



SBI PENSIONERS' NEWS BULLETIN

ఎస్.బి.ఐ. పన్నునర్తీ న్యూస్ బులెటీన్

Registered Under A.P. Public Societies Registration Act. as No. 1986 of 1983

ENGLISH & TELUGU MONTHLY

Volume - 20 - 6

Monthly Subscription Rs. 5/-

September 2023



READ & LEARN



GRIEVANCE REDRESSAL SYSTEM - SANJEEVANI HR HELPLINE

“Sanjeevani HR Helpline” was established in February 2018 for resolution of Staff HR related grievances. Subsequently, to make the system more technology driven, and efficient, online Sanjeevani portal was launched in January 2020. Subsequently, a common module has been developed in HRMS as “Sanjeevani HR Helpline” for raising of grievance by our employees as well as staff pensioners. This functionality was rolled out with effect from 14.02.2022 in HRMS.

In the revamped “Sanjeevani HR Helpline” module in HRMS, the process flow has been designed as under:

- **Login HRMS** with your User ID & Password
- Click on **Sanjeevani**
- **Raise the complaint**

Note : After raising grievance in HRMS, it will be escalated to **Level-1** Resolution Authority-Manager HR(RBO) / CM HR (AO) for his/her response.

- **In case of satisfactory response from Level-1**, the Pensioner/Employee can close the grievance and may provide feedback.
- **In case, the Pensioner/Employee is not satisfied with the response of Level -1, he/she can generate ticket which will be escalated to Level-2** Resolution Authority- AGM-HR (Circle) for Employee & AGM-PPG (Circle) for Pensioner.

Note : Timeline for generation of ticket will be 3 days from the date of response of Level-1. **Please also note that if ticket is not generated within 3 days, the complaint will end in Auto-close.** TAT for closure of grievance for Level-2 will be of 7 days from the date of generation of Ticket.

- **In case of satisfactory response from Level-2**, the Pensioner/Employee can close the grievance and may provide feedback.
- **In case, the Pensioner/Employee is not satisfied with the response from Level-2, he/she can re-open the Ticket, which will be directly escalated to Level-3**

Note: Resolution Authority-Team Sanjeevani, Corporate Centre. Timeline for re-opening of ticket will be 7 days from the date of response of Level-2.

- **In case, the Pensioner/Employee does not receive any response from Level-1 within 7th day of raising of the grievance, it can be converted to Ticket on or after 8th Day of registration of grievance. Note:** The timeline will be available to the complainant up to 10th day from the date of registration of the grievance. **Please also note that if ticket is not generated within 10 days, the complaint will end in Auto-close.**

Pensioners can raise their grievance through HRMS only.

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

— Tomie dePaola

The DGM & Circle Development Officer,
State Bank of India,
Local Head Office, HYDERABAD.

Dear Sir,

SBI HEALTH CARE (POLICY-A) & SBI HEALTH ASSIST (POLICY-B) INSURANCE SCHEMES - TRIGGERING OF SUPER TOP-UP COVER PROVIDED BY THE BANK

We are informed by our members that the procedure of according pre-authorisation approval by the Insurance Company, based on the quotation of the hospital, in cases of hospitalisation of pensioners/eligible family members of the pensioners is not on actual basis resulting in difficulties at the time of discharge of the patients.

02. In this connection, we inform that the pre-authorisation approvals usually mean that an initial amount has been sanctioned by the insurer along with confirmation to pay the claim, as per eligibility, subject to the final invoice from the hospital. Pre-authorisation does not mean that the insurance company is guaranteeing that it will pay the entire claim. For the purpose, a claim must be submitted after the service is provided and claims are not guaranteed to be paid.

03. The procedure that is being adopted by the Insurance Company in respect of pre-authorisation of hospitalisation expenses is furnished hereunder for your instant reference:

- a) On receipt of quotation, after scrutiny, the Insurance Company approves the amount only upto the base sum value insured by the Pensioner i.e., Rs.3 lacs or Rs.5 lacs.;
- b) Even in cases where the hospitalisation expenses as per quotation of the hospital and the amount as per eligibility is more than the base sum value insured by the Pensioner, the Insurance Company is approving the amount only upto the base sum value, even though that can be covered through the Super Top-up facility provided by the Bank.
- c) The above procedure adopted by the Insurance Company is resulting in the pensioner/family member of the pensioner to run from pillar to post, that too at the last minute, for settlement of the remaining amount of bill at the time of discharge.

04. We are not able to understand the reason behind non-approval of the total eligible amount in cases where the quotation of hospital is more than the base sum value of the insurer inasmuch as the same can be approved by triggering the Super Top-up cover facility provided by the Bank. The system followed by the Insurance Company is resulting in the Pensioner/Family member to approach again the TPA for approval of amount more than the base sum value by triggering the Super Top-up cover at the time of discharge, resulting in chaotic situation and mental agony.

05. At times, the pensioner or the family member of the pensioner is unable to approach the insurance company for approval of amount over and above the base sum value due to tension, trauma on account of the health condition of the patient. The facility of auto-triggering of super top-up should hence be provided by the Insurance Company, where the hospital bill exceeds the base sum value insured by the pensioner

06. In many cases, due to the unawareness of the Pensioners/Family Members of the pensioners, the bills are settled by the family members, with lot of difficulties, either by obtaining loans or from out of their own

sources, adding financial burden also over and above the mental trauma with which they were suffering. There are instances that the Pensioners have not claimed reimbursement of such payments due to unawareness that they are eligible for the same from out of the Super Top-up facility.

07. In the circumstances, we request that the Insurance Company/TPA may be advised by the Bank to accord pre-authorisation approval based on the combined coverage of base sum insured and the Super Top-up cover provided by the Bank, where the quotation of the hospital is more than the base sum insured by the Pensioner. Further, in cases where the treatment cost exceeds the initial quote by the hospital due to complications while treatment and where the treatment cost exceeds the base sum insured by the Pensioner, the provision of auto triggering of Super Top-up facility should be in place while settlement of final bill, as per eligibility, at the time of discharge.

08. We seek your kind intervention in the matter, towards early resolution of the issue, which would provide greater relief to the suffering pensioners/family members of the pensioners at the time of hospitalisation.

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

With regards

Yours sincerely,

(A. RAMESH BABU)
GENERAL SECRETARY

Ref.: GS/2023-25/10

Date : 21.07.2023

The DGM & Circle Development Officer,
State Bank of India,
Local Head Office, HYDERABAD.

Dear Sir,

INCREASE IN EX-GRATIA PAYMENT TO PRE-1986 RETIREES

We are glad to know that the Bank has revised the Ex-gratia to e-Associate Bank Employees retired before 1st January 1986 & their surviving spouse w.e.f. 1st April 2023, vide e-Circular No.CDO/P&HRD-PM/20/2023-24 dated 20th July 2023.

2. It is known that Indian Banks' Association has advised the bank to consider additional Ex-gratia payment over and above the amount being paid to ensure that the surviving pre-1986 retirees / surviving spouses of pre-1986 retirees get a minimum of Rs.10,000/- per month as Ex-gratia, primarily for survival against the spiralling cost of inflation.

3. While we are aware that this is not applicable for employees of State Bank of India, we bring to your kind notice that similarly placed pensioners, who retired prior to 01.01.1986 and family pensioners i.e., spouse of pre-1986 pensioners do exist in our Bank also and are not getting the minimum Pension/Family Pension of Rs.10,000/-.

4. We are also aware that surviving pensioners, as mentioned above, who retired prior to 01.01.1986 might be either nil or very negligible in number, whereas the family pensioners, who are not getting even the stipulated minimum of Rs.10,000/- per month do survive, but certainly not in large numbers.

5. Our Bank is always in the forefront in showing its concern and in the initiation of various welfare measures in the interest of its employees/pensioners/family pensioners. Hence, we request you to take up the matter suitably with the appropriate authority for payment of additional pension/family pension over and above the amount being paid to ensure that the surviving pre-1986 pensioners/ surviving spouses (family pensioners) of pre-1986 retirees get a minimum of Rs.10,000/- per month, as provided to similarly placed pre-1986 retirees/ surviving spouse of pre-1986 retirees of other PSBs and e-ABs (now SBI). The possibility of payment of the above amount of difference by debit to Charges Account may also please be explored.

6. We earnestly hope that our just request will be considered favourably by the Bank management.

With regards

Yours sincerely,

(A. RAMESH BABU)
GENERAL SECRETARY

INDIAN BANKS' ASSOCIATION

HR & INDUSTRIAL RELATIONS

HR&IR/C72023/
September 11, 2023

CGM/GM HR of PSBs

Dear Sir/Madam,

Commutation of Pension- Regulation 41 of Employees' Pension regulations.

We have been receiving queries from Banks seeking clarifications that whether in case of an employee retiring on the afternoon of the last day of the preceding month whose 60th birthday falls on the 1st day of the next month, can calculate commutation by considering commutation factor of 60th Birthday.

2. The matter was placed for discussion in the meeting of the IBA Standing Committee on HR.

The Committee noted the below points and recommended that an advisory may be sent to banks, which was subsequently approved by the Managing Committee of IBA : -

- As per Regulation 41 (6) of Bank Employees Pension Regulation, 1995, the commutation becomes absolute on the day following the date of superannuation.
- Since the commutation is being paid on the next day of the retirement and become absolute and the age as on next birthday will be 61 for the employee born on 1st of the month when the commutation is being paid, the factor applicable to the age 61 has to be considered as commutation factor.

3. Banks may please be guided accordingly.

Yours faithfully,

Brajeshwar Sharma
Senior Advisor (HR&IR)

NEWS FROM THE FEDERATION DESK

Letter No. 30/23

Date : 24-08-2023

Shri Deepak Sharma,
General Secretary, AISBOF,
Chandigarh.

Dear friend,

RE:- COORDINATION

Kindly recall the discussions yesterday had with you yesterday and accordingly we furnish below some of the very important issues, pertaining to all serving employees and also pensioners need to be taken up with the Bank.

- 1) Opening of Dispensaries and limits of purchase of medicines & delegation for opening to LHOs. Review and increase of diagnostic tests.
- 2) Individual House Building Loan:-
 - a) Stoppage of deduction of EMI from family pensioners
 - b) Also non-application of interest in the loan account from date of death of pensioners.
- 3) Extension of payment of Full Pension for Family Pensioners upto 7 years, as is there in other Banks, instead of 5 years, after early death of pensioners.
- 4) Stoppage of deduction of EMI of Commutation Value Pension from Family Pensioners, after death of Pensioners.
- 5) Review of Commutation Value from Rs 6.60 to Rs 9.81, as prevailing in other Banks.
- 6) Inclusion of dependent Widow and Divorced Daughter, after death of spouse.
- 7) Differently abled Children:-
 - a) One time chance to nominate, to those who have failed to nominate,
 - b) Nomination facility to be given to the spouse after death of the pensioner.
 - c) One time facility for differently abled children , whose pensioner parents have already expired.

We would request you to initiate necessary steps to convene the first meeting of the co-ordination committee comprising of AISBOF, AISBISF and our Pensioners' Federation at your earliest convenience.

With best fraternal greetings,

Yours sincerely,

GENERAL SECRETARY
FSBIPA

Letter No. 31/23

Date : 24-08-2023

The Chief General Manager (HR),
State Bank of India,
Corporate Center,
Mumbai - 400 021.

Respected Sir,

HRMS – DATA UPDATION

We convey our sincere gratitude for your gracious presence and delivering the valedictory speech in our Governing Body meeting held at SBIL&D, Ahmedabad on 16th August, 2023. Your comments on our issues in a very caring and lucid manner mesmerized the entire house. We hope that many of the issues pending since long will meet favourable consideration in the ensuing structured meeting at Corporate Centre level.

Your goodself, during the speech, emphasized on two matters, one, a special grievance redressal system titled “ Samadhan Pakhawada” and, the other, a time bound programme to update data in HRMS portal. We hope that a seven/ten days’ special drive each month to address the grievances of pensioners/family pensioners will surely provide a soothing balm to the hapless elders of State Bank family. We also feel it very necessary to update the personal data of pensioners/family pensioners in a regular manner which will lessen many a trouble being faced by the pensioners. During the last enrolment/renewal drive of mediclaim (Policy-B) errors are found mostly in cards of those who subscribed through HRMS portal. We observed in some cases no cards were issued in the names of the spouses or mistakes found in age and other related particulars. Even during the payment on account of “SBI Salute” many of the beneficiaries received lesser amount as either last position held in the Bank or their date of birth were not properly recorded.

This matter requires an action on war footing. The present state of affairs of the HRMS portal is a matter of serious concern for both the Bank and the beneficiaries. It will not be out of point to mention that there are cases where spouses have predeceased the pensioners and as because those are not recorded in HRMS, Bank is paying premium for mediclaim policy “A” even after death of pensioners and will continue to pay years and years together.

In view of the forgoing we feel it necessary to join our hands and we have to propose the following for your careful consideration: -

- i) A meeting at corporate centre with representatives of our federation to draw a road map.
- ii) A meeting in each circle with our Circle affiliates to be organized for implementation of the programme in the Circle level.
- iii) Similar meeting to be held at zonal office level to involve the lower tiers.

Further, as many of the pensioners and family pensioners are not acquainted with the mechanized system due to old age and/or their qualification level, they require a supporting hand to login, create a password and do the jobs as required by the Bank. As the Bank wants each function, right from uploading of life certificate to booking holiday homes be done through the portal it will require to involve our circle/zonal/branch level functionaries and activists, who are comfortable with the system, to come in to help those pensioners and more particularly the family pensioners. As it is not possible for the Branch Manager and

other employees to help the pensioners and family pensioners in this regards, we volunteer our service to help as many number of pensioners/ family pensions as possible, who are uncomfortable to use the channel. And for success of the endeavor, it will require to provide our functionaries at (selected) branch level with a stand alone desktop with connectivities and a printer to do the job.

We hope that the above will call your required attention and we should meet very shortly to draw up the action programme to ensure full and proper utilization of the HRMS portal..

With regards,

Your faithfully,

GENERAL SECRETARY

FSBIPA

Letter No. 34/23

Date : 30-08-2023

The Dy.M.D. (HR) & CDO,
State Bank of India,
Corporate Center,
Mumbai - 400 021.

Respected Sir,

RE: E - PHARMACY

Further to our letters nos. 01/23 and 96/23 dated 04.04.2023 and 28.04.2023 respectively we submit before you the following :-

That we are gravely disappointed with the totally unsatisfactory service of M/s. Medibuddy and Tata 1mg, the service providers for e-pharmacy engaged by the Bank. The matter was discussed in detail in our Governing Body meeting and 37th Annual General Meeting held on 16th & 17th August 2023 at SBIL & D, Gandhinagar, Ahmedabad where leaders of all the seventeen affiliates of our Federation expressed their deep anguish as they are receiving disgustful comments from the agonised members for the incompetence of the service providers of e-pharmacy. Due to the incapability and insensitive approach of the service providers the beneficiaries are being deprived of the benefits of an excellent scheme introduced by the Bank for healthcare of the seniors of its family. The very purpose of the scheme is defeated and only remedy would be to discard the present service providers and engage one who is tested and proved ability to do the required job.

We hope that our benevolent management will consider our proposal sympathetically to ensure that the seniors of State Bank family can properly enjoy the benevolence of their employer in the field of healthcare at the age when they need it most.

With regards,

Your faithfully,

GENERAL SECRETARY

FSBIPA

26-08-2023

Dear friends,

We have received the following message from HRMS-PPG, GITC, Belapur. Our functionaries at different tiers are requested to share the message with fellow pensioners and take necessary steps as required.

Regards,

Yours sincerely,

GENERAL SECRETARY

"Madam/ Dear Sir,

Please refer to your trail mail. In this connection we advise that in correction of pensioners data three parties are involved. Pensioner, Pension Paying Branch and Circle PPG. No dilution can be done in these areas since most of the information is sensitive and proper authentication is required. The details of which are as under :-

1. The Circle PPG has only authority to issue PPA to the pensioner. For any correction please write to Circle PPG only and get a soft copy through email.
2. The pensioner is required to fill up the information in HRMS Portal and get it approved from the Pension Paying Branch. Most of the information being updated at pensioner's level through OTP. Please go through the following for necessary action.

- a) The following Communication details can be updated by the pensioner through HRMS portal. The pensioner gets OTP on his registered mobile number and after key in the OTP in system the details will be updated in system.

- Current address
- Email ID
- Mobile No
- Emergency Contact No

- b) Joint photo graph with wife to be uploaded by the pensioner through HRMS portal and get it approved by pension paying branch.
- c) Additional details once fed in HRMS portal, then it will go to approver (in pension paying branch) for approval. The pensioner has to attend the branch with proofs or he may email it to the branch for approval. Similarly, Family details such as PAN, Aadhaar, Mobile No., email ID etc. can be fed by the pensioner in HRMS Portal and get it approved by pension paying branch.

3. For medicine related issues the different department is working on it and needs to write to "medicclaim@sbi.co.in" .

4. Pension slips are available in HRMS Portal for calender year. In addition to this facility we provide pension slips to pensioners through email if email address is registered in HRMS Portal.

Regards,

Team HRMS-PPG,

GITC, Belapur.

STAFF SUPERVISING: AMENDMENT IN SBIOSR (RULE NO. 5.1) NEWLY INTRODUCED STAGNATION INCREMENT TO THE OFFICERS WHO WERE IN SERVICE ON 01.11.2017

Circular No. CDO/P&HRD-PM/27/2023 - 24 dated : 12-09-2023

Please refer to our Circular No. CDO/P&HRD-IR/67/2020-21 dated 21.12.2020 regarding implementation of provisions of wage settlement dated 11.11.2020. As per 8th Joint Note, an additional increment is given to officers in the scale from JMGS-I to SMGS-IV w.e.f. 01.11.2017 and scale-V w.e.f. 01.11.2020 and the periodicity of granting stagnation increment has also been reduced to 2 years from 3 years.

2. Indian Banks' Association vide its letter no. HR & IR/MBR/743/2022-23/0050 dated 25.04.2023 has issued clarifications related to additional (newly introduced) stagnation increments. Accordingly, Executive Committee of the Central Board has approved the amendment of SBIOSR (Rule No. 5.1) as under:

SBIOSR	Existing	Proposed
Rule No. 5.1 (f)	<p>Officers in SMGS IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.</p> <p>Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the Bank as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020 or the actual date of entitlement whichever is later.</p>	<p>Officers in SMGS IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.</p> <p>Provided further that the Officers from Scale- I to Scale- IV and who are / were in service as on 1st November, 2017 shall receive one stagnation increment as per his / her scale as mentioned above, two years after receiving the last stagnation increment or w.e.f. 01.11.2017, whichever is later and will draw monetary benefits which include arrears of salary.</p> <p>Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the Bank as on 1st November, 2017 the stagnation increments already drawn as per old norms shall be readjusted as per new norms from three years periodicity to two-year periodicity from the date of reaching their maximum of scale and</p>

		officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017. However, monetary benefit on account of such readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020 or the actual date of entitlement whichever is later.
--	--	---

3. The payment of additional stagnation increment to the eligible officers will be effective after 2 years from reaching maximum of scale / 2 years of receiving the last stagnation increment or w.e.f. 01.11.2017 whichever is later and will draw monetary benefits which include arrears of salary, if any. However, in case of readjustment of stagnation increments, the benefits of such readjusted stagnation increments shall be notional from 01.11.2017 and the monetary benefits, if any, shall be payable from 01.11.2020. The detailed revised instructions for different scales as per IBA clarification is placed as **Annexure-I**.

4. For officers in JMGS-I to SMGS-IV who have retired between 01.11.2017 and 31.10.2020, all superannuation benefits like Pension, Provident Fund, Gratuity, leave encashment and revised commutation, if any, from the date of eligibility of respective additional stagnation increment or 01.11.2017, whichever is later to be paid. However, in case of readjustment of stagnation increment the monetary benefits in pension are to be passed on from 01.11.2020.

5. DMD (HR) & CDO has been authorised to issue any clarification and guideline in the related matter.

Annexure-I

A. Release of additional stagnation increment

The provision of additional stagnation increments introduced in the 8th Joint Note dated 11.11.2020 is applicable for officer staff who were in service on 01.11.2017.

- Officers in JMGS I and who have moved to Scale II under SBI Officers' Service Rule 5 (1) -b and who have received 4th stagnation increments shall receive the 5th stagnation increment of Rs. 2220, two years after receiving the 4th stagnation increment or w.e.f. 01.11.2017, whichever is later and will draw monetary benefits, which include arrears of salary.
- Officers in MMGS-II and who have moved to MMGS-III under SBI Officers' Service Rule 5 (1) -b and who have received 4th stagnation increments shall receive the 5th stagnation increment of Rs. 2220, two years after receiving the 4th stagnation increment or w.e.f. 01.11.2017, whichever is later and will draw monetary benefits which include arrears of salary.
- Officers in MMGS-III and who have received 5th stagnation increments shall receive the 6th stagnation increment of Rs. 2500, two years after receiving the stagnation increment or w.e.f. 01.11.2017, whichever is later and will draw monetary benefits which include arrears of salary.
- Officers in SMGS IV and who have received one stagnation increment shall receive the 2nd stagnation increment of Rs. 2730, two years after receiving the 1st stagnation increment or w.e.f. 01.11.2017, whichever is later and will draw monetary benefits which include arrears of salary.

- v. Officers in SMGS-V shall be eligible for one stagnation increment of Rs.2970/- two years after reaching the maximum of scale or w.e.f. 01.11.2020, whichever is later and accordingly will get monetary benefits.

For officers in JMGS-I to SMGS-IV who have retired between 01.11.2017 and 31.10.2020, all superannuation benefits like Pension, Provident Fund, Gratuity, leave encashment and revised commutation, if any, from the date of eligibility of respective additional stagnation increment or 01.11.2017, whichever is later to be paid.

B. Readjustment of stagnation increments

- i. After release of the additional stagnation increment and monetary benefit thereof, as mentioned above, for officers who are in service on 01.11.2017, the stagnation increments already drawn as per old norms shall be readjusted as per new norms from three years periodicity to two-year periodicity from the date of reaching their maximum of scale.
- ii. The benefit of such readjusted stagnation increments shall be notional from 01.11.2017. However, the monetary benefit, if any, shall be payable from 01.11.2020.
- iii. In case the date of release of stagnation increment after readjustment falls after 01.11.2020, the monetary benefit will be passed from the date of release.
- iv. No monetary benefit and arrears for the period earlier to 01.11.2020 will be paid on account of readjustment of stagnation increment.

For the officers who were in service on 01.11.2017 but not on 01.11.2020 and otherwise eligible, the monetary benefits in pension are to be passed on from 01.11.2020. It is clarified that such officer staff shall not be eligible for any benefit in gratuity, pension commutation and leave encashment or any other Superannuation benefit on account of such readjustment of stagnation increment.

Examples

- i. If an officer was on maximum of his scale (at the last stagnation) since 01.06.2015,
He is eligible to receive one additional stagnation increment, two years after receiving the last stagnation increment (01.06.2017) or w.e.f. 01.11.2017 whichever is later.

In the instant case, the officer will be eligible for one additional increment w.e.f. 01.11.2017.

- ii. If an officer was on maximum of his scale (at the last stagnation) since 01.10.2017,
He is eligible to receive one additional stagnation increment, two years after receiving the last stagnation increment (01.10.2019) or w.e.f. 01.11.2017 whichever is later.

In the instant case, the officer will be eligible for one additional increment w.e.f. 01.10.2019.

- iii. If an officer was on maximum of his scale (at the last stagnation say 5th stagnation) since 01.04.2020,
The stagnation increments as per readjusted periodicity from 3 years to 2 years from the date of reaching their maximum of scale. The officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017. However, monetary benefit shall be payable from 01.11.2020.

In the instant case, the officer will be eligible for one additional increment notional w.e.f. 01.11.2017 but monetary payment will be made from 01.11.2020.

FEDERATION OF SBI PENSIONERS ASSOCIATIONS GOVERNING BODY MEETING AND ANNUAL GENERAL MEETING

Representatives of all affiliates of FSBIPAs have attended the above meeting held at Gandhinagar, hosted by Ahmedabad Affiliate at SBLD in a befitting manner enhancing the image of Federation.

CGM (HR) from Corporate office addressed the gathering that he knows the problems of retirees and instructed all LHOs to find solutions as early as possible. He felt that Samdhan Pakwada, which will be helpful and a quarterly meets of such type will be helpful to pensioners and also assured that the purification of HRMS is under the process a new version will be made available to all retirees.

The Secretary of Federation informed the developments regarding the issues before empowered Committee as per Delhi High Court decision and expressed the hope that the issues may favourably clinched as our 3 members Committee presented the case most effectively.

Apart from Organisational issues, various issues that are confronting the membership viz. E pharmacy, payment of full pension upto 7 years

instead of 5 years, for missing pensioners the family pension to be provided for eligible dependents, inclusion of physically disabled children for family pension to past retirees, Structured meetings, samdhan Pakwada etc..

The relations with like minded retiree organizations including eab retirees organizations to be cordial and towards that direction the Federation should discuss with respective leaders at PAN India level.

A resolution was moved by Kerala affiliate that to demand SBI management to initiate necessary steps to improve E-pharmacy or else the unused subsidy for this year to be credited to the accounts of Scheme B insurance policy holders, and passed unanimously.

All the affiliates while appreciating our Ahmedabad affiliate under the leadership of Sri Ramesh Choksi, President and Sri Kamal Khadri, General Secretary reaffirmed their faith and confidence that the Federation will live up to the expectation of lakhs of membership across the Country.

The meeting ended by rendering National Anthem.

SEBI - DEMATERIALIZATION OF SBI SHARES

SEBI has mandated that transfer/sale of SHARES held in physical form shall not be processed unless the same are held in the dematerialized form with a depository. This implies that you will not be able to transfer/sell the shares held in physical form. In view of this, we request you to dematerialize your shares at the earliest to reap the multiple benefits.

It has been observed that many STATE BANK OF INDIA Working and Retired Staff still continue to hold SBI share certificates of Rs.10/- face value and their subsequently split share certificates of Rs.1/- face value, are lying unclaimed with the Registrar and transfer Agent (R T A) of the Bank. These share certificates are to be claimed by shareholders immediately as unclaimed shares are liable to be transferred to share suspense account in due course.

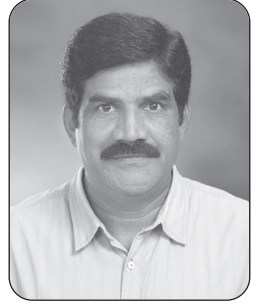
Please note that the Re.1 face value share certificate sent pursuant to stock split by the Bank on 22.11.2014 and subsequently, upon merger of erstwhile Associate Banks with SBI in April 2017 only can be dematerialized.

In this context, as advised by the Bank, we advise all Pensioners, who still hold their SBI Shares in Physical form to immediately Dematerialize (convert physical shares into an electronic form) their shares by opening a DEMAT account.

CONGRATULATIONS



Our heartiest congratulations to Shri R. Sriram, General Secretary, State Bank of India Staff Union Hyderabad Circle and Shri L. Chandra Sekhar, General Secretary, State Bank of India Staff Union Amaravati Circle, on their elevation as Senior Vice Presidents of All India State Bank of India Staff Federation, effective from 01-11-2023.



State Bank of India Pensioners' Association Hyderabad Circle conveys it's best wishes to both

Shri R. Sriram and Shri L. Chandra Sekhar for more successful journey in their well-deserved elevation as Senior Vice Presidents of All India State Bank of India Staff Federation.

FELICITATION



Shri K. Kameswara Rao (L.M. No. 14333) has been awarded an Honorary Doctorate in Banking & Finance by an International University in a decent function organized in Raddison Hotel, a five star facility, in Gurgaon near Delhi Today the 13th August 2023.

It's a realization / culmination of his 35+ year dream to get a Doctoral Degree (Ph.D).

This award of Hon Doctorste / Hon PhD was indeed an honour and recognition of his Academic pursuits (33+ Degrees, Diplomas, Certificates), 39+ Awards recd from SBI for his exemplary services, 4 research Papaers presented / Published in the area of his Credit Risk Management - an Aborted Ph.D work at OU HYD, co authoring of 1 Reference Manual for SBI on Revised Credit Process, 1 book for BCom Students VI semester of Telangana University, 6 books on aadhyatmik study, apart from 2 Desseration works as part of few of his PG studies, Implementation of ISO 9002:2000 QMS at a main branch and two Corporate Centre offices and 61 selfless activities organized through Cheyuta Foundation.

Dr. Ketaraju Purnima Kameswara Rao M.Com, M.Phil, Ph.D, is ably supported by his wife Smt. K. Varalakshmi Kameswara Rao, since 10.10.1979, the date of his marriage with her.



SAMADHAN PAKHWADA

The Bank has conducted Samadhan Pakhwada fortnight programme from 04.09.2023 to 16.09.2023 to enable the Pensioners / Family Pensioners to lodge their grievances in the Sanjeevani portal.

The Bank has also conducted One Day Grievance Redressal Programme at all LHOs, All AOs and RBOs as part of the Samadhan Pakhwada Fortnight during the above period.

We note to advise the developments in this regard.

Samadhan Pakhwada was conducted by the Bank at various places in **Amaravati Circle** on 14.9.2023, at LHO, AO and RBO centers. The photos taken on the occasion are published in the beside column.



WEALTH BATAH FINANCIAL SERVICES

**ALL FINANCIAL SOLUTIONS AT ONE PLACE
GUARD YOUR RETIRED LIFE
ACHIEVE YOUR DREAMS AND GOALS HASSLE FREE**

Founder : **SHAIK FAKRUDDIN**, AGM, SBI (Retd.)

CERTIFIED FINANCIAL PLANNER^{cm} FPSB., USA

CONTACT : 96528 66233, 89858 99676

SERVICES OFFERED :

- | | |
|------------------------------------|---------------------------------|
| * Mutual Fund Investment | * Personal Financial Planning |
| * Retirement Planning | * Investment Planning |
| * Life / Health Insurance Planning | * Portfolio Management Services |
| * Tax Planning | * Estate Planning |

Address : # 303A, Jain Sadguru Images Capital Park, Madhapur, Hyderabad - 500 081.

Resi.: Flat No. 303, Legend Srinivasa Apts., Street No. 7, Narayanaguda, Hyderabad - 500 029.

E-mail : fakruddinshaik30@gmail.com; wealthbatahfinerv23@gmail.com

MINUTES OF STRUCTURED MEETING HELD AT TIRUPATI ON 11-09-2023

We are glad to inform you that the Structured Meeting was held on 11.9.2023 at SBLD, Tirupati. Sarvashri Krishnakumar B. Prabhu, DGM & CDO, and KSPV Srinivas, AGM, PFPG from circle management, and office bearers of SBIPAAC Sarvashri K.S. Ramachandra Rao, President, PSVS Sarma, General Secretary, VVN Prasad Babu, Treasurer, TG Ramakrishna, Vice-President, Ch.Venkateswara Rao, DGS (HQ), Sd Jaffer Basha, DGS, Tirupati, SR Obulesu, DGS, Kurnool, Shahjad Basha, DGS, Visakhapatnam, N.Vamana Murthy, RS, Vijayawada and M.Tirupati Reddy, RS, Kadapa have participated, and the discussions were held in a cordial atmosphere.

CDO thanked all the pensioners and our Association for strengthening the Bank from time to time, which has resulted in earning a record-breaking profit in the year 2022-23. Under HR initiatives, the management has created some schemes to assist the retirees, such as SBI Salute, Sanction of PLI, increasing of reward at retirement, etc. He also apprised about Samadhan Pakwada, which is being arranged at various levels to redress the legitimate grievances of the retirees. Responding to the initial remarks, our president thanked the CDO and AGM PFPG for arranging the Structured meeting every half year to identify and resolve retirees' issues. He further assured our best cooperation in improving the business of our Bank.

In his response, the GS, while richly acknowledging the SBI Salute Scheme under Azadi ka Amrit Mahotsav, requested the management to explore the possibility of extending the scheme to all retirees on

this happy occasion. He also requested the management that Samadhan Pakhwada should be able to resolve long-pending problems of retirees.

Thereafter, as per the Agenda, the following issues were discussed.

Our representations:

- Dispensaries.
- Appointment of specialist Doctors at AO dispensaries.
- The number of hours to be increased for Part-time Doctors.
- Insulin to be provided.
- Stocking of Medicines.
- Opening of New Dispensaries.
- Diagnostic center tie-up arrangements shall be made for all dispensaries.

Response: Matter will be discussed with the AO authorities to find solutions wherever possible.

Purification of data in HRMS

We volunteered our services to the HR department or identified branches in the process to help the Bank and retirees.

Response: While welcoming our proposal, they assured that the matter will be examined positively.

Creating Reversion of HRMS Portal for retirees with MPIN facility

Response: The suggestion will be sent to CC.

Banks Pensioners' meet should be conducted at big centers

Response: The DGMs will be advised to initiate necessary steps and advised our DGSs to follow-up the matter with their respective CM HRs.

Waiver of Housing loans under Goodwill package

Response: Will be done as and when the process in system is updated at LHO.

GS is advised to send the pending cases to IR department.

SBI Salute

There are some cases yet to be resolved.

Response: Such pending cases should be brought to the notice of PFPD department with supporting documents evidencing the details viz, DoB, DoR, Grade etc.

GS is also advised to escalate such cases if any.

Arrears of Personal Allowance to retirees wef 1.11.2017.

Response: As they don't have sufficient information the office-bearers are requested to submit a consolidated list so as to forward the same to CC HRMS.

Clarifications in respect of 10th and 11th bipartite retirees to be sought from CC.

Response: The matter is under follow up.

Physically and mentally challenged children names should be included for family pension.

Response: As per CC guidelines the following certificates are required to examine the matter.

- Disability medical certificate obtained before retirement of pensioner.
- Latest certificate about disability.
- Income certificate of the dependent.

Inclusion of the name of remarried spouse in the event of death of first wife, for family pension.

Response: Will be examined as per the documents required by CC.

Other matters

Opening of Holiday home at Vijayawada and Rajahmundry.

Response: Vijayawada proposal is under consideration.

The photos taken on the occasion are published below.



ORGANISATIONAL ACTIVITIES

VIJAYAWADA UNIT

1) On 05.08.2023, a gathering of pensioners was held at our NRI Branch Vijayawada. The meeting commenced at 5:30 PM with an introductory speech by Sri S. Ramakrishna Rao, a senior pensioner. During the meeting, four new members were introduced to the attendees. They had the honour of hosting Smt. Radha Gupta Thondepu, a social worker and the Regional Chairperson of the Association of Alliance Clubs International District 225 South, as the chief guest. She delivered a speech on "Tips for a Healthy Life."

Shri PL Prakash, also a pensioner, took the floor to share valuable insights on achieving happiness and maintaining a healthy life style. Approximately 50 members were present at the gathering. The meeting concluded with the rendition of the National Anthem.

The photo taken on the occasion is published below.



2) The monthly gathering of SBI Pensioners and Family Pensioners from the vicinity of Vijayawada took place at 5:00 PM on August 22, 2023, at the SBI Satyanarayanapuram branch. The session was presided over by President Sri K S Ramachandra Rao. Shri Naveen Babu, the Regional Manager of the Vijayawada North region, graced the event

as the Chief Guest. Shri N Ramesh Kumar, Chief Manager of the branch, and Sri V V N Prasad Babu, Deputy General Secretary of SBIPAAC, also shared the platform. The event commenced with a prayer by Shri Yathirajacharyulu. A moment of silence was observed to honor the memory of pensioners and family pensioners who have passed away since the last meeting.

Sri Ramachandra Rao addressed various significant topics including e-Pharmacy, Tata 1mg, Insurance Policy-B, the Bank's extended subsidies, key considerations for hospitalization treatments, and the importance of nominations for bank accounts. He provided a succinct overview of the discussions and important matters covered during the recent Governing Body Meeting and AGM of the Federation of SBI Pensioners Associations, held on August 16th and 17th, 2023, in Ahmedabad. He also shared the promising news that DFS (Department of Financial Services) is likely to approve 100% DA (Dearness Allowance) neutralization for all pre-2002 retirees, along with the ex-gratia payment to older retirees, which has received clearance from both DFS and IBA (Indian Banks' Association).

Shri Naveen Babu, the Regional Manager, extended warm greetings to all pensioners and expressed his pleasure in attending the meeting and witnessing the enthusiastic participation of the seniors. He assured the attendees that his office doors are always open for seniors to seek assistance without hesitation. He pledged to address any issues positively, considering them as feedback rather than complaints. He emphasized the importance of holding meetings exclusively at the Satyanarayanapuram branch and welcomed the privilege of hosting such gatherings under his jurisdiction. Highlighting the security of SBI's digital banking, he encouraged everyone to utilize

the YONO app for hassle-free banking services. He stressed the significance of nominating beneficiaries for all accounts and mentioned the bank's implementation of new rules to prevent frauds. Shri Ramachandra Rao and Prasad Babu felicitated him with a shawl as a gesture of appreciation.

Newly retired members, including Shri K Ramachandra Murthy, who retired as AGM, and Shri Kallajuri Venkateswara Rao, introduced themselves during the session.

Shri Prasad Babu, Deputy General Secretary, provided a concise update on various matters, including the proceedings of the Ahmedabad meeting, the Delhi Court Case concerning the 40-50% issue, the approval process for 100% DA neutralization for pre-2002 retirees by DFS and IBA, and pension updation for all.

The gathering concluded with the rendition of the National Anthem.

The photos taken on the occasion are published below.



GUNTUR UNIT

The serene ambiance of Guntur Main Branch premises was abuzz with enthusiasm as approximately 150 spirited pensioners and family pensioners convened for a significant gathering on 10-08-2023. The event, which commenced at 6 p.m., bore witness to the presence of a distinguished chief guest, General Secretary Shri PSVS Sarma, adding an aura of eminence to the occasion.

Gracing the dais were Deputy General Secretary Shri Ch. Venkateswara Rao, who presided over the meeting, and Shri G. Sundara Rao, Regional Secretary, who was instrumental in conducting the meeting.

Shri Venkateswara Rao extended a cordial welcome to the congregation, comprised of pensioners and family pensioners, who had eagerly assembled to gain insights from the esteemed General Secretary. He elucidated the benefits of enrolling in both the Medical schemes, namely OTPP and APP. The newly retired members among the attendees were introduced to the salient features of these insurance schemes, along with hints on timely submission of medical bills, like within 30 days following hospital discharge, etc. Urging pensioners to disseminate information about these schemes among their families, he underscored the significance of keeping insurance cards readily accessible to them and advocated for the convenience of cashless treatment at designated hospitals.

The discourse took an optimistic turn, with Shri Venkateswara Rao revealing encouraging updates pertaining to pension upticks, DA neutralisation, etc. Then he made a fervent appeal to the General Secretary to expound on the broader spectrum of recent developments, especially on the all-India level.

Shri PSVS Sarma, during his captivating hour-and-a-half-long address, extended warm greetings to the assembled pensioners. He graciously shared his personal experiences and insights derived from his extensive involvement in resolving multifaceted issues. Notably, he lauded the pivotal role played by the Guntur unit in the formation of the Amaravati Circle of the Association.

Shri Sarma urged pensioners to get acquainted with the technology, particularly the HRMS website, which now serves as an indispensable tool for accessing various benefits, such as pension particulars, medical insurance renewal, holiday home bookings, ID card downloads, and PPO retrieval. Stressing the importance of data, he encouraged pensioners to scrutinise their personal data on the HRMS website, thereby mitigating any potential future discrepancies.

Addressing pensioner-centric concerns, Shri Sarma provided an illuminating overview of the Pensioners Association's proactive engagements with key stakeholders, including IBA and the Government. He recounted the concerted efforts undertaken by local units to present numerous petitions to the Finance Minister, Smt. Nirmala Sitharaman, during her visits to various places, as well as endeavours to influence so many Members of Parliament. Shri Sarma commended the Finance Minister's instrumental role in resolving the long standing issue of the enhancement of family pensions.

In a significant legal stride, Shri Sarma highlighted the recent directive from the Delhi High Court, mandating the DFS (Department of Financial Services) to convene a committee for dialogue with the association's representatives and bank officials and to submit a report. This directive

marks an initial triumph, paving the way for meaningful negotiations and the eventual resolution of long standing issues, including pension updation.

Concluding the event on a celebratory note, five venerable pensioners, each surpassing the age of 75, were felicitated with traditional shawls and bouquets. They are Sarvashri : G.V. Appa Rao, B. Narasimha Rao, M. Nageswara Rao, P. Venkata Rao and D. Bhargavaram.

"Pensioner's Association Zindabad" slogans given by the pensioners made the premises ecstatic.

The photos taken on the occasion are published below.



ARASAVELLI UNIT

Monthly meeting was conducted on 9.08.2023 at our Arasavelli Branch and a quite number of our pensioners attended the meeting. Shri VSP Brahmma, retd AGM and other activists from Srikakulam participated in the meeting. Shri Brahmma informed the latest development on the

issues including payment of 100% neutralisation to pre retirees of November 2002 and around 70 pensioners in Srikakulam would get benefit on its implementation after clearance from government. He also advised the members those who are yet to get their digital ID cards, to take assistance from Association to get them immediately to avoid practical problems in future. He also explained the procedure to link PAN, Aadhar cards to Bank account and vice versa and preventative steps to avert frauds occurring through Aadhar linked technical advancement. The non-receipt of bulletin by some members and issues related Tata 1 mg etc. were also noted to inform Association head quarters. The photo taken on the occasion is published below.



BHIMAVARAM UNIT

The Bhimavaram SBI Pensioners' Club held its monthly meeting on the 12th of August, which fell on the second Saturday, at 10 AM within the premises of our Bhimavaram branch. Approximately 36 members were in attendance. The meeting was chaired by Shri KSN Raju, the President of the club. Shri CS Ramarao, the Regional Secretary, and Shri G Adishesu were warmly welcomed to the dais.

During the meeting, two new members who had recently retired, namely Shri Lakshmi Prasad and Shri G Subrahmanyam, were introduced to the club.

A solemn two-minute period of mourning was observed to remember the sudden passing of our esteemed members, Shri K Sai Suryanarayana and Shri B Ram Mohan Rao.

Shri K Suryanarayana Raju addressed the attendees and encouraged all members to contribute their suggestions for the upcoming Annual General Meeting of SBIPAAC to be held in Bhimavaram.

Shri Adi Seshu, the Secretary of the Club, underscored the importance of gearing up for the impending AGM in Bhimavaram. He also discussed matters of collective concern for all pensioners, including cyber security. Shri CS Ramarao, the RS, provided insights into the recent developments concerning our pension updation. He also highlighted the efforts being undertaken at the apex level to secure approval for the establishment of a Diagnostic Centre in Bhimavaram. Furthermore, he shared key points from the Executive Committee meeting of the SBIPAAC held in Guntur on the 11th of August, 2023.

The meeting concluded with the rendition of the National Anthem.

SRIKAKULAM UNIT

1) Monthly meeting of Srikakulam Region held on 26.08.2023 held on the chairmanship of Shri G. Atchutaramayya, an senior member. The meeting observed two minutes silence as a mark of homage to late Ch. Gyanaprakasa Rao, senior pensioner who passed away on 11.08.2023. The meeting was attended by an Representative from Care Hospital, Visakhapatnam and he explained about the facilities available to our Pensioners at their Hospitals. Shri V.S.B. Brahmma, Retd AGM informed the recent developments regarding Pension issues, 100% neutralization of DA to pre-retirees

of November 2022, Tata 1 mg, and other issues. On the eve of 76th Independence Day, Retired Ex-servicemen from Bank S/ Shri A.V.Jaganmohanrao, R.Madhusudhanarao, P.Srinivasarao, Seela Mohanrao, P.Balaji, Sariki Apparao, Matta Apparao, Ramanaand Karanam Murty, were felicitated and in turn they shared their experiences in Defense services before their employment in Bank. Shri S.K. Gourishankar proposed the vote of thanks.

The photo taken on the occasion is published below.



2) The 76th Independence Day celebrations held 15.08.2023 at Srikakulam Branch was attended by our Pensioners in large number and Shri Chidambaram, Chief Manager, Srikakulam branch, our Pensioners Shri VSP Brahmma, Shri C. Koteswara Rao spoke on the occasion. Shri P.H.K. Das, 85 years old, retd. Hawaldar from Bank has been felicitated on the occasion.

The photo taken on the occasion is published below.



AMALAPURAM UNIT

The monthly meeting of our Amalapuram unit was held on Saturday, the 12th of August 2023 at our Amalapuram branch premises at 4 pm, chaired by Sri DSN Raju Sr pensioner. About 30 members attend the meeting. Sri Ajay Kumar Convener of the meeting welcomed the gathering.

Thereafter, members observed two minutes silence and paid homage to the departed pensioners, viz Sri OSN Murthy and Sri Grandhi Sriramakrishna (Retd. CGM), who departed last month . Sri Srirama Krishna garu worked at Amalapuram as Chief Manager during the period 1986-88. Sri DSN Raju garu and members recollected their association with him and the excellent serviced rendered by him to the bank and its clientele.

Sri Ajay Kumar expressed thanks to the members who on his appeal contributed an amount of Rs 39,000/- instantly to the family of Sri OSN murty [decd.] /- The family are poor and hard pressed for money. The amount has been handed over to the family members.

Sri Ajay Kumar explained to the members the issues discussed in EC meeting which was attended by our DGS Sri Adivishnumurty, viz rectification of PPA particulars by the PPG dept,

PAN and Aadhar card linkage, 100% DA neutralisation for pre 2002 retirees and also TATA 1 mg issues. The Federation is continuously putting pressure on the Bank for improvement of services of the vendor.

Sri Nookala Satyanarayana, member, explained to the members the procedure for self down loading of PPA from HRMS portal and how to rectify the mistakes and fill the blanks, if any, therein.

The meeting was concluded after vote of thanks by Shri Ajay Kumar followed by rendering National Anthem.

The photos taken on the occasion are published below.



RAJAHMUNDRY UNIT

Rajahmundry AO have conducted IBI/SBI Pensioners & Family Pensioners' meet on Saturday, 26.8.2023 at Pandiri function hall, Hotel Anand Regency Rajahmundry. About 200 Pensioners /Family Pensioners have attended the meet. Good number of members from Amalapuram, Kakinada, Razole, Tadepallegudem and Tanuku areas have also attended the meet.

The meeting was presided over by Smt. Madhuri Bala, RM RI, Shri Pramod Kumar Mishra, DGM and Chief Guest in his address welcomed the pensioners to the meet. He assured the pensioners of his cooperation and assistance all the time. Bank hold them in high esteem for their dedicated work which kept the Bank in number one position in the country. We should remain indebted to them and continue the trend. On the occasion, he urged the pensioners to come forward and help him and his team for development of Bank business.

Shri K S Ramachandra Rao President in his address, inter alia, profusely thanked the DGM for conducting the Bank's Pensioners meet.

Shri PSVS Sarma, General Secretary, outlined the importance of such meetings where the Pensioners can air their problems/grievances, if any to the management and have interaction with them. Further such meetings will develop good relations between the pensioners and the Bank.

Later, Shri Rajakumar Prasad CM PPG, Smt Madhuri Bala, RM, Shri M Srinivasrao, CRS Officers Assn and Shri P. Sunder rao, DGS SEWA addressed the members. Also Shri AV Prasad, pensioner and Retd. DGM addressed the members.

Shri Adivishnu Murty DGS, Rajahmundry profusely thanked DGM for conducting the pensioners meet, 5 which is first in the circle in this year. He assured the DGM sir that he and his members would extend their cooperation for business development of the Bank.

The following senior pensioner members have been felicitated by the DGM with a shawl and a memento.

Sri SV Rayudu, 87 years, Rajahmundry, Sri MV Apparao, 82 years, Rajahmundry, Smt. V. Raja Rajeswari, Family Pensioner, 78

years, Rajahmundry and Sri MVS Chalapathirao, 79 years, Tanuku.

Thereafter, the President and General Secretary have felicitated Shri Pramod Kumar Mishra DGM on behalf of our Association, with a shawl and bouquet.

Thereafter, the morning session was concluded and members proceeded for lunch.

A special mention about our AO, who have taken great pains to arrange and conduct Bank meet in a grand way. We offered our special thanks to the Chief Manager, HR and his able team in this regard.

Further, we offered our appreciation to all the AO staff for their cooperation and active participation. A special mention need to be made about Smt. Radhika who done the competing of the event excellently and Smt. Gayatri and Smt. Pameela rendered the prayer in a most appealing way.

SPECIAL INTERACTIVE SESSION

After lunch, members reassembled and participated in the session, with President, General Secretary and CM PPG.

General Secretary took the stage, appraised the members on issues of 100% DA neutralization to pre 2002 retirees, 50% basic pension, updation of Pension etc. Members listened to him in rapt attention. Doubts raised by them have been clarified by the GS.

The Chief Manager, PPG has spoken on purification of HRMS particulars. Any request for change/correction of particulars or any Pension related issues may be forwarded through Pension paying branch which will be attended on priority basis at their end, he stated. Further he provided the clarifications sought by the members in the meet itself.

The following are a few issues/suggestions raised by some members, who requested the General Secretary, to take up the same with the Bank.

1. Shri K. Sudhakar Kakinada

HRMS LOGIN:

Extend the facility of log in to HRMS with 6 digit PIN number, like in the case of YONO/SBICARD (This will obviate the difficulty faced in changing of password frequently and struggling with the CAPCHE copying. It will be a great relief to the pensioners) GS welcomed the suggestion and will take up with the Bank.

2. Shri VV Subrahmanyam MWS SCHEME:

He retired in 2008 in Ahmedabad circle ad Chief Manager. His MWS account is untraceable till now.

GS asked the DGS to forward his representation with full details for initiating action.

3. Some members represented for inclusion of Disabled children for entitlement of Family Pension.

GS clarified that the issue is pending with the Bank and is constantly followed up by the Association through Federation.

The meeting was concluded with vote of thanks by Shri Adivishnu Murty followed by rendering National Anthem.

The photos taken on the occasion are published below.





CHITTOOR UNIT

SBI Pensioners Association Meeting held at Chittoor Main Branch on 27-08-2023.

Sri Surendranath, one of the Team leaders at Chittoor, invited our leaders Sri PSVS Sarma, General Secretary, Sri T G Rama Krishna, Vice President and Sri Syed Jaffer Basha, Deputy General Secretary on to the dais.

The meeting commenced with prayer by Shri C N Chandra Sekhar.

Sri T G Ramakrishna in his presidential address requested the members to conduct the meetings periodically and be touch with each other.

Sri Syed Jaffer Basha, DGS emphasised the need for joining new retirees in to our Association. He advised the members to meet regularly and discuss the problems among the members. He explained about the functioning of our leaders in different levels to solve the members problems viz., sanctioning of Stagnation Increments, arrears of Personal Allowance, corrections

made in HRMS etc. He explained about the "Staff Welfare Scheme for Critical illness" provided by our Bank exclusively for retirees up to Rs.20.00 crores per annum.

During the members interactive session Sri C N Chandra Sekhar, Sri Vadivelu and Sri Abdul Gani sought clarifications on some issues like Updation of pension, Some compensation for the persons worked during computerisation and IT exemption on Insurance premium.

Sri PSVS Sarma, General Secretary clarified all the doubts of members and explained about the recent development at Circle level, Federation level on different subjects, like 100% neutralisation for 2002 pre retirees, Pension ceiling of 40%, 50% for SBI Officers and Updation of Pension.

The meeting was concluded with National Anthem.

The photos taken on the occasion are published below.



ONGOLE UNIT

The SBI Pensioners Association Amaravati Circle Prakasam Region convened a significant meeting on the 6th of September 2023 in Ongole. The meeting was graced by the presence of the General Secretary Shri PSVS Sarma, Vice President Shri TG Ramakrishna, and Deputy General Secretary Shri Ch. Venkateswara Rao. A commendable turnout of approximately 100 members marked their participation in this event.

During the gathering, the General Secretary and Deputy General Secretary delivered speeches elucidating the most recent developments pertaining to pensioners. They covered various crucial topics concerning pensioners, notably the issues related to the Tata 1mg APP and HRMS. Additionally, they provided updates regarding the status of critical initiatives, such as achieving 100% DA neutralization, 50% Basic pension based on the last drawn Basic Pay for all Officers, and the approvals of new Dispensaries and Diagnostic centers.

The meeting also included an informative discussion on matters related to health insurance policies and various welfare activities, ensuring that members were well-informed and equipped with knowledge on these important aspects.

At the end of the event, the pensioners who had reached the milestone of 75 years of

age were honoured and presented with shawls.

The photos taken on the occasion are published below.



VISAKHAPATNAM UNIT

Monthly meeting of SBI Pensioners Club was held on 09.09.2023 in the premises of AO, Visakhapatnam and was presided over by Shri TS Murthy and chaired by Shri Sk. Basha, DGS and Shri M. KoteswaraRao, Secretary, Pensioners Club. Shri Basha explained the latest developments regards pension issues, Tata 1 mg etc. and Shri Koteswara Rao spoke on club activities. Several members spoke on various issues viz. supply of medicines at Bank's dispensary, necessity to open a second dispensary at Gajuwaka and PM Palem, and pending problems on pension related matters. Before the meeting several members along with ShriBasha attended the Grievances Redressal Meet (Samadhan Pakwada) organised by HR Section, AO, Visakhapatnam, and submitted their

individual issues / pending issues like Stagnation Increment, Personal Allowance Payment, SBI Salute etc.

The photo taken on the occasion is published below.



మనం చేసే పని మనకు నచ్చి...మన అంతరాత్మకు సమాధానం చెప్పుకోగలిగితే చాలు అందరికీ నచ్చేట్టు చేయాలంటే దానికి మన జీవితం సరిపోదు !

ADMISSION OF NEW MEMBERS - AUGUST 2023

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
HYDERABAD CIRCLE			
01	19036	V.D.Vizai Kumar	Hyderabad
02	19037	K.S.Vishnu Kumar	Hyderabad
03	19038	M.Mohana Rao	Hyderabad
04	19039	Syed Nayeemuddin Ali	Hyderabad
05	19040	K.Nagamalleswara Rao	Secunderabad
06	19041	P.V.S.Nagamani	Hyderabad
07	19042	P.V.P.Satya Sai Rambabu	Hyderabad
08	19043	A.Anuradha	Hyderabad
09	19044	M.V.Satyanarayana Murty	Hyderabad
10	19045	G.Venkateswara Rao	Hyderabad
11	19046	A.Uma Devi	Hyderabad
12	19047	B.Mahesha	Hyderabad
13	19048	M.Seva Naik	Hyderabad
14	19049	P.D.Santhosh Kumar	Secunderabad
15	19050	B.Srinivasa Rao	Hyderabad
16	19051	S.Nand Kishore	Secunderabad
AMARAVATI CIRCLE			
01	24744	Prasada Rao Tirumallasetty	Kavali
02	24745	Sri Rama Chandra Murthy Kasibhotla	Ashok Nagar Vijayawada
03	24746	Marappa Manchuri	Kadiriroad, Madanapalle
04	24747	Anuradha Buduru Munaswamy	S.V.U Campus
05	24748	Rama Chandra Rao Jaladi	Tadepalligudem
06	24749	Ramaiah Madderla	Cumbum
07	24750	Sreenivasulu Lalagari	PBB Nellore
08	24751	Swarna Kumari Vaddagiri	Court Complex Br., Knl.
09	24752	Guravaiah Tavva	Arundelpet
10	24753	Mahaboob Khan Loodi Pattan	Vedayapalem
11	24754	Chanti Babu Madavarapu	Kakinada
12	24755	Venkata Rama Phani Kumar Lanka	Vakalapudi
13	24756	Subramanayam Ayyala Somayajula	PBB Tirupati
14	24757	Jahanara Begum Tinger	Bhudhapet
15	24758	Srinivasulu Pallam	Kovur
16	24759	Vidya Sagar Kornepati	PBB Guntur
17	24760	Sudha Rani Konduri	North Rajupalem
18	24761	Munaswamy Oduru	Varadaiahpalem Trunk Road
19	24762	Jagadeeshu Babu Perla	Penamaluru
20	24763	Rambabu Mogili	Guntur Main
21	24764	Venkata Sarveswara Rao Javvaji	Morrispet, Tenali
22	24765	Basheer Ahmed Mandi	Adoni
23	24766	Nalini Sampath Kumari Valluru	Governorpet, Vijayawada

SL. No.	LM. No.	Name (Smt/Sri)	Place
24	24767	Subba Ramaiah Burgala	Banaganapalle
25	24768	Venkata Rama Krishna Movva	SPB Patamata
26	24769	Sardar Kenadi Katuri	Ashok Nagar Vijayawada
27	24770	Sita Ramanjaneyulu Pachalla	Chutugunta (Guntur)
28	24771	Durga Rani Koppineni	SPB Patamata
29	24772	Nagendraiah Putluru	Anantapur Sai Nagar
30	24773	Muralidhar Sarraju	Korlagunta
31	24774	Ravi Kumar Narasimhula	PBB Tirupati
32	24775	Ramanaih Chennupati	Srikalahasti
33	24776	Veera Bhadraiah Palla	Proddatur Towm Br
34	24777	Chitti Babu Bokam	AU Engg College, Vsp
35	24778	Gangadhara Palo	A.U Campus
36	24779	Chennappa Upperi	A.S.College Road
37	24780	Nageswara Rao Mullu	Pithapuram Main Br.
38	24781	Swaraja Lakshmi Pemmaraju	Treasury Br. Guntur
39	24782	Venkateswarla Ganta	Chandramoulinagar

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

Dear Sir / Madam,

HAPPY RETIREMENT LIFE

This is Mahipal Kolvi from **KOTAK MAHINDRA**

We are conducting a career opportunity presentation for exclusively below categories :

* **RETIRED EMPLOYEES**

* **HOME MAKERS**

* **BUSINESS PEOPLE**

* **FINANCIAL DISTRIBUTORS**

ITS A FULLY PART TIME AND WORK FROM HOME AT YOUR FLEXIBLE TIME

YOU CAN WRITE YOUR PAY CHEQUE

20% WILL BE YOUR WORK & 80% SUPPORT FROM COMPANY

ZERO INVESTMENT, NO REGISTRATION FEE, LIMITED SEATS ONLY

Simply come & witness for yourself

This one hour of precious time will definitely add value to your life

For Registration, please contact : 99080 60298

జీవితంలో ఏది ఎప్పుడో చెప్పలేం. ఏ మాట చివరిదో..ఏ ఆట చివరిదో...అందుకే వీలైనంతగా పలుకరిస్తూ ఉండు. వీలైనన్నిసార్లు కలుస్తూ ఉండు.

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2023, 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 అసోసియేషన్లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న బ్రాంచి చిరునామాకు అసోసియేషన్లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు /ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	AMARAVATI CIRCLE		
	LHO		
01	Durga Venkata Prasad Ayyagari	Supervising	LHO Amaravati
02	Jagan Mohan Rao Kothur	Supervising	LHO Amaravati
03	Gopala Krishna Yaragarla	Supervising	LHO Amaravati
04	Prakash Babu Vijaya Surya Gunday	Supervising	LHO Amaravati
05	Srikant Sudhkar Rao Nimbergikar	Clerical	LHO Amaravati
	AO/BRANCHES		
06	David Raju Uram	Supervising	SME Siripuram Jn. Visakhapatnam
07	Nandam Veera Venkata Satyanarayana	Supervising	RACC Bobbili
08	Purushottam Emani	Supervising	RACPC 1 Visakhapatnam
09	Venkata Rao Kotagiri	Supervising	CCPC Amaravati
10	Sundara Rao Pothu	Supervising	RACC Rajamahendravaram
11	Sasikumar Cheruvu	Supervising	RACPC 1-Vijayawada
12	Srinivasa Rao Diyyala	Supervising	Guntur
13	Mallikarjuna Deety	Supervising	RASMECC and SARC Tirupati
14	Venkateswara Rao Gogulamudi	Supervising	Dharmavaram
15	Malathi Addepalli	Clerical	Sriramnagar (Kakinada)
16	Usha Sree Potluri	Clerical	Pantakaluva Road Vijayawada
17	Padma Tulasi Rekha Gunturu	Clerical	SME Patamatatalanka Vijayawada
18	Baby Daiva Krupamma Goday	Clerical	Eluru Bazar
19	Venkateswara Rao Kavali	Clerical	Veeravasaram
20	Balaji Venkata Narayana Prasad Bhagavath	Clerical	Chowdavaram
21	Kavila Vijayalakshmi	Clerical	CCPC Amaravati
22	Talapala Subba Lakshmi	Substaff	Khajipalem ADB
23	Kalli Yeda Kondalu	Substaff	Arumbaka
24	Venkanna Petta	Substaff	Kutukuluru
25	Ramakrishna Samsani	Substaff	Ambajipeta
	HYDERABAD CIRCLE		
	LHO/CO		
01	Srinivas Alaopati Janardhan	Supervising	LHO Hyderabad
	AO/BRANCHES		
02	Jangam Aruna Kumari	Supervising	Vailpur, Nizamabad
03	Vadali Mallika	Supervising	Old MLA Quarters
04	Nagaraj A	Supervising	SAM Branch Secunderabad
05	Ati Venkata Hanumanta Satya Sekhar	Clerical	NRSA Hyderabad

S.No.	Name (Sarvashri / Smt.)	Category	Branch
06	Venkata Saroja Viswanadha	Clerical	RBO 4 Medchal AO Hyd
07	Vidya Radhakrishnan	Clerical	ECIL
08	Ravi kumar Nandiminiti	Clerical	RBO 3 Nacharam AO Hyd
09	Gopisetty Chalamaiiah	Clerical	Bank Colony Br, Khammam
10	Chakka Vanaja	Clerical	Trimulghery
11	Yadagiri Andhrapu	Sub Staff	Laxminagar (Jangaon) Godavarikhan
12	Bhojireddy M	Sub Staff	Malakpet
13	Baquer Ali Mirza	Sub Staff	Osmania Medical College, Hyd
14	Malla Reddy Pakala	Sub Staff	AO Warangal

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.
01	01919	D. Uma Prakasa Rao	2,000	2,000	6,000	-
02	13109	K. Kotaiah	300	300	400	-
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	09406	M. Koteswara Rao, Visakhapatnam	-	100	100	-
05	06919	Y.V.Subba Rao, Tirupati	-	158	-	-
06	06830	T.V. Ramanaiah, Anantapuram	25	66	25	-
07	11953	B. Thimmappa, Anantapuram	25	66	25	-
08	01074	Kota Srinivasan, Hyderabad	-	-	101	-
09	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
10	04936	P.Surya Rao	-	-	54	-
11	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.

Amaravati Circle : S.B. A/c No.41016741640 (IFSC Code No. SBIN0020899) at SBI, Mogalrajapuram, Vijayawada.

CONTRIBUTIONS ANNUAL GENERAL MEETING - SBIPA HC

Rs. 1,000/- Sri S. Satyanarayana.

Rs. 800/- Sri P. Rama Murthy.

Rs. 500/- Smt.. N. Savithri, Sri B. Venkata Narasaiah.

Rs. 333/- Sri M. Jaya Ramakrishna.

Rs. 316/- Sri C.Satyanarayana.

Rs. 300/- S/s. V. Aravind, P. Raja Rao, T.C. Sunder Rajan, Y. Harindra Prasad, V. Lakshmi Narayana, V. Neelakanta, P.V.N.R. Murthy, M. Krishna Mohan Rao, Y. Murali Krishna, V.B.R.K. Murthy, S.M.S.R. Raju.

Rs. 200/- Smt. M. Sarada Bai.

APPEAL

All the members are requested to contribute Rs. 300/- towards 37th Annual General Meeting SBIPA HC to be held in the month of **Dec. 23 / Jan. 24** and this may be credited into our S.B. Account Number **10012392411** at SBI, Vidyanagar Branch, Hyderabad under intimation preferably by SMS to Mobile No. 94901 73269 of Shri M.S. Mohan Rao, Treasurer and Mobile No. 99088 49444 Shri K. Murali Krishna, Asst. Treasurer.

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						
		AMARAVATI CIRCLE				
01	3202A	Smt. Valluri Ratnam	545120	9704721270	19-06-2023	Mandapeta
02	10874	Nakka Venkata Rao	4230876	9704470315	22-08-2023	Palakol
03	15726	Golla Jaya Singh	2750562	9908187299	23-08-2023	Narasapur
04	03747	Bodi Somasundara Rao	750263	8672228130	24-08-2023	Machilipatnam
05	16092	B. Mastan Saheb	139408	9949902567	27-08-2023	Allagadda
06	15282	Sakinetiipalli Satyanarayana	1796003	9491029200	27-08-2023	Palakol
07	08772	B. Padmanbham	3059235	9000896256	01-09-2023	Pendurti
08	09956	Samuel Wilfred Roy S	1767372	9393088499	03-09-2023	Visakhapatnam
09	14941	Kona Govinda Chetty	3377113	9490922711	09-09-2023	Tirupati
10	10339	D. Ramakrishna Varma	138940	9441169286	10-09-2023	Bhimavaram
11	06208	B. Hanumanthu	783153	9490238250	11-09-2023	Dhone

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF AUGUST 2023.

Sl. No.	LM.No.	Name of the Deceased Pensioner (Smt. / Sri)	Place	Date of death	Name of the Claimant (Smt. / Sri) & Contact No.
		AMARAVATI CIRCLE			
1	10751	Sachithanandam Doraiswamy	Nellore	07-06-2023	Smt. Kalai Selve, 9030397557
2	01080	Pasumarthi Siva Ramaiah	Nellore	29-06-2023	Smt. P.Saraswathi, 9492565755
3	15175	Bandaru Rama Mohan Rao	Eluru	07-08-2023	Smt. B.Krishna Veni, 7799880880
4	3202A	Smt. Valluri Ratnam	Mandapeta	19-06-2023	Shri V.Veerraju, 9704721270
5	13246	Anam Ranga Reddy	Nellore	30-07-2023	Smt. A.Seetharavamma 7702722259

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

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) **M.S.Mohan Rao - 9490173269** (SBIPA, Hyderabad)
P.S.V.S.Sarma - 9848144130 (SBIPA, Tirupati) **V.V.N.Prasad Babu - 9030231080** (SBIPA, VJD)

అనుభవం నేర్చిన పాఠాలకు విలువ ఎక్కువ. ఆచరిస్తూ చెప్పిన పాఠాలకు ఆదరణ ఎక్కువ.

ఇష్టంతో చేసే పనులకు విజయాలు ఎక్కువ. ఎదుటి వారిలో మంచిని చూసి మనస్సుకు ప్రశాంతత ఎక్కువ.

కష్టాల చిట్టా విప్పకు, అందరికీ అని మామూలే. నీకున్న సుఖాలను గమనించు అవి నీకు వరాలు.

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

Registered : Postal Regn. No. HQ/SD/399/2021-23 Dt. 29-12-2020.

License No. PMG/TS/HQR/SC-05/WPP/2021-23

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. Read & Learn	1
02. Correspondence with Circle Management	2 - 4
03. News from the Federation Desk	5 - 8
04. Staff Supervising : Amendment in SBIOSR ...	9 - 11
05. Federation GBM & AGM	12
06. Congratulations / Felicitation	13
07. Samadhan Pakhwada	14
08. Minutes of Structured Meeting of SBIPA AC	15 - 16
09. Organisational Activities	17 - 26
10. Admission of New Members	27 - 28
11. స్వాగతం	29 - 30
12. Contributions	30
13. Obituary & Benevolent Fund : Payments	31

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,

206, Santoshima Commercial Complex,

RTC 'X' Roads, Hyderabad - 500 020.

PHONE : 040-27671603

Published by : S.V. Murali Mohana Rao

SBI PENSIONERS' ASSOCIATION, HYDERABAD CIRCLE - A.P.

206, Santoshima Commercial Complex, RTC 'X' Roads, Hyderabad-500 020. Tel : 040-27671603

Printed at: Mallikarjuna Press, 3-5-926/22, Himayatnagar, Hyderabad-500 029.

Editor : S.V. Murali Mohana Rao

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.వి.ఐ. పెన్షనర్స్ అసోసియేషన్