



# ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

## SBI PENSIONERS' NEWS BULLETIN

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A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE



## READ & LEARN



### RESTRUCTURED e-PHARMACY SCHEME UNDER "SBI HEALTH ASSIST (Policy 'B') FOR THE YEAR 2024-25

- The above restructured e-Pharmacy Scheme was made effective from 22.01.2024 for online applications & 26.01.2024 for offline applications.
- As per the revised structure of e-Pharmacy Scheme, retirees will have an option to select their preferred e-Pharmacy vendor from a list of four vendors which are as under:
  1. API Holdings Ltd. **PharmEasy** (Opted out of e-Pharmacy Scheme)
  2. Lifetime Wellness Rx International Limited **UrLife**
  3. Phasorz Technologies Pvt Ltd. **MediBuddy**
  4. TATA 1MG Health Care **TATA 1MG**
- The detailed information regarding e-Pharmacy services has been uploaded on the following link:  
<https://bank.sbi/web/personal-banking/pension-seva>
- Members will be able to indent medicines for members, spouse and disabled child (as per Bank's records) within the following limits:

Total e-Pharmacy Limit for the Policy Year i.e., 16.01.2024 to 15.01.2025	- Rs. 18,000/-
Member's contribution	- Rs. 6,000/-**
Bank's contribution	- Rs. 12,000/- **

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

- Proportionate billing to members with "self-contribution" and "Bank's contribution" @1:2 ratio subject to maximum "Bank's contribution" during the policy year.
- Members joining SBI Health Assist (Policy 'B') midway during the policy year are eligible for pro-rata amount based on residual period (in completed months) of the policy year.

## ABOUT THE APPs:

The particulars of members, spouse and disabled child covered under SBI Health Assist policy, along with their Registered Mobile Number, address is being shared with ePharmacy vendor. The particulars about e-Pharmacy App is as under:

- Logging into the App of the Service Providers will be based on Registered Mobile Number of the member as per the details available in enrolment data. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member as registered under SBI Health Assist. There is no provision in the App to use one Mobile Number for more than one PF Index Number.
- The address that has been provided to the Service Providers by the Bank will be displayed by default on the App of the Service Provider. The Apps of the Service Providers have a facility to deliver medicines at other addresses also, which can be recorded by the members in the App of the Service Provider.
- Any cases of mismatch in Registered Mobile Number, email ID and permanent address may be taken up through concerned Administrative Office with Corporate Centre for rectification only after the same has been rectified in HRMS portal. The e-pharmacy applications have provision of delivery of medicine on a temporary address.
- User Guides containing the entire process flow for logging into the App and indenting orders for medicines can be accessed through the following link:  
<https://bank.sbi/web/personal-banking/pension-seva>

## OTHER PROVISIONS OF THE SCHEME:

- **Valid prescription** to be uploaded.
- Can re-order the medicines, without the requirement of re- uploading the previous prescription.
- Validity of a Doctor's prescription will be 180 days for chronic cases and 60 days for acute cases and in such a case, member will have to procure new prescription. The Service Providers also have a facility for consulting doctors online in case the prescription is not valid. The service may be used by the members free of cost.
- **Orders can be placed 24x7** i.e. any time during the day and on all 7 days of the week. A member will receive Prescription Validation Call to confirm the order within 4 hours of uploading the prescription on the App. If an order has been uploaded after the operating hours (i.e. after 6 PM), member will receive prescription validation call the next day.
- **Minimum orders** to be accepted for invoice value of **Rs.250 (net of applicable discount)**.
- Under the e-Pharmacy Scheme, **only allopathic medicines will be supplied** to the members.
- Service Provider will provide **discount** in price on MRP printed on the cover of the eligible prescribed allopathic medicines @ **20%** to members.

- The discount rate as above will not be applicable for OTC/Consumables/Surgicals. However, such items, which are not covered under ePharmacy scheme, will be provided upon payment by members.
- The list of excluded medicines / Pharmaceutical items / Nutritional Supplements / Consumable items which are not covered under the scheme is mentioned hereunder.

### **Creams And Ointments:**

1. Eczema or Dermatitis - Cleansing lotion e.g. Citafel Cleansing Lotion, Moisturizing Lotion/Creams e.g. Venusia Moisturizing Lotion/Cream
2. Alopecia or Acne or Psoriasis or Sunburn - Topical solution e.g. Regain Lotion/ Reequil Gel/Calamine, Lotion/Suncros sun protect Gel

### **Nutritional Supplements:**

1. Protein Powder/Protein Biscuits – e.g. Cryptin, Ensure Powder etc.
2. Anti-aging/Hyper pigmentation/Osteoarthritis - e.g. Glucosamine Compounds.
3. Herbal Extracts - For Diabetes

### **Consumable items:**

1. Gloves 2. Masks 3. Diaper/Sanitary Napkins 4. Bedsheets 5. Hand Sanitizer 6. Soaps and toiletry items 7. Rehabilitation belts and equipment 8. Vaccines 9. Thermometer 10. Walker 11. Crepe Bandage 12. Tissue Papers 13. Cosmetics 14. Hot Water Bag 15. Spectacles 16. Hearing Aid 17. Wheelchair 18. Contact lenses.
- After receipt of requisition from the member, Service Provider will arrange for a confirmation call to confirm the order and quantity of the medicines. Only after confirmation by the member, order shall be considered for further processing.
  - However, confirmation call may not be necessary in some modes of ordering medicines as per the policy of the Service Provider.
  - Payment options available are detailed in the user guide provided by Service Providers.
  - TAT for delivery of medicines is different for different PIN codes and will be monitored by the Bank for the Service Provider as per the arrangement with them.
  - Standard TAT is 1- 3 days for certain PIN codes in Metro/Urban areas and 3 - 5 days for selected PIN Codes in Semi Urban/ Rural areas. However, for some PIN codes, the TAT may be upto 10 days also.
  - The list of PIN Codes with TAT and locations covered for delivery of refrigerated medicines are available on Pension Seva Portal. Accordingly, members are requested to order medicines well in advance.
  - Members will be allowed to purchase medicines even beyond the limit of Rs. 18,000/- by making full payment from their own sources and the Service Provider will allow applicable discounts on such purchases also.

- **Members shall have to show original prescription and valid identification proof during delivery of medicines.**
- No Service Charges, Fees or any additional expenses should be paid by the members in addition to the amount of the bill raised by the Service Provider.
- Upon delivery of medicines, members should check if correct medicines have been delivered and in case of wrong product delivered, damaged packaging, damaged medicines, medicines expired/ near expiry date etc. a complaint must be lodged immediately by email/phone or through the complaint management system in the app. Detailed conditions and process for such returns shall be applicable as mentioned by the Service Providers in their App.
- A member can cancel the order till the time status of the item purchased is not showing "Order dispatched" in the App. Cancellation after "Order dispatched" status will attract a penalty of Rs.100/- (Rupees One Hundred only) which will be recovered from the member by the Service Provider. **Return of medicines will not be accepted after delivery.**
- **It is to be noted that the vendor PharmEasy has opted out of e-Pharmacy Scheme.**

### GRIEVANCE ESCALATION MATRIX

**TATA 1mg** Level 1 Helpline Number 1800-212-4636 available 24\*7

Level 2 Escalation Email concierge-sbi@1mg.com

**UrLife** Level 1 Voice Channel: 1860 500 0101

Email ID: corporate-helpdesk@apollo247.com

Level 2 Naman Chandra naman.chandra@apollo247.org

Level 3 Ajay Mirg Ajay\_mirgh@apollopharmacy.org

**MediBuddy** Level 1 Voice Channel: 9999991555

(Press 3 for Pharmacy related queries)

Non-voice Channel: hello@medibuddy.in

Level 2 Dedicated Sr. Account Manager -Dr Rajesh Shinde rajesh.shinde@medibuddy.in

Whatsapp to Place an Order 9591504870

Call to Place an Order 080-68874953

**If resolution is not provided by the Service Provider, the grievance may be escalated to the Brokers M/s Anand Rathi Insurance Brokers Ltd. at the following helpline number/ email:**

**M/s. Anand Rathi Insurance Brokers Ltd. (ARIBL)**

Voice Channel: Phone No. 0291-6661035

Toll free No. - 18001238733

Non-voice Channel: sbigmchelpdesk@rathi.com

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

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

**— Tomie dePaola**

## STRUCTURED MEETING HELD ON 11.09.2024

The Structured Meeting with the Association was held by the Bank, as scheduled, on the 11<sup>th</sup> September 2024. From the management side, Shri Jitendra Kumar Sharma, DGM & CDO, Shri Samir Kumar Sinha, AGM (PPG), Shri Raj Kiran, AGM (HR), Shri P.V. Ramana, AGM (OAD), Shri Lakshmana Rao, CM(IR), Shri S. Krishna Reddy, CM (HR), Hyderabad AO, Shri S.R. Somasundaram, CM (HR), Secunderabad AO, Shri R. Purushotham Naik, CM (HR), Cyberabad AO, Staff members of PPG and HR Departments, Dr. Dharmiah, Bank's Medical Officer attended. Representatives of Medi Assist have also participated in the meeting.

From the Association side, Shri N. Radhakrishnan, President, Shri A. Ramesh Babu, General Secretary, Shri P. Nanda Kishore, Vice-President (HQ), Shri P. Bhaskara Rao, Dy. General Secretary (HQ), Shri J. Satyanarayana, AGS (HQ), Shri K. Murali Krishna, Asst. Treasurer, Shri V.V. Rao, Vice-President (Cyberabad), Shri G. Mohan Raja, DGS, Hyderabad, Shri K. Srinivasudu, DGS, Secunderabad, Shri M. Janardhana Chary, DGS, Nalgonda and Shri B. Purushotham, AGS, Secunderabad participated in the meeting.

Issues taken up in the meeting and the responses of the management are as under:

**1. Payment of arrears of eligible Stagnation Increments sanctioned after retirement of employee, in particular, cases relating 11<sup>th</sup> Bipartite Settlement / 8<sup>th</sup> Joint Note dated 11.11.2020**

The Association emphasized for early resolution of the issue relating 'Misc Payments' under HRMS and also referred the payments made in similar cases in some Administrative Circles of the Bank. It was assured by the Management that every effort would be made to pay the above arrears at the earliest.

**2. Pension Payment Advices – Corrections thereto**

AGM (PPG) informed that corrections that can be effected at Circle level regarding the mismatches / blanks in the data that were brought to their notice by the Pensioners have been done and those corrections, which are to be done at Corporate Centre level have been forwarded to them for necessary action. The management also informed that Corporate Centre is making every effort to provide error-free Pension Payment Advise in the new HRMS Portal, which is being updated.

**3. Revision of Pension / Family Pension:**

**a. Notional eligibility of Pay in respect of those employees retired during the period from 01.05.2015 to 31.03.2016.**

The management responded that the issue will again be referred to Corporate Centre.

**b. 7<sup>th</sup> Bipartite Retirees –**

**i) Non-inclusion of CCA component of Rs.30/- in respect of those retirees who were in service on 31.12.1969 in Area-I centre branches/offices of the Bank.**

Association presented the issues in detail and also submitted a letter to DGM & CDO on the issues relating 7<sup>th</sup> BPS / 4<sup>th</sup> Joint Note Retirees, for taking up the matter with the appropriate authority at Corporate Centre.

**ii) Inclusion of 5<sup>th</sup> Stagnation Increment in eligible cases.**

It was assured by AGM (PPG) that all such cases would be taken up on priority basis for necessary correction in the Basic Pension of the concerned pensioners.

**c. Uniform Pension to SBI Pensioners at 50% of last 12 months' average substantive salary w.e.f.10.11.2023 – Inconsistencies in revision of pension relating retirees covered under 7<sup>th</sup>, 8<sup>th</sup> and 9<sup>th</sup> Bipartite Settlements / 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> Joint Notes.**

AGM (PPG) informed that majority of the cases referred by the Pensioners/Association have been cleared and the remaining would be cleared soon.

**d. Revision of Family Pension in respect of all cases relating simultaneous sanction of Family Pension.**

AGM (PPG) informed that Corporate Centre is working on this issue. He further informed that it is ensured that Family Pension is paid as per eligibility of 30% in all the proposals of family pension received in the meantime.

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

The management informed that the matter has been escalated to Corporate Centre. The Association submitted that considering the age of the pensioners and the negligible number of beneficiaries, the issue needs to be resolved at the earliest and requested for early resolution. DGM & CDO assured to take up the issue once again with Corporate Centre.

**5. Issuance of Pensioner Identify Cards on the day of retirement of the employee.**

The Association referred to the extant instructions that Pensioner Identity Card should be issued to the employee on the date of his retirement and submitted that even though the circular instructions of the year 2020 support the same and as per the contents therein, the facility is still not enabled in the HRMS Portal. The Association also submitted that Pensioners are put to lots of inconvenience in obtaining the identity card after retirement and hence the issue needs to be solved immediately. It was assured by the management that the issue would be escalated to Corporate Centre for necessary action at their end.

**6. Rejection Review Committee – Related problems.**

The Association requested for conduct of Rejection Review Committee at stipulated intervals, i.e., once in a month and for the purpose suggested that the Committee Meeting can be conducted on one day in a month at LHO itself with participation of CM(HRs) of all nodal Administrative Offices. The management responded positively.

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

The Association thanked the management for establishment of dispensary at Cyberabad and represented about the locational disadvantage and further requested that if dispensaries at all RBO Centres are established, that may ease the situation and would provide more comfort to Pensioners. The management responded that the matter will be examined.



## 8. Problems relating Bank's Dispensary at LHO

Regarding issues of pensioners relating Bank's Dispensary at LHO, on the representation of the Association, DGM & CDO assured to look into the matter positively and also agreed for an exclusive meeting with the Association representatives towards resolution of the issue at the earliest.

## 9. Circular Instructions / Important information to Pensioners.

The Bank's Circulars are for internal circulation alone and the Bank has already taken initiatives against circulation of the same in social media, The Association sought for provision of circular instructions as well as important information to pensioners and the Management has agreed to provide the contents of relative circular instructions/ other important information relating pensioners.

## 10. HRMS – Password related issues.

Association submitted that the passwords of pensioners are getting locked, where multiple attempts are made, particularly after introduction of new version of HRMS portal and the unlocking of passwords are getting unduly delayed as the unlocking can be done only through Zing HR at Corporate Centre. It was also submitted if the present situation continues, it may end up in unimaginable trouble to pensioners while process of enrolment / renewal of health insurance that is fast approaching. A letter also was submitted to DGM & CDO for escalating the issue to Corporate Centre. Management assured to take immediate steps for redressal of the issue.

11. Other issues raised by the Association such as Special Pay of Armed Guards and PQP for Clerical employees as per SBI terms and conditions, in respect of e-ABs employees who retired between the period from 01.04.2017 and 31.10.2018, Registration/ Acknowledgement of Nomination for Life Time Arrears received from Pensioners as per the recent amendment to SBI Employees' Pension Fund Regulations, Conduct of Pensioners' Meets and Structured Meetings at every Administrative Office level were responded positively by the Management.

At the end of the meeting, senior pensioners viz., Shri Abdul Hafiz (LM No.9663) and Shri C. Pratap Reddy (LM No.10634) were felicitated by the Management.

The Photographs taken on the occasion are published below.





## EX-GRATIA - DONATIONS

01	6451	Ravi Babu P	4,000/-
02	12991	N.Solamanraju	1,116/-
03	12633	R.T.Chinna	1,000/-
04	18455	T.Satyanarayana Babu	550/-
05	8579	A.S.Prasada Rao	2,000/-
06	13640	K.V.Jayanand	1,600/-
07	15211	K.Niranjana Aruna Kumari	1,000/-
08	14563	Ashok Velury	1,000/-
09	15385	K.S.Prasad	750/-
10	18511	P.Satyanarayana	2,000/-
11	7564	V.Jagannadham	500/-



## 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.

No.GS/CDO/2023-25/

Date : 11th September 2024

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

Dear Sir,

### **ARBITRARY DECISION OF THE MANAGEMENT ON INCLUSION OF PQP & INCREMENT COMPONENT OF FPP FOR REVISION OF PENSION FOR 7TH BPS RETIREES W.E.F. 10.11.2023**

It is known that there has been a **long pending demand from Senior Officials of State Bank of India for pension at 50% of last drawn 12 months' average substantive salary**. Inasmuch as resolution to the issue could not be found for a longer time, cases were filed against the Bank by the Federation of SBI Pensioners Associations (FSBIPAs) and some Pensioners in individual capacity too in various courts.

2. The case filed by the FSBIPAs was shifted to Hon'ble Delhi High Court and under the orders of Hon'ble Delhi High Court, **a committee has been constituted by Department of Financial Services, Ministry of Finance, Government of India, on pension matters of State Bank of India vide eF. No: 16/2/3/2011-IR dated the 14th June, 2023, to examine/review the extant concept of payment of pension at the rates of 50% and 40%.**

3. The Committee has recommended vide its Report dated 26.10.2023 as under:

"In view of the extensive deliberations held during the meetings of the committee and based on the facts presented, the Committee is of the opinion that the anomaly of calculation of pension at dual rate within an organisation (SBI), needs to be rectified. Accordingly, **the committee is of unanimous view that the pension in SBI may be calculated at uniform rate of 50% for all the pensioners** and the opinion of the committee may be placed before the competent authority for taking a final decision on the same."

4. On the recommendation of the Bank, the Department of Financial Services (DoFS), Ministry of Finance, **Government of India** vide its Notification No.eF. No.16/2/3/2011-IR PL dated the 10th November 2023 has **accorded its approval for computation of pension in SBI at a uniform rate of 50% for all the pensioners**, in place of the existing dual rate of calculation of pension. The DoFS has further **advised the Bank to take immediate steps for making consequential amendments to the relevant regulation(s) as per section 50 of State Bank of India Act, 1955 and to give to effect to the above prospectively.**

5. **Accordingly, Regulation 23(2) of the State Bank of India Employees' Pension Fund Regulations, 2014**

has been amended vide the State Bank of India Employees' Pension Fund (Amendment) Regulations, 2024, published in the Gazette of India on 20.03.2004. In terms of the said amendment, **with effect from 10th November 2023**, not withstanding the date of retirement or the Pay Scales in which the monthly substantive salary during the last twelve months' pensionable service is drawn, **the maximum amount of pension for the members who retired or retire shall be computed at the rate of fifty percent of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus half of Professional Qualification Pay (PQP) plus half of increment component of Fixed Personal Pay (FPP), wherever applicable** (pro-rata in the case of part-time employees).

6. It can be observed from the above that the demand has been made by Federation of SBIPAs for removal of anomaly of dual rate of pension under Regulation 23(2), which has been now amended with uniform rate of 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service. It should also be noted that Regulation 23(2) provides for maximum amount of pension that is payable on the last twelve months' average substantive salary.

7. Regarding substantive salary, the clause provided under Regulation 2 of the SBI Employees Pension Fund Regulations, 2014 stands, which provides that ***"from the 1st September 1978, 'salary' or 'substantive salary' shall include other emoluments or such portion thereof of a member as may for the time being be permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member."***

8. In this regard, the provisions under Bipartite Settlements in case of Award Staff and Joint Notes in case of Supervising Staff are as under:

- The increment component of Fixed Personal Allowance (later renamed as Fixed Personal Pay) shall rank for superannuation benefits.
- Professional Qualification Allowance (later renamed as Professional Qualification Pay) shall rank for superannuation benefits.
- With effect from 01.11.1987, 50% of the City Compensatory Allowance, subject to a maximum of Rs.30/- p.m. payable to workmen employees who were in service in Area-I (Other than Nagpur and Pune) as on 31st December 1969, ranks for pension vide Para-4(g) of Minutes of the Bipartite discussions held with the Federation on the 9th June 1989.

9. In this regard, a reference is invited to the undernoted instructions contained under pages No. 56 & 57 of the Codified Circular Instructions Booklet released by State Bank of India, PPG Department, Corporate Centre (Mumbai):

- 1) **SUBSTANTIVE SALARY:** From 01.09.1978 "Salary" or "Substantive Salary" shall include other emoluments or such portion thereof of a member as may for the time being be permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member. **Refer Corporate Centre letter No. PER/IR/51831 dated 05.12.1983 and Corporate Centre Circular No.PA/CIR/114dated 03.06.1987.**

FOR OFFICERS: Basic Pay + PQA + Incremental component of FPA

FOR AWARD STAFF: Basic Pay + PQA + Incremental component of FPA +  
Special Allowance + Special Pay + CCA +Personal Pay +  
Personal Allowance

- 2) **PERSONAL ALLOWANCE AND PERSONAL PAY:** With effect from 01.07.1983 in terms of IV Bipartite Agreement, the qualifying amount for superannuation benefits of the personal allowance and personal pay will qualify for calculation of pension **vide Corporate Centre letter No. ADM/16066 dated 21st April 1989.**
- 3) **SPECIAL ALLOWANCE:** It is decided to take into account with effect from 01.09.1978 the special allowance payable to clerical and subordinate staff for the purpose of calculation of Gratuity and Pension payable to them **vide Corporate Centre letter No. PER/IR/51831 dated 5th December 1983.**

The above instructions, removing some of the components such as Special Allowance, CCA, Personal Allowance and Personal Pay, were reproduced in Bank's Circular No.HR/P&PMD/BKM/2024-25 dated 02.04.2024, as approved by the Competent Authority on 19th January 2024.

10. It is evident from the above bilaterally agreed provisions and also circular instructions quoted above, the pay components under the 'substantive salary' include Professional Qualification Pay, increment component of Fixed Personal Pay and 50% of CCA, where applicable and the present amendment to SBI Employees Pension Fund(Amendment) Regulations, 2024, mentioned under para-5 above relates to the ceiling on pension alone. Further, the formula for pension calculation with components of Basic Pay, Special Pay, CCA, PQA and Incremental component of FPA is in vogue since the last more than 3 decades.

11. We are shocked and dismayed to note that Bank has taken a stand for inclusion of PQP & FPP in computation of pension for 7th Bipartite retirees, without inclusion of CCA component as mentioned above that too w.e.f.10.11.2023 and not from the date of their retirement, as informed through Pension Seva Portal by Policy & Pensioners' Management Department, Corporate Centre, Mumbai on 24th April 2024.

12. We strongly lodge our protest on the unilateral decision of the Bank for inclusion of PQP & FPP compensation computation of pension for 7th Bipartite retirees w.e.f.10.11.2023, and not from the date of retirement of the concerned retiree, for the following reasons:

- It will not be out of context to mention here that the Department of Financial Services, Ministry of Finance, Government of India vide notification F.No.4/8/6/2006/IR dated the 20th April 2017 has categorically linked the amount of maximum pension to 'Pay' above or below Rs.14,240/- for computing the eligible 40% or 50% of pension. 'Pay' as per definition includes all pay components such as Basic Pay, Special Pay, CCA, PQA and increment component of FPA. The provision indicates that the amendment to Pension Regulations in the year 2017 was done without considering PQA and increment component of FPA, even though there was no specific instruction to neglect these components.
- The demand for inclusion of PQP and increment component of FPP has been made since the date of payment of arrears for 7th Bipartite retirees during December 2017 itself and the issue has not been given any cognizance by the Bank so far.

- iii. The Pay Components were considered under two-tier system after introduction of dual rate of pension i.e., 50% upto the ceiling and 40% above ceiling on Basic Pay, Special Pay, etc. plus 50% of PQP and increment component of FPP.
- iv. The recent amendment as mentioned under para-5 above viz., recommendations of the Department of Financial Services, Directions of the Government, Consent of RBI and approval of amendment by Government as per Section-50 of the State Bank of India Act relates only to removal of dual ceiling on pension and it cannot be clubbed with the definition of substantive salary which is in vogue since last more than 3 decades.
- v. The Department of Financial Services, while formation of the Committee has advised that the ramification at industry level also needs to be taken into consideration. As far as the 7th BPS retirees are concerned, the computation of pension for pensioners at industry level was done by inclusion of PQP & increment component of FPP from the date of their retirement, whereas only SBI Pensioners are denied of their legitimate eligibility, resultantly ending in injustice to 7th BPS pensioners of SBI alone.
- vi. In this regard, a reference is also invited to the amendment in Bank Employees' Pension Regulations 1995 as under:

"In relation to an employee who retired or died while in service on or after the 1st day of April, 1998-

1. the basic pay including stagnation increments, if any; and
2. all other components of pay counted for the purpose of making contribution to the Provident Fund and for the payment of dearness allowance; and
3. increment component of Fixed Personal Allowance; and
4. dearness allowance thereon on the above calculated up to index number 1616 points in the All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100.

**(Notified in Government Gazette on 15/3/2003)**

- vii. It will not be out of context to mention here that Murmu Committee in its recommendations has stipulated that w.e.f. 01.11.1997 for Award Staff and 01.04.1998 for Officers the pension for SBI Pensioners has to be paid with DA thereon upto index number 1616 points as provided to employees of Public Sector Banks. The fixation of pension without inclusion of PQP and increment component of FPP results in huge loss to the SBI Pensioners for lifetime. Further, the above decision of the Bank is in blatant violation of bilaterally agreed service conditions.
- viii. Above all, the PQP and increment component of FPP components were included for computation of basic pension of SBI Pensioners (whether Award Staff or Officers) for retirees covered under 6th, 8th, 9th, 10th and 11th Bipartite Settlements except 7th BPS retirees.
- ix. We are not in a position to understand the reasons for denial of eligibility of PQP and increment component of FPP as pay components, from the date of retirement, for computation of pension to SBI employees alone, particularly 7th BPS Retirees, as is provided to employees of Public Sector Banks, which is leading to anxiety, unrest and anguish in the minds of SBI Pensioners.

13. In view of the foregoing, we request that the issue is taken up with the appropriate authority at Corporate Centre for revision of pension of 7th BPS retirees by duly taking into account all the pay components such as Basic Pay, Special Pay, Officiating Pay (if any), PQP, Increment Component of FPP and also the eligible CCA component (where applicable), from the date of their retirements, for the following prime reasons:

- The issue which is hanging for more than 25 years requires utmost compassion from the Bank management for early resolution as many of the 7th BPS pensioners have already expired without getting their legitimate pension.
- Being the pioneer in taking care of the welfare of employees and pensioners, we hope that the management would resolve the issue at the earliest, without giving any room for further litigation in this regard.
- The judiciary may be approached for resolution of the same, but the efforts will be in vain for the only reason that by the time the favourable order comes, no single 7th BPS retiree will be alive.

14. Hence, we sincerely request you to take up the issue with appropriate authority at Corporate Centre, on war-footing basis, with your due recommendations to consider the issue based on its merits with compassion and empathy so that the injustice meted out to 7th BPS retirees is done away with at the earliest.

Your faithfully,

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

**C.C.:** The General Secretary, FSBIPAs, Kolkata for follow-up at his end.

No.GS/CDO/2023-25/

Date : 11th September 2024

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

Dear Sir,

## HRMS PORTAL OF PENSIONERS – RELATED ISSUES

It is known that the Bank has launched new version of SBI HRMS portal (Zing HR) for Pensioners. Some of the facilities are included under the new portal and we are informed that the remaining facilities would be included in the days to come.

- In this connection, we bring to your kind notice the following issues that are faced by the pensioners in the operation of Pensioners' HRMS Portal:
  - In respect of facilities that are not included in the newer version, the Pensioner is automatically redirected to the login page of the old portal. On account of this, the pensioners are once again compelled to login with their User ID and Password, related to the old portal.
  - The fact needs to be taken into consideration that majority of the pensioners are not tech-savvy and are forced to login in more than one application. In the process, due to unintentional errors resulting in entry of wrong password, sometimes multiple attempts, ends in denial of access to the portal.



- c) In the old portal, an option was provided to the Pensioners for resetting their password, under which the Pensioner receives a system generated password, through Whatsapp message/e-Mail, which the Pensioner can use to change his/her new Password.
  - d) Whereas, in the new version of the portal, "Forgot password" option is provided, wherein after completion of the process, the new password could be created by the Pensioner. Subsequently, Pensioner receives a message also that the new password has been successfully created. However, we observe that in majority of the cases, despite creation of new password, the pensioners are unable to login in the HRMS portal.
  - e) From different sources, we understand that since the pensioners are not provided with the ADS password, the "Reset password" option has been removed and "Forgot password" option has been enabled in the portal. We also understand that after multiple attempts, the password gets locked and can be unlocked only by Zing HR at Corporate Centre. It is needless to mention that earlier the authority for resetting the password was with the respective Circle HRMS.
  - f) We are aggrieved to note that huge number of locked passwords of pensioners, which were referred to Zing HR at Corporate Centre are pending thereat, resulting in non-utilisation of HRMS Portal by Pensioners.
3. In view of the foregoing, we suggest as under:
- a) In respect of facilities not included under the new version, the pensioner should be redirected to the corresponding page under the old portal, without any hindrance of logging in again. This process would not only be convenient to the oldage pensioners but also would avoid confusion in the usage of multiple passwords for logging into the required facility presently provided under two different HRMS Portals.
  - b) In the new HRMS Portal, instead of "Forgot password" option, the option of "Unlock password" may be provided with authority for approval to the respective Circle HRMS that may considerably reduce the time taken for unlocking / resetting of password, which would make the pensioners to utilise the facility with the comfort with which they were operating earlier.
4. It will not be out of context to mention here that the enrolment / renewal of Health Insurance Policy for the year 2025-26 is fast approaching and it would be a disaster if the passwords of majority of the Pensioners are in "locked" mode, as it takes unduly longer time for unlocking the password by ZingHR.
5. In as much as the matter needs immediate attention, we request that the issue is escalated to the appropriate authority at Corporate Centre for resolution of the password related issues as above at the earliest.

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

With greetings,

Your faithfully,

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

**C.C.:** The General Secretary, FSBIPAs, Kolkata for follow-up at his end.

## BEWARE OF CYBER CRIME DIGITAL FRAUD – PREVENTION – AWARENESS

In the August 2024 Bulletin, we have informed Members on the virtual programme on "Digital Fraud – Prevention – Awareness" conducted on the 13th August 2024 by the Proactive Risk Management Department, Corporate Centre, Jaipur & Hyderabad.

From the Association side, the programme was attended by Shri N. Radhakrishnan, President, Shri A. Ramesh Babu, General Secretary and Shri P. Bhaskara Rao, Dy. General Secretary (HQs), which was arranged in the cabin of Shri Samir Kumar Sinha, Assistant General Manager, PPG Department, Hyderabad LHO.

The questionnaire presented by the Proactive Risk Management Department, Jaipur are furnished hereunder for information of the members.

**QUESTION-1 ::** You receive a call from a constable of Mumbai Cyber Crime Office, who informs you that there are several illegal transactions in your newly opened Current Account with ABC Bank. He also shares some details, which actually pertains to you. You deny for having any such account and ask him for further details / help.

In response, he agrees to arrange for a call from his senior officer after some time. Till then, he advises you neither to leave your place or contact anyone, as this may have some serious consequences. You are instructed to keep your mobile camera "ON" throughout. **Do you accept the help of this constable? Yes / No**

Answer – **No** :: Police never inform you about your crime in such way. Immediately block that number and report this to Cyber Crime Cell 1930 or Local Police.

**QUESTION-2 ::** You were added in a Whatsapp group by some unknown number. This group has 44 members, who share investment / share trading ideas. The admin of this group give calls and members use to trade and making profits. You need previous 4-5 day's chats and decided to start invest.

The admin, on your request, advises you to download an app "Money Makers" by providing a link and also creates your account. Here you invest Rs.10,000/- and trade as per advices of group admin. By the end of the day, you made a profit of Rs.2,000/-. **Now you are thinking to invest more. Should you? Yes / No**

Answer – **No** :: These types of groups are fraud groups. The amount you invest may give, initially, small but handsome profit, but in the end, you will lose all your money.

**QUESTION-3 ::** You receive a call from your Bank. The caller asks you to confirm the recent transactions, which are suspicious in nature. **You are not sure that this call is from your Bank. Should you respond this call? Yes / No**

Answer – **Yes** :: Bank may monitor the suspicious activities in your account and may ask you for your confirmation, as a proactive risk management. However, Bank never asks for your OTP, Password or Credential.

**If any call is received from any of the numbers of State Bank of India, given below, please immediately pick up the call to avoid/prevent any attempted cyber fraud. No incoming facility on these numbers.**

**040-23471700**

**040-49581040**

**0141-2820070**

**0141-2820071**

**0141-2820072**

**0141-2820074**

**0141-4848230**

**0141-2822400**

**0141-4165400**

**QUESTION-4 ::** You receive an e-mail, offering a part-time employment as **work from home for 3-4 hours per day**. According to sender of e-mail, you have to participate in 4-5 online surveys in a day, and you will get Rs.1,000/- per survey. For this, you have to register yourself on the company's website (link given in the same e-mail) and to make payment of Rs.500/- from your Bank through Internet Banking, to get your account verified.

It is an attractive offer for you, as you can easily spend 4-5 hours per day as part-timer after your retirement. **Should you accept this offer? Yes / No**

Answer – **No** :: These Employment offers are usually fraud attempts. You may be compromising your personal details and Bank account credentials. **So, Beware of such employment offers.**

**QUESTION-5 ::** You receive a Call from your Bank for updation of KYC in your account. The caller offers help, by updating the KYC over phone. After asking your details, he requests you to share an OTP received on your mobile, as verification of updation of your KYC, failing which, your account will be blocked. **Will you provide the same, as it is a welcome move from your Bank for updation of KYC, without visiting the Branch? Yes / No**

Answer – **No** :: Bank never asks the KYC and / or personal details over phone. Sharing of OTP may lead to a fraud.

**QUESTION-6 ::** You have received an SMS around 6 p.m. that your electricity connection will be disconnected by 9 p.m. today, as you have not paid the bill yet. You revert to the sender, and he advises you to pay the bill online, for that he will send a link to download the mobile application of DISCOM on your mobile. **Will you pay the Bill online to avoid disconnection of your electricity? Yes / No**

Answer – **No** :: Never click on any link for any type of digital payment, without confirming the genuineness. Always download any application from the trusted sources viz. Google Play Store, Apple Store, etc. and not from the unknown sources.

**QUESTION-7** :: Your Bank Manger suggested you for an investment-cum-insurance plan, and you agreed for the same. On very next day, you receive a call from the bank's executive, for verification of personal details of your proposal. **Should you share details with him? Yes / No**

Answer – **Yes** :: This may be a genuine verification call. Please note that the executive may already have your details with him, as provided by you in your proposal. He will only verify the same and may also offer you information about your plan and clarification of your doubt. **He will not ask to share any OTP / Password / Bank account credentials.**

**QUESTION-8** :: You receive call from Ms. Swati, who claims to be Service Manager of your Bank. She informs you that your account is put on hold due to some suspicious transactions observed in your account in the past one month.

You remember that you have not done any unusual transactions. However, in last few weeks your neighbour has given you cash in 4 – 5 instances, with request to transfer that money to third party's account, as your neighbour was unable to remit the amount from his account.

You visit your branch and Ms. Swati enquires about these entries. **Should you provide the information, as she is not an appropriate authority for any enquiry? Yes / No**

Answer – **Yes** :: There are chances that your account is being used as Mule Account, without your knowing. You should respond the queries of your Bank, positively to prevent any further damage.

**QUESTION-9** :: You receive message from INDIA POST that your parcel can not be delivered due to incomplete address. However, you may update your address by clicking the link, given in the same message / e-mail. After you update your address, you receive a call from India Post, where caller asks you to tell him the OTP sent to you, as a verification of address updation.

**Should you go for your address updation, as directed by the India Post's caller? Yes / No**

Answer – **No** :: These are the fraud messages/calls. The fraudster will try to steal your credentials and track your mobile. He will generate UPI / Other online payment request and complete the transaction by asking you OTP.

**QUESTION-10** :: You have filed your Income Tax Return. After two days, you also received an SMS and e-mail from Income Tax Department for verification of your account details for Tax Refund, for which a link is provided in the same SMS/ e-mail.

## How to deal with this situation? Should you proceed with the verification link? Yes / No

Answer – **No** :: This link may lead to a fraud. For verification of your account, you should login on Income Tax Department's website and log in to your account to complete the verification.

**QUESTION-11** :: Some person calls you and requests you to return the money, erroneously deposited into your bank account. Bank account credit message is also received by you.

You wish to refund the excess amount. The caller sends you an UPI request and ask for the refund. He is also guiding you the steps for refund of the amount.

## Should you follow the instructions of the caller? Yes / No

Answer – **No** :: This is a fraud; Your account may not be actually credited. In such case you may advise caller to make the request through **His Bank Branch to Your Bank** for the refund. Accordingly, your Bank will ask you for your confirmation and will act thereon.

**QUESTION-12** :: You have received a message on whatsapp from your college time friend. You recognize him from his profile picture. After a few messages, he requests you through a voice message, to send Rupees Five Thousand online to a reputed hospital, as he in urgent need of money due to medical emergency and does not have his wallet with him at that time. He assures you to repay the money in the evening, same day. **Should you consider his request? After all he is your old friend, in need. Yes / No**

Answer – **No** :: This may be a case of **Identity Theft**. You may ask him for a call / video call to check the genuineness. Be careful with your online social life.

### IN CASE YOU ARE A VICTIM OF CYBER FRAUD

- ✓ Immediately disable location / internet services for social media sites, mobile devices, etc.
- ✓ Do not click on the fake links again.
- ✓ **Call on 1930 immediately.**
- ✓ Else, register the complaint on Website: **<https://cybercrime.gov.in>**
- ✓ Call the Bank's customer care number:  
**1800 11 1109 / 1800 1234** to report the unauthorized transaction.
- ✓ Block all the digital channels on suspicion to avert losses.
- ✓ Visit the nearest branch.

### SUMMARY OF CUTOMER'S LIABILITY



Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's Liability ?
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table-1, whichever is lower
Beyond 7 working days	As per Bank's Board approved Policy

Table-1	
Basic Saving Bank Deposit Accounts	Rs.5,000/-
All other Saving Bank Accounts	Rs.10,000/-

## LIABILITY OF A CUSTOMER

### Zero Liability of a Customer:

A Customer's entitlement to zero liability shall arise where the unauthorized transaction occurs in the following events:

- Contributory fraud / negligence / deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the Customer).
- Third party breach where the deficiency lies neither with the Bank nor with the Customer but lies elsewhere in the system, and the customer notifies the Bank **within three working days** of receiving the communication from the Bank regarding the unauthorized transaction.

### Limited Liability of a Customer:

A Customer shall be liable for the loss occurring due to unauthorized transactions in the following cases:

- In cases where the loss is due to negligence by a Customer, such as where he has shared the payment credentials, the Customer will bear the entire loss until he reports the unauthorized transaction to the Bank. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the Bank.
- In cases where the responsibility for the unauthorized electronic banking transaction lies neither with the Bank nor with the Customer, but lies elsewhere in the system and when there is delay of four to seven days after receiving the communication from the Bank on the part of the customer in notifying the Bank of such a transaction, the per transaction liability of the Customer shall be limited to the transaction value or Rupees 10,000/- in All Saving Bank Accounts (Except BSBD A/c.), whichever is lower.

**" IF ITS TOO GOOD TO BE TRUE, THEN ITS NOT "**

## ఆరోగ్య చిట్కాలు వృద్ధుల కోసం విటమిన్లు మరియు ఖనిజ లవణాలు

విటమిన్లు మరియు ఖనిజ లవణాలు మీ శరీర మనుగడకు మరియు ఆరోగ్యంగా ఉండటానికి అవసరమైన రెండు ప్రధాన పోషకాలు. వృద్ధులకు సిఫార్సు చేయబడిన కొన్ని రకాల విటమిన్లు మీ ఆహారంతో కావలసిన పరిమాణంలో ఎలా పొందాలనే విషయంపై ఇక్కడ సమాచారము ఇవ్వబడినది. విటమిన్లు మీ శరీరం పెరగడానికి మరియు బాగా పనిచేయడానికి సహాయపడతాయి. విటమిన్లు A, B, C, D, E, K మరియు B విటమిన్లు (థయామిన్ రిబోఫ్లేవిన్, నియాసిన్, పాంథోతేనిక్ యాసిడ్, బయోటిన్, B6, B12 మరియు ఫోలేట్) శరీరం సరిగా పనిచేయడానికి పలు విధాలుగా ఉపయోగపడతాయి. కొన్ని విటమిన్లు ఇన్ ఫెక్షన్ నిరోధించడంలో మరియు మీ నరాల వ్యవస్థను ఆరోగ్యంగా ఉంచడంలో సహాయపడుతాయి. మిగిలినవి మీ శరీరం ఆహారం నుండి శక్తిని పొందడానికి మరియు రక్తం రద్ద కట్టడానికి సహాయపడతాయి. ఆహార మార్గదర్శకాలను అనుసరించడం ద్వారా మీరు తీసుకునే ఆహారం నుండి ఈ విటమిన్లతో చాలావరకు తగినంతగా పొందుతారు. విటమిన్ల మాదిరిగానే ఖనిజ లవణాలు కూడా మీ శరీర పనితీరుకు సహాయపడతాయి. ఖనిజ లవణాలు మన శరీరం బాగా పనిచేయడానికి అవసరమైన మూలకాలు. ఇవి భూమిపై మరియు ఆహారాలలో కనిపిస్తాయి. అయోడిన్ మరియు ఫ్లోరైడ్ వంటి కొన్ని ఖనిజ లవణాలు చాలా తక్కువ పరిణామంలో మాత్రమే మనకు అవసరమౌతాయి. కాల్షియం, మెగ్నీషియం మరియు పొటాషియం వంటివి ఇతరాలు పెద్దమొత్తంలో అసవరమౌతాయి. మీరు వైవిధ్యమైన ఆహారం తీసుకుంటే చాలా ఖనిజ లవణాలు విటమిన్ల మాదిరిగానే మనము తీసుకునే ఆహారంలోనే లభ్యమవుతాయి.

**అవసరమైన విటమిన్లు మరియు ఖనిజ లవణాలు నేను ఎలా పొందగలను ?**

సాధారణంగా మాత్రం నుండి కంటే ఆహారం నుండి అవసరమైన పోషకాలను పొందడం మంచిది. ఎందుకంటే ఈ పోషకాలు అధికంగా ఉండే ఆహారాలు, ఫైబర్ (పీచు పదార్థము) కలిగి ఉంటుంది. ఇది మీకు మంచి చేసే ఇతర అంశాలను అందిస్తుంది. వయసు మీరిన వారు ఆహారం నుండి అవసరమైన అన్ని రకాల పోషకాలను పొందవచ్చు. మీకు ఖచ్చితంగా తెలియకపోతే మీరు మీ డాక్టర్ లేదా రిజిస్టర్డ్ డైటీషియన్ ను సంప్రదించి ఏ పోషకాలు మీకందడంలేదో తెలుసుకొనవచ్చును. వారు తెలిపిన విటమిన్ లేదా డైటరీ సప్లిమెంట్ ను వాడుకొనవచ్చును. కొన్ని సప్లిమెంట్లు గాయం తర్వాత రక్తస్రావం పెంచే ప్రమాదాన్ని లేదా శస్త్రచికిత్స సమయంలో అనస్తీషియాకు మీ స్పందనను మార్చడం వంటి దుష్ప్రభావాలను కలిగి ఉంటాయని తెలుసుకోవడం ముఖ్యం. సప్లిమెంట్లు కొన్ని మందులకు సమస్యలను కలిగించే విధంగా ప్రతిస్పందించవచ్చును. ఉదాహరణకు విటమిన్ K రక్తం గడ్డకట్టకుండా నిరోధించే సాధారణ రక్తాన్ని పలుచగా చేసే 'వార్ఫరిన్' సామర్థ్యాన్ని తగ్గిస్తుంది. మీరు ఆహార సప్లిమెంట్లు వాడవలసినవన్నే డాక్టర్ లేదా ఫార్మాసిస్ట్ మీకు ఏ సప్లిమెంట్ మరియు డోస్ లు సురక్షితమో తెలియజేయగలరు. మీరు ఈ సప్లిమెంట్లు కొనుగోలుచేసే సమయంలో ఫార్మసీలో ఉన్న పలురకాల ప్రత్యామ్నాయాలను చూడవచ్చును. కానీ మీరు ఇతర అవసరమైన పదార్థాలు లేకుండా అవసరమైన విటమిన్ ఖనిజ లవణాలు ఉన్న సప్లిమెంట్లను సిఫార్సు చేసిన మోతాదు కంటే ఎక్కువ లేకుండా లేబుల్ ని చదివి నిర్ధారించుకోండి. అధిక డోస్ కలిగిన వాటిని తీసుకొనకండి.

కొన్ని రకాల ఈ పోషకాలు ఎక్కువ హాని కలిగించడమే కాకుండా అవసరములేని వాటిని కొనడమువలన మన ధనం కూడా వృధా అవుతుంది. మీ డాక్టర్ మీ అవసరాలకు సరిపోయే బ్రాండ్‌లను మాత్రమే సిఫార్సు చేస్తారు.

ఇక్కడ ఒక ఉపయోగకరమైన చిట్కా ఉంది. ప్రతి ఆహార సముదాయములో ఆహారాలు వేర్వేరు పోషకాలను కలిగి ఉంటాయి. వారములో వేర్వేరు ఆహార కలగలుపును ఎంచుకోవడము వలన మీకు అనేక పోషకాలను పొందే వీలుంటుంది. ఉదాహరణకు వారానికి రెండుసార్లు మాంసాహారముకు బదులుగా సీఫుడ్స్‌ను ఎంచుకొనండి. మీరు తీసుకునే ఆహారంలో మార్పులు మీ భోజనాన్ని మరింత ఆసక్తికరంగా మారుస్తాయి. ఈ పోషకాలను వివిధ మార్గాలలో కొలుస్తారు.

సాధారణంగా mg (గ్రాములో వెయ్యోవంతు) mcg (గ్రాములో మిలియన్ వంతు అనగా 1000 mcg లు ఒక mg తో సమానము. అంతర్జాతీయ యూనిట్ IU విటమిన్ లేదా ఔషధ రకాన్నిబట్టి mcg లను IUగా మార్చడం అనేది ఉంటుంది.

సోడియం ముఖ్యమైన ఖనిజ లవణము. అమెరికన్ల ఆహారంలో సోడియం ప్రధానంగా ఉప్పు నుండి వస్తుంది. మీ ఆహారంలో ఉప్పు తీసుకున్నప్పుడంతా మీరు సోడియం లవణాన్ని పొందుతున్నారు. కానీ ఆహార మార్గదర్శకాలు మనం తీసుకునే ఆహారం నుండి కాక ప్రాసెసింగ్ సమయంలో కలుపబడిన దానినుండి మనకు సోడియం లభ్యమవుతుందని తెలుపుతాయి. మనందరికీ కొంత సోడియం అవసరము. కాలక్రమేణా సోడియం ఎక్కువ మోతాదు అధిక రక్తపోటుకు మరియు దారితీయవచ్చును మరియు గుండెపోటు వచ్చే అవకాశాలను పెంచుతుంది.

51 సం.ల వయసు పైవారు ప్రతిరోజు వారు సోడియం 230 mg కి తగ్గించుకోవాలి. అంటే ఒక టీస్పూన్ ఉప్పు ఆహార తయారీ సమయంలో మరియు తినేటప్పుడు జోడించబడుతుంది. మీకు అధిక రక్తపోటు లేదా ప్రి హైపర్ టెన్షన్ ఉన్నట్లయితే సోడియం తీసుకోవడము రోజుకు 1500 mg, 2/3 టీస్పూన్లు ఉప్పుకు పరిమితం చేయడం సహాయకరంగా ఉండవచ్చు. బయటి ఆహారము కాకుండా ఇంటిలో తయారుచేసుకునే భోజనం ద్వారా సోడియం పరిణామాన్ని నియంత్రించుకోవచ్చును. వంట చేసేటప్పుడు తక్కువ ఉప్పును ఉపయోగించేందుకు ప్రయత్నించండి. ఆహారం తీసుకునేముందు దానిలో ఉప్పు వేయకుండా నెమ్మదిగా మార్పుచేస్తే రుచిలో తేడా అలవాటు అవుతుంది. 'లవణ రహితం' ఉప్పులేకుండా అని గుర్తుపెట్టబడిన కిరాణా ఉత్పత్తుల కోసం చూడండి. లేబుల్స్‌ని చూసి ఎంత ఉప్పు కలుపబడిందో పరిశీలించండి. ఎక్కువగా తాజా కూరగాయలు, పండ్లను తినడం కూడా సహాయపడుతుంది. ఆ పదార్థాలలో సోడియం తక్కువగా ఉండడమే కాకుండా ఎక్కువ పొటాషియం అందిస్తాయి. మీరు సాస్ లాంటి వాటిని అవసరమైనంత మాత్రమే ఉపయోగించండి.

(సౌజన్యం : ది నేషనల్ ఇనిస్టిట్యూట్ ఆన్ ఏజింగ్)

**ముఖ్య గమనిక :** పైన ఇచ్చిన వివరాలు సమాచారము తెలుసుకొనుటకు మాత్రమే. ఇవి వైద్య సలహాలు కాదు. ఇది చదువుతున్నవారు తమ ఆరోగ్య సమస్యలకు సంబంధించిన వైద్యులను మాత్రమే సంప్రదించగలరని మనవి.

## LIST OF SBI APPROVED DIAGNOSTIC CENTRES FOR PATHOLOGICAL / RADIOLOGICAL TESTS

HYDERABAD CENTRE		
S.NO.	HOSPITAL	ADDRESS
1	AARTHI SCAN & LABS (NEW)	<b>Branches at :-</b> 1. Dwarakapuri Colony 2. KPHB Phase 2 3. Dilsuknagar 4. Karkhana 5. Shahalibanda 6. Janaki Nagar Colony (Opp.Galaxy Theatre) 7. Kondapur 8. Quthbullapur 9. BN Reddy Nagar 10. Ramchandrapuram
2	VIJAYA DIAGNOSTIC CENTRE	ALL BRANCHES AT HYDERABAD & SECUNDERABAD
3	SL DIAGNOSTICS	NALLAKUNTA, HYDERABAD
4	SECUNDERABAD DIAGNOSTIC & RESEARCH CENTRE	SECUNDERABAD
5	<b>TENET DIAGNOSTICS</b> (a) <b>BANJARA HILLS</b> ROAD NO. 2, BESIDE NEW RAINBOW CHILDREN HOSPITAL, BANJARA HILLS, HYDERABAD (b) <b>SECUNDERABAD</b> PLOT NUMBER 101, SURVEY NI: 459, 460 & 461, ATOMIC ENERGY EMPLOYEES CO-OPERATIVE HOUSING SOCIETY, COLONY, ANUPURAM, KAPRA, SECUNDERABAD (c) <b>GACHIBOWLI</b> GROUND FLOOR, Q-MART SUPER MARKET BUILDING, GACHIBOWLI (d) <b>KHARKANA</b> ABOVE VACS BAKERY, POOJA PLAZA, VIKRAMPURI COLONY KHARKANA, HYDERABAD (e) <b>KOTHAPET</b> PLOT NO. 79, H.NO. 11-11-96, TELEPHONE COLONY MAIN RD, SRK PURAM, GAYATRI VIHAR, SBI COLONY, KOTHAPET, HYDERABAD, TELANGANA - 500102	
6	<b>LUCID DIAGNOSTICS</b> (a) <b>KHARKANA</b> 203, VASAVI NAGAR, KHARKHANA, SECUNDERABAD, TELANGANA - 500015	

	<p>(b) <b>DILSUKHNAGAR</b> SBI BANK SERVICE LANE ROAD, OPP. TO HONDA SHOWROOM, ADJACENT TO BLACKBEERY BUILDING, MOOSARAMBAGH X ROAD, DILSUKHNAGAR, HYDERABAD-500056</p> <p>(c) <b>KUKATPALLY</b> PLOT NO. 5&amp;6, SAI NAGAR COLONY, NIZAMPET X ROAD, KUKATPALLY, HYDERABAD, TELANGANA - 500034</p> <p>(d) <b>HIMAYATHNAGAR</b> H.NO. 3-6-630, HIMAYATHNAGAR, HYDERABAD, TELANGANA - 500029</p> <p>(e) <b>BANJARAHILLS</b> PLOT NO. 18, RAO &amp; RAJU COLONY, RAOAD NO. 2, BANJARA HILLS, HYDERABAD - 500034</p> <p>(f) <b>SUNCITY</b> 7-40/1, CHEVELLA ROAD, OPP.LAKSHMI NARASIMHA SWAMY TEMPLE, SUNCITY, HYDERSHAHKOTE, HYDERABAD - 500091</p> <p>(g) <b>DR AS RAO NAGAR</b> PLOT NO. 1-6-5/5, GANAPATHO ACRAGE, GHMC KAPRA CIRCLE, SRIRAM NAGAR, DR AS RAO NAGAR, HYDERABAD - 500062</p> <p>(h) <b>CHARMINAR</b> 20, FALAKNUMA ROAD, ROOPLAL BAZAR, SYED ALI CHABUTRA, SHALIBANDA, HYDERABAD - 500061</p> <p>(i) <b>CHINTAL</b> PLOT NO. 2&amp;15, SAGAR ENCLAVE, SHA THEATRE ROAD, SURYANAGAR, CHINTAL, HYDERABAD - 500055, TELANGANA</p>
	<b>OTHER CENTRES</b>
1	<p><b>WARANGAL</b></p> <p><b>VIJAYA DIAGNOSTIC CENTRE, HANUMAKONDA, WARANGAL (NEW)</b> Islamia Complex, Opposite MGM Hospital, Road No.2, Auto Nagar, Kothawada, Warangal, Telangana</p>
<b>P.S: Validity of the credit slip for Lab Tests is 10 days from the date of Issue.</b>	

## FREE EYE CHECK-UP CAMP

The Free Eye Check-up was conducted by the Association in co-ordination with Dr. Agarwals Eye Hospital from 19th August 2024 to 23rd August 2024 in 11 branches of Dr. Agarwals Eye Hospital viz., Secunderabad, AS Rao Nagar, Gachibowli, Mehdiapatnam, Kukatpally, Madeenaguda, Dilsukhnagar, Santhosh Nagar, Uppal, Panjagutta and Himayatnagar, as informed earlier.

Around 110 members attended the camp and availed the facilities provided by the Hospital. We record our sincere thanks to the management of Dr. Agarwals Eye Hospital for the services rendered to our members.



# ANANDA NILAYAM

## SENIOR CITIZENS CARE CENTRE

We are glad to inform that we are re-starting the "Home for Senior Citizens" at Kompally to take care of Elders. The place is well suited for peaceful living and it is just 15 k.m. from Paradise, Secunderabad.

For every 5 minutes there is an RTC Bus from various places i.e., Secunderabad Railway Station, Ranigunj, Mehdiapatnam & Patancheru.

Separate accommodations are available in our own buildings. Some Executive Flats are available with A/c. facility.

For detailed information, please contact the following numbers.

**P.V. Rama Rao** (Retd. SBI) - Mobile : 93463 26564

**P. Satish Kumar** - Mobile : 93939 57788

## STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

IN TERMS OF BYE-LAW No.11 OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE,  
THE FOLLOWING CO-OPTIONS WERE MADE IN THE MANAGING COMMITTEE  
OF THE ASSOCIATION HELD ON 28.08.2024

Sl.No.	Name S/Shri	Existing Position	Co-opted As
HEAD QUARTERS			
1	J. Satyanarayana	Regional Secretary	Assistant General Secretary
2	K.P. Tagore	--	Organising Secretary
ADMINISTRATIVE OFFICE - HYDERABAD			
1	G. Mohan Raja	Deputy General Secretary	Deputy General Secretary
2	M. Ashok Kumar	Regional Secretary	Assistant General Secretary
ADMINISTRATIVE OFFICE - SECUNDERABAD			
1	N. Saibaba	Vice President (Net Work)	Vice President
2	K. Srinivasudu	Deputy General Secretary	Deputy General Secretary
3	B. Purushotam	Regional Secretary	Assistant General Secretary
ADMINISTRATIVE OFFICE - CYBERABAD			
1	V. Venkateswara Rao	Regional Secretary	Vice President
2	K. Jagannadha Rao	Regional Secretary	Deputy General Secretary
ADMINISTRATIVE OFFICE - NALGONDA			
1	M. Janardhana Chary	--	Deputy General Secretary

## ADMISSION OF NEW MEMBERS - AUGUST 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	19304	Prasad Sunku	Hyderabad
02	19305	Rajender Chettygari	Hyderabad
03	19306	Venkata Sivarama Sarma Krottapalli	Hyderabad
04	19307	Munwar Begum	Bhuvanagiri
05	19308	Rajkumar Tangellamudi	Secunderabad
06	19309	Ram Mohan Rao Suguru	Rangareddy Dist
07	19310	Ravi Shankar Bhamidipati	Hyderabad
08	19311	Varudhini Muthyala	Hyderabad
09	19312	Nagabhushanam Sunku	Hyderabad
10	19313	Bikshapathi Kummari	Hyderabad
11	19314	Jagadeeshwar Palakurthy	Hanumakonda
12	19315	Sudarshan Raju Sogaraju	Secunderabad
13	19316	Venkata Subbaiah Buddagalla	Secunderabad
14	19317	Sai Ramana Merugu	Hyderabad
15	19318	Purna Chandra Rao T R	Hyderabad
16	19319	Vidya Sagar Raju Kasha	Hyderabad
17	19320	Purendranath Tagore K	Hyderabad
18	19321	Sukumar Chakram Punitham	Hyderabad
19	19322	Ravindranath Penugonda	Hyderabad
20	19323	Santhi Lakshmi Pale	Hyderabad
21	19324	Laxman Komuram	Mancherial
22	19325	Bala Subrahmanyam Togarrathi	Hyderabad
23	19326	Sreenivasa Murthy Kuppa	Hyderabad
24	19327	Appa Rao Kona	Siddipet

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

## 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	15253	మురళిమోహన్ రావు పాకల	03.09.1941	హైదరాబాద్
02	05879	సత్యనారాయణరావు ఆర్.ఎస్.కె.వి	06.09.1941	సికింద్రాబాద్
03	05254	శివరామయ్య వారణాసి	14.09.1941	హైదరాబాద్
04	05457	రమేష్ కుమార్ విష్ణుబొట్ల	23.09.1941	హైదరాబాద్
05	02488	కామేశ్వమ్ వేప	24.09.1941	హైదరాబాద్
06	03043	నాగేశ్వరరావు టెలికిచ్చెర్ల	27.09.1941	హైదరాబాద్

## స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2024, అక్టోబర్ నెలలో పదవీ విరమణ అవుతున్న, క్రిందపేర్కొన్న సిబ్బందికి వీరి శేష జీవితము సుఖమయము కావాలని, వీరికి, వీరి కుటుంబ సభ్యులకు భగవంతుడు ఆయురారోగ్యాలను ప్రసాదించాలని యస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్, హైదరాబాదు సర్కిల్ మనస్ఫూర్తిగా కోరుచున్నది. ఈ సందర్భముగా వీరిని అసోసియేషన్ లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న 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
	<b>LHO/CO</b>		
01	Venkata Appa Reddy B	Supervising	LHO Hyderabad
02	Mohandas PK	Supervising	LHO Hyderabad
03	Kolla Dharmendra	Supervising	LHO Hyderabad
04	Venkata Subba Rao S	Supervising	LHO Hyderabad
05	Subramanyam Bonthala	Supervising	LHO Hyderabad
06	Kareem Bee	Sub staff	LHO Hyderabad
	<b>AO/BRANCHES</b>		
07	Dhanavat Bal Singh	Supervising	Agri. Commercial Br, Maripeda
08	Muralidhar Oruganti	Supervising	Assets Recovery Management Br
09	V V Suryanarayana Murthy	Supervising	CMP Center, Hyderabad
10	Bodapati Arun kumar	Supervising	Humayunnagar
11	Isa Sukanya	Supervising	MCME , Secunderabad
12	Sampath Desu	Supervising	Nakkalagutta, Hanumakonda
13	Padmasri Bhimavarapu	Supervising	RBO 3, Nacharam AO HYD
14	Narayana Mallayya Ragam	Supervising	Tandur
15	Barma Naik Ramavathu	Supervising	Vanasthalipuram
16	Hari Kishen Shekar	Clerical	D D Colony, Hyderabad
17	Bharathi Mydara	Clerical	P & SB , Vikramपुरి
18	Srinivas Pilli	Clerical	Ramnagar
19	John Kennady Ganji	Clerical	SCAB, Hyderabad
20	Padma Rao Kukkala	Clerical	Shamirpet
21	Madhusudan Vakiti	Sub staff	Agri. Commercial Br, Jaklair
22	Ananthamma Methari	Sub staff	Agri. Commercial Br, Tandur
23	Balaji Balde	Sub staff	Bowenpally, SEC
24	Ratnamma Kodicherla	Sub staff	HYD University Campus
25	Vadla Anthaiah	Sub staff	Ismailkhanpet, Medak
26	Ratnaiah Allella	Sub staff	Madanapuram
27	Khamroddin MD	Sub staff	Medak
28	Moahan Reddy Gummadi	Sub staff	Nacharam SME Br, Hyd
29	Sapidi Janakiram	Sub staff	Nazrul Nagar
30	Venkateshwarlu Devasani	Sub staff	Paloncha, Khammam Dist
31	Chandraiah Satya Yeldandi	Sub staff	RBO 4, Medchal AO Cyberabad

## 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	08073	K.Yethirajulu	1030167	9618088039	26-08-2024	Hyderabad
02	519	B.A.Padma (FP)	0007037	7702005470	07-09-2024	Hyderabad

## BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF AUGUST 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	8610	G.Krishna Mohan	Hyderabad	23-07-2024	G.Uma Kalyani, 9391152206

• 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 సహావేశానికి, 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.

### ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 300/- 18455-Sri M.Koteswara Rao

Rs. 200/- 18782-Sri T.Satyanarayana Babu

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

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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  
సద్ధించునట్లుగా అందుకోండి. మా శుభాకాంక్షలు : ఎస్.బి.ఐ. పెన్షనర్స్ అసోసియేషన్