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SBI PENSIONERS' NEWS BULLETIN

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Hyderabad

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A MONTHLY MAGAZINE OF SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE



READ & LEARN



SBI HEALTH CARE (POLICY-A) AND SBI HEALTH ASSIST (POLICY-B)

IMPORTANT POINTS TO NOTE

1. There will be provision of domiciliary cover of 1% of the lifetime limit in SBI-REMBS under SBI Health Care.
2. Domiciliary cover will be available for 63 listed diseases only as enumerated in the SBI Health Care Scheme.

COMMON FEATURES OF SBI HEALTH ASSIST & SBI HEALTH CARE

1. The policy will cover hospital charges for Operation Theatre, OT Consumables, Recovery Room, prescribed medicines, drugs and dressing for in-patient.
2. Pre-Hospitalisation charges for a period of 30 days prior to hospitalisation and Post Hospitalisation charges for a period of 90 days after discharge are reimbursed, for each hospitalisation, subject to a limit of 10% of Base Sum insured.
3. Visiting and treating Doctors' fees are covered only as a part of the hospitalisation bill.
4. There is a capping/ceiling on Room Rent. Room charges include Nursing Care, RMO Charges, IV Fluids / Blood Transfusion / Injection administration charges and similar other expenses.
5. In case one opts for room category higher than his eligibility, the policy would be subject to deduction on all defined associate medical expenses in the same ratio as the eligibility of the room rent bears to the actual room rent availed.
6. It may be noted that Tariff for Isolation Room would be treated at par with ICU and the Tariff and other conditions including proportionate condition on defined associate medical expenses would apply accordingly.
7. **Associate Medical Expenses:**
 - a. For Normal Room, Associate Medical Expenses shall include room rent, nursing charges, operation theatre charges, fees of Medical Practitioner/ Surgeon/ Anesthetist's/ Specialist's conducted with the same hospital where the insured person has been admitted.
 - b. For ICU/ICCU, there will be only deduction of the differential amount, if the ICU/ICCU Rent is higher than the eligibility and there will not be any proportionate deduction in Associate Medical Expenses.

- c. Proportionate deductions are not applied in respect of the hospitals, which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category.
- d. If the hospital is having a defined rate structure for different expenses depending upon the Room Rent, the Pensioner will get the entire expenses as per the Hospital Tariff corresponding to his eligible room rent.
- e. The undernoted expenses are not part of Associate Medical expenses:
- (i) Cost of Pharmacy & Consumables
 - (ii) Cost of Implants & Medical Devices
 - (iii) Cost of Diagnostics
 - (iv) Cost of Investigation.
- f. **Special Condition:** There will not be any Proportionate Deduction of Associate Medical Expenses due to availing room rent higher than the eligibility in case of DEATH of any of the insured member before being discharged from the hospital.
8. **Disease-wise capping/ceiling** exists for procedures like Angioplasty, CABG, Cataract, Cholecystectomy, Hernia involving single repair, Knee Replacement – Unilateral, Knee Replacement – Bilateral and Prostate (other than treatment of prostate cancer).
- (i) In case of CABG & Knee Replacement – Bilateral for a Base Sum Insured of Rs.3 lacs, the balance amount would be paid from Super Topup.
 - (ii) In case of complications arising out of any of the capped ailments, as mentioned under Para-8, if there is a multiple surgery involving any of the above-mentioned capped ailments under the same hospitalisation, the cost of such additional procedure would be considered separately as per actuals within the total sum insured.
 - (iii) Please note that the capping/ ceiling as mentioned above includes cost of Surgical procedure, cost of implant (if any) and Pre and Post Hospitalisation expenses (subject to limit of 10% of Base Sum Insured for each hospitalisation).
9. **Congenital Anomalies:** Expenses for Treatment of only Congenital internal defects and anomalies are covered under the policy. External congenital diseases are not covered.
10. **Psychiatric diseases:** The expenses incurred for treatment of Psychiatric and psychosomatic diseases will be covered under the IPD as well as under domiciliary treatment. Domiciliary treatment is applicable for SBI Health Care Policy members only.
11. **Nursing:** The policy will pay for the services of actual charges of qualified & registered Nurse benefit for the medically necessary provision of continuing care at the Member's Home immediately following Hospitalisation for a maximum number of 90 days on submission of proper serial numbered receipt and subject to a maximum of 10% of Base Sum Insured for each hospitalisation. It should be prescribed by the same doctor and for the same accident/ injury for which Hospitalisation took place subject to limit of Rs.1,000/- per day.
12. **Advanced Medical Treatment:** All new kinds of approved advanced medical procedures for treatments as defined below are required to be covered with or without hospitalisation:

(i) Uterine Artery Embolisation & HIFU, (ii) Balloon Sinuplasty, (iii) Deep Brain Stimulation, (iv) Oral Chemotherapy, (v) Peritoneal Dialysis, (vi) Immunotherapy – Monoclonal Antibody to be given as injection, (vii) Intra Vitreal injections, (viii) Laser Surgeries, (ix) Robotic Surgeries, (x) Stereotactic Radio Surgeries, (xi) Bronchial Thermoplasty, (xii) Vaporisation of prostate (Green Laser treatment or holmium laser treatment), (xiii) IONM – (Intra Operative Neuro Monitoring), (xiv) Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for hematological conditions).

13. **Obesity Treatment:** Obesity treatment and its complications including morbid obesity will be covered if it fulfills all the following conditions:

- (i) Surgery to be conducted upon the advice of the Doctor.
- (ii) The surgery/ procedure conducted should be supported by clinical protocols.
- (iii) The member must be 18 years or older and
- (iv) Body Mass Index (BMI)
 - (a) Greater than or equal to 40
 - (b) Greater than or equal to 35 in conjunction with any of the following sever co-morbidities following failure of less invasive methods of weight loss:
 - Obesity related cardiomyopathy
 - Coronary Heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type 2 Diabetes

14. **Cancer Treatment:** Cancer coverage for advanced cancer treatments (Adjuvant/ neo-adjuvant cancer treatments including Zoledronic Acid injection will be covered with or without Hospitalisation / Day Care treatment involved.

15. **Treatment for age related Macular Degeneration (ARMD)**, treatment such as Rotational Field Quantum Magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), are covered under the scheme. Treatment for all neurological macular degenerative disorders shall be covered under the scheme under IPD.

16. **EECP** will be covered for specific indications.

17. **Genetic Disorders and Stem Cell Surgery** is covered only for cases involving Hematopoietic Stem Cell Transplantation for Blood & Bone Marrow Cancers like Leukemia, Lymphoma and Multiple Myeloma and poly cystic kidney disease.

18. **Rental charges for CPAP, CAPD, Bi-PAP and Infusion Pump** used for diagnosis and treatment arising out of or leading to hospitalisation during the pre & post hospitalisation period for a maximum number of 30 & 90 days respectively on submission of proper serial numbered receipt. The coverage should be within the overall limit of pre and post hospitalisation expenses of 10% of Base Sum insured for each hospitalisation.

19. **Physiotherapy Charges** shall be covered for the period specified under the Discharge Summary or for a maximum period of post hospitalisation period of 90 days within the overall limit of pre and post-hospitalisation expenses of 10% Base Sum insured for each hospitalisation.

20. **Day Care Benefits:** Condition for minimum period of 24 hours is not applicable for 218 specific treatments/ investigations. Apart from the listed procedure, the condition of minimum 24 hours Hospitalisation would not be applicable under the following circumstances also:
- The treatment is undertaken under General or Local Anesthesia in a hospital / day care centre in less than a day because of technological advancement and which would have otherwise required hospitalisation of more than a day.
21. **Reimbursement from Insurance is made under Day Care Treatment only if In-patient admission is obtained for the patient. Bills of patients admitted on OP Basis are not reimbursed.**
22. **Alternative Treatment:** Reimbursement of Expenses for Hospitalisation & Domiciliary treatment (Applicable to SBI Health Care members) under the recognized system of medicines, viz. Ayurvedic, Unani, Siddha, Homeopathy is covered provided such treatment is taken in a Hospital / Nursing Home / Clinic registered with the Central / State Government.
23. **Change of Treatment:** Change of treatment from one system of medicine to another is permitted in the policy subject to recommendation by the treating doctor.
24. **Mortal remains:** This benefit provides for reimbursement of Rs.10,000/- as expenses incurred for transportation of the mortal remains of the insured/ Insured Person from Hospital to his/her place of residence or the cremation ground in the event of death of the insured/ Insured Person at the Hospital while under treatment for disease/ illness/ injury, etc.
25. **Ambulance Charges:** Ambulance charges are payable upto Rs.2,500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home in case of intercity movement exceeding 50 kms. the amount would be maximum of Rs.5,000/- per trip. The limit for cardiac ambulance would be maximum of Rs.7,500/- per trip for both within the city and intercity movement.
26. **Air Ambulance Charges** are covered for a limit of Rs.5,00,000/- for the plan having Base Sum Insured of Rs.5 lacs and above. The Air Ambulance cost would be within the overall Sum Insured.
27. **Taxes and other Charges:** All Taxes, Surcharges, Service Charges, Registration charges, Admission charges and TPA processing charges are admissible.
28. **Geographical Limit: INDIA ONLY.**

If you are covered under both the policies and claim amount for capping ailments is more than the ceiling, you can first claim amount under Policy 'B' and remaining claim amount under Policy 'A'. **For example;** Angioplasty capping limit is Rs. 2.50 Lacs (for base policy Rs. 3 Lacs) and your bill is Rs.4.50 Lacs, you can FIRST take cashless/reimbursement claim of Rs.2.50 Lacs under policy 'B' and THEN remaining Rs. 2 Lacs can be claimed as reimbursement under policy 'A'.

For both the policies, claim is to be submitted to TPA i.e. Medi-Assist with all original bills for full amount. For claiming reimbursement of remaining amount, claim number of sanctioned claim and Xerox copies are sufficient for submission under another policy as mentioned in above example.

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

— Tomie dePaola

MEMBERS OF THE MANAGING COMMITTEE STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Cordially invite

All the Members to the

38th ANNUAL GENERAL MEETING

On Monday, the 23rd June, 2025 at 09-30 a.m.

**At Dr. B.R. AMBEDKAR BHAVAN, GOKUL NAGAR,
HANAMKONDA, WARANGAL DIST. - 506 001.**

N. Radhakrishnan
President

A. Ramesh Babu
General Secretary

PROGRAMME

09.30 a.m to 01.00 p.m Inaugural Session

01.00 p.m to 02.00 p.m Lunch

02.00 p.m onwards Business Session

All the members are requested to attend the meeting and to extend full support to this programme by attending in good number and make the function a grand success.

NOTICE TO ALL MEMBERS

Hyderabad
Dt. 19-05-2025

In terms of Bye-Law No. 15 of the Association, Notice is hereby given that 38th Annual General Meeting of our association will be held at the following venue on the 23rd June 2025.

**Venue : Dr. B.R. AMBEDKAR BHAVAN,
GOKUL NAGAR, HANAMKONDA,
WARANGAL DIST. - 506 001.**

Date : 23rd June 2025 (Monday) at 9.30 a.m.

AGENDA

1. To confirm the minutes of the previous Annual General Meeting held at Nalgonda on 15th April 2024
2. Report of the General Secretary
3. Discussion on the Report and adoption of the report
4. To ratify the Admission of new members
5. Presentation of Audited Accounts for the year 2023-24 for approval
6. Amendments to Bye-laws*
7. Appointment of Auditors for the financial year 2025-26
8. Any other matter with the permission of Chair

Yours faithfully,



(A. RAMESH BABU)
General Secretary

***Members are informed that the Memorandum of Association and Bye-laws, as amended upto 15.04.2024 and approved by the Registrar of Societies, are placed in association website www.sbipahc.in under "About us" on 14.09.2024 and members are requested to refer the same while forwarding proposals for amendments to Bye-laws.**

***Members are requested to send proposals, if any, for the Amendments of Byelaws on or before 31st May 2025 by Mail to sbipahc@gmail.com or by post, for our scrutiny and putting up to Managing Committee for their recommendations to the Annual General Meeting.**

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Receipts & Payments Account for the Year ended 31st March 2024

RECEIPTS	31.03.2024	31.03.2023
Opening Balance:-		
Cash in Hand	660	1,772
Cash at Bank	50,333	1,02,483
Deposits with Bank	1,51,11,938	3,25,00,600
Life Membership Fees	4,02,800	3,65,400
Associate Family Pensioners Fees	1,98,600	1,80,800
Contributions (AGM & Others)	4,07,565	2,26,540
Contributions to Legal Fund	53,200	48,600
Medical Aid Contributions	14,736	34,672
Interest on Securities	9,41,528	10,68,729
Advertisements	93,000	1,10,500
Membership Admission Fees	51,300	47,500
News Bulletin	3,17,950	2,92,260
Donation on A/c. of Pension Revision	65,000	11,000
Benevolent Fund	16,060	44,836
Income Tax Refund	1,14,238	1,65,942
Interest on Income Tax Refund	1,142	5,808
Amount recd. From Federation towards Fed.AGM	-	-
SBI Pensioners Hyderabad High Court Case Fund (702 Pensioners)	-	14,11,938
(Deposit with Canara Bank, Gandhinagar, Hyderabad)	-	-
Election Nomination Fees	-	5,350
Total	1,78,40,050	3,66,24,730
PAYMENTS		
Postage & Telephone	1,93,665	1,76,988
Conveyances	47,388	48,787
Printing & Stationery	4,92,980	9,29,835
Xerox charges	3,574	1,271
Audit Fee	10,000	10,000
M.C.Meeting Expenses	8,090	1,70,932
Annual General Meeting Expenses (Guntur & Hyderabad)	-	8,85,746
Honouring of 75 years Pensioners	2,01,295	1,23,643
Salaries	1,05,275	1,41,758
Office Maintenances	38,296	64,731
Electricity Charges	8,894	17,387
Property tax	9,225	14,563
Medical Expenses	51,000	71,627
Locker Rent	1,770	1,770
Member Subscription Paid To Federation	34,730	59,575
TA Bills	-	6,873
Benevolent Fund	34,000	70,000
Misc. Expenses	52,052	77,011
Pensioners Meeting Conducted By the Association	45,597	-
Federation General Body & AGM Expenses	81,024	1,01,386
Election Expenses	-	72,285
Amount paid to Amaravathi Circle 57%	-	1,84,15,631
Closing balance:-		
Cash in Hand	5,236	660
Cash at Bank	1,01,663	50,333
Deposits with Bank	1,63,14,296	1,51,11,938
Total	1,78,40,050	3,66,24,730

As per our audit report of even date

For V. AMARNATH & ASSOCIATES, Chartered Accountants

Sd/-

(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Sd/-

Place : Hyderabad.

(N. RADHAKRISHNAN)

Date : 18-11-2024.

President

Sd/-

(A. RAMESH BABU)

General Secretary

Sd/-

(M.S. MOHAN RAO)

Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Income & Expenditure Account for the Year ended 31st March 2024

PARTICULARS	31.03.2024	31.03.2023
INCOME	₹	₹
By Admission Fees	51,300	47,500
By Advertisement	93,000	1,10,500
By Interest on Securities	9,41,528	10,68,729
By Medical Aid Donation	14,736	34,672
By Contributions (AGM & Others)	4,07,565	2,26,540
By Interest on IT Refund	1,142	5,808
By Election of Nomination Fees	-	5,350
	15,09,271	14,99,099
EXPENDITURE		
To Audit Fees	10,000	10,000
To Xerox	3,574	1,271
To Conveyance Charges	47,388	48,787
To Electricity Charges	8,894	17,387
To Meeting Expenses (AGB)	-	8,85,746
To Misc. Expenses	52,052	77,011
To Office Maintenance	38,296	64,731
To Postage & Telegram	1,93,665	1,76,988
To Printing & Stationery	4,92,980	9,29,835
To Property Tax	9,225	14,563
To Salaries	1,05,275	1,43,258
To M.C.Meetings	8,090	1,70,932
To Member Subscription Paid To Federation	34,730	59,575
To Depreciation	8,169	8,682
To Locker Rent	1,770	1,770
To Medical Aid Expenses	51,000	71,627
To T.A.Bills	-	6,873
To Honorarium of 75 Years Pensioners	2,01,295	1,23,643
To Pensioner's Meeting Expenses	45,597	-
To Federation General Body & AGM Expenses	81,024	1,01,386
To Election Expenses	-	72,285
To Excess of Income Over Expenditure	1,16,247	-14,87,251
TOTAL	15,09,271	14,99,099

As per our audit report of even date

For V. AMARNATH & ASSOCIATES, Chartered Accountants

Sd/-

(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Sd/-

Place : Hyderabad.

Date : 18-11-2024.

(N. RADHAKRISHNAN)
President

Sd/-

(A. RAMESH BABU)
General Secretary

Sd/-

(M.S. MOHAN RAO)
Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Balance Sheet as on 31st March 2024

PARTICULARS	SCH. No.		As at 31.03.2024	As at 31.03.2023
EQUITY & LIABILITIES		₹	₹	₹
Corpus Fund				
Life Membership Fees	A	1,09,96,295		
Legal Fund		38,46,705	1,48,43,000	1,40,88,526
Excess of Income Over Expenditure	B		-8,07,102	-9,23,349
Current Liabilities & Provisions	C		14,30,555	13,77,355
Medical Fund	D		4,92,579	4,82,829
Benevolent Fund	E		5,65,578	5,67,104
News Bulletin	F		15,95,529	12,77,579
			1,81,20,139	1,68,70,044
ASSETS				
Fixed Assets	G		16,59,844	16,68,013
Investments in Shares			34,100	34,100
(100 shares, market value Rs.574/- per share as on 31.03.23)				
Current Assets, Loans & Advances				
Cash and Cash Equivalents	H		1,64,21,195	1,51,62,931
Deposits & Advances	I		5,000	5,000
			1,81,20,139	1,68,70,044

As per our audit report of even date
For V. AMARNATH & ASSOCIATES, Chartered Accountants

Sd/-
(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Place : Hyderabad.
Date : 18-11-2024.

Sd/-
(N. RADHAKRISHNAN)
President

Sd/-
(A. RAMESH BABU)
General Secretary

Sd/-
(M.S. MOHAN RAO)
Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Schedules Forming Part of Balance Sheet as of 31st March 2024

PARTICULARS	SCH. No.	31.03.2024	31.03.2023
CORPUS FUND	A	₹	₹
Opening Balance - Life Membership Fees Collected		1,02,84,071	1,63,18,647
Add: Membership Fees received during the year		4,02,800	3,65,400
Add: Donation on A/c. of pension Revision		65,000	11,000
Add: Income Tax Refund		1,14,238	1,65,942
Add: Amounts Received during the year towards Associate Life Membership Fees		1,98,600	1,80,800
Add: Amounts Received SBI Pensioner High Court Case Funds		-	14,11,938
Less: Transfer towards Benevolent fund @ 1% of membership fee as on 31.03.2024		(6,664)	(5,572)
Less: Transfer towards Legal fund @ 65% of Donations received as on 31.03.2024		(42,250)	(7,150)
Less: Transfer towards Medical fund @ 15% of Donations received as on 31.03.2024		(9,750)	(1,650)
Less: Transfer towards Benevolent fund @ 15% of Donations received as on 31.03.2024		(9,750)	(1,650)
Less: Transfer towards Fed. fund @ 5% of Donations received as on 31.03.2024		-	-
Less: Amount paid to Amaravathi Circle 57%		-	(81,53,634)
		1,09,96,295	1,02,84,071
LEGAL FUND			
Opening Balance-Contributions to A.G.B & Others		38,04,455	88,30,941
Add: Contributions Received during the year		42,250	7,150
Less: Amount paid to Amaravathi Circle 57%		-	(50,33,636)
		38,46,705	38,04,455
EXCESS OF INCOME OVER EXPENDITURE	B		
Opening Balance		-9,23,349	13,11,399
Add: Excess of Income Over Expenditure		1,16,247	-14,87,251
Less: Amount paid to Amaravathi Circle 57%		-	(7,47,497)
		-8,07,102	-9,23,349
CURRENT LIABILITIES	C		
Donations		13,77,355	30,90,129
Add: Contribution Received for Legal Fund		53,200	48,600
Less: Amount paid to Amaravathi Circle 57%		-	(17,61,374)
		14,30,555	13,77,355
MEDICAL FUND	D		
Opening Balance		4,82,829	11,19,022
Add: Current year Transfer		9,750	1,650
Less: Amount paid to Amaravathi Circle 57%		-	(6,37,843)
		4,92,579	4,82,829
BENEVOLENT FUND	E		
Opening Balance		5,67,104	13,60,572
Add: Current year Transfer		16,414	7,222
Add: Current year Additions		16,060	44,836
Less: Payment to Benevolent Fund		(34,000)	(70,000)
Less: Amount paid to Amaravathi Circle 57%		-	(7,75,526)
		5,65,578	5,67,104
NEWS BULLETIN	F		
Balance brought down from previous year		12,77,579	22,91,440
Add: Contributions received during the year		3,17,950	2,92,260
Less: Amount paid to Amaravathi Circle 57%		-	(13,06,121)
Balance c/f to Balance sheet		15,95,529	12,77,579
CASH AND BANK BALANCES	H		
Cash in Hand		5,236	660
Cash at Bank		1,01,663	50,333
Fixed Deposits with SBI & its Allied Banks		1,63,14,296	1,51,11,938
		1,64,21,195	1,51,62,931
OTHER DEPOSITS & ADVANCES	I		
Telephone Deposits		5,000	5,000
Advances to Staff		-	-
		5,000	5,000

As per our audit report of even date

For **V. AMARNATH & ASSOCIATES**, Chartered Accountants

Sd/-

(B. SIVAKUMAR), Partner
FRN : 000105 M.No. 209079

Sd/-

Place : Hyderabad.

(N. RADHAKRISHNAN)

Date : 18-11-2024.

President

Sd/-

(A. RAMESH BABU)

General Secretary

Sd/-

(M.S. MOHAN RAO)

Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

Schedule 'G'

Fixed Assets

(Amount in ₹)

Name of the Asset	Depre- ciation Rate	Opg.WDV as on 01.04.23	Additions	Deletion	Total	Depre- ciation	Clg.WDV as on 31.03.24
Computer Table	10%	12	-		12	1	11
Printer	15%	41	-		41	6	35
Furniture	10%	262	-		262	26	236
UPS & Other Comp.	15%	1,481	-		1,481	222	1,259
Building	5%	1,49,534	-		1,49,534	7,477	1,42,057
Inverter, Water Cooler & Fan	15%	2,914	-		2,914	437	2,477
Flat No:205		15,13,769	0		15,13,769	-	15,13,769
		16,68,013	0	0	16,68,013	8,169	16,59,844

As per our audit report of even date

For **V. AMARNATH & ASSOCIATES**, Chartered Accountants

Sd/-

(**B. SIVAKUMAR**), Partner

FRN : 000105 M.No. 209079

Sd/-

(**N. RADHAKRISHNAN**)

President

Sd/-

(**A. RAMESH BABU**)

General Secretary

Sd/-

(**M.S. MOHAN RAO**)

Treasurer

Place : Hyderabad.

Date : 18-11-2024.

FLAT FOR SALE OF OUR RTC 'X' ROADS PREMISES - DEVELOPMENT

Our premises at RTC Cross Roads was put to sale from the month of May 2023. Though a few prospective buyers visited the premises but did not come forward. The premises was also valued by the appraisers and a board was displayed prominently. Advertisements in Local News Papers were also given. We have also printed the sale of premises in our bulletin for the past two years but no positive response. But ultimately M/s. Tapadia Diagnostic Center Pvt Ltd wanted to acquire whole premises. Subsequently after obtaining consent from prime office-bearers of SBIPA, Amaravati Circle, it was agreed mutually for sale of premises at the rate of Rs 4800/- per sft. A preliminary agreement was signed by S/shri A. Ramesh Babu, General Secretary, P. Nandakishore, Vice-President and M.S. Mohan Rao, Treasurer. The final agreement is likely to be signed in the month of July this year.

STATE BANK OF INDIA, HYDERABAD CIRCLE DIAMOND JUBILEE CELEBRATIONS



The 7th Administrative Circle i.e., Hyderabad Circle of State Bank of India was formed on 1st February 1965. The Diamond Jubilee of the formation of Hyderabad Circle and 60 years of Excellence in Banking was celebrated on the 25th April 2025 in the august presence of our beloved Chairman, Shri Challa Sreenivasulu Setty.

Former Senior Executives, representatives of Award Staff Union, Officers' Association, SC/ST Employees Welfare Association and our Association were present in the celebrations along with the present team of Hyderabad Circle. The Mega Celebrations, under the able guidance of our respected Chief General Manager,

Shri Rajesh Kumar, in the hall of JRC Convention at Film Nagar, Hyderabad was a treat to watch.

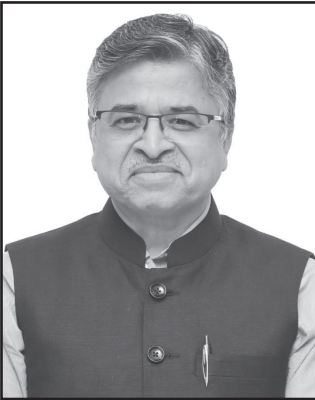
Our beloved Chairman spoke about the achievements of Hyderabad Circle and appealed to all employees to take the Bank to further greater heights. He emphasized the need of taking the Bank from Great to Greater level under the project "SBI Super". The Circle also released a Special Postal Cover on 25.04.2025 to commemorate the Diamond Jubilee of SBI Hyderabad Circle, formed in 1965.



In the LHO Campus, a Heritage Gallery was also opened on 25.04.2025 to commemorate the Diamond Jubilee of SBI Hyderabad Circle.

It is a matter of pride for all of us that the Hyderabad Circle has attained its glory through its 60 years of excellence in Banking. SBIPAHC wish that the Circle should reach further heights in the days to come and would be on the crown of the Bank as "The Best Circle".

Hearty Congratulations



The Chief General Manager of State Bank of India Hyderabad Circle Shri Rajesh Kumar has been promoted as Deputy Managing Director effective from 13.05.2025.

Shri N. Radhakrishnan, President, Shri A. Ramesh Babu, General Secretary, Shri M.S. Mohan Rao, Treasurer, Shri N. Saibaba, Vice-President and Shri G. Mohan Raja, Deputy General Secretary of the Association felicitated Shri Rajesh Kumar on his well-deserved promotion as Dy. Managing Director on 13th May 2025 at his Office at LHO.

The photos taken on the occasion are published below.



On behalf of the entire membership of State Bank of India Pensioners' Association Hyderabad Circle,

**SBIPAHC HEARTILY CONGRATULATES
SHRI RAJESH KUMAR AND WISH HIM
ALL THE VERY BEST IN HIS NEW ASSIGNMENT.**

FEDERATION NEWS

FSBIPAs

Minutes of Governing Body Meeting Held at SBIL&D, Panchkula (Chandigarh) on 09.03.2025 at 9.30 A.M.

Shri Krishan Sharma, Chief General Manager of Chandigarh Circle, was scheduled to inaugurate the meeting as the Chief Guest, but due to his sudden engagement in a very urgent programme of the Bank, he could not make his presence in our meeting. Instead, Shri Kajal Kumar Bhaumik, Dy. General Manager & CDO attended the meeting as Chief Guest.

Dr. M.K. Virmani, General Secretary of SBI Pensioners' Association, Chandigarh (host Circle), welcomed the participants. He expressed happiness and extended thanks to the Federation leadership for allowing them to arrange the meeting at Chandigarh. He also narrated, in brief, the history of Chandigarh City, which is the brain child of Pandit J.L. Nehru, the first Prime Minister of India.

At the beginning, Shri Vijay Magon, President of the host Circle, felicitated all the delegates individually at the entrance of the hall, which was highly appreciable. They have also felicitated all the dignitaries on the dais and extended a warm welcome to the delegates at Chandigarh.

Shri D.K. Basu, General Secretary, after welcoming the participants, extended thanks and gratitude to the Chandigarh Circle management for allowing us to convene our Governing Body Meeting at SBIL&D, Panchkula, and providing delicious food and accommodation for our members. He also extended thanks to Shri Vijay Magon, President and Dr. M.K. Virmani, General Secretary of Chandigarh Circle Association for making beautiful arrangement in holding our Governing Body Meeting. Thereafter, all the dignitaries on the dais participated in lighting the auspicious lamp.

Shri Kajal Kumar Bhaumik, Dy. General Manager & CDO, Chandigarh Circle, in his speech as Chief Guest, highly praised the leadership of the pensioners' Federation of our Bank for their contributions in building SBI in today's form, which is now the No.1 commercial institution in India in respect of earning profit of around Rs.1000 cr. (approx.) and handled business of more than Rs.7 lakh crores in the current year. He also profusely praised the leadership of SBI Pensioners' Association, Chandigarh Circle specially, Shri Magon and Dr. Virmani for extending support in collecting Life Certificates of the pensioners as well as renewing/ enrolment of Mediclaim Policies of the pensioners in the Circle. He assured to co-operate/support in achieving genuine demands of the pensioners community in future as well.

Smt. Anita Hira, Asst. General Manager (PPG) of the Circle spoke about sacrifices of the pensioners community pan India for building SBI on a strong pillar as an economic support to India and assured to extend support to the genuine demands of the pensioners' as and when needed.

Shri Sanjoy Sharma, General Secretary of SBI Officers' Association, Chandigarh Circle, highly praised the leadership of pensioners' Federation for their relentless efforts in raising various genuine grievances of the pensioners with the Bank management. He has also assured to extend whole hearted support to the pensioners' cause on an ongoing basis.

Shri G.K. Gandhi, President, stated that SBI is the most benevolent commercial organization in the country extending benevolent support to the pensioners specially, the Dispensary facilities, Diagnostic/ Pathological tests, consulting specialist Doctors of various Diseases, granting subsidy for Mediclaim Policy, etc.

Shri Vijoy Magon, President of the host Circle Association, extended vote of thanks to the dignitaries e.g., Shri Kajal Kumar Bhaumik, Dy. General Manager & CDO, Mrs. Anita Hira, AGM (PPG), Shri Sanjoy Sharma, General Secretary, SBIOA Chandigarh Circle, for their support and assistance in arranging this meeting at SBIL&D, Panchkula. He also extended warm greetings to all the leaders of SBI Pensioners Association, who have come from all the states for attending this meeting.

After a short tea-break, Shri G.K. Gandhi, President, took the chair and, on his request, all the participants stood and observed one minute's silence in the memory of our deceased pensioners and other dignitaries in various fields of the world, including those of Defence/Para-military Force as well as the innocent people who lost their lives elsewhere in natural calamity, riot, war, etc. after our last meeting.

Shri G.K. Gandhi, President, welcomed the participants and requested Shri Dipak Kumar Basu, General Secretary, to read out the notice issued for the meeting.

Agenda - 1 : The Minutes of last Governing Body Meeting held at Pune, Maharashtra, on 24.09.2024 were already circulated to the members through e-mail long back and house agreed that no further reading of the said Minutes is necessary. But some of the members e.g., Shri D. Krishna Kumar, who spoke on behalf of Shri N. Radhakrishnan, President of SBIPA, Hyderabad (now in foreign tour), regarding inclusion of one paragraph in General Secretary's Report (Agenda - 2) about sanction of stagnation increments to Scale-IV Officers under 10th BPS/7th Joint Note dated 25.05.2015 as well as to Scale-V Officers under 11th BPS/8th Joint Note dated 11.11.2020. Shri Joseph Palackal, Shri A. Sridharan, Shri Pradip Deshpande and Shri Ashok Kumar Datta also spoke on the subject. Accordingly, the following paragraph is being added in the Minutes of last Governing Body Meeting held at Pune on 24.09.2024.

Shri N. Radhakrishnan placed the issue of new stagnation increments to Scale-IV Officers under 10th BPS/7th Joint Note dated 25.05.2015 and to Scale-V Officers under 11th BPS/8th Joint Note dated 11.11.2020 and requested the Federation to take up the issue appropriately with the authority concerned at Corporate Centre as it is known that Corporate Centre has sanctioned the new stagnation increment to all Scale-V Officers of e-Abs, who were eligible for the same under the 7th Joint Note. Shri G.K. Gandhi said that he is not aware that the CC has sanctioned as above and assured that the issue will be taken up with Corporate Centre.

Thereafter, the Minutes of the last Governing Body Meeting was approved by the members unanimously.

Agenda - 2 : Shri Dipak Kumar Basu read out the General Secretary's Report covering national & international scenarios, issues still pending with the Bank, our Court case at Delhi High Court, Co-ordination with serving Employees'/ Officers' Federation, agitational movement launched by CBPRO, Mediclaim Policy "B", EMWS, Delhi Circle issue, etc.

A large no. of members e.g. Sarvashri J. Palackal, K. Rajeevan, G.K. Gandhi, D. Krishna Kumar, Kamal S. Kadri, Atul Swaroop, Ashok Kumar Datta, Dr. M.L. Choudhary and Dr. M.K. Virmani took part in the discussion.

Shri Dipak Kumar Basu, General Secretary, narrated that the efforts made by us for improving the position in each and every points raised by the members. He is hopeful that the position will definitely improve on our continuous pursuations.

The General Secretary's Report was, thereafter, approved by the house unanimously.

Agenda - 3 : The General Secretary whole-heartedly praised the role played by Shri D. Krishnakumar for arrangement of the Small Committee Meeting with the top management at Corporate Centre, Mumbai, on 19.11.2024. The main issue of discussion was "Granting family pension to the differentlyabled child of the pensioner after demise of his/her spouse", but various other issues pending with them were highlighted by

us and Shri Binode Kumar Mishra, DMD (HR) & CDO, Shri D. Mitra, General Manager (RP & PM) and Shri Saurav Ghosh, Dy. General Manager (P&PMD) gave a patient hearing of all the cases raised by us. The General Secretary was also hopeful that such a break-through will definitely expedite for granting genuine benefits to the pensioners community of our Bank.

Agenda - 4 : Although some additional benefits e.g., enhancement of limit for capped diseases (Angioplasty, Root-Canal treatment) and granting 80% subsidy of basic premium payable for base plan of Rs.3.00 lakh to the pensioners of 80 years and above and also for sustained efforts made by all the Circle Associations it was possible to renew 96% of Mediclaim Policy, but only 41% Pensioners of our Bank all over India enrolled/renewed the Mediclaim Policy-"B" in the current year. The main reasons, as pointed out by many a leaders, for such dismal result in enrolling by the remaining pensioners was due to inadequate publicity, apathy on the part of branch functionaries, non-release of subsidy up-front, etc.

Agenda - 5 : The issues still pending with the Corporate Centre were discussed by participating many a members e.g., Sarvashri D. Krishnakumar, A.L. Ramaswamy Rao, J. Palackal, K.S. Kadri, Harendra Prasad, Atul Swaroop, K. Rajeevan, T. Ramesh Rao, Vijay Magon, M.G. Venkatesha Murthy, Umesh Sharma, A. Sridharan, Ganesh Chandra Mishra, P. Despande, Dr. M.L. Chaudhary & Dr. M.K. Virmani.

The General Secretary stated that such issues will again be highlighted by us in the Structured Meeting with the Bank scheduled to be held next day i.e. on 10.03.2025.

Agenda - 6 : The General Secretary informed the members that Structured Meeting at L.H.O level and Administrative offices are being convened more or less regularly as reported by the Affiliates. But the time schedule for convening Structured Meeting with Corporate Centre, once in a year, was not maintained despite our requests and he will surely point out this matter in tomorrow's meeting to regularize the position next time.

Agenda - 7 : Shri K. Rajeevan, Convener of the legal Sub-committee, apprised the members about the discussions they had in a virtual meeting with the members of the committee in which Shri G.K. Gandhi, President & Shri Dipak Kumar Basu, General Secretary also took part.

The General Secretary informed the members about the present status of our Court case at Delhi High Court which is posted for next hearing on 23rd April, 2025 for adjudication. He has also clarified, in details, the reasons for our filing Amended Application, Affidavits, etc. to the Court and he was of the view that we should take necessary steps after final judgement of the Court.

Agenda - 8 : The General Secretary stated that the efforts made by us to maintain good rapport with the serving Employees'/ Officers' Federations as well as with the CBPRO will continue by conducting physical/virtual meetings.

All the leaders were agreed to participate in the agitational programme of the UFBU, including strike call on 24th & 25th March, 2025, for clinching the demands made by them which include "upadation of pension".

Agenda - 9 : Shri Jugal Kishore Shaha, Treasurer, informed the members that Affiliation fees for the year 2024-25 were received by us from all the Affiliates. But, 2/3 Affiliates who did not pay the amount of "Donation for legal Fund" have assured to pay the amount by cheque today or remit the funds shortly.

Agenda - 10 : Miscellaneous

(a) Shri G.K. Gandhi, President of the Federation and General Secretary of SBI Pensioners' Association, Bhopal, stated that they are agreeable to arrange the next Governing Body & 39th Annual General Meeting of the Federation at Raipur (M.P.) sometime in August, 2025, but the hotel expenses for food & lodging as well as for other expenses will be approximately Rs.7000/- per delegate. As the amount is considered to be

on the high side, the General Secretary requested all other Affiliates to propose for an alternative venue for the purpose, but no response was received from any one instantly. It was, therefore, decided to take final decision in the matter afterwards.

(b) Regarding Delhi Circle Association issue, Shri G.K. Gandhi, President, propose to fix a time limit of 90 days for completion of the Election of new Governing Body, otherwise we have to think for their de-affiliation from the Federation. The matter was debated upon by many a members e.g., Sarvashri Atul Swaroop, A. Sridharan, Ganesh Ch. Mishra, Dinesh Chandra, Umesh Sharma, R.P. Saxena, D.K. Basu, D. Krishnakumar & Dr. M.K. Virmani. Some of them endorsed the views of Shri Gandhi but others were not agreeable to such a decision, because of the fact that the Affiliation Fees are being paid by the existing committee regularly and the directives of the Court for conducting election is still pending thereby we have no authority to expel them from the Federation.

Shri Ashok Kr. Datta spoke on the issue, in details, and was of the view that we cannot put blame on the present leadership of the circle as the matter is still sub-judice and our Federation have no right to expel any Affiliate for no fault on their part.

Finally, it was decided that the Circle leadership will be advised to take up the matter with the Registrar of Societies, Delhi, for holding the election of new Governing Body members as per order of the Court. They will also be advised to move the court again for appointment of a court officer, for conducting the election, in case no positive action is initiated by the Registrar within a reasonable time, or they may be permitted to hold the election of their Association.

(c) In regard to the renewal of our Registration with the Registrar of Societies, Delhi, and also for updation of Amendment of Bye-laws, which are pending for a long time, it was decided to take up the issue suitably with the lawyer engaged for the purpose. However, General Secretary also informed the house that Annual Returns of our Federation were submitted to the Registrar of Societies, Delhi from 2019 to 31.03.2024, as advised by the dealing lawyer on 18.02.2025. House also decided, if necessary, we may consider for appointing a new lawyer to expedite the matter.

It was also decided to prepare amended Bye-laws of our Federation, which will be circulated amongst the General Secretaries of all the Affiliates for their comments and finally a meeting will be convened at Kolkata for approval of the amended Bye-laws.

Thereafter, a special General Meeting will be convened as per our approved Bye-laws, for confirmation of the decision taken in the General Secretaries' meeting. Amended Bye-laws will be submitted to the Registrar of Societies, Delhi, for their approval.

Shri D. Krishnakumar extended vote of thanks to the President, General Secretary and all the delegates from all over the country who attended the meeting. He profusely praised the roles played by the dedicated volunteers under the able leadership of Shri Vijoy Magon and Dr. M.K. Virmani, President and General Secretary respectively of the host circle, for making beautiful arrangement in conducting the Governing Body Meeting successfully at SBIL&D, Panchkula, Chandigarh. He also expressed thanks and gratitude to the Bank management of Chandigarh Circle specially, Shri Krishan Sharma, Chief General Manager and Shri Kajal Kumar Bhowmik, Dy. General Manager & CDO of the Circle for their unstinted support in convening our meeting at this institute.

Finally, meeting ended after enchanting the National anthem "Jana Gana Mana Adhinayaka" by all the participants.

GENERAL SECRETARY, FSBIPA

CYBERCRIME AWARENESS

SHIELD YOURSELF

(ADVISORIES TO PUBLIC FROM VARIOUS SOURCES)

GOVERNMENT

Report complaints related to cybercrime at National Cyber Crime Reporting Portal- <https://cybercrime.gov.in>

Don't believe in part-time job / investment offers posted on SMS / WhatsApp by strangers. Don't click on unknown links – TSCSB Dial 1930 / report on www.cybercrime.gov.in

Never trust and be very cautious about unsolicited calls or messages claiming to be from government agencies like CBI, RBI, DoT, TRAI or Police.

Beware while dealing based on unsolicited tips through WhatsApp, Telegram, SMS, calls, YouTube, etc. & taken on informed decision.

Fraudsters often impersonate officials to steal your personal information and sending fake digital arrest warrants / notices. Always verify the caller's identity via official channels before taking any action.

Report suspicious activity to police Cybercrime Helpline 1930 or in Sanchar Saathi portal (<https://sancharsaathi.gov.in>)

DEPARTMENT OF TELECOMMUNICATIONS

While receiving international call, if an Indian number or no number is displayed on your phone, please inform on the DoT toll-free number 1800110420/1963. – DoT

RESERVE BANK OF INDIA

If you receive an OTP debiting your account for a transaction not initiated by you, inform your bank / e-wallet immediately. Beware of messages promising help in securing concessions from banks in any manner as they may be fraudulent. Threatened with Digital Arrest? There is nothing like Digital Arrest in law. Don't share personal / financial information or pay money. Call 1930 for help.

Always access the official website of bank / NBFC / e-wallet provider for contact details. Contact numbers on internet search engines may be fraudulent.

Verify digital lending apps by checking their association with an RBI-regulated bank / NBFC on the official website. Avoid downloading from SMS or social media links.

Beware of fraudulent calls / SMS / links on KYC update / blocking of account / loan offers. Report such suspicious messages at <https://sancharsaathi.gov.in>

STATE BANK OF INDIA

Be aware of Cyber frauds. Do not join Unknown WhatsApp/Telegram groups for investment ideas. Cyber fraudsters dupe people with fake investment APP/ ideas.

Be aware of Cyber frauds. Don't send money to fraudsters falling prey to their fake job offers. Remember, companies require your talent and not your money.

If anyone calls you and tells that you are under DIGITAL ARREST, please disconnect the call as there is no such system like DIGITAL ARREST.

Be aware of Cyber frauds. Bank will never ask you OTP, PIN, Credit or Debit card number, Aadhar number. Please visit your Bank Branch for KYC update.

Be aware of Cyber frauds. Do not answer international calls from unknown numbers. Do not click on links received from unknown persons in SMS or WhatsApp.

TELECOM REGULATORY AUTHORITY OF INDIA

TRAI never sends any message or makes any call for verification / disconnection/ reporting unlaw activities of mobile numbers. Beware of such messages / calls in the name TRAI.

Any call or message claiming to be from TRAI should be considered potentially fraudulent and may be reported to the National Cyber Crime Reporting Portal (www.cybercrime.gov.in) or Cyber Crime Helpline (1930).

Please be informed that TRAI does not issue NOC for installation of mobile towers. If a fraudster approaches you with such a letter the matter may be reported to the concerned mobile service provider.

IRCTC

Beware of spam calls / links, fake WhatsApp messages and fraudulent apps:

Dear Valued Customer,

We would like to inform you that some fraudsters impersonating as they are from IRCTC, are calling / sending spam links on WhatsApp to our customers. These fraudsters also creating fraudulent apps and websites impersonating IRCTC. These fake platforms may look very similar to our legitimate services, but they are designed to deceive users and steal personal information and money.

Your security is our top priority, and we are committed to safeguarding your information. To ensure your safety, please take note of the following guidelines:

1. **Verify URLs:** Always ensure that you are visiting our official website. Our web address is: www.irctc.co.in. Be cautious of any variations or misspellings in the URL.
2. **Official Apps:** IRCTC does not share any unsolicited links, APKs, SMS or WhatsApp messages for installing the IRCTC Rail Connect Ticketing App. Download our mobile applications only from official app stores such as the Apple App Store and Google Play Store.
3. **Verify Communications:** Unsure if a message is really from us? Verify any communication claiming to be from IRCTC by contacting us directly through our official customer service channels.
4. **Secure Transactions:** We never ask for sensitive details through unofficial channels. Never share your personal or financial information through unsecured links or platforms.

We are actively working to identify and take down these fraudulent websites and apps. If you have any concerns about potential frauds or believe you may have found a fraudulent app or website, please report immediately at <https://equery.irctc.co.in>.

Regards,

IRCTC Team

IRCTC Customer Care Numbers : 14646 / 080-44647999 / 35734999

ICICI LOMBARD INSURANCE

This refers to any information that can identify you as an individual. This includes your name, address. Phone number, email address, Social Security number, credit card information and even your IP address. Protecting this information is essential to prevent unauthorized access, identity theft and privacy violations.

Types of Identity Theft:

Financial Identity Theft: Thieves use your information to steal money or make purchase in your name.

Medical Identity Theft: Scammers use your name to get medical care or prescription drugs.

Tax Identity Theft: Criminals use your details to file fake tax returns and steal your refund.

HOW TO PREVENT IDENTITY THEFT:

- Check your accounts regularly: Keep an eye on your bank and credit card accounts for any suspicious activity.
- Don't share Personal Info Carelessly: Be careful what you share online – don't give out sensitive details unless you're sure it's safe.
- Shred Sensitive Documents: If you have old bank statements, medical bills, or any document with personal info, shred them instead of throwing them away.
- Protect your devices: Make sure your phone and computer have antivirus software, firewalls and updates to block hackers.

SBI CARD

INTIMATION IS A FORM OF FLATTERY TRICKERY

Don't Fall prey to Imposters: Fraudsters may pose as representatives of Government institutions & agencies and try to gain access to your personal information & credit card details.

Fraudsters may use (i) Fake Letterheads and e-Mail IDs, (ii) Threatening Calls and SMS, (iii) Fake websites and mobile appsto **lure or threaten you to share confidential details and commit fraud.**

To report such an activity, call SBI Card Helpline at 39 02 02 02 (prefix local STD Code) or 1860 180 1290 / 1800 180 1290. Alternatively, you call 1930 or visit cybercrime.gov.in

* * * * *

**“THE KEY TO CYBER SECURITY
IS STAYING ONE STEP AHEAD
OF ATTACKERS”**



Lottery Fraud

Lottery Fraud scams deceive people into believing they've won a prize to trick them into sending money or sharing personal information. These schemes exploit the hope of financial gain but are always too good to be true.

✓ Dos:

- **Don't Pay Fees:** Fraudsters often demand taxes, shipping fees, or handling charges for fake prizes. Never send money for any lotteries.
- **Question Unsolicited Claims:** Be cautious of unexpected lottery win messages or calls.
- **Report Fraud:** Notify authorities if you suspect a lottery scam.
- **Stay Skeptical:** Remember, no one gives away huge amount of money for free.

✗ Don'ts:

- **Don't Share Credentials:** Never provide secure details or make payments for lottery claims.
- **Beware Fake Authorities:** The RBI doesn't hold public accounts, solicit deposits, or request personal/bank details.
- **Ignore Fake Messages:** Avoid responding to offers promising prize money, government aid, or KYC updates tied to prizes.

Courtesy : I4C



Phishing



Phishing is a common cybercrime tactic that deceives victims into clicking on fake links. These links appear as emails or websites from trusted sources but redirect users to fraudulent sites designed to steal sensitive data, such as login credentials, personal information, or financial details. Phishing can also install malware, giving cybercriminals unauthorised access to your device.

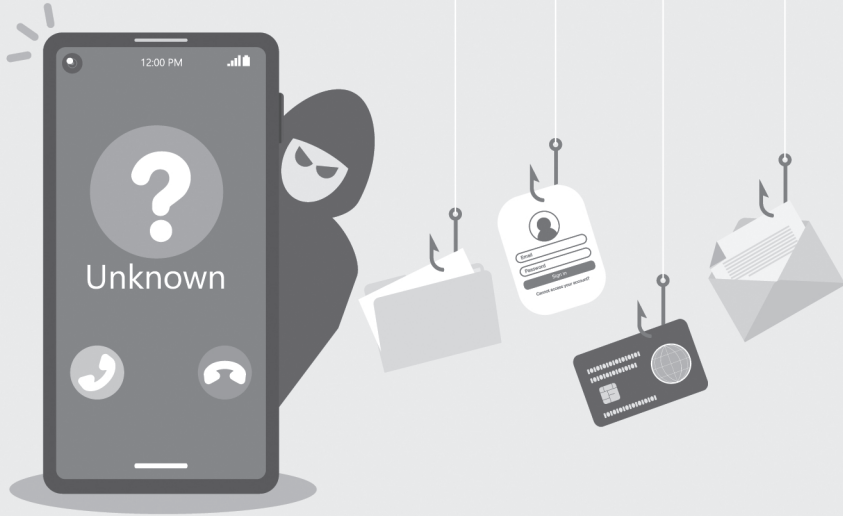
✓ **Dos:**

- **Be Suspicious:** Treat unexpected messages from known sources with caution.
- **Check URLs:** Hover over links to reveal the genuine destination and spot discrepancies.
- **Verify Senders:** Contact the sender through a trusted method if you're unsure about a message's authenticity.
- **Update Regularly:** Keep your software and systems up-to-date to close security gaps.
- **Phishing Report:** Alert the relevant authorities or platforms if you encounter phishing attempts.

× Don'ts:

- **Avoid Clicking Links:** Don't click on suspicious links; delete messages from unknown senders immediately.
- **Unsubscribe & Block:** Unsubscribe from emails with suspicious links and block the sender's email.
- **Visit Official Websites:** Always go directly to the official website for financial transactions and verify website security(HTTPS with a padlock).

Courtesy : **I4C**



Spam/Vishing Calls



Spam/Vishing Calls (voice phishing) are a deceptive form of cybercrime. Fraudsters use social engineering to trick victims into revealing sensitive information, like personal or financial data. They often impersonate legitimate entities, such as banks or government agencies, using tactics like caller ID spoofing and urgency to gain trust and steal information.

✓ Dos:

- **Use Call Blockers:** Install call-blocking apps and report spam calls.
- **Be Cautious:** Exercise caution when answering calls from unknown numbers.
- **Spread Awareness:** Educate others about common phone scams.
- **Enable Security:** Use voicemail passwords for added protection.

✗ Don'ts:

- **Don't Share Personal Info:** Never provide personal or financial information to unknown callers.
- **Don't Trust Caller ID:** Caller ID can be spoofed, so don't rely on it.
- **Avoid Unknown Numbers:** Don't return calls from unfamiliar or international numbers.
- **Protect Your Data:** Genuine institutions never ask for sensitive info like usernames, passwords, or OTPs. Never share these, even with family.

Courtesy : I4C



Scan this QR
to redeem money



Quishing



Quishing Scams are on the rise. The scammer lure victims with promises of deals or convenience by asking to scan QR codes but ultimately initiate unauthorised financial transactions. Malicious codes can redirect users to phishing sites, steal login credentials, or transfer money directly to the scammer's account.

✓ Dos:

- **Scan Trusted Sources:** Only scan QR codes from official websites or verified businesses.
- **Verify Before Acting:** Scammers often create urgency—take your time to verify.
- **Report Suspicious Codes:** If you suspect a scam, report the code to the legitimate source and relevant authorities.

✗ Don'ts:

- **Be Cautious with Payments:** Avoid scanning QR codes with payment apps, as they may contain embedded account details for fraudulent transfers.
- **Don't Scan to Receive Money:** Never scan QR codes to receive funds. Legitimate transactions don't require scanning codes or entering banking details like m-PIN or passwords.
- **Avoid Unknown Sources:** Don't scan codes from emails, texts, or unfamiliar sources.

Courtesy : I4C



Search Engine Fraud



Search Engine Fraud occurs when fraudsters manipulate search results to display fake contact information, posing as legitimate entities. Victims who unknowingly call these numbers may reveal sensitive information, such as passwords and account details, leading to financial loss, identity theft, and other severe consequences.

✓ Dos:

- **Visit Official Websites:** Always check the official website for contact details, rather than relying on search results.
- **Verify Contacts:** Double-check phone numbers and websites using caller ID or trusted directories before sharing personal info.
- **Watch for Red Flags:** Be wary of urgency, scare tactics, or suspicious offers. Legitimate companies don't pressure immediate action.

✗ Don'ts:

- **Don't Trust Search Results:** Never call numbers listed in search engine results; fraudsters often disguise themselves as an illegitimate entity.
- **Don't Share Info Unprompted:** Only share personal details over the phone if you've initiated the contact.

Courtesy : I4C

ఆరోగ్య చిట్కాలు

ప్రయాణం :

1. పదవీ విరమణ తర్వాత కొన్ని సంవత్సరాలు విస్తృతంగా ప్రయాణాలు చేయండి రద్దీగా వుంటే ప్రదేశాలను నివారించండి.
2. ఒంటరిగా ప్రయాణం చేయవద్దు.
3. ఎక్కువ ట్రాఫిక్ ఉన్న సమయంలో బయటకు వెళ్లకండి.
4. ఎల్లప్పుడు మీ గుర్తింపు కార్డు మరియు ముఖ్యమైన ఫోన్ నంబర్లను వెంట ఉంచుకొండి.

వ్యాయామం :

5. అతిగా వ్యాయామాన్ని, నడకను చేయకండి.

ఆరోగ్యం :

6. మీకు సరిపోయే వాటిని నెమ్మదిగా నమిలి తినండి.
7. వేసవికాలంలో ఏ.సి.లను వాడేటప్పుడు నీళ్ళు ఎక్కువగా త్రాగండి.
8. సమయానికి వైద్యులను సంప్రదించి క్రమం తప్పకుండా మందులు తీసుకోండి.
9. మందులు అతిగా వాడకండి.
10. వ్యాధితో చివరిదాక పోరాటం చేసే బదులు తప్పనిసరైనప్పుడు దానితో సహజీవనం చేయడం మంచిది.
11. మీ ఆరోగ్యం గురించి ఎల్లప్పుడు ఫిర్యాదు చేస్తూ వుండకండి.
12. జ్ఞాపకశక్తి తక్కువ కావడం, వృద్ధాప్యం వల్ల కాదు మెదడును సరిగ్గా చాలాకాలం వాడకపోవడం వలన జరుగుతుంది.

ఫైనాన్స్ / పెట్టుబడులు :

13. పదవీ విరమణ తర్వాత అస్తి వ్యవహారాలు చేయవద్దు.
14. మీ ఆస్తుల వివరాలను ఇతరులతో చర్చించవద్దు
15. ఇతరులకు అప్పు ఇవ్వద్దు
16. మీకు అవసరం లేకపోతే ఎక్కువ సంపాదనకు ప్రయత్నించవద్దు.
17. మీ రిటైర్మెంట్ బెనిఫిట్స్ తరువాతి తరాలకు ఇవ్వవద్దు.
18. వీలునామాను మీ జీవిత భాగస్వామిని సంప్రదించి వ్రాయండి.

నిద్రపోవటం :

19. తిన్న వెంటనే నిద్రపోవద్దు
20. రాత్రి నిద్రపోవటానికి పగటి నిద్రను నివారించండి
21. మీరు నిద్రపోలేకపోతే ఇతరులకు నిద్రాభంగం కలిగించవద్దు

సాధారణ సూచనలు :

22. మీ ప్రాథమిక మద్దతుదారులైన మీ జీవిత భాగస్వామితో గొడవ పడవద్దు.
23. మీ యొక్క ఇతరుల యొక్క గోప్యతను గౌరవించండి.
24. మీ గత విజయాలను పొగడుకొనవద్దు.
25. తర్వాత తరాలకు అయోచిత సలహాలు ఇవ్వవద్దు
26. గతం గురించి ఎక్కువ ఆలోచన చేయవద్దు, భవిష్యత్తు గురించి ఎక్కువ చింతించవద్దు
27. ఎక్కువగా చదువుట, మొబైల్ వాడుట లేదా టీ.వి. చూడటము చేయవద్దు
28. సానుకూలంగా ఉండి అధిక భావోద్వేగాలను నివారించండి
29. చిరునవ్వుతో ఒత్తిడిలేని జీవితాన్ని గడపండి
30. మీ ప్రస్తుత జీవితాన్ని ప్రేమిస్తూ, మీరు ఇష్టపడే జీవితాన్ని గడపండి.

ADMISSION OF NEW MEMBERS - APRIL 2025

We extend a warm welcome to the following retirees who are admitted provisionally as members of SBI Pensioners' Association, Hyderabad Circle. We wish them a happy and a healthy retired life.

SL. No.	LM. No.	Name (Smt/Sri)	Place
01	19461	Kasi Parimala Vyasa Krishna	Hyderabad
02	19462	Krishnamurthy Kalthi	Mahabubabad
03	19463	Rama Gopal Rao Suriseti	Hyderabad
04	19464	Prabhakar Setty Gondimalla	Hyderabad
05	19465	Eslavath Jaith Ram	Hyderabad
06	19466	Gopala Krishna Murthy Pendyala	Hyderabad
07	19467	Smt. Bhramaramba T	Hyderabad
08	19468	Vijaya Sekhar Batchu	Hyderabad
09	19469	Smt. Sarala Sri Gadidesi	Hyderabad

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

జన్మదిన శుభాకాంక్షలు

ఈ నెలలో జన్మించిన సభ్యులందరికీ జన్మదిన శుభాకాంక్షలు

ADVERTISEMENT

SERVING THE CAUSE OF PENSIONER SINCE 2000 (FOR AROUND 25 YEARS)

SRI SIDHI VINAYAKA MACT SOCIETY LIMITED



(A Society Registered under A.P. Mutually Aided Co-operative Societies Act 1995)

(REGD. NO. AMC/HYD/(U)2000/38/THRIFT)

Regd. & Admin Office : # 7-71, Silpa Residency, Street No.8, Maheswari Nagar,
Habsiguda, Hyderabad — 500 007 Land Line 040-27152500 & Mobile :9391007544

BOARD OF DIRECTORS

SRI APPARAO T

PRESIDENT

(Retd.) Deputy General Manager (DGM)
State Bank of India, Mobile: 939 100 7544

SRI D V RAMANA

(Retd, Asst General Manager (AGM)
State Bank of India)



BUSINESS HOURS

MONDAY TO SATURDAY : 11.00.am to 6.00 pm

SUNDAY HOLIDAY

**FULL SECURITY TO THE DEPOSITORS AS MAJORITY OF LOANS
ARE GRANTED AGAINST GOLD ORNAMENTS**

PERIOD / RATE OF INTEREST

1Year to below 2 years	2 Years to below 3 years	3 Years and above
8.50%	9.00%	10.00%

The Depositor can opt for Monthly / Quarterly/ Cumulative interest

Depositors can Remit the Amount on Line to our Current Account No. 37351237062 with State Bank of India, Ramanthapur Branch (Code No.10100) at Hyderabad. All Transactions strictly through BANK only. Cash Transactions are NOT accepted.

Monthly / Quarterly Interest on due date will be credited to Depositor's Account on 1st of Every Month / Quarter on-line.

SALIENT FEATURES

1. Highest Rate of Interest up to 10% on Fixed Deposits & 4% on Savings Deposits.
2. **NO (TDS) TAX DEDUCTION AT SOURCE TO MEMBERS.**
3. Nomination facility is available for all Deposit Accounts.
4. We have the facility of Recurring Deposits (RD) Accounts also.
5. All transactions are with the Members only.

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2025, జూన్ 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 మెంబర్గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న త్రాంచి 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	Venkataramana Pamidimukkala	Supervising	LHO, Hyderabad
02	Jayalaxmi Angamuthu	Supervising	LHO, Hyderabad
03	Padma Yeleswarapu	Supervising	LHO, Hyderabad
04	Srinivas Babu Palaparathi	Supervising	LHO, Hyderabad
05	Viajyalakshmi Dhulipati	Supervising	LHO, Hyderabad
06	Sridhar Chamarthy	Supervising	LHO, Hyderabad
07	Tummala Padmaja	Supervising	LHO, Hyderabad
	AO/BRANCHES		
08	Durga Prasad VS Kolluru	Supervising	RBO, Madhapur
09	Shivaji Yadav Konanki	Supervising	RACPC, Kompally
10	Srinivasa Murthy VLN	Supervising	SMECC, Cyberabad
11	Rachuri Rama Krishna Rao	Supervising	DS Samksema Bhavan, Masab Tank, Hyd.
12	Kondala rao Pasala	Supervising	Ibrahimpatnam, R R Dist.
13	Narigiri Satya Narayana	Supervising	Jillelaguda, Saroomagar mandal, Hyd.
14	Ravinder Chigullapalli	Supervising	RACPC, Gunfoundry
15	Sandhya Rani Tamanna	Supervising	Ramakrishnapuram, Hyderabad
16	Venkata Naga Kumari B	Supervising	PBB Abids Circle, Hyderabad
17	Aruna Kambaduri Bogi	Supervising	RBO, Himayatnagar
18	Ravi Hanumantha Rao Madriki	Supervising	SMECC, Hyderabad
19	Sridevi Vinnakota	Supervising	RACPC, Himayatnagar
20	Krishna Vankudoth	Supervising	CAC, Mahaboobabad
21	Anasuya Paluri	Supervising	Kakateeya University, Warangal
22	Nimmagadda Venkata Rajyalakshmi	Clerical	CPPC, Hyderabad
23	Indu Singh	clerical	1 EME Centre, Secunderabad
24	Krishna Rao Pagadala	Clerical	Jupiter Colony, Trimulgherry, Sec'bad.
25	Pandu Sathi Rokkala	clerical	Jeedimetla Ind. Area, Hyderabad
26	Janardhan Reddy Pannala	Clerical	SEIE Branch, Kattedan, Hyd
27	Srinivasa Kumar Mallela	Clerical	Singapore Township, Ghatakesar, R.R. Dist
28	Kadamutturu Rama Rao	Clerical	LCPL, Hyderabad
29	Devdas Amrutala	Clerical	Anantagiri, Nalgonda Dist
30	Ambetha Kumar Bontha	Clerical	Khanapur, Nizamabad Dist
31	Sikinikantam Shankariah	Clerical	Jagitil ADB, Karimnagar Dist

S.No.	Name (Sarvashri / Smt.)	Category	Branch
32	Bharathi Devi	Clerical	Moosarambagh Chowrastha, Hyderabad
33	kesavulu Amrutharaj	Clerical	Karmanghat, Hyderabad
34	Muqtaar Shaik	Substaff	Zahirabad
35	Narayana Mamidipally	Substaff	Revenue Colony , Sangareddy
36	Jagtap Mohan	Substaff	Karavan, Hyderabad
37	Jonnawada Damodhar Reddy	Substaff	Aliabad, Hyderabad
38	Dilip Kumar Karne	Substaff	ECIL, Cherlapally
39	Krishnudu Alisetty	Substaff	AO Hyderabad
40	Barlashivudu	Substaff	Nagarkurnool ADB, Nagarkurnool Dist.
41	Maruturi Sudhakar	Substaff	Siripuram, Khammam Dist
42	Dasamala Prasad	Substaff	Sathupalli, Khammam Dist
43	Srinivasa Rao Yepoori	Substaff	Vaidehi Nagar, Hyderabad
44	Venkatesh Kothakanda	Substaff	Vidyanagar, Hyderabad
45	Raghunath Sakoyee	Substaff	SCAB, Hyderabad
46	Kaligeti Rajaiah	Substaff	SME Br, karimnagar
47	Munagala Krishna	Substaff	Govindaraopet ADB, Warangal

సహస్ర పూర్ణ చంద్ర దర్శనము

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

క్ర.సం.	ఎల్ఎమ్సం	పేరు (శ్రీ / శ్రీమతి)	పుట్టినతేది	చోటు / స్థలం
01	07134	జి.వి.నారాయణ రెడ్డి	08.05.1942	హైదరాబాద్
02	00752	హుండి లీలా రావు	09.05.1942	హైదరాబాద్
03	05754	కె.రామసుబ్బా రెడ్డి	10.05.1942	హైదరాబాద్
04	06370	ఆలేటి రాధాకిషన్	17.05.1942	హైదరాబాద్
05	04795	జలగం వెంకట సుబ్బారావు	28.05.1942	హైదరాబాద్

TO ALL MEMBERS

Our Association is holding its AGM at Warangal on 23rd June 2025 this year. As per bye laws every member shall remit Rs. 300/- towards AGM expenses. Whomsoever has not contributed so far, please remit at our office in Koti or remit to the below mentioned account.

SBI PENSIONERS ASSOCIATION HYDERABAD CIRCLE

Account No. 10012392411, Vidyanagar Branch, IFSC CODE : SBIN0003608, Branch Code No. 3608

GS SBIPAHC

Those who have already remitted may ignore this message.

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	04287	M.Jayalakshmi	767964	9848292930	13-05-2025	Hyderabad

సర్వసభ్య సహాయక నిధి, BENEVOLENT FUND కొరకు, వైద్యసదుపాయాల కొరకు సభ్యుల విరాళాలు

Sl. No.	LM. No.	Name (Smt. / Sri)	Annual General Meeting Rs.	Benevolent Fund Rs.	Medical Aid Rs.	General & Others Rs.
Contributions received at Monthly intervals						
01	16135	Smt. V.S.Thangamany, Hyderabad	1,000	-	-	-
02	09860	N. Tirupal, Anantapuram	25	166	25	-
03	07564	V.Jagannadham	100	100	50	-
04	10402	R.S. Amruta Rao, Hyderabad	101	50	50	-
05	11953	B. Thimmappa, Anantapuram	25	66	25	-
06	06919	Y.V.Subba Rao, Tirupati	-	158	-	-
07	03126	G.V. Subbaiah Chetty, Hyderabad	50	50	50	-
08	01074	Kota Srinivasan, Hyderabad	-	-	101	-
09	06648	Smt. N. Seshu Latha, Hyderabad	15	30	20	-
10	04936	P.Surya Rao	-	-	54	-

OUR BANK DETAILS :

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

DONATIONS

01 19066 Smt. V. Geetha Mani 50,000/-

ANNUAL GENERAL MEETING - CONTRIBUTIONS

Rs. 1,500/- Sri A. Ramesh Babu, N. Radhakrishnan.

Rs. 1,000/- S/s. P. Bhaskara Rao, N. Saibaba, B. Purushotham, K. Jagannadha Rao, K. Srenivasudu, D. Krishna Kumar.

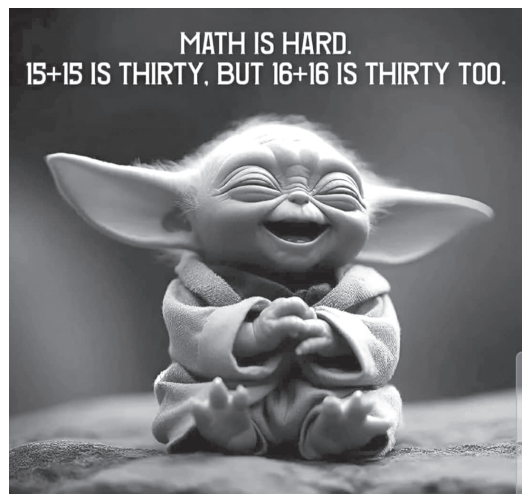
Rs. 500/- S/s. G. Kumara Swamy, M.S. Mohan Rao, J. Satyanarayana.

Rs. 300/- S/s. T. Babu Rao, V.B.R.K. Murthy, M. Ram Mohan Rao.

Rs. 250/- Sri K. Kodanda Ramaiah.

HUMOUR CORNER

MATH IS HARD.
15+15 IS THIRTY. BUT 16+16 IS THIRTY TOO.



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

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CONTENTS

01. Read & Learn	1 - 4
02. SBIPAHC 38th AGM Invitation	5
03. Notice to all members	6
04. Financial Statements-Year Ended 31-03-2024	7 - 11
05. SBI, Hyd. Circle Diamond Jubilee Celebrations	12 - 13
06. Hearty Congratulations	13
07. Federation News	14 - 17
08. Cybercrime Awareness	18 - 25
09. ఆరోగ్య చిట్కాలు	26 - 27
10. Admission of New Members	27
11. స్వాగతం	29 - 30
12. సమాప్త పూర్ణ చంద్ర చిరస్మృతి	30
13. Obituary & Donations	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,**

C/o. SBI Buildings,

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PHONE : 040-27671603

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