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READ & LEARN



PENSION OPTION FOR ASSOCIATE BANKS' RESIGNEES

**ONE TIME OPTION TO BE EXERCISED FROM 26.09.2024 TO 24.12.2024
(BOTH DAYS INCLUSIVE)**

1. In terms of para 37 of 12th Bipartite Settlement and para 14 of 9th Joint Note dated 08.03.2024, the Bank has issued a circular No CDO/P&HRD-PPFG/42/2024-25 dated 26.09.2024 for extending an option of pension to erstwhile Associate Banks resignees' who were otherwise eligible to join the Pension scheme under the respective Bank Employees' Pension Regulations, 1995.
2. The following categories of former employees/officers (Resignees) and their surviving spouses or eligible family members of erstwhile seven Associate Banks, who satisfy all the following conditions would be eligible for exercising an option to join the Pension Scheme.
 - a) Who were in service of the Banks on or after 01.01.1986 and had joined the Banks before 01.04.2010 and have resigned from the service of the Bank on or before 26.04.2010 and who were otherwise eligible to join the pension scheme while in service and;
 - b) Who agree to refund to the Bank the entire Bank's contribution to Provident Fund (along with accumulated interest thereon) received by them at the time of their resignation or later from the Bank; and
 - c) Who agree to execute an undertaking as per the format prescribed by IBA (Annexure-A).
3. All such eligible former employees/ officers (Resignees) and their surviving spouse or eligible family members, can join the Pension Scheme subject to the following conditions:
 - a) The pension will be paid prospectively from the month following the month in which the Bank receives the Bank's contribution towards Provident

Fund (along with accrued interest thereon) received by the former employee/former officer at the time of resignation or later;

b) The commutation of pension will not be extended to them and they will not demand; and

c) Pension shall be computed as per the applicable provisions of the Pension Regulations, as applicable to relevant Bipartite settlement/Joint Note in which he/she resigned.

4. The said option will be provided to the Resignees who have completed 20 years (twenty years) of qualifying service in the Bank at the time of resignation.
5. The Associations/ Unions of employees or former employees/ former officers, who have initiated any pending legal proceedings for and on behalf of the former employees/ officers wherein the right of the former employees or former officers, who have resigned from the service of the Bank, to opt for pension is directly or indirectly one of the issues for consideration by the concerned Court or Authority, having jurisdiction and powers to adjudicate or decide, unequivocally agree to unconditionally withdraw such proceedings or take necessary steps to ensure that the right of the former employees / former officers who have resigned from the services of the bank, to opt for pension is no longer Res Integra in such proceeding and also agree not to initiate any proceedings concerning such right in future.
6. Employees/Officers (Resignees) and their surviving spouse or eligible family members who satisfy all the conditions stated above, **can exercise the option** to join the pension scheme within 90 days(ninety days) from the date of this circular i.e **from 26.09.2024 to 24.12.2024 (both days inclusive) at any branch of the State Bank of India, as one time measure only.**
7. Process of sanction of Pension will be initiated on receipt of proper application form along with requisite documents duly signed by the employees/ officers (Resignees) and their surviving spouse or eligible family members as per the prescribed format.
8. Resignees/ eligible family pensioners, who are covered under above scheme, shall apply on the prescribed format only and any format / application other than the one circulated by the Bank will not be accepted. Any communication/ letter or any other correspondence in any other form, submitted prior to the date of Bank's circular shall not be considered by the Bank as valid option.

Annexure - A

To,
The Trustees
State Bank of (Employees) Pension Fund Trust (Now SBI)/SBI
Dear Sir/Madam,

UNDERTAKING

Exercise of Option for pension as provided by the 12th Bi-partite Settlement / 9th Joint Note dated 08.03.2024

1. In accordance with the provisions of the captioned Bi-partite Settlement / Joint Note dated 08.03.2024 an announcement for exercising the option has been made by the Bank on 26.09.2024 and I am eligible for exercising the option for pension as I satisfy all the conditions stipulated in the above mentioned Bi-partite Settlement/ Joint Note dated 08.03.2024 which also require that I have to submit an undertaking for exercising the option and hence I am submitting the undertaking as under:

2. I hereby unequivocally and unconditionally agree to withdraw any pending legal proceedings initiated by me either individually or along with others wherein my right, to opt for pension, though I had resigned from the services of the bank, is directly or indirectly one of the issues for consideration by the concerned Court or Authority, having jurisdiction and powers to adjudicate or decide such issue, and take necessary steps to ensure that I cease to be a party to such pending proceedings and my right, to opt for pension is no longer Res Integra in such proceedings and also agree not to initiate any proceedings concerning such right in future.

3. In the event of breach of the undertaking on my part the Bank shall be entitled to suspend payment of pension until I submit necessary evidence to establish that I have complied with the undertaking.

Yours faithfully,

Signature :

Date :

Name :

Grade / scale :

P.F. No.:

Contact No.:

Address:

Note : Additions / alterations on the text of the above form will render the option invalid.

GENERAL INSTRUCTIONS :

1. Application form can be downloaded from the Pension Seva portal at the Bank's website <https://bank.sbi/web/personal-banking/pension-seva/new-initiatives> and can be collected from any Branch/Office of the Bank or Circle PPG Department.
2. Application can also be downloaded from Association's website <https://www.sbipahc.in>, which are placed under "Downloads"
3. Applications can be submitted at any branch of the Bank. Application to be made on the prescribed format and any format/application other than the one circulated by the Bank, will not be considered. Please note that any communication/ letter or any other correspondence in any other form, submitted prior to the date of Bank's circular shall not be considered by the Bank as a valid option.
4. Any incorrect or incomplete information furnished by the Resignee/ family pensioner will render the application as invalid.
5. For any clarification, respective Circle PPG Department officials may be contacted.
6. **List of documents to be submitted for Pension Proposal :**
 - (i) Undertaking to Exercise Option for pension as provided under Annexure-A.
 - (ii) Duly filled Pension application form consisting of application, salary details, nomination for pension dues and undertaking (six pages), attached as Annexure-C.
 - (iii) Undertaking from resigned employees for "NO LWP (leave without pay) during last 300 days of service"/ or providing "LWP details during last 300 days".
 - (iv) Last ten months' salary slips.
 - (v) The PF paid sheet issued at the time of resignation.
 - (vi) Self-attested copy of Aadhar card and PAN card of Staff pensioner and Family pensioner.
7. **List of documents to be submitted for Family Pension Proposal :**
 - i. Undertaking to Exercise Option for pension as provided under Annexure-A.
 - ii. Duly filled Family Pension application form consisting of application, remarriage/ non marriage certificate and undertaking (five pages), attached as Annexure-D.
 - iii. Undertaking from eligible family member of resigned employees for "NO LWP during last 300 days of service"/ or providing "LWP details during last 300 days".
 - iv. Last months' salary slip.
 - v. The PF paid sheet issued at the time of resignation.
 - vi. Self attested copy of Aadhar card and PAN card of Family pensioner.

- vii. Life certificate of Family Pensioner.
- viii. Family Pension letter of undertaking/ disclaimer.
- ix. Verified copy of the Death Certificate of the resignee.
- x. Certificate of marriage / non-marriage. xi. Declaration regarding non-employment (in case of eligible family member).

Annexure-E - ACKNOWLEDGMENT RECEIPT

Note : This acknowledgment confirms only the receipt of the application form and associated documents. It is important to note that this acknowledgment does not confirm approval or eligibility for pension.

The actual eligibility for pension benefits will be determined only after a thorough review and scrutiny of the submitted documents by the respective Nodal Circle PPG Department.

The Branch's responsibility is limited to the receipt and forwarding of documents and does not include assessment of eligibility.

MEETING WITH REPRESENTATIVES OF MEDI ASSIST



A meeting with representatives was held in our Association Office on 27th September 2024. From the Association side Shri N. Radhakrishnan, President, Shri D. Krishnakumar, Vice-President and Shri A. Ramesh Babu, General Secretary attended. Medi Assist Team consisting of Shri R. Vijay, Shri Shashikant and Smt. M. Bhagyalakshmi attended.

Discussions were primarily on the following practical problems:

- (i) Difficulties faced by the pensioners or his family members at the time of discharge of the patient due to abnormal delay in the clearance by Insurance Desk.
- (ii) Problems faced in the cases of Rejection of claims either partially or fully.
- (iii) Inconsistencies observed in the procedures adopted by Max Vision Hospitals in the billing of Cataract operations;
- (iv) Provision of Vitamins and neuro suppressants, which are essential and part of treatment in respect of many diseases.
- (v) Issues related to e-Pharmacy.

Extensive deliberations were made on the above issues and we were assured by the Representatives of Medi Assist that every effort would be made to resolve the issues referred as well as for providing the service to the entire satisfaction of pensioners.



COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS

(Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE)

CBPRO/14-24

Date : October 02, 2024.

For circulation among Constituents of CBPRO and Members.

Dear Comrades,

Massive Dharna at Bengaluru & Kolkata Now March on to Jantar Mantar, Delhi --Dharna--23rd October 2024

Sub: CBPRO displays a massive show of unity and solidarity in the garden city of Bengaluru on 23rd September & 30th September 2024 at Kolkata-- A prelude to Delhi Dharna of 23rd October 2024

As per the call given by CBPRO, various Constituents organised two memorable massive Dharnas at Bengaluru and Kolkata as a prelude before the scheduled Dharna in the historically famous Jantar Mantar, Delhi.

Huge Participation of Bank Pensioners and Retirees belonging to all the constituents of CBPRO was the hallmark in both the programme. More than 1800 to 2000 Bank Pensioners and Retirees with great enthusiasm raised slogans demanding justice for Bank Pensioners mainly on Updation of Pension, Health Insurance at an affordable cost, Reckoning Special Allowance Component for Pension and Gratuity, Restoration of the commuted value of Pension after 10 years, Pension for left out and importantly Consultative status to Apex level Bank Pensioners and Retirees organisations.

Electrifying slogans with full throated resounding response raising hands in unison by the huge assembly of comrades reverberated the Dharna venues reflecting the mood of anger, anguish of Bank Pensioners and Retirees and their indignation at the attitude of IBA and the Government.

The large assembly of comrades was addressed by the Leaders of the Constituents of CBPRO who updated about the issues and outlined the line of Action of Programme to achieve successful resolution of the issues. The assembly of comrades cheered the leaders on the dais who addressed them.

Both the Dharna Programmes got maximum media publicity in both the places. We express our sincere thanks to the leadership of CBPRO constituents of Bengaluru and Kolkata for making all necessary arrangements for overwhelming success of both the Dharnas.

Comrades, We are going to witness similar Dharna Programmes in other State Capitals and important cities. The present phase of agitation will culminate at Jantar Mantar with the grand Show of Unity and Solidarity by staging an unprecedented Dharna.

Now the Destination of Dharna -- Jantar Mantar Delhi Mark the Date --23rd October 2024.

**CBPRO -- ZINDABAD.
OUR UNITY -- ZINDABAD.**

With Best Wishes,

Comradely yours,

DIPAK KUMAR BASU K.V. ACHARYA
Joint Convenors, CBPRO

Dear Members,

We are pleased to inform you that SBI retirees can now order vitamins and supplements along with their regular prescriptions. We kindly request that you share this information with all your members through WhatsApp groups, email, and other communication channels.

Please note that we have received approval for selected vitamins, supplements, and nutrition products.

Apollo
24/7



Use Your SBI Wallet
Money to Buy Vitamins,
Supplements & More

Call or WhatsApp at
☎ | 📞 **1800-3096-155**
to Place Your Order

*T&C available on the platform

URLIFE SBI RETIREE PROGRAM DEDICATED NUMBER FOR PLACING ORDERS FOR SBI RETIREES - 18003096155

I) Call to Place an Order -18003096155

1. Initiate the Call

- Dial the number **18003096155**

2. Provide Necessary Information

- Clearly state your query or order placement request to the agent.
- The agent will request you to share your prescription through WhatsApp.

3. Send Prescription and Details

- You will receive a WhatsApp message from a business account "Apollo | SBI Retirees Program."
- Share your prescription in the chat.
- Include additional details such as delivery address.
- The agent will place your order based on the provided details.

4. Prescription Verification

- If any clarity or additional information is needed, the prescription verification team will contact you.

II) OR Whatsapp to Place Order-18003096155

1. Send a Message

- Send a "Hi" message followed by your prescription to the WhatsApp number **18003096155**.

2. Receive Confirmation Call

- After sending the message, you will receive a confirmation call from the Apollo team within 10 Minutes.

3. Provide Prescription and Additional Information

- Provide the required details, including your prescription and delivery address.
- Your order will be placed by the team.

4. Prescription Verification

- If any clarity or additional information is needed, the prescription verification team will contact you.

BEWARE OF CYBER CRIME BE CAREFUL WHILE USING SOCIAL MEDIA PLATFORMS

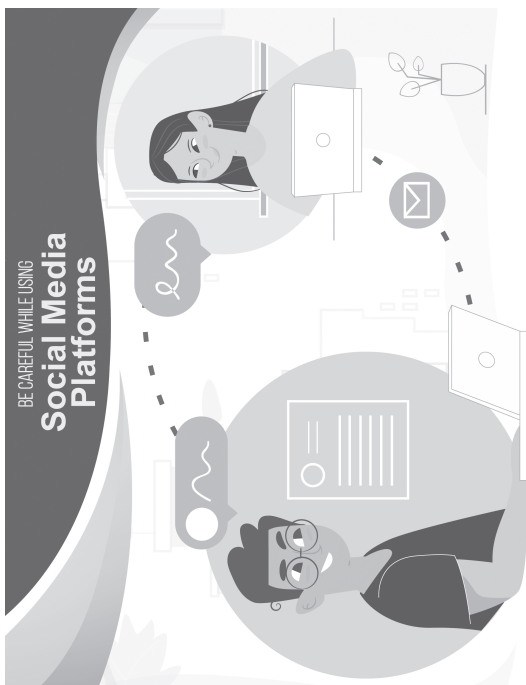


The increased usage of internet services and smartphones has made social networking one of the most popular online activities. Social media enables users to connect, communicate and share information, photographs or videos with anyone across the globe. Some of the popular social media platforms are Facebook, Twitter, Instagram, YouTube, LinkedIn, WhatsApp, Snapchat, Tinder, Hike, WeChat, Tumblr etc.

The penetration of social media is continuously increasing worldwide. The tremendous growth in use of social media platforms/ social networking platforms has provided a fertile ground to cyber criminals to engage in illegal activities.



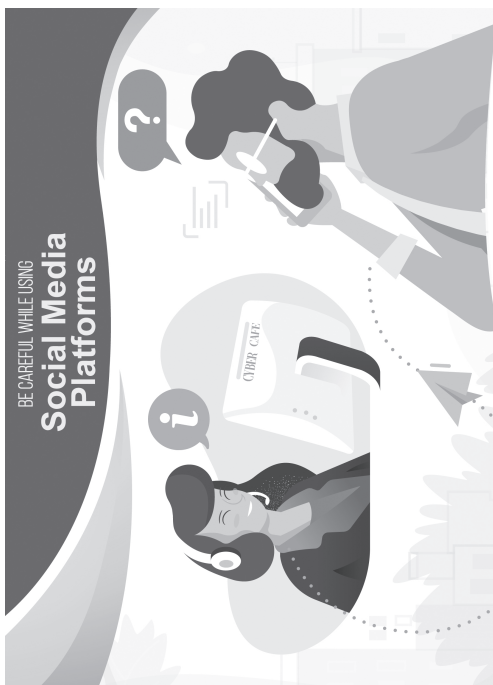
గృహ శాఖ
MINISTRY OF
HOME AFFAIRS



Here are some of important steps you should take to protect yourself and your information while using social media platforms:

- 1) Do not accept friend requests from strangers on social networking sites.
- 2) Do not trust online users unless you know and can trust them in real life.
- 3) Do not share your personal information such as address, phone number, date of birth etc. on social media. Identity thieves can easily access and use this information.
- 4) Do not share your sensitive personal photographs and videos on social media.



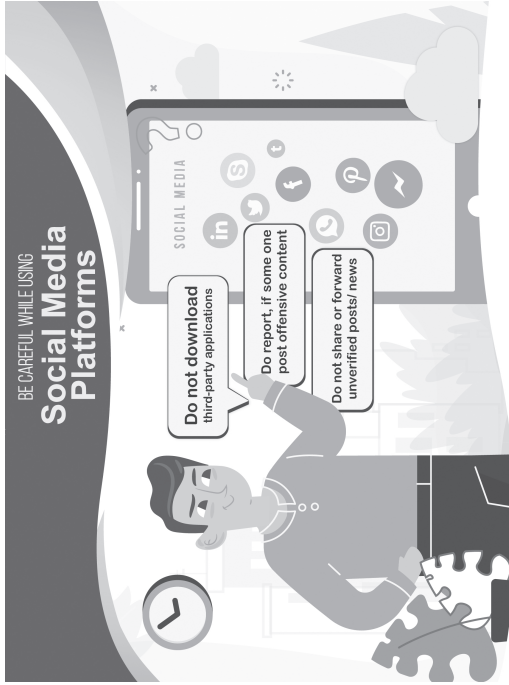


- 11) Do not announce your vacations, travel plans etc. on social media. Criminals can use it as an opportunity for theft etc.
- 12) When chatting with someone online and you feel suspicious about your chat partner, try asking some unrelated scientific or mathematical questions. If it does not answer or acknowledge the question, it may mean that you are chatting with an automated computer bot.
- 13) Do not use public computer/ cyber cafe to access social networking websites, it may be infected/ installed with a key logger application which will capture your keystrokes including the login credentials.



- 5) Share your photos and videos only with your trusted friends by selecting right privacy settings on social media.
- 6) Immediately inform the social media service provider, if you notice that a fake account has been created by using your personal information.
- 7) Always use a strong password by using alphabets in upper case and lower case, numbers and special characters for your social media accounts.
- 8) Do not share your vacations, travel plans etc. on social media.
- 9) Do not allow social networking sites to scan your email account to look for your friends and send spam mails to them without your consent or knowledge.
- 10) Always keep location services turned off on your devices unless necessary.






14) Many social networking sites prompt you to download third-party applications that lets you access more pages. Do not download unverified third-party applications without doing research about its safety.


15) Do not hesitate to report, if someone is posting offensive and abusive content on social media.

16) Do not share or forward unverified posts/ news on social media forums. These may contain fake news or contain sensitive information which may mislead people.







गृह मंत्रालय
MINISTRY OF
HOME AFFAIRS



Indian
Cyber
Crime
Coordination
Centre



CYBER
CRIME
001



DIAL 1930

FOR ONLINE FINANCIAL FRAUD

REPORT ANY CYBERCRIME AT

WWW.CYBERCRIME.GOV.IN

FOLLOW CYBERDOST ON SOCIAL MEDIA FOR UPDATES
ON CYBER HYGIENE

1930 నంబర్ యొక్క ప్రాముఖ్యత... Call 1930

హైదరాబాద్ కు చెందిన హర్ష అనే వ్యక్తి ఫోన్ కు ఈ నెల 27 ఉదయం మూడు మేనేజ్లు వచ్చాయి. 10.09 నుంచి 10.11 గంటల వ్యవధిలో అంటే.. మూడు నిమిషాల వ్యవధిలో రూ.50 లక్షలు రెండుసార్లు.. రూ.10 లక్షలు ఒకసారి.. అంటే మొత్తంగా రూ.1.10 కోట్ల భారీ మొత్తం వేరే ఖాతాలకు బదిలీ అయినట్లుగా బ్యాంక్ నుంచి మేనేజ్ వచ్చింది. వెంటనే హర్ష గుండె జారినంత పన్నెంది.

తన ప్రమేయం లేకుండా ఇంత భారీ మొత్తం బదిలీ కావటంతో తీవ్రమైన ఆందోళనకు గురయ్యాడు. ఆ వెంటనే తేరుకున్న అతను.. కుటుంబ సభ్యుల సహకారంతో బ్యాంకు అధికారుల్ని అప్రమత్తం చేశారు. నిమిషాల వ్యవధిలో అంటే 10.22 గంటల వేళలో 1930 నెంబరుకు ఫోన్ చేసి తనకు జరిగిన మోసాన్ని వివరించారు. వెంటనే స్పందించిన కేంద్ర సైబర్ క్రైమ్ రిపోర్టింగ్ పోర్టల్.. జరిగిన మోసానికి సంబంధించిన సిబిజిన్ ఫైనాన్షియల్ సైబర్ ఫ్రాడ్ రిపోర్టింగ్ అండ్ మేనేజ్ మెంట్ సిస్టం సిబ్బందిని రంగంలోకి దించారు. తెలంగాణలో ఈ మోసం జరగటంతో వెంటనే రియాక్టు అయిన తెలంగాణ స్టేట్ సైబర్ సెక్యూరిటీ బ్యూరో సీన్లోకి వచ్చేసింది.

బాధితుడి బ్యాంక్ ఖాతా నుంచి బదిలీ అయిన మొత్తం యాక్సిస్.. హెచ్ డీఎఫ్ సీ బ్యాంకుల ప్రతినిధుల్ని అప్రమత్తం చేశారు. దీంతో బ్యాంక్ సిబ్బంది సైతం స్పందించి.. నిధుల్ని డ్రా చేయకుండా ఫుట్ ఆన్ హోల్డ్ చేశారు. ఇదే విషయాన్ని బాధితుడికి 10.42 గంటల వేళలో ఫోన్ కు మేనేజ్ వచ్చింది. సైబర్ నేరస్తులు దోచేసిన రూ.1.10 కోట్లలో కేవలం రూ.10 వేలు మాత్రమే నేరస్తులు డ్రా చేయగలిగారు. దీంతో.. డ్రా చేసిన బ్యాంకు ఖాతాను బెంగళూరులోని ఖాతాలుగా గుర్తించారు. బాధితుడి ప్రమేయం లేకుండా డబ్బులు ఎలా డ్రా అయ్యాయి? అన్నదిప్పుడు ప్రశ్నగా మారింది.

దీనిపై పోలీసులు ద్రుష్టి పెట్టారు. సైబర్ నేరస్తుల బారిన ఎవరు పడినా.. నిమిషాల్లో స్పందించి "1930" కు ఫోన్ చేస్తే. డబ్బులు డ్రా కాకుండా అడ్డుకునే వీలుందని పోలీసులు చెబుతున్నారు. ఈ విషయాన్ని మీకు తెలిసిన వారందరికీ తెలపండి. అందరిలోనూ 1930 నెంబరు మీద అవగాహన పెరిగేలా చేయాల్సిన అవసరం ఉంది.



वित्तीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES



NPCI
National Payments Corporation of India

Worried about suspicious calls and messages?

Follow these steps and report them:

- 1 Visit Chakshu portal, choose to report and fill in your details - <https://sancharsaathi.gov.in/sfc/>
- 2 Provide details of suspicious calls, messages etc along with screenshots
- 3 Submit and track your complaint



DONATIONS			
01	05577	T.Venkateswara Rao	6,000/-
02	19356	O.Venkata Ramana Kumar	5,800/-
03	02944	Ganti Seshagiri Rao	5,000/-
04	04596	G.Narasinga Rao	5,000/-
05	16135	V.S.Thangamani Hari Haran	3,000/-
06	11783	R.Narayana Rao	2,000/-
07	16215	B.A.Patnaik	2,000/-
08	09050	A.P.Sreeramulu	1,500/-
09	16794	Jakka Satyanarayana	1,000/-
10	18708	Chirala Vasudha	999/-

HEALTH TIPS

10 TIPS FOR A HEALTHY LIFESTYLE

Most of the illnesses related to ageing are preventable and we are here to share with you **10 tips for a healthy lifestyle** that will help you stay fit and healthy for years to come. Physical, social and mental well-being are the three things that play a huge role in leading a healthy lifestyle.

01. EAT HEALTHY

Eating healthy and mindfully is one the best and foremost step towards healthy living. As we grow old our digestive system becomes weak and our metabolism rate slows down. If we do not eat healthy food, then this might lead to serious health disorders. Elderly people should try to eat vitamin and nutrient rich food like oatmeal, quinoa, and green vegetables. These are some of the **best foods for hormone balancing** in older people. A few **healthy food tips** for the elderly by nutritionists from all around the world suggests that there should be an increase in the consumption of highfibre food, like whole grains, vegetables, fruits, and nuts, and the consumption of calories should be lowered down. This will not only help the elderly regulate their digestion, but also contribute to maintaining healthy weight and metabolism.

02. DRINK WATER

It is always advisable for everyone regardless of their age to consume as much water as they can. Drinking at least 3 to 4 litres of water a day helps our body to flush out the toxins. In fact, drinking a glass of lukewarm water as soon as we wake up in the morning and before going to bed at night are considered some **good health tips**. This helps to maintain a healthy bowel system.

03. EXERCISE DAILY

Exercising daily is one of the best **fitness tips for women** and men, regardless of their age. Regular exercises can reduce the risks related to heart disease, improve the flexibility of elderly people, improve their mental health, strengthen their bones, keep their blood pressure in check, and improve memory. Exercise also helps to boost their immune system, and keeps them energetic.

04. MEDITATION AND YOGA

Meditation and Yoga are wonderful techniques that help to achieve a calm and healthy state of both mind and body. These are one of the best **health tips for the elderly and seniors** that can be done easily even at home. Some yoganasa like kapalbhati and anulomvilom are some of the best yogasana for elderly people, which helps in improving their digestive systems and helps them resolve breathing problems. Meditation can be done inside a room or in open surroundings by simply focusing on the breath and chanting OM. Meditation helps in relaxing both mind and body.

05. QUIT SMOKING AND DRINKING

One of the best and most important **health tips for senior citizens** is to quit smoking and drinking, if they are into it. Smoking and drinking are considered to be bad habits that can lead to serious illnesses. It can also cause premature ageing, reduce your stamina and cause shortness of breath. So, it is always advisable to stop smoking and drinking as soon as possible.

06. REGULAR CHECK UP

"Prevention is always better than cure" so, along with maintaining a healthy lifestyle it is always advisable to visit your doctor on regular intervals and get a thorough check up done. Visiting a dentist, checking your cholesterol level, sugar levels and blood pressure regularly are considered some of the best **healthy habits for seniors**.

07. GET ADEQUATE SLEEP

Insomnia and restlessness are some of the most common problems that older people usually go through. Exercising daily, and cutting down the amount of caffeine intake are some of the best **elderly care tips**, which helps to deal with the problems of Insomnia and restlessness.

08. STAY SOCIALLY CONNECTED

One of the best **health tips for old age persons** is staying connected to their friends, family members, and neighbours. It is very important to spend quality time with the ones they love as it helps them be happy and live longer. They can also join old age clubs and communities where they can meet people of their age with similar interests. Socializing helps senior citizens to stay interactive and motivate. It is one of the best means of tackling the feelings of isolation and sadness.

09. BE ACTIVE AND ENGAGED

One of the most important things that elderly people should be doing is keeping themselves active, this will help them stay away from negative thoughts. One can read books, write blogs, even help with household chores or simply spend time in gardening.

10. STAY HAPPY AND POSITIVE

Positivity can solve any problem in life and as one grows old, it becomes more important to stay happy and positive. Try some stress managing ways like yoga and meditation. One can also start a new passion or follow their long lost hobby, to keep themselves active, positive and happy. Along with all the other tips trying to maintain good hygiene, spending time with nature and most importantly taking safety precautions are some other ways that help in healthy **aging for seniors**. These are some of the **best health tips** for seniors, that will help them live longer, be happier and healthy. Try to incorporate these simple life hacks into your daily life and experience the beautiful changes.

(Courtesy : Healthkart)

IMPORTANT: The content in the article is for informational and educational purposes only. It is not intended for medical advice. Readers should consult their own doctor or a qualified health care professional for specific health concerns and questions.

ఆరోగ్య చిట్కాలు ఆరోగ్యకరమైన జీవనశైలికి 10 చిట్కాలు

వృద్ధాప్యానికి సంబంధించిన చాలా అనారోగ్యాలు నివారించదగినవే. ఆరోగ్యకరమైన జీవనశైలి కోసం 10 చిట్కాలను మీతో ఇక్కడ పంచుకుందాము. రాబోయే సంవత్సరాలలో మీరు ఆరోగ్యంగా, ఫిట్గా ఉండటానికి సహాయపడతాయి. శారీరక, సామాజిక మరియు మానసిక శ్రేయస్సు అనే మూడు అంశాలు ఆరోగ్యకరమైన జీవనశైలిని కలిగించడములో ముఖ్యమైన పాత్రను పోషిస్తాయి.

01. ఆరోగ్యంగా తినండి : ఆరోగ్యకరమైన జీవనానికి ఆరోగ్యకరంగా, ఇష్టపూర్వకంగా తినడం తోడ్పడుతుంది. వయసు పెరిగేకొద్దీ మన జీర్ణవ్యవస్థ బలహీనపడుతుంది మరియు మన జీవనక్రియ వేగం తగ్గిపోతుంది. మనము ఆరోగ్యకరమైన ఆహారం తీసుకోకపోతే తీవ్రమైన రుగ్మతలకు దారితీస్తుంది. వయసు మీరినవారు ఓట్మీల్, క్విన్సోవా మరియు ఆకుపచ్చ కూరగాయలు వంటి విటమిన్లు మరియు పోషకాలు అధికంగా వున్న ఆహారాన్ని తినడానికి ప్రయత్నించాలి. వారిలో హార్ట్లో సమతుల్యత కోసం తృణధాన్యాలు, కూరగాయలు, పండ్లు మరియు గింజలు వంటి అధిక ఫైబర్ ఉన్న ఆహార వినియోగం పెరగాలని మరియు కేలరీల వినియోగం తగ్గించాలని ప్రపంచ వ్యాప్తంగా పోషకాహార నిపుణులు వృద్ధులకోసం కొన్ని ఆరోగ్యపరమైన ఆహార చిట్కాలు సూచిస్తున్నారు. ఇవి వారి జీర్ణక్రియను మెరుగు పరచడమే కాకుండా, ఆరోగ్యకరమైన బరువు మరియు జీవక్రియను నిర్వహించడానికి దోహదం చేస్తుంది.

02. నీటిని త్రాగడం : వయసులో సంబంధం లేకుండా ప్రతి ఒక్కరూ వీలైనంత ఎక్కువ నీరు తీసుకోవడం ఎల్లప్పుడూ మంచిది. రోజూ కనీసం 3-4 లీటర్ల నీరు త్రాగడం వల్ల మన శరీరం విషాన్ని బయటకు పంపుతుంది. నిజానికి మనం ఉదయం నిద్రలేచిన వెంటనే మరియు రాత్రి పడుకునేముందు ఒక గ్లాసు గోరువెచ్చని నీటిని త్రాగడం మంచిది. ఇది ప్రేగుల వ్యవస్థను ఆరోగ్యకరంగా నిర్వహించడానికి సహాయపడుతుంది.

03. రోజూ వ్యాయామం చేయండి : మహిళలు మరియు పురుషులు వారి వయస్సుతో సంబంధం లేకుండా ప్రతిరోజు వ్యాయామం చేయడం ఉత్తమ ఫిట్నెస్ చిట్కాలలో ఒకటి. క్రమంగా చేసే వ్యాయామాలు గుండె సంబంధిత వ్యాధులను తగ్గిస్తాయి. వృద్ధులలో చురుకుతనాన్ని, వారి మానసిక ఆరోగ్యాన్ని మెరుగుపరుస్తాయి. వారి ఎముకలను బలపరుస్తూ, రక్తపోటును అదుపులో ఉంచి జ్ఞాపకశక్తిని, రోగనిరోధకశక్తిని మెరుగు పరుస్తాయి. వారిని శక్తివంతంగా ఉంచుతాయి.

04. ధ్యానం మరియు యోగా : ధ్యానం, యోగా అనేవి మనసును శరీరంలో ప్రశాంతమైన, ఆరోగ్యకరమైన స్థితి కలిగించడంలో అద్భుతంగా సహాయపడుతాయి. ఇవి వృద్ధులు ఇంట్లో కూడా సులభంగా చేసుకోగలిగినవి. అనులోమ, విలోమ, కపాలభాటి వంటి యోగా ప్రక్రియలు వృద్ధులకు ఉత్తమమైనవి. ఇవి వారి జీర్ణవ్యవస్థను మెరుగుపరుస్తూ, శ్వాస సమస్యలను పరిష్కరించుకోవడానికి సహాయపడుతాయి. ధ్యానం, గదిలోపల, బహిరంగ ప్రదేశాలలో శ్వాస మీద ధ్యానం మరియు 'ఓం' జపించడం ద్వారా చేయవచ్చు. ధ్యానం ద్వారా శరీరం, మనస్సు రెండింటినీ స్వస్థపరుస్తాయి.

05. ధూమపానం మరియు మద్యపానం మానడము : ధూమపానం మరియు మద్యపానం మానివేయడము వృద్ధులకు మంచిది. ఎందుకనగా ఈ రెండు అలవాట్లు తీవ్రమైన అనారోగ్యాలకు దారితీస్తాయి. ఇవి అకాల వృద్ధాప్యాన్ని కలిగించడమే కాకుండా శక్తిని తగ్గించి శ్వాస తీసుకోవడంలో ఇబ్బందులను కలిగిస్తాయి కావున వీటిని పూర్తిగా మానివేయడము మంచిది.

06. రెగ్యులర్ చెక్ప్ : చికిత్స కన్నా నివారణ ఎల్లప్పుడూ మంచిది. ఆరోగ్యకరమైన జీవనశైలితో పాటు మీ వైద్యుడిని, దంత వైద్యుడిని క్రమం తప్పకుండా సంప్రదించడము మంచిది. శరీరంలో BP, కొవ్వుస్థాయిని ఎప్పటికప్పుడు పరీక్ష చేయించుకోవడము ఉత్తమ ఆరోగ్యకరమైన అలవాట్లుగా పరిగణించబడతాయి.

07. సరైనంత నిద్రపోవడం : నిద్రలేమి, విశ్రాంతి లేకపోవడము వృద్ధులకున్న సమస్యలలో కొన్ని. ఈ సమస్యలను అధిగమించ దానికి వ్యాయామం, కెఫిన్ పదార్థం తగ్గించడము తోడ్పడుతాయి.

08. సమాజపరమైన సంబంధాలు కలిగియుండుట : తమ స్నేహితులు, కుటుంబ సభ్యులు మరియు ఇరుగు పొరుగు వారితో సంబంధాలు కలిగియుండుట ముఖ్యమైన ఆరోగ్యప్రదమైన చిట్కా. ముఖ్యమైన సమయము తమను ప్రేమించే వారితో గడపటం వారి ఆయుష్షును పెంచుతుంది. తమ వయసువారే తమ అభిరుచులు కలవారితో సభ్యులుగా ఉన్న సమూహాలతో కలుస్తుంటే బాగుంటుంది. వృద్ధులు ఒకరితో ఒకరు కలుస్తూ ఉన్నట్లయితే తమను తామే ఉత్సాహపరచుకోగలరు. ఒంటరితనము, దుఃఖపు భావనలను అధిగ మించడానికి ఇవి చాలా తోడ్పడుతాయి.

09. చురుకుగానూ, పనిలో నిమగ్నమై యుండుట : వ్యతిరేకమైన ఆలోచనల నుండి దూరంగా ఉండటానికి వారు చురుకుగానూ, ఏదో పనిలో నిమగ్నమై యుండుట చాలా ఉపయోగకరము. పుస్తకాలు చదవటము, విషయాలపై వ్రాయడము, ఇంట్లో పనిచేయడము, తోటపని చేయడము లాంటి పనులు చేయవచ్చును.

10. సంతోషంగా, సానుకూలంగా ఉండుట : సానుకూలంగా ఉండటం ఏ సమస్యనైనా పరిష్కరించుకొనవచ్చును. ముఖ్యముగా వృద్ధులకు సంతోషంగా, సానుకూలంగా ఉండటము ముఖ్యము. యోగా, ధ్యానము వంటివి ఒత్తిడి తగ్గించుకునే మార్గాలు. తమను తాము చురుకుగా, సంతోషంగా, సానుకూలంగా ఉండటానికి కొత్త ప్రవృత్తులను, ఇష్టమైన పనులను మొదలు పెట్టవచ్చును. వృద్ధులు ఆరోగ్యకరమైన వార్ధక్యమును అలవరచుకోవడానికి శుచి, శుభ్రత పాటించడము, ప్రకృతితో సమయం గడపడము జాగ్రత్తగా ఉండే సూచనలు పాటించడము సహాయపడతాయి. ఈ చిట్కాలు వృద్ధులు చిరకాలము సంతోషంగా, ఆరోగ్యంగా ఉండటానికి సహాయపడతాయి. ఈ సాధారణ చిట్కాలు నిత్యజీవితంలో అలవరచుకోగలిగితే అందమైన మార్పులు అనుభవించగలుగుతారు.

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

MEMBERSHIP FEE

It is hereby informed that, as per decision taken in the AGM of the Association, the Membership Fee stands revised w.e.f. 01.10.2024 as per details hereunder :

సభ్యత్వ రుసుము (రూపాయలలో) / MEMBERSHIP FEE (Amount in Rupees)

రుసుము వివరాలు FEE PARTICULARS	పరివేక్షణ & క్లర్కల సిబ్బంది SUPEVISING & CLERICAL STAFF		ఉప సిబ్బంది SUB STAFF		కుటుంబ పెన్షనర్ Family Pensioner
	జీవిత సభ్యత్వము సొంతము/భార్య/భర్త Life Membership Self and Spouse	జీవిత సభ్యత్వము సొంతము Life Membership For Self Only	జీవిత సభ్యత్వము సొంతము/భార్య/భర్త Life Membership Self and Spouse	జీవిత సభ్యత్వము సొంతము Life Membership Self Only	
సభ్యత్వము పొందుటకు రుసుము Admission Fee	₹ 100	₹ 100	₹ 100	₹ 100	₹ 100
సభ్యత్వ రుసుము Membership Fee	2400	1600	1200	1000	800
వ్యాజ్యము కొరకు Legal Fee	200	200	200	200	200
సర్వసభ్య సమావేశ రుసుము AGM Con.for the Current Year	300	300	300	300	NIL
సమాచార పత్రిక జీవితచందా News Bulletin Life Subscription	2000	2000	2000	2000	2000
మొత్తము (వెరసి) Total	5000	4200	3800	3600	3100

MASS DHARNA ON 19.10.2024 AT HYDERABAD



Massive Support to Mass Dharna at Dharna Chowk, Hyderabad on 19.10.2024.

It was a thunderous success of the DHARNA PROGRAM conducted at Indira Park, Hyderabad as over 1000 Pensioners congregated at the venue responding to the joint appeal of the Federation of SBIPAs & CBPRO for conducting Dharna Programs at all State Capitals, to finally culminate with an All India Dharna at Jantar Mantar, New Delhi for highlighting the common demands of the pensioners, including updation of pension, in the banking industry on the whole.

Sri A.Ramesh Babu, General Secretary, SBIPAHC acknowledging the large participation for the program, called for continuous struggle to achieve the set goals.

Sri D. Krishna Kumar, Vice President of the SBIPAHC and Deputy General Secretary of the Federation of SBIPAs exhorted the need



to be united, as trade union history revealed that nothing can be achieved without struggle / sacrifice.

MC members and a large number of members of the Association attended the program.

Kudos to Bank Pensioners for the spectacular success.



ADMISSION OF NEW MEMBERS - SEPTEMBER 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	19328	Venkata Rao Nanduri	Hyderabad
02	19329	Chiranjeevi Aravala Rao R	Hyderabad
03	19330	Kamala Pathri	Hyderabad
04	19331	Padmaja Kunchaparthy	Hyderabad
05	19332	Guru Prasad Chowdary Ravella	Hyderabad
06	19333	Nalini Narayana Andhi	Hyderabad
07	19334	Munnaiah Mallepogu	Mahaboobnagar
08	19335	Srinivas Madabhushi	Secunderabad
09	19336	Prasad K S R K S B N D V	Machilipatnam
10	19337	Chandra Sekhar Sivalenka	Hyderabad
11	19338	Srinivas Rao Chenagarapu	Hyderabad
12	19339	Rukmini Gangaraju	Hyderabad
13	19340	Nagalakshmi Golthi	Secunderabad
14	19341	Gayathri Prasanna N.	Hyderabad
15	19342	Srinivasa Pendyala	Hyderabad
16	19343	Sarma K V S	Hyderabad
17	19344	Sudhakar Reddy Surakanti	Hyderabad
18	19345	Brahmaji Rao Vedurupathri	Warangal
19	19346	Narasamma Abbruboyana	Hyderabad
20	19347	Lakshmi Narayana Gadipally	Jagitial
21	19348	Hari Narayana Vempati	Khammam
22	19349	Dusi Usha Jagannadham	Hyderabad
23	19350	Lakshmi Chintakindi	Hyderabad
24	19351	Mitra Sudhama D	Hyderabad
25	19352	Venkata Subrahmanyam Challa	Hyderabad
26	19353	Sankula Veerasha Lingam	Hyderabad
27	19354	Gopal Gaikwad	Hyderabad
28	19355	Sreenivasa Rao Sana	Hyderabad
29	19356	Venkata Ramana Kumar Ogirala	Hyderabad
30	19357	Radha Krishna Gogulapati	Hyderabad

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

AYURVEDIC DOCTOR AT LHO DISPENSARY

Appointment of Contract Ayurvedic Doctor at LHO Dispensary We are pleased to inform you all that the Corporate Centre has approved the appointment of Dr. Krishna Santhoshi, MD as a contract Ayurvedic doctor at the LHO Dispensary, Koti.

Dr. Santhoshi, MD will be available for consultations every Wednesday from 3:30 PM to 5:30 PM at the LHO Dispensary, Koti.

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2024, నవంబర్ 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. వీరందరికి రిటైరవుతున్న బ్రాంచి చిరునామాకు అసోసియేషన్లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	Venkata Ramana Temburu	Supervising	LHO Hyderabad
02	Srinivas kavuri	Supervising	LHO Hyderabad
03	Maruvada Srirama Chandran	Supervising	LHO Hyderabad
04	Sanjay Kumar Singh	Supervising	LHO Hyderabad
05	Gopalan Hemalatha	Clerical	LHO Hyderabad
	AO/BRANCHES		
06	Raja Sekhar Pisipati	Supervising	AO Secunderabad
07	Murali Krishna Kuchimanchi	Supervising	Kondamallepally, Nalgonda
08	Lalitha rama Laxmi Sonti	Supervising	LCPC Hyderabad
09	Murali Krishna Moohan Addepalli	Supervising	RACPC Gunfoundry HYD
10	Suman Sinha	Supervising	Sudimella, Khammam
11	Geeta Vani Kagolanu	Clerical	CPPC Hyderabad
12	Venkateshwar Rao Chatla	Clerical	Gowliguda, Hyderabad
13	Vadrevu Venkata Satya Sitha Devi	Clerical	Oversees Branch, Hyderabad
14	Uthangari Shiva Kumar	Clerical	RACPC Sangareddy
15	Abdul Kalam Mohd	Sub Staff	A.C.B Cherial, Warangal
16	Sathaiah Madagoni	Sub Staff	DAC Hyderabad
17	Venkatanarayana Bethamsetty	Sub Staff	Ibrahimpattam
18	Mohd Asif	Sub Staff	Malakpet, Hyderabad
19	Sadanandam Pokkula	Sub Staff	Nakkalagutta, Hanumakonda
20	Sanyasi Padma	Sub Staff	Secunderabad

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	05002	ఎమ్.వి.ఎమ్.మురళికృష్ణ	06.10.1941	హైదరాబాద్

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	01347	S.Suryanarayana Rao	531529	---	24-07-2024	Hyderabad
02	11730	R.S.P.Sastry	0798894	9502419970	17-09-2024	Hyderabad
03	10547	M.Raghunandan	1766805	9440202384	21-09-2024	Hyderabad
04	03763	M.Gopala Krishna Murthy	0760676	9885285622	22-09-2024	Hyderabad
05	03044	T.Vijayalakshmi	0761842	9848826367	25-09-2024	Hyderabad

BENEVOLENT FUND : PAYMENTS

PAYMENTS MADE UNDER BENEVOLENT FUND FOR THE MONTH OF SEPTEMBER 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	10547	M.Raghunandan	Hyderabad	21-09-2024	M.Sudha, 9440202384
02	03763	M.Gopala Krishna Murthy	Hyderabad	22-09-2024	A.M.Visalaxmi, 98852 85622

• 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 సహాయశాసన, 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	02311	C.Lakshmi	-	500	500	-
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. 1,000/- 5577-Sri T.Venkateswara Rao. Rs. 500/- 2488-Sri Vepa Kamesam.

Rs. 300/- 16215-Sri B.A.Patnaik.

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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,

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