ / మొబైల్ బ్యాంకింగ్ / చెల్లింపు లావాదేవీలను నిర్వహించేటప్పుడు అన్ని జాగ్రత్తలు తీసుకుని సురక్షితమైన డిజిటల్ బ్యాంకింగ్ ను ఉపయోగించుకోవాలని రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా ప్రజలను కోరింది. తద్వారా వారికి ఆర్థిక మరియు ఇతర నష్టాలను నివారించవచ్చును.

సెరక్షితమైన డిజిటల్ బ్యాంకింగ్ ఆచరణలు (SAFE DIGITAL BANKING PRACTICES)

- ❖ ఖాతానంబర్ లాగిన్ ID, Password, PIN, UPI Pin, OTP, ATM కార్డ్ వివరాలను ఎవ్వరితోనూ, బ్యాంకు అధికారులతోనూ పంచుకోరాదని తెలిపారు.
- ❖ మీ ఫోన్ పరికరంలో ఏ తెలియని యాప్ ను డౌన్లోడ్ చేయవద్దని తెలిపారు.
- ❖ డబ్బు రసీదుతో కూడిన లావాదేవీలకు బార్కోడ్లు / QR కోడ్లను స్కాన్ చేయడం లేదా MPIN నమోదు చేయవలసిన అవసరం లేదు. ఎవరైనా అడిగితే జాగ్రత్త వహించమని తెలిపారు.
- ❖ KYC Update చేయలేదని, మీ ఖాతా బ్లాక్ చేయబడుతుందని బెదిరించే ఏదైనా ఫోన్ కాల / E-mail కాని వస్తే, అప్డేట్ చేయడానికి లింక్ ను క్లిక్ చేయమని అడగడము ఈ మోసగాళ్ళు సాధారణంగా చేస్తుంటారు. KYC

త్వరితగతినీ అప్డేట్ చేయడానికి వచ్చే ఆఫర్లకు ప్రతిస్పందించకండి. మీ బ్యాంక్ / NBFC / E- Wallet Provider ను అధికారిక వెబ్సైట్ లేదా శాఖను మాత్రమే సంప్రదించండి.

- ❖ సంప్రదింపు వివరాలకోసం కూడా ఎల్లప్పుడూ బ్యాంక్ / E- Wallet Provider / NBFC ల అధికారిక వెబ్సైట్ను మాత్రమే Access చేయండి. ఇంటర్నెట్ శోధన ఇంజిన్లలోని సంప్రదింపు నంబర్లు మోసపూరితంగా ఉండవచ్చు.
- ❖ స్పెల్లింగ్ లోపాలకోసం E-mails, SMS లలో అందుకున్న URL లు మరియు డౌమైన్ పేర్లను బాగా తనిఖీచేసి ఆన్లైన్ బ్యాంకింగ్ కోసం ధ్రువీకరించబడిన, సురక్షితమైన మరియు విశ్వసనీయమైన వెబ్సైట్స్ / యాప్లను మాత్రమే ఉపయోగించండి. అంటే "https" తో ప్రారంభమయ్యే వెబ్సైట్లు. అనుమానం ఉన్నట్లయితే వెంటనే స్థానిక పోలీసు / సైబర్ బ్రాంచ్కు తెలియజేయండి.
- ❖ మీరు ప్రారంభించని లావాదేవీకోసం మీ ఖాతాను డెబిట్ చేసినందుకు మీరు OTP ని స్వీకరిస్తే వెంటనే మీ బ్యాంకు / E-Wallet Provider కు తెలియజేయండి. మీరు చేయని లావాదేవీకి సంబంధించిన Debit SMS ని స్వీకరిస్తే వెంటనే మీ బ్యాంకు / E- Wallet ప్రొవైడర్కు తెలియజేయండి మరియు UPI తో సహా అన్ని డెబిట్ మోడల్ను బ్లాక్ చేయండి. మీరు మీ ఖాతాలో మీరు ఏదైనా మోసపూరిత కార్యకలాపాన్ని అనుమానించినట్లయితే ఇంటర్నెట్ / మొబైల్ బ్యాంకింగ్ కోసం మీరు చేర్చిన లబ్ధిదారుల జాబితాను తనిఖీ చేయండి.
- ❖ మీ బ్యాంక్ / E- Wallet ఖాతాకు లింక్ చేయబడిన మీ Email Password ను ఎవ్వరితోనూ పంచుకోవద్దు. e-commerce / Social Media సైట్లకోసం సాధారణ పాస్వర్డ్లను మీ బ్యాంకు ఖాతా / E-mail కు లింక్ చేయవద్దు. పబ్లిక్ / ఓపెన్ లేదా ఉచిత నెట్వర్క్ల ద్వారా బ్యాంకింగ్ లావాదేవీలు చేయవద్దు.
- ❖ ఏదైనా వెబ్సైట్ / అప్లికేషన్లో మీ E-mail ను User ID గా నమోదు చేస్తున్నప్పుడు మీ E-mail password ను 'password' అనే పదంగా set చేయవద్దు. మీ E-mail ను Access చేయడానికి ఉపయోగించే password, ప్రత్యేకించి మీ ఖాతాతో లింక్ చేయబడి ఉంటే, ప్రత్యేకంగా ఉంచి మరియు E-mail Access కోసం మాత్రమే ఉపయోగించాలి. మరియు మరే ఇతర వెబ్సైట్ / అప్లికేషన్ను Scan చేయడానికి ఉపయోగించకండి.
- ❖ విదేశీ రెమిటెన్స్లు, కమిషన్ రసీదులు లేదా లాటరీ విజయాల కోసం రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా లో మీ తరపున డబ్బు డిపాజిట్ చేయమని సలహాలతో తప్పుదారి పట్టకండి.
- ❖ మీ ఆర్థిక సేవా ప్రదాతల నుండి హెచ్చరికల కోసం మీ E-mail మరియు ఫోన్ సందేశాలను క్రమం తప్పకుండా చూసుకొనండి. ఏదైనా అనధికార లావాదేవీని గమనిస్తే మీ బ్యాంక్ / NBFC / Service Providerకు తెలిపి తదుపరి నష్టాలను నివారించండి.
- ❖ మీ కార్డ్లను భద్రపరచి రోజువారీ లావాదేవీల పరిమితిని సెట్ చేయండి మరియు దేశీయ / అంతర్జాతీయ లావాదేవీలకై మీరే పరిమితులను సెట్ చేయవచ్చును మరియు అవసరమైనప్పుడు Activate చేసుకొని మోసాల వల్ల కలిగే నష్టాన్ని పరిమితం చేసుకొనవచ్చును.

(సౌజన్యం : రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా)

IN THE HIGH COURT OF DELHI AT NEW DELHI
W.P.(C) 1875/2013 AND CM APPL. NO. 14622/2014 AND 9378/2022

FEDERATION OF STATE BANK OF INDIA AND ORS

.....Petitioners

Through: Mr. P. N. Misra, Sr. Adv. with
Mr. Debesh Panda, Mr. Subash Chandra Sagar,
Mr. Hemant Kumar Sagar and Mr. E. C. Vidya Sagar,
Adv.

versus

THE UNION OF INDIA AND ORS

.....Respondents

Through: Mr. Chetan Sharma, ASG with
Mr. Rajiv Kapur, Mr. Akshit Kapur, Advocates for SBI
Mr. Kavindra Gill, SPC for UOI.

CORAM:

HON'BLE MS. JUSTICE REKHA PALLI

HON'BLE MS. JUSTICE SHALINDER KAUR

ORDER

06.08.2024

1. At the request of learned senior counsel for the petitioner, who prays for time to ensure that the written submissions as also the amendment application stated to have been filed by the petitioners are brought on record.
2. List on 03.12.2024.

REKHA PALLI, J
SHALINDER KAUR, J

AUGUST 6, 2024

ధిల్లీ హైకోర్టు కేస్

W.P. (c) 1875 / 2013 మరియు CM Appl నం. 14622 / 2014 మరియు 9378 / 2022 ఫెడరేషన్ ఆఫ్ స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా మరియు ORS పిటిషనర్లు ద్వారా Mr. P.N. మిశ్రా, Sr. Adv. Mr. దినేష్ పాండా, Mr. సుభాష్ చంద్రసాగర్, శ్రీ హేమంత్ కుమార్ సాగర్ మరియు Mr. E.C. విద్యాసాగర్ అడ్వకేట్లు Versus The Union of India and other Respondents ద్వారా Mr. చేతన్ శర్మ, ASG తో Mr. రాజీవ్ కుమార్, Mr. అక్షిత్ కుమార్, అడ్వకేట్లు, SBI తరపు న్యాయవాదులు Mr. కవీంద్రగిల్, UOI కోసం SPC.

కోరం : గౌ. Ms. జస్టిస్ రేఖపల్లి

గౌ. Ms. జస్టిస్ శాలిందర్ కౌర్

ఉత్తర్వు : 6-8-2024

1. పిటిషన్ కోసం Learned సీనియర్ న్యాయవాది అభ్యర్థన మేరకు వ్రాతపూర్వక సమర్పణలు మరియు సవరణలు నిర్ధారించ దానికి సమయంకోసం పిటిషనరు దాఖలు చేసిన దరఖాస్తును రికార్డులో ఉంచడమైనది.
2. List on 03-12-2024.

గౌ. Ms. జస్టిస్ రేఖపల్లి, గౌ. Ms. జస్టిస్ శాలిందర్ కౌర్

FEDERATION NEWS

Date : 23-07-2024

NOTICE

It has been decided to hold the 38th Annual General Meeting of the Federation on Tuesday, the 24th September 2024 at 2-30 pm in PUNE, Maharashtra (venue will be intimated later on) to transact the following agenda:-

- a) Confirmation of the minutes of the last Annual General Meeting held at Ahmedabad on 17th August 2023.
- b) Consider and adopt the Annual Report and audited Statement of Accounts for the period ended 31st March 2024.
- c) To appoint Auditor(s) for the term 2024-'25 and fix their remuneration.
- d) Consider amendments to bye-laws as recommended by the Governing Body and /or amendments by the members of which due notice has been given.
- e) Consider resolutions / propositions / motions recommended by the Governing Body and / or brought forward by members after giving due notice.
- f) Any other matter with the permission of the chair.

All delegates of the Affiliates are requested to attend the meeting.

Thanking you,

Your faithfully.

GENERAL SECRETARY
FSBIPA

Letter No. 37/'24-'25

Date : 06-08-2024

Shri Indranil Bhanja
General Manager,
Proactive Risk Management Department,
State Bank of India,
Corporate Centre, Jaipur & Hyderabad.

Respected Sir,

RE: DIGITAL FRAUD-PREVENTION-AWARENESS

We convey our thanks and gratitude for conducting the programme on digital fraud and initiatives taken by the Bank in this regard. We furnish below the names of the Presidents and General Secretaries of our affiliates and also the offices of the Bank from where they propose to join the scheduled programme on the subject under reference to be held on Tuesday the 13th August 2024. The said programme will commence tentatively at 1 p.m.

1. Shri A.P.Khare - President - Bhopal Circle - Bhopal L.H.O.
2. Shri G.K.Gandhi - General Secretary Bhopal Circle & President Federation - Indore A.O.
3. Shri Ashok Kumar Datta - President Kolkata Circle - Kolkata L.H.O.
4. Shri Dipak Kumar Basu - General Secretary - Kolkata Circle & Federation.
5. Shri K.S.Ramachandra Rao - President - Amaravati Circle - Vijayawada A.O.
6. Shri PSVS Sarma - General Secretary - Amaravati Circle - Tirupati A.O.
7. Shri R.N.Chokshi - President - Ahmedabad Circle - Vadodara A.O.
8. Shri Kamal Kadri - General Secretary Ahmedabad Circle - Ahmedabad A.O.
9. Shri M.L.Choudhury - President - Jaipur Circle - Jaipur L.H.O.
10. Shri R.P.Saxena - General Secretary - Jaipur Circle - Jaipur L.H.O.
11. Shri K. Rajeevan - President - Thiruvanthapuram Circle - Kozikode A.O.
12. Shri A. Jayakumar - General Secretary - Thiruvanthapuram Circle - L.H.O.
13. Shri Dinesh Chandra - President - Lucknow Circle - L.H.O.
14. Shri Atul Swaroop - General Secretary - Lucknow Circle - L.H.O.
15. Shri T.Ramesh Rao - President - Bengaluru Circle - L.H.O.
16. Shri A.L.Ramaswamy Rao - General Secretary - Bengaluru Circle - L.H.O.
17. Shri M.G.Ventesh Murthy - Sr.Vice-President Federation - Bengaluru L.H.O.
18. Shri Suriender Kumar Chaudhary - President - Delhi Circle - Gurgaon R.B.O.
19. Shri S.K.Gagroo - General Secretary - Delhi Circle - Gurgaon R.B.O.
20. Shri Pradip Deshpande - President - Mumbai Circle - Nashik A.O.
21. Shri Sudhir Pawar - General Secretary - Mumbai Circle - Pune A.O.
22. Shri Rajkumar Chhabria - Secretary Federation - Mumbai Metro L.H.O.
23. Shri Ganesh Chandra Mishra - President - Bhubaneswar Circle - L.H.O.
24. Shri U.K. Dash - General Secretary - Bhubaneswar Circle - L.H.O.
25. Shri Umesh Mishra - President - Patna Circle - L.H.O.
26. Shri Harendra Prasad - General Secretary - Patna Circle - L.H.O.
27. Shri Prabin Borpuhari - President - N.E.Circle - Guwahati A.O.
28. Shri B.C.Kalita - General Secretary - N.E.Circle - Guwahati A.O.
29. Shri Vijay Magon - President - Chandigarh Circle - L.H.O.
30. Dr.M.K.Virmani - General Secretary - Chandigarh Circle - L.H.O.
31. Shri N.Radhakrishnan - President - Hyderabad Circle - L.H.O.
32. Shri A.Ramesh Babu - General Secretary - Hyderabad Circle - L.H.O.
33. Shri H.C.Ganapathy - President Chennai Circle - Coimbatore A.O.
34. Shri A.Sridharan - General Secretary - Chennai Circle - L.H.O.

We have advised all affiliates suitably in the matter. We shall be glad if you kindly intimate concerned offices to make necessary arrangements under advice to the respective office bearers pan India.

With best regards,

Your faithfully.

GENERAL SECRETARY
FSBIPA

Letter No. 40/'24-'25

Date : 20-08-2024

The Chief General Manager (HR),
State Bank of India,
Corporate Centre,
Madame Cama Road, Mumbai - 400021.

Respected Sir,

E-PHARMACY

Further to our letters Nos. 10/24-25 & 17/24-25, dated 09.05.2024 & 28.05.2024 respectively on the captioned subject, we are constrained to approach your goodself in view of the growing agony of the pensioners as many of the medicines, even those which are dispensed through Bank's own dispensaries functioning from its premises pan India are not being provided by the vendors. For a ready reference we are enclosing the list as was shared with all the Circle CGMs as an annexure to corporate centre letter No. HR:IR:2018, dated February 23, 2015. Further, they are denying the discount @ 20%, where they are not giving the corporate discount, instead they are offering a meagre 5% discount although in local shops it is between 10 to 20 percent. We were advised at the time of launching this initiative that the vendor will supply all medicines at a discount of 20%, even after the total amount of Corporate subsidy is exhausted. All these facilities are now being denied, which were assured at the time of enrolment/ renewal of the mediclaim policy 'B' and we are facing the wrath as we advocated and made the pensioners agree to enroll/renew the said scheme.

Incidentally, E-Pharmacy Vendors(s), those who are working as aggregators of "Medi Buddy" are supplying all such medicines to the pensioners.

In this connection, we shall be glad if your goodself please arrange for supply of any and all the medicines prescribed by the attending physician, obviously excluding those medicines, which are barred by law for on-line supply else the pensioners will not be able to utilize Bank's benevolence within the time frame ending on 15th January 2025.

Please treat as urgent.

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

Enclo: as stated above

STAFF WELFARE ACTIVITIES BANK DISPENSARIES : STOCKING OF MEDICINES

Letter No. HR:IR : 2018 Dated : 23-02-2015

In the recently held structured meeting held with representatives of Federation of SBI Pensioners' Associations at Hyderabad, it was brought to the notice that many dispensaries are not keeping adequate medicines on regular basis required for ordinary ailments. As a result, many of the pensioners need to visit 2/3 times in a month to collect their monthly quota of medicines required for chronic diseases like hypertension and diabetic etc.

In this context, we reiterate that inadequacy of budget cannot be cited as a constraint for not stocking required quantity of medicines at Bank's dispensaries. It is the duty of the Medical Officer posted in the dispensary to prepare the budget according to the need at the dispensary and in the line with the stocking pattern approved by the appropriate authority. We are sanguine that if this job is carried out judiciously, there would not be any room for complaints. In this connection, we invite a reference to our circular special letter No.HR/IR/SPL/387 dated 5-12-2009 containing the revised stocking pattern of medicines in dispensaries.

We therefore, request that the Medical Officers and the staff involved in the process of acquiring, dispensing the medicines to the existing as well as retired staff and concerned sanctioning authorities are suitably instructed to do the needful to prevent complaints from the retired employees in future.

GUEST HOUSE AT SOLAPUR

State Bank of India Pensioners' Association, Pune has Inaugurated a Guest House at Solapur and is now available for use from 28th August 2024.

To confirm your booking, please make the payment to the association's account at SBI Hingane Khurd branch, and your booking will be confirmed via email or mobile.

**SBI Pensioner's Association (Mumbai Circle) Pune A/c No. 33214863416 IFSC: SBIN0007159
SBI Hingane Khurd Branch.**

(Please send the payment screenshot to **9604525736** if transferring online.)

Three Bedrooms and Three single Beds in hall are available in Guest House.

Room Charges : 1. In Bedroom per day - For one person - ₹ 400/- For two persons - ₹ 700/-.
[Non-Refundable] 2. In Hall per day : ₹ 300/- per person.

For guest house bookings, please contact the following members any day between 10.00 am to 06.00 pm only over the mobile.

1. Mr. Dilip Nadkarni - Solapur [8390208338]
2. Mr. Vijay Shivasharan - Pune [9423067407]
3. Mr. Suhas Gandhi - Pune [9604525736]

Members can send email or WA messages on **9604525736** anytime for booking of rooms in Guest House. Caretaker : Mr.Bhima Kokare will be available anytime on his mobile number - **9922364872**.

E-mail : sbipa.zscpune@gmail.com

Guest House Address : Flat No. 101 & 102, "Deshpande Blocks", opposite Jahagirdar Hospital, Goodluck Lane, Railway Lines, Solapur - 413 001.

"Guest House at Solapur will be strictly allotted to Pensioner Members first and serving member staff will be considered provided vacancy exists in the Guest House".

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Registered under AP Public Societies Registration Act-1996/1983

H.Qrts.: SBI LHO Premises, Bank Street, Koti, Hyderabad - 500 001.

SBIPAHC/GS/2

Date : 14th August 2024

The General Secretary,
Federation of SBI Pensioners' Associations,
C/o. SBI, Local Head Office, Kolkata.

Dear Sir,

RELEASE OF STAGNATION INCREMENT NOTIONALLY FOR THE PURPOSE OF PENSION UNDER THE 7TH & 8TH JOINT NOTES DATED 25.05.2015 AND 11.11.2020 RESPECTIVELY

We have submitted the following representation to the DGM & CDO of SBI, Hyderabad Circle on date.

We request you to kindly take up the issue suitably with the appropriate authority at Corporate Centre for resolution of the issue at the earliest.

"The salary revision and other issues concerning service conditions for officers in Banksare agreed through Joint Notes signed between the Indian Banks' Association and the authorised representatives of the Officers' Associations.

2. The provisions relating eligibility of stagnation increments as per 7th and 8th Joint Notes are as under:

- In terms of the provisions contained in 7th Joint Note dated 25.05.2015, effective from 01.05.2015, all Officers upto and including Scale-MMGS-III are eligible for one additional stagnation increment and Officers in SMGS-IV (Chief Managers) were made eligible for one stagnation increment.
- In terms of the provisions contained in 8th Joint Note dated 11.11.2020, effective from 01.11.2020, all Officers upto and including Scale-SMGS-IV are eligible for one additional stagnation increment and Officers in SMGS-V (Assistant General Managers) were made eligible for one Stagnation Increment.

3. Even though the period of revision of Salary and Allowances of the supervising officials under the 7th Joint Note is from 01.11.2012 to 31.10.2015, the monetary benefit for Stagnation increments for all officers was made effective from 01.05.2015 in terms of provisions under 7th Joint Note dated 25.05.2015.

4. Similarly, the monetary benefit for stagnation increments for all officers was made effective from 01.11.2020 in terms of provisions under 8th Joint Note dated 11.11.2020, even though the period of revision of Salary and Allowances of the supervising officials under the 8th Joint Note is from 01.11.2017 to 31.10.2022.

5. The staggering of effective date of monetary benefit of stagnation increments was done mainly on account of cost constraints, in order not to exceed the percentage of wage increase agreed between the IBA and representative Workmen Unions/ Officers' Associations. In this regard, a reference is invited to the

clarification issued by IBA vide its letter No.HR&IR/CIR/2015-16/B/90/1377 dated 19th September 2015 (copy enclosed), wherein it was mentioned that **“Keeping in view the cost constraints, it was further agreed that the consequential financial benefit to the employees could be released from 01.05.2015”**.

6. However, on references from few banks, Officers and Workmen Unions, the decision of the IBA Standing Committee, as under, in respect of all those staff members/ officers who retired from the services during the period from 01.11.2012 to 30.04.2015, was advised to all Banks by IBA vide its Letter No. HR&IR/GMB/2020-21/9578 dated 29TH January 2021:

“The banks with the approval of their respective boards can extend the benefit of notional stagnation increment for the purpose of pension only to the workmen and officers who were otherwise eligible and retired during the period from 01.11.2012 to 30.04.2015, with monetary benefit from 01.05.2015”.

7. Accordingly, in our Bank also, the workmen staff and upto and including Officers Grade MMGS-III were provided with the notional benefit of stagnation increment, whereas the notional benefit of stagnation is not provided to Officers Grade SMGS-IV, who retired from the services of the Bank between 01.11.2012 and 30.04.2015.

8. We are receiving several representations from our members, who retired between 01.11.2012 and 30.04.2015 as Chief Manager i.e., Officers in SMGS-IV, requesting for extension of the benefit of notional stagnation increment as agreed under the 7th Joint Note dated 25.05.2015 and as per the clarification (referred under para-5 above) issued by IBA.

9. We are of the view that the effective date for monetary benefit on stagnation increment should have been 01.11.2012 only (i.e., the starting date of wage revision period) but for the staggering of date of effect of monetary benefit on stagnation increment to 01.05.2015 due to cost constraints. Hence, all officers in Scale SMGS-IV who have completed three years after reaching maximum on or after 01.11.2012 and upto 30.04.2015, should be made eligible for the notional benefit of stagnation increment, as per their eligibility, for the purpose of pension only.

10. The provision of notional stagnation increment to Officers in Scale SMGS-V, who had retired from services of the Bank in the period between 01.11.2017 and 31.10.2020 is akin to the above issue. The provisions under the 8th Joint Note specify that the effective date of monetary benefit of Stagnation Increment as 01.11.2020. The view expressed under para-8 above mutatis mutandis applies to Officers in Scale SMGS-V, who retired from bank during the period between 01.11.2017 and 31.10.2020.

11. We reliably learn that Scale-IV Officers who retired from the erstwhile Associate Banks between 01.11.2012 and 30.04.2015 were extended with the notional benefit of Stagnation increment and are paid revised pension accordingly. We also reliably learn that some of the Scale-IV Officers who retired from our Bank during the period between 01.11.2012 to 30.04.2015 and Scale-V Officers who retired from our Bank during the period between 01.11.2017 and 31.10.2020 are provided with the notional benefit of Stagnation increment and are paid revised pension accordingly.

12. We are not in a position to understand, rather, accept the fact that only a section of the officials are provided with the notional benefit of stagnation increment as provided under 7th and 8th Joint Notes,

referred above, when the provisions under the Joint Notes are equally applicable for all Supervising Officials, who had retired under the period of revision of Salary and allowances.

13. We are pained to note that the officials, after rendering service to the Bank for nearly four decades are denied of their legitimately eligible stagnation increment and are compelled to run from pillar to post for getting their due benefit.

14. Inasmuch as the benefit as provided under the 7th and 8th Joint Notes and subsequent clarification issued by the Indian Banks' Association equally applies to all officers in the banking industry, we request **that the notional benefit of stagnation increment be extended to all Officers in Scale-SMGS-IV, who retired between 01.11.2012 and 30.04.2015 and all Officers in Scale-SMGS-V, who retired between 01.11.2017 and 31.10.2020, if otherwise eligible.**

15. We sincerely request you to take up the matter suitably with the appropriate authority at Corporate Centre and arrange for resolution of the issue at the earliest."

With best regards,

Your faithfully,

(A. RAMESH BABU)

GENERAL SECRETARY

encl: as above

BANKING LAWS (AMENDMENT) BILL 2024 INTRODUCED IN LOK SABHA - KEY POINTS

The government introduced the Banking Laws (Amendment) Bill, 2024 which seeks to increase the option for nominees per bank account to four, from existing one, among others.

With an aim to make significant changes to key banking regulations, Union Finance Minister introduced the Banking Laws (Amendment) Bill, 2024 in the Lok Sabha.

- The bill aims to increase the option for nominees per bank account to four from the existing one, among others.
- Another amendment involves redefining 'substantial interest' for directorships, potentially raising the threshold from the current ₹5 lakh, set nearly 60 years ago, to ₹2 crore.
- In addition, the Bill aims to give banks more flexibility in determining the pay for statutory auditors.
- It also proposes changing the regulatory reporting dates for banks to the 15th and last day of each month, replacing the current second and fourth Fridays.
- Approved by the Union Cabinet, the Bill seeks to amend several laws, including the Reserve Bank Of India Act, 1934, the Banking Regulation Act, 1949, the State Bank of India Act, 1955, and the Banking Companies (Acquisition and Transfer of Undertakings) Acts of 1970 and 1980.

Source : MINT

FINANCE BILL CLEARED IN LOK SABHA WITH CAPITAL GAINS TAX RELIEF ON PROPERTY SALES

While seeking to remove the indexation benefit when the budget was presented in the month of July 2024, an exercise in simplification of the capital gains tax structure, the government had proposed to lower the tax rate on such property transactions.

The Lok Sabha cleared the tax proposals presented in the union budget for FY25 along with amendments proposed by Finance Minister, including restoration of inflation adjustment benefit in taxing gains from property sales.

In reply to the discussion on the Finance Bill in the House The Finance Minister proposed that when long term capital asset of land or building acquired before 23 July is sold, tax payers can compute the applicable tax on capital gains under the new scheme at 12.5% without indexation as well as under the old scheme at 20% with indexation and can pay the tax which is lower of the two.

Source : MINT



Important Information for
SBI Ex-employees!

**You Have ₹12000
SBI Wallet[^] Money**

How to Use Wallet[^] Money
to Order Medicines^{**}?

 Call at 1800-3096-155 to
Place Your Order

 Send "Hi" Message on
WhatsApp at 1800-3096-155



*You can also place your medicine order through URLife app.
*SBI Wallet is valid till 15 Jan'25 | **On selected medicines only

SR ENTERPRISES

ANDHRA PRADESH, TELANGANA
& TAMILNADU

Email: seizures.enforcement@gmail.com

The people who think age is just a number and desire to invest their vast experience and time even after VRS/Retirement. Stay connected with SBI and your colleagues are warmly welcome to do recovery and other related services for SBI and enjoy banking with attractive income @ 80% of bill Interested can get connected with

Trinadha Rao Saladi Ex SBI on
9704198002 or 9010242999 **M A Rahman**

INCLUSION OF DISABLED CHILDREN FOR FAMILY PENSION BENEFITS

The extant instructions of the Bank relating provision of the Family Pension to the disabled children for lifetime are :

(i) The manifestation of disability of children shall be before retirement or death of the employee while in service.

(ii) The details of disabled children shall be registered with the bank, before retirement of the employee.

However some of the employees have failed to register the details of disabled children with the Bank before their retirement. On the request of the Circle Association and Federation of SBIPAs, Corporate Centre, as a one-time measure, provided a facility for recording the details of disabled children of such retired employees. Accordingly, after completion of the stipulated procedures / formalities, the Circle has recommended the following cases to Corporate Centre and we are glad to inform that Corporate Centre has approved recording of disabled children of employees in the individual pensioners' portal of HRMS.

Sl.No.	P.F. No.	Name of the Pensioner	Name of the Disabled Child
01.	4280	Late Shr V.S.Joshi	Ms. Shila Joshi
02.	4280	Late Shri V.S.Joshi	Ms. Vidya Joshi
03.	3040879	Shri R.Surender	Shri R.Pranay
04.	3040879	Shri R.Surender	Shri R.Vishal
05.	2809567	Shri T.Santosh Kumar	Shri T. Raj Kumar
06.	8760969	Late Shri Kishan Rao Kulkarni	Shri Satyender Kulkarni
07.	1773208	Shri K.Gangulappa	Ms. K.Nagamani
08.	6352952	Shri S.Venkateswarlu	Shri S.Harish Prasad
09.	2757788	Shri K.Narasimha Chary	Shri K. Sai Pratyush
10.	3360490	Shri S.Gopal Kumar	Shri S.Harikesh
11.	8816913	Shri V.Anjaiah	Shri V.Sai Praneeth

We are informed that a total number of 25 representations regarding disabled children has been by the Circle authorities and the remaining cases are in process. We note to inform further developments if any.

OFFICE PREMISES FOR SALE

SBI Pensioners Association has its premises approximately around 1000 sft, Office Space located at 205 & 206, 2nd Floor, above Raja Furnitures, Santoshimaa Commercial Complex, RTC 'X' Roads, Hyderabad-20. Interested persons may contact the following office bearers for further details :

A.Ramesh Babu - 9849381995 (SBIPA, Hyderabad)

P.S.V.S.Sarma - 9848144130 (SBIPA, Tirupati)

HEALTH TIPS

VITAMINS AND MINERALS FOR OLDER ADULTS

Vitamins and minerals are two of the main types of nutrients that your body needs to survive and stay healthy. Find information on some of the essential vitamins recommended for older adults and how to get the recommended amount within your diet.

Vitamins help your body grow and work the way it should. There are 13 essential vitamins — vitamins A, C, D, E, K, and the B vitamins (thiamine, riboflavin, niacin, pantothenic acid, biotin, B6, B12, and folate).

Vitamins have different jobs to help keep the body working properly. Some vitamins help you resist infections and keep your nerves healthy, while others may help your body get energy from food or help your blood clot properly. By following the Dietary Guidelines, you will get enough of most of these vitamins from food.

Like vitamins, minerals also help your body function. Minerals are elements that our bodies need to function that can be found on the earth and in foods. Some minerals, like iodine and fluoride, are only needed in very small quantities. Others, such as calcium, magnesium, and potassium, are needed in larger amounts. As with vitamins, if you eat a varied diet, you will probably get enough of most minerals.

How can I get the vitamins and minerals I need?

It is usually better to get the nutrients you need from food, rather than a pill. That's because nutrient-dense foods contain other things that are good for you, like fiber.

Most older adults can get all the nutrients they need from foods. But if you aren't sure, always talk with your doctor or a registered dietitian to find out if you are missing any important vitamins or minerals. Your doctor or dietitian may recommend a vitamin or dietary supplement.

It's important to be aware that some supplements can have side effects, such as increasing the risk of bleeding after an injury or changing your response to anesthesia during surgery. Supplements can also interact with some medicines in ways that might cause problems. For example, vitamin K can reduce the ability of the common blood thinner warfarin to prevent blood from clotting. If you do need to supplement your diet, your doctor or pharmacist can tell you what supplements and doses are safe for you.

When looking for supplements to buy, you may feel overwhelmed by the number of choices at the pharmacy or grocery store. Look for a supplement that contains the vitamin or mineral you need without a lot of other unnecessary ingredients. Read the label to make sure the dose is not too large. Avoid supplements with megadoses. Too much of some vitamins and minerals can be harmful, and you might be paying for supplements you don't need. Your doctor or pharmacist can recommend brands that fit your needs.

Here's a tip

Different foods in each food group have different nutrients. Picking an assortment within every food group throughout the week will help you get many nutrients. For example, choose seafood instead of meat twice a week. The variety of foods will make your meals more interesting, too.

Measurements for vitamins and minerals

Vitamins and minerals are measured in a variety of ways. The most common are:

mg – milligram (a milligram is one thousandth of a gram)

mcg – microgram (a microgram is one millionth of a gram. 1,000 micrograms is equal to one milligram)

IU – international unit (the conversion of milligrams and micrograms into IU depends on the type of vitamin or drug)

Recommended sodium intake for older adults

Sodium is another important mineral. In most Americans' diets, sodium primarily comes from salt (sodium chloride). Whenever you add salt to your food, you're adding sodium. But the Dietary Guidelines shows that most of the sodium we eat doesn't come from our saltshakers — it's added to many foods during processing or preparation. We all need some sodium, but too much over time can lead to high blood pressure, which can raise your risk of having a heart attack or stroke.

How much sodium is okay? People 51 and older should reduce their sodium intake to 2,300 mg each day. That is about one teaspoon of salt and includes sodium added during manufacturing or cooking as well as at the table when eating. If you have high blood pressure or prehypertension, limiting sodium intake to 1,500 mg per day, about 2/3 teaspoon of salt, may be helpful. Preparing your own meals at home without using a lot of processed foods or salt will allow you to control how much sodium you get. Try using less salt when cooking, and don't add salt before you take the first bite. If you make this change slowly, you will get used to the difference in taste. Also look for grocery products marked "low sodium," "unsalted," "no salt added," "sodium free," or "salt free." Also check the Nutrition Facts Label to see how much sodium is in a serving.

Eating more fresh vegetables and fruit also helps — they are naturally low in sodium and provide more potassium. Get your sauce and dressing on the side and use only as much as you need for taste.

(Courtesy: The National Institute on Aging)

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.



EXPERIENCE WORLD-CLASS EYECARE

- FREE EYE CHECK-UP*
- FREE CATARACT WORK-UP*
(Includes AB Scan, HIV, HCV, HBSaG, CBP, BP, RBS, ECG)
- 50% OFF ON OPD INVESTIGATION*
- 15% OFF ON OPTICALS*

Services Offered

- Cataract
- Cornea
- Glaucoma
- Oculoplasty
- Retina
- Paediatric
- Refractive
- Opticals
- Squint
- Pharmacy

500+
EXPERIENCED
DOCTORS

LATEST
TECHNOLOGY

150+
HOSPITALS

10
COUNTRIES

dragarwal.com

Dr Agarwals

Eye Hospital

Our Branches in Hyderabad

Dr Agarwals Eye Hospital, Panjagutta • Dilsukhnagar • Gachibowli • Himayat Nagar
Kukatpally • Mehdiapatnam • Madeenaguda • Santhosh Nagar • Secunderabad • Uppal

77023 55518 dragarwal.com

*T&C apply

ADMISSION OF NEW MEMBERS - JULY 2024

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	19280	Sreenivas Buchibabu Sajja	Hyderabad
02	19281	Venkata Lakshmi Potham	Hyderabad
03	19282	Prem Sagar S L	Secunderabad
04	19283	Srinivasa Rao D	Hyderabad
05	19284	Solaman Raju Gunti	Hyderabad
06	19285	Ravinder K	Hyderabad
07	19286	Syed Afsar Ahmed	Hyderabad
08	19287	Obulesu Padam	Hyderabad
09	19288	Geeta Kalapala	Hyderabad
10	19289	Radha Krishna Mamillapalli	Hyderabad
11	19290	Aharon Epuri	Secunderabad
12	19291	Venkat Sathaiah Bandoju	Hyderabad
13	19292	Ravi Kumar Gudapudi	Hyderabad
14	19293	Ramesh Babu Kuraakula	Hyderabad
15	19294	Indreesa Naidu Cimbili	Chittoor
16	19295	Srinivasa Rao Goje	Khammam
17	19296	Rambabu Dussa	Hyderabad
18	19297	Lalitha Subramanian	Hyderabad
19	19298	Prasad Rao Kakkarla	Warangal
20	19299	Surendar Redddy Nalla	Nizamabad
21	19300	Balanand Ampili	Hyderabad
22	19301	Bhaskar Gunti	Hyderabad
23	19302	Bharathi Gujjari	Hyderabad
24	19303	Erramma Kathavath	Hyderabad

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

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2024, సెప్టెంబర్ నెలలో వదవీ విరమణ అవుతున్న, క్రిందపేర్కొన్న సిబ్బందికి వీరి శేష జీవితము సుఖమయము కావాలని, వీరికి, వీరి కుటుంబ సభ్యులకు భగవంతుడు ఆయురారోగ్యాలను ప్రసాదించాలని యస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్, హైదరాబాదు సర్కిల్ మనస్ఫూర్తిగా కోరుచున్నది. ఈ సందర్భముగా వీరిని అసోసియేషన్ లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న త్రాంచి చిరునామాకు అసోసియేషన్ లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్ లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	Radha Krishna Gogulpati	Supervising	LHO Hyderabad
02	Satya Hari Prasad Abburi	Supervising	LHO Hyderabad
03	Siva Kumar Nori	Supervising	LHO Hyderabad
04	Sanjay	Supervising	LHO Hyderabad
05	Maddela Manyam Babu	Clerical	LHO Hyderabad
	AO/BRANCHES		
06	AV Subrahmanya Sarma	Supervising	SMECCC Secunderabad
07	Srinivasa Rao Addepally	Supervising	AO Cyberabad
08	Ravindra Naik Lonavath	Supervising	SAM Branch 2 - Hyderabad
09	Seema Mathur	Clerical	Sanathnagar, HYD
10	Anoop Kumar Putti	Clerical	Raj Bhavan Road, HYD
11	Madhusudan Madhava K	Clerical	LCPC, HYD
12	Zabiulla Shaik	Clerical	LIG Colony, RC Puram, Medak
13	Prakash Cherla	Sub Staff	Yellareddy, Nizamabad
14	Bohini Ramulu	Sub Staff	ICRISAT, Patancheru

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	1366	పి.స్వర్ణలత (W/o.పి.యస్.ఆర్.కె.శర్మ)	01.08.1941	హైదరాబాద్
02	5194	సుల్తాన్ మొయినుద్దీన్ మొహమ్మద్	01.08.1941	హైదరాబాద్
03	5747	డి.ఆర్.పద్మనాభయ్య	10.08.1941	హైదరాబాద్
04	1922	డి.సాందర్బం (W/o.డి.సుబ్రహ్మణ్యం)	13.08.1941	హైదరాబాద్
05	5323	ఓ.ద్వారకానాథ్	14.08.1941	హైదరాబాద్
06	5685	కెప్టెన్.ఎల్.కె.రెడ్డి	15.08.1941	హైదరాబాద్
07	4288	ఎమ్.వి.ఎల్.నరసింహరావు	17.08.1941	హైదరాబాద్

EX-GRATIA - DONATIONS

01	06665	V.Rama Gopala Sarma	3,000/-	22	06308	A.B.Shankara Rao	1,500/-
02	07374	Abdul Rasheed	3,000/-	23	07031	B.Srinivasa Rao	1,450/-
03	05776	L.Hanumantha Rao	2,500/-	24	14143	Gaddi Ramesh	1,400/-
04	11437	G.Srinivas	2,001/-	25	13283	A.Veerabhadra Rao	1,400/-
05	14138	T.Rama Mohana Rao	2,000/-	26	11730	R.S.P.Sastry	1,300/-
06	04059	V.Subba Rao	2,000/-	27	11852	R.V.Satyanarayana	1,300/-
07	19262	M.Venkata Ramana Murthy	2,000/-	28	11077	J.S.S.Krishna Rao	1,250/-
08	16152	CAR Gopala Rao	2,000/-	29	10976	Manda Gopal	1,250/-
09	00182	Shah Ali Mehar	2,000/-	30	11732	S.Siva Rao	1,250/-
10	05397	J.Ramakrishna	2,000/-	31	10994	K.Ramanjaneyulu	1,250/-
11	04020	P.V.N.R.Murthy	2,000/-	32	19114	Vivek Girathe	1,100/-
12	6987A	Vanita Srinivasan	2,000/-	33	16135	V.S.Thangamany	1,000/-
13	09894	K.Neelakanta Rao	2,000/-	34	13495	N.Ramesh	1,000/-
14	17839	Radha Raghu	1,700/-	35	10107	D.V.S.N.Raju	1,000/-
15	05565	M.Appa Rao	1,600/-	36	02509	S.Venkateswara Rao	1,000/-
16	12631	P.Saibaba	1,500/-	37	16073	V.Nagaraju	750/-
17	08442	B.Narasimha Bhagawan	1,500/-	38	14082	V.Gurunath Rao	750/-
18	19215	P.N.Sarma	1,500/-	39	00752	H.Leela Rao	600/-
19	11340	V.Balasubramanyam	1,500/-	40	18964	M.Yoganand	600/-
20	06981	P.Narahari Rao	1,500/-	41	16890	Lakshma Reddy	500/-
21	13483	K.L.N. Rao	1,500/-	42	18782	M.Koteswara Rao	200/-

DONATIONS

Rs. 2,000/- S/s. 8442-B.Narasimha Bhagawan, 18435-K.V.Padmaja.

CONTRIBUTIONS ANNUAL GENERAL MEETING - SBIPA HC

Rs. 500/- S/s. 5776-L.Hanumantha Rao, 7374-Abdul Rasheed.

Rs. 300/- S/s. 5254-V.Sivaramaiah, 14138-.Rama Mohana Rao, 14913-Geeta Gopala Krishna, 17839-Radha Raghu.

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	04662	B.Jagannadha Rao	0757748	7093587738	09-05-2024	Hyderabad
02	15226	K.V.V.Satyanarayana Reddy	1789171	9618039242	17-05-2024	Hyderabad
03	09570	K.Nirmala	0775452	9441437787	18-07-2024	Hyderabad
04	08610	G.Krishna Mohan	0758949	9391152206	23-07-2024	Hyderabad
05	06620	G.Venkata Reddy	0790389	9866366290	06-08-2024	Hyderabad

సర్వసభ్య సహాయక, 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	16135	Smt. V.S.Thangamany, Hyderabad	1,000	-	-	-
02	09860	N. Tirupal, Anantapuram	25	166	25	-
03	10402	R.S. Amruta Rao, Hyderabad	101	50	50	-
04	06919	Y.V.Subba Rao, Tirupati	-	158	-	-
05	11953	B. Thimmappa, Anantapuram	25	66	25	-
06	01074	Kota Srinivasan, Hyderabad	-	-	101	-
07	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
08	04936	P.Surya Rao	-	-	54	-
09	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-

OUR BANK DETAILS :

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

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF JULY 2024.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
01	7486	A.Raghavendra Rao	Hyderabad	29-06-2024	A.Sarala, 9989448916

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

- ❖ సువ్వు ఉత్సాహంగా తిరుగుతూ ఉంటే మొత్తం దేశమే నీ నేస్తమవుతుంది. ఎప్పుడూ పడుకుని ఉంటే నీ చావే నిన్ను ఏవగించుకుంటుంది.
- ❖ ఈ రోజు చెయ్యల్సిన పనిని రేపటికి వాయిదా వేసేవారు నిన్ను కూడా అదే పని చేసి ఉంటారు.

FELICITATIONS



SBI Pensioners' Association Hyderabad Circle Office-bearers felicitated Com. L. Chandra Sekhar, General Secretary, SBI Staff Union Amaravati Circle on his elevation as General Secretary, All India State Bank of India Staff Federation and General Secretary, National Confederation of Bank Employees.

The Office-bearers of SBI Pensioners' Association Hyderabad Circle also felicitated Com. R. Sriram, General Secretary, SBI Staff Union Hyderabad Circle being designated as President of All India State Bank of India Staff Federation effective from 01-11-2024.

SBIPAHC wishes Com. L. Chandra Sekhar and Com. R. Sriram all success in every of their endeavour.

The photographs taken on occasion are published.



RNI No. APBIL/2002/08795 Dated : 16-12-2005 (Revised)
Registered : Postal Regn. No. HQ/SD/399/2024-26 Dt. 09-01-2024.
License No. PMG/TS/HQR/SC-03/WPP/2024-26

DATE OF PUBLICATION : 20TH OF EVERY MONTH. POSTED ON EVERY 25TH OF THE MONTH, AT PATRICA CHANNEL, TMO SECUNDERABAD.

EDITORIAL BOARD

Sri N. Radhakrishnan

Chairman

Mobile : 98485 25214

E-mail : raadha60@gmail.com

Sri A. Ramesh Babu

General Secretary

Mobile : 98493 81995

E-mail : sbipahc@gmail.com

Members

Sri G. Kumara Swamy, 99893 11974

Sri G.V.S. Prasad, 98486 29120

Sri D. Umamaheswara Rao, 77990 10092

CONTENTS

01. Hearty Congratulations :
Shri Challa Sreenivasulu Setty 1 - 2
02. Read & Learn 3 - 4
03. Application by Retired Employee / Officers... 5
04. Beware of Cyber Crime - Smishing Attack 6 - 9
05. Federation Court Case at Delhi High Court 10
06. Federation News 11 - 14
07. Letter to General Secretary, FSBIPAs 15 - 17
08. Banking Laws (Amendment) Bill 2024.. 17
09. Finance Bill cleared in Lok Sabha with capital gains...18
10. Inclusion of Disabled Children for Family Pension 19
11. Health Tips 20 - 21
12. Admission of New Members 23
13. స్వాగతం 24
14. సహజ పూర్ణ చంద్రుల దర్శనము 24
15. Contributions 25 - 26
16. Obituary & Benevolent Fund : Payments 26
17. Felicitations to AISBISF Office-bearers 27

DISCLAIMER

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

To,

From :

SBI PENSIONERS' ASSOCIATION

HYDERABAD CIRCLE,

C/o. SBI Buildings,

Bank Street, Koti, Hyderabad - 500 095.

PHONE : 040-27671603

Edited, Printed and Published by Allamaraju Ramesh Babu, Flat No. 1508, Block No 4, SMR Vinay Fountain Head, Near Kalvary Temple, Hydernagar, Miyapur, Medchal Malkajgiri District-500 049, Telangana State, on behalf of **SBI PENSIONERS ASSOCIATION**, D.No.4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana, Printed at Mallikarjuna Press, # 3-5-926/22, Himayatnagar, Hyderabad-500 029, Telangana, Published at **SBI Pensioners Association**, D.No.4-3-170/1, State Bank of India, Local Head Office, Bank Street, Hyderabad, Telangana.
Editor : **ALLAMARAJU RAMESH BABU**. RNI Regd No: Apbil/2002/08795.
Cell : 9849381995 E-mail : sbipahc@gmail.com

ఈ నెలలో జన్మదినం జరుపుకొనే మన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు
సకల దేవతల ఆశీస్సులతో, జననీ జనకుల పుణ్య ఫలంగా ఈ నెలలో మీ పుట్టిన రోజు, భూమిపై అడుగు పెట్టిన రోజు మీ అభివృద్ధి
సద్బంచనలుగా అందుకోండి. మా శుభాకాంక్షలు : ఎస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్