

ఎస్బిఐ పెన్షనర్స్ న్యూస్ బులెటిన్

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READ & LEARN



WILL / TESTAMENT

A will is written document that allows individuals to direct the way their inheritance would be maintained and divided after their demise. A testament was being used to deal with personal possessions at common law, while a will was used to transfer real estate property. The difference has faded with time and a will, often known as a 'testament' disposes of both personal possessions as well as real property.

1. Who Can Do It?

Any person, at any age, prepare a will. It is necessary for a senior citizen to prepare a will, and decide, who should bequeath the property after his/her death and to what extent. A lady even can prepare a will as to after her, who should bequeath her property/ jewellery etc.

2. Why Will is necessary?

To avoid any dispute amongst the heirs in future, it is necessary for everyone to prepare a will.

3. How to prepare a will?

It is very easy to prepare a will. It does not need a help of an advocate. It can be prepared on a plain paper. No stamp paper is also needed. There is no standard format for it. If prepared on a plain paper, the details of all self-earned property and the extent of share to wife and/or children should be specified with their names.

4. Whether the will needs to be registered?

Even if the will is prepared on a stamp paper, it is not mandatory to register it. But it is desirable to do it to avoid legal problems.

5. Important Points to be Noted:

- Dealing carefully with a professional to draft and amend the will is essential.
- Will should be signed by the maker with date. If a person is not in a position to sign, he can place his thumb impression (Left Thumb Impression for Males and Right Thumb Impression for Females), compulsorily in the presence of two witnesses.
- Wherever there are cuttings in the will, the maker and the witnesses must sign.
- Witnesses should be younger than the maker so that if the maker is not alive, they can remain present.

- v. It is not necessary that the will should be read by the witnesses. They should be known to the maker.
- vi. Beneficiary of the will shall not be a witness.
- vii. The will prepared by the maker can be changed anytime. If more than one will is prepared the latest one will be valid and acceptable.
- viii. The witnesses need not be the same in all wills.
- ix. After the first will is prepared, it can be amended and the distribution of property can be changed.
- x. Since the method of preparation is so simple, destroy the earlier will, when you prepare new.
- xi. The will should be kept at a safe place under information to any of the nearest relative or friend.
- xii. If will is in more than one page, it should be signed on all pages by the testator/testratis.
- xiii. Please ensure that the will is signed and dated.
- xiv. Prepare the will on stamp paper of Rs.100/-

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MODEL FORMAT OF WILL

I, _____ son/daughter of _____
residing at _____

_____ make this to be my last will and testament.

1. I hereby revoke all wills, codicils and other testamentary documents made by me and particularly my will dated _____ .
2. I am possessed of and absolutely entitled to movable and immovable properties which are described in schedule I to V attached herein. Any mistake in the description or any omission therefrom will not affect the dispositions hereby made and this will/deed will apply to all my properties of whatsoever nature and wherever situated and whether standing in my name alone and jointly with anybody else, if any name is first mentioned.
3. After my death, my wife/husband Mrs./Mr. _____ is entitled to the amounts lying in my Bank accounts, specifically mentioned in schedule I, attached to this will. This bequeath shall have priority over all other bequests and dispositions.
4. I bequeath my immovable property(ies) situated at and centres specifically mentioned as item No. _____ mentioned in schedule II attached to this will to my _____
Shri/Smt/Ms _____ and item No. _____ to my _____
Shri/Smt/Ms & Shri/Smt/Ms _____ absolutely.
5. I bequeath the Gold/Silver ornaments & jewellery mentioned in schedule III to my _____
Shri/Smt/Ms _____ absolutely.
6. I bequeath the shares/securities/mutual fund & PPF specifically described in schedule IV to my _____
Shri/Smt/Ms _____ and Shri/Smt/Ms. _____.

7. I hold Insurance Policies for self/family for life cover as also property which is spelt out in schedule V to my will. I bequeath all my properties which are not mentioned in this will in favour of Shri/Smt/Ms _____ and Shri/Smt/Ms _____.

8. I bequeath my miscellaneous assets in schedule VI as per details given therein.

9. I have made this will while I am in sound health and of good understanding.

In witness here of I have put my signature hereunder in the presence of witnesses on this day of _____.

Testetors signature

Signed by the within named IN THE PRESENCE OF TWO WITNESSES

1. Name, R/O

2. Name, R/O

Signature

Signature

NOTE:- This is only a specimen. You can modify it as per your requirements.

ENCLOSURE/SCHEDULE TO WILL/DEED

SCHEDULE I (DEPOSITS) Please mention here brief details like a/c No, Name of branch/Bank, type of accounts and the Name of the account holders.

SCHEDULE II (IMMOVABLE PROPERTY) Mention here the details of property, area, location Size & registration details.

SCHEDULE III (JEWELLERY ETC) Mention here the details of gold/diamond/jewellery ornaments/ which are already in use by wife daughter. And also Silver ornaments/plates and other items weighing Gms held in Banks locker at Branch and at home weighing gms **SCHEDULE**.

IV.(SHARES/DEMAT/PPF/MUUAL FUND: Mention here the details of shares held in Demat A/c held with branch Securities held with the company. PPF a/c No. held with branch mutual fund investments, details of SIPs etc.

SCHEDULE V (INSURANCE POLICIES): Mention here the details of Policy, beneficiary, sum insured, due date, name of Insurance Company, etc.

SCHEDULE VI (MISCELLANEOUS ASSETS): Mention here details of all other movable assets including vehicles, electronic goods, furniture etc. not covered in the will above.

PLACE :

DATE :

Signature of Testator

IN THE PRESENCE OF WITNESSES:

1. NAME, R/O

2. NAME, R/O

Signature

Signature

Courtesy : GOLDEN TREASURE OF INFORMATION FOR PENSIONERS OF SBI

(UPDATED UPTO 15th September 2020)& The Economic Times

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

— Tomie dePaola

BEWARE OF CYBER CRIME 2. TELECOM AND BANK SCAMS

Hyderabad has seen a surge in telecom and bank scams, where fraudsters impersonate officials to deceive individuals into pressing specific numbers on their phone keypads. These scams have led to significant financial losses and reputational damage for the victims.

Why this matters?

The surge in telecom and bank scams highlights the need for increased awareness and vigilance among citizens to protect themselves from financial fraud. If left unchecked, these scams can lead to a breakdown of trust in institutions and have far-reaching consequences for the economy and society as a whole.

Singer Chinmayi recently shared her experience on Twitter, revealing that she received a deceitful call from someone claiming to be from the telecom department. The scammer threatened to block all phone numbers under her name unless she pressed 9 on the number pad within two hours. Another victim, D. Laxman, received a similar call from a person purportedly from the State Bank of India (SBI), insisting he clear his credit card payment by pressing 9.

The modus operandi of these scammers involves impersonating trusted entities like telecom departments or banks, fabricating urgent issues such as phone blocking or bank account problems. Victims are coerced into believing that pressing a designated number will resolve the issue or prevent adverse consequences. Unwittingly, victims may authorize transactions or compromise their personal information.

Cyber crime ACP R.G. Shiva Maruti stated that the scam has been running for quite some time, exploiting people's lack of awareness regarding the sophistication of these fraudulent operations. "When they receive calls purportedly from banks or the telecom department, they seem legitimate, making them believe the fake calls." Cyber expert Nallamothe Sreedhar emphasized, "Scammers exploit trust to pilfer money or sensitive information, often persisting until they succeed. Vigilance is paramount; refraining from pressing any numbers or divulging personal details is crucial."

This surge in telecom and bank-related scams is part of a larger trend in Hyderabad. In a recent incident, a 48-year-old stock trader from Gachibowli lost ₹3.37 crore in an investment scam that began with a deceptive WhatsApp invitation to join International Stock Trading Account, promising upper circuit stock trades. The victim initially invested ₹60 lakh, believing in the scheme's

legitimacy, but subsequent transactions guided by fake executives led to mounting losses.

As Hyderabad grapples with the rise in telecom and bank-related scams, raising awareness about the sophisticated tactics employed by fraudsters is crucial. By staying vigilant and informed, citizens can safeguard their finances and personal information from these deceptive schemes.

Precautions to protect from falling prey to these scams:

Individuals must exercise caution when receiving unsolicited calls from unknown numbers.

Individuals must refrain from pressing any numbers or divulging personal details, which is essential.

Individuals must verify the authenticity of calls by contacting the relevant organizations directly that can help prevent financial loss and reputational damage.

(Courtesy : The Deccan Chronicle)

The message circulated by Telecom Regulatory Authority of India (TRAI), in this connection, is reproduced hereunder for information of members:

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

ఫైబర్ నేరాల గురించి తెలుసుకొనండి - టెలికామ్ మరియు బ్యాంకు స్కామ్స్

టెలికామ్ మరియు బ్యాంకు స్కామ్స్ మన హైదరాబాదులో పెరుగుచున్నవి. వంచన చేసేవాళ్ళు అధికారుల లాగా ప్రవర్తిస్తూ వ్యక్తులను మోసంచేసి కొన్ని సంఖ్యలను వారి ఫోన్ కీబోర్డుపై నొక్కేలాగా చేయుచున్నారు. ఈ స్కామ్స్ పెద్ద మొత్తాలలో ఆర్థిక నష్టాలకు మరియు మోసపోయిన వారి వ్యక్తిగత ప్రతిష్ట పోవుటకు దారితీయుచున్నవి. ఈ నేరాలు ఎందుకు ప్రాముఖ్యత కలిగినవి ?

ఈ టెలికామ్ బ్యాంకు స్కామ్స్ పౌరులలో మరింత అవగాహన మరియు జాగరూకత కలిగియుండి తమను తాము రక్షించుకోవలసిన అవసరాన్ని పెంచినవి. ఈ స్కామ్స్ను అరికట్టలేకపోయినట్లయితే సంస్థలలో విశ్వాసమును కోల్పోవుటయేకాక, ఆర్థిక వ్యవస్థలు, సమాజము చాలా విపరీత పరిణామాలను ఎదుర్కోవలసి ఉంటుంది.

గాయని చిన్మయ టీవీట్టర్లో టెలికాం డిపార్ట్మెంట్ నుండి తనకు ఎవరో మోసపూరిత కాల్ గురించి తెలియజేసింది. ఆమె తన మొబైల్ ఫోన్లో '9' అంకెను రెండు గంటలలోగా నొక్కకపోయినట్లయితే ఆమె ఫోన్ నంబర్ల నన్నిటినీ బ్లాక్ చేస్తానని బెదిరించినట్లు తెలిపింది. అదేవిధంగా వి. లక్ష్మణ్ అనే అతనికి SBI నుండి వచ్చినట్లుగా చెప్పబడినటువంటి కాల్లో తన ఫోన్లో '9' నొక్కి అతని క్రెడిట్ కార్డ్ చెల్లింపులు చేయమన్నారు.

ఈ స్కామ్ముల కార్యనిర్వహణలో టెలికాం లేదా బ్యాంకుల వంటి విశ్వసనీయ సంస్థలవలె నటించి, ఫోన్ బ్లాక్ చేయడం లేదా బ్యాంకు ఖాతా సమస్యల వంటి అత్యవసర సమస్యలను ప్రస్తావిస్తూ మోసంచేసే ప్రయత్నం చేస్తున్నారు. మోసపోతున్నవాళ్ళు వారి మొబైల్లో ఒక ప్రత్యేక నంబరును నొక్కినట్లయితే వారి సమస్య పరిష్కారమౌతుందని బలవంతము చేయచున్నారు. మోసపోతున్న వాళ్ళు అమాయకంగా తమ లావాదేవీలను ధృవీకరించటము లేదా తమ వ్యక్తిగత సమాచారాన్ని తెలియజేయడమో జరుగుచున్నది.

ఈ మోసపూరిత కార్యకలాపాల యొక్క క్రొత్త పద్ధతుల గురించి ప్రజలకు అవగాహన లేకపోవుట వలన ఈ స్కామ్స్ చాలా రోజులుగా జరుగుచున్నవని ఆర్.జి. శివమూర్తి అనే పోలీస్ అధికారి తెలియజేశారు. “బ్యాంకు లేదా టెలికామ్ శాఖల నుండి వస్తున్న ఈ ఫోన్ కాల్స్ చట్టబద్ధమైనవిగా కనిపించడము వలన వీటిని నకిలీ కాల్స్ గా గుర్తించలేకపోవుచున్నారు”. ఈ మోసం చేసేవారు ప్రజలకు సంస్థల పట్ల ఉన్న విశ్వాసాన్ని దుర్వినియోగం చేస్తూ వారి ధనాన్నీ లేక సున్నితమైన సమాచారాన్ని అపహరించే ప్రయత్నం మరీ మరీ చేస్తూ ఉంటారని నల్లమోతు శ్రీధర్ అనే సైబర్ నిపుణులు చెప్పారు. అందుకే జాగరూకత ముఖ్యమనీ, తమ మొబైల్స్ లో ఏదైనా నంబరు నొక్కడము గానీ, వ్యక్తిగత వివరాలు ఇవ్వడము గానీ చేయరాదని తెలిపారు.

ఈ టెలికామ్ మరియు బ్యాంకు సంబంధిత స్కామ్స్ దేశవ్యాప్తంగా విస్తృతమైన ఈ మోసాలలో భాగంగా హైదరాబాద్ లో కూడా జరుగుచున్నవి. ఇటీవలి సంఘటనలో గచ్చిబౌలికి చెందిన 48 ఏళ్ళ స్టాక్ వ్యాపారి రూ. 3.37 కోట్ల పెట్టుబడి స్కామ్ లో కోల్పోయాడు. అప్పటి సర్క్యూట్ స్టాక్ ట్రేడ్ లను వాగ్దానం చేస్తూ అంతర్జాతీయ స్టాక్ ట్రేడింగ్ ఖాతాలో చేరడానికి మోసపూరిత Whatsapp ఆప్షన్ తో ప్రారంభమైనది. ఈ స్టాక్ వ్యాపారి ఈ స్కీమ్ ను నమ్మి మొదట రూ. 60 లక్షలు పెట్టుబడి పెట్టి తర్వాతి లావాదేవీలు నకిలీ అధికారుల సలహాల ప్రకారం చేయడము వలన అధిక మొత్తాలు నష్టపోవడము జరిగినది.

హైదరాబాద్ లో పెరుగుతున్న ఈ టెలికామ్ మరియు బ్యాంకు సంబంధిత స్కామ్స్ ను ఈ మోసగాళ్ళ ఆధునిక పద్ధతుల పట్ల అవగాహన పెంచుకోవడము ద్వారానే ఆపగలము. పౌరులు తమ సంపదను, వ్యక్తిగత సమాచారాన్ని భద్రపరుచుకోవాలంటే జాగరూకత - సమాచారాన్ని తెలుసుకొని ఉండటము ద్వారానే సాధ్యమవుతుంది.

ఈ స్కామ్స్ బాధితులము కాకుండా ఉండటానికి మనము తీసుకోవలసిన జాగ్రత్తలు

సంబంధంలేని, అపరిచితుల నుండి వచ్చే ఫోన్ కాల్స్ తీసుకునేటప్పుడు వ్యక్తులు జాగ్రత్తగా ఉండవలయును.

తమ వ్యక్తిగత సమాచారాన్ని ఇవ్వడము లేదా వారడిగిన సంఖ్యలు మొబైల్ లో నొక్కకుండా ఉండటము చాలా ముఖ్యము.

ఆర్థిక నష్టము, ప్రతిష్ఠను కోల్పోవడము జరుగకుండా ఉండాలంటే ఈ రకమైన ఫోన్ కాల్స్ యొక్క ప్రామాణికతకు సంబంధించిన సంస్థలతో తప్పనిసరిగా ధ్రువీకరించుకోవలయును.

FEDERATION NEWS

Letter No. 09/24-25

Date : 29-04-2024

The Dy. General Manage(P & PMD)
State Bank of India
Corporate Centre
Madame Cama Road
Mumbai - 400021.

Dear Sir,

INCLUSION OF PQP & FPP IN COMPUTATION ON PENSION FOR 7th BIPARTITE 4th JT. NOTE RETIREES

Our attention has been drawn to the contents of last para of your communication to the Pensioners, which speaks that inclusion of PQP and FPP in computation of pension for 7th bipartite & 4th Jt. Note retirees w.e.f. 10.11.23 is in process and shall be paid in the pension for the month of May 2024.

In this connection, we record our strongest reservation to such an arbitrary and unlawful decision of the Bank. We are at a loss to appreciate how the date has been identified for payment of the said allowances, which have become due to all the retirees of 7th bipartite wage settlement & 4th Jt. Note as from the day they have become eligible for the enhanced pension as per Murmu Committee report as both the allowances are included within the definition of 'Pay' vide clause 6 of 7th Bipartite Agreement and related Agreement on Allowances between the Bank, AISBISF & AISBOF. It is on record that since Bank paid the revised pension to 7th bipartite retirees in 2016, we are continuously requesting the Bank for inclusion of the Allowances as those are inseparable part of 'Pay' and now this declaration of payment from a prospective date fixed arbitrarily; void of any logic and, hence, untenable.

In view of the foregoing, we would request for a suitable amendment of the decision and to arrange for payment of proceeds of both the allowances from the day one has become eligible for pension as per 7th bipartite wage revision.

As much time has already elapsed please resolve the issue at an early date.

Your faithfully.

GENERAL SECRETARY
FSBIPA

MESSAGE RECEIVED FROM GENERAL SECRETARY, FSBIPA

EX-GRATIA PAYMENT

We are observing that WhatsApp groups of committees at different tiers of our organisation are abuzz with speculations and uncharitable comments on delay in payment of the ex-gratia, although we have already communicated reasons for the much talked delay. As the related Note is yet to be cleared by the appropriate authority, we cannot vouchsafe the date but this much we can say that activities are on at Corporate Centre for making the payment at the earliest.

GENERAL SECRETARY, FSBIPA

Letter No. 10/24-25

Date : 09-05-2024

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

Dear Sir,

E-PHARMACY — COMPLAINTS

We are thankful to our management for providing the seniors with an unique medicare facility with an affordable mediclaim policy which includes an additional facility for procuring medicine at a cheaper cost duly subsidized by the Bank. We are also thankful for offering an opportunity to choose a service provider from among the four short listed e-pharmacies. At the outset we were very optimistic. Even during the initial stage, whenever a complaint reached us we requested our members to bear with the teething problem. But passing of days and months could not bring any solution to the abysmal quality in the services rendered by all the vendors. The trouble starts from placing order for medicines as there is no space provided in the software, one has to wait on tenterhook for a call from the vendor to learn about the name of particular medicines from the prescription with quantity one require, This system has two problems. One, if by any chance one fails to attend the phone forthwith, he/she will have to wait for a further call as there is no scope for calling back the vendor. Secondly, there is a language problem as many of the pensioners/family pensioners are not well conversant with language other than his/her mother tongue. This incapability further aggravates if one is short of hearing, which is very common at this old age.

Further, in the delivery system the problems are as under :-

1. Cancellation of order is a frequent happening. Sometimes reasons are attributed to non-availability or beyond the list of medicine provided by the Bank or the pin code not within service area or even without assigning any reason. Sometimes, they request he pensioner to cancel the order.
2. They are providing discount on MRP of medicines as per their choice and they are flatly refusing to extend the benefit of Corporate discount, as assured by the Bank, on many a medicines saying those are not within the list provided by the Bank.
3. Vendors are not providing with online payment gateway which is dire necessity.

As a result, the hapless pensioners/family pensioners are being deprived of getting the benefit the scheme offered to them. Your goodself must appreciate that during the exercise of enrolment/ renewal of Policy 'B', we were not aware of any list of medicines, which are kept beyond the scheme. In previous years such question did not arise save and except those medicines, which are barred by the Govt. for delivery through online distribution system. As no such list formed part of the related Circular, we are being accused of inept handling of the situation. There is an ever growing agony in the minds of the holders of policy TV, as it appears that they will not be able to enjoy the fruit of Bank's benevolence. In such a situation they are compelled to buy medicines including life saving medicine like insulins, although Bank has provided for a fund for the purpose and this benefit was one of the important point of consideration for enrolment/ renewal of Policy 'B'.

In view of the foregoing and having regard to the fact that almost five months have already elapsed from the date of commencement of the scheme, we would request your good self to arrange for a tripartite meeting at apex level with the service providers, representatives from our Federation under your chairmanship at the earliest for a solution of present imbroglio.

Please treat this as extremely urgent.

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

Letter No. 13/24-25

Date : 14-05-2024

The Chief General Manager (HR)

State Bank of India

Corporate Centre

Madame Cama Road

Mumbai - 400021.

Respected Sir,

RELEASE OF FAMILY PENSION - LETTER OF UNDERTAKING

As per prevailing norm the spouse of a deceased pensioner has to submit an application informing the death of the pensioner with a request to release the Family Pension already sanctioned at the time of retirement of an employee. The application is submitted along with a certified copy of the Death Certificate, KYC documents of the applicant, his/her photograph and a Letter of Undertaking authorizing the Bank to debit any amount from his/her account paid in excess than eligibility.

Although we believe that as per law of the land Bank can realize any amount if paid erroneously, we have no objection in obtaining such an undertaking signed and counter signed by two persons as witnesses. But we have strong reservation against obtaining the Undertaking on a non-judicial stamped paper, as prevailing in some Circles, value of which varies from Circle to Circle. Apart from the cost involved, to procure a stamped paper is sufficiently troublesome for a family pensioner as stamped papers are available only in treasuries at district and subdivision head quarters and most of the vendors are in habit of charging more than the actual value. We think this is an avoidable exercise and would request your good self to issue necessary instruction to dispense with the system of obtaining the declaration on stamped paper. We believe an undertaking on a plain paper from an insider is enough to protect the interest of the Bank.

With regards,

Your faithfully.

GENERAL SECRETARY

FSBIPA

COURT PROCEEDINGS ON 02-05-2024 **W.P.(C) 1875 - IN THE HIGH COURT OF DELHI AT NEW DELHI**

CORAM:

HON'BLE MR. JUSTICE V. KAMESWAR RAO

HON'BLE MR. JUSTICE RAJNISH BHATNAGAR

ORDER

02.05.2024

1. On April 13, 2023, this Court had passed the following order:-

"1. Learned senior counsel for the petitioner submits that a Committee was constituted on 10.02.2016 by the Ministry of Finance, Government of India as noticed by order dated 17.02.2016 of this Court. He submits that the Committee submitted a report in October, 2016, which led to amendment of the Regulations on 04.10.2017, which are also impugned herein. He submits that though the Committee submitted its report and considered the representations of the petitioners, however, there are several discrepancies in the report and the Committee has erred in not considering some of the salient features of their representations.

2. Learned Additional Solicitor General appearing for the respondents disputes the same. He, however, without prejudice submits that in case a representation is given by the petitioners, the competent authority of Ministry of Finance shall examine the same without prejudice to their rights and contentions and without admitting any error or lapse on the part of the earlier Committee report.

3. Without prejudice to the rights and contentions of the parties, let the petitioner submit a representation within one week to the Ministry of Finance, through Secretary and as proposed by the learned Additional Solicitor General, a panel of experts/expert committee be constituted by the Ministry of Finance to examine the grievances of the petitioners and in case any merit is found in the grievances, appropriate action be taken before the next date of hearing, however, in case respondents decide not to accede to the request, the reasons thereof be communicated to the Court before the next date of hearing.

4. It is clarified that the above exercise is without prejudice to the rights and contentions of the parties and without accepting the contentions of the petitioners that there is any error in the earlier report.

5. List on 31.07.2023.

6. Keeping in view of the fact that the issue relates to pension and has been pending for a long time, we expect the respondents to make an expeditious consideration of the representations of the petitioners."

2. According to Mr. Chetan Sharma, learned Additional Solicitor General of India, pursuant to the above order, the respondent No.1 has issued a notification dated March 18, 2024, and resultantly, the grievance of the petitioner in these petitions has been answered.

3. This submission is contested by Mr. P. N. Misra, learned Senior Counsel for appearing for the petitioner in W.P.(C) No. 1875/2013 by stating that the benefit sought to be given is prospective w.e.f November 10, 2023, and in that sense, the benefits are not being granted from the date of retirement of the employees.
4. Mr. Mishra and other counsels states that the petitioners shall not challenge the notification dated March 18, 2024, but would argue the petitions on the prayers as sought in these petitions.
5. If that be so, appropriate shall be for counsel for the parties to file the written submissions along with the judgments they want to rely upon on the issue which arises for consideration within eight weeks.
6. List on August 06, 2024.
7. A copy of this order be kept in all the petitions.

V. KAMESWAR RAO, J

RAJNISH BHATNAGAR, J

MAY 2, 2024/ds

MESSAGE RECEIVED FROM GENERAL SECRETARY, FSBIPA

Initially the IBI pensioners were not considered eligible for payment on account of abolition of 40:50 imbalance. Finally, on our insistence the Corporate Centre has agreed to include IBI pensioners in the ongoing exercise alongwith other eligible beneficiaries who are yet to receive their full and final payment owing to inconsistency in calculation and recorded data.

GENERAL SECRETARY, FSBIPA

OFFICIAL WHATSAPP GROUPS OF SBI PENSIONERS ASSOCIATION HYDERABAD CIRCLE

Dear Members,

In some of the official whatsapp groups of the Association, suggestions are flashed by the members for renaming the group - These are official groups of SBI Pensioners Association Hyderabad Circle- The abbreviation being SBIPAHC is given as group name and it cannot be changed. All are requested to take note of this and refrain from giving suggestions for change of group name.

A. RAMESH BABU, GENERAL SECRETARY

OFFICE PREMISES FOR SALE

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

A.Ramesh Babu - 9849381995 (SBIPA, Hyderabad)

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

BANK NEWS

SBI DEBIT CARD

GREEN PIN GENERATION THROUGH ATMs / ADWMs: REVISED PROCESS

Circular No. R&DB/P/SP-DEBITCARD/2/2024-25 dated : 16-05-2024

Debit Card Green PIN generation is currently available through SMS, ATM, IVR, RINB, GCC, Kiosk, YONO and Branches. Debit Card PIN generation process using ATM machine has now been revised to increase customer convenience and to provide seamless experience.

2. PIN Generation- ATMs/ADWMs

EXISTING PROCESS	REVISED PROCESS	RATIONALE
<ul style="list-style-type: none"> ➤ Insert State Bank Debit Card at any State Bank ATM. ➤ Select language. ➤ Select "PIN Generation" option on the ATM screen. ➤ Enter 11-digit account number and confirm. ➤ Enter 10 digit registered mobile number and confirm. ➤ A message is displayed on the ATM screen that the PIN shall be received on the registered mobile number. Confirm the same. ➤ Upon confirmation, One Time PIN (OTP) will be sent on registered mobile number. OTP will be valid for 2 days. ➤ Card holder has to create new PIN using OTP at any State Bank ATM (Banking> PIN Change) to carry out further transactions 	<ul style="list-style-type: none"> ➤ Insert State Bank Debit Card at any State Bank ATM. ➤ Select language. ➤ Select "Set PIN" option on the ATM screen. ➤ Enter 11-digit account number and confirm. ➤ OTP generated and sent to Registered Mobile Number (RMN) on successful verification of account number. ➤ On receipt of OTP, click on continue to proceed. ➤ Enter 4-digit OTP received over SMS in the Screen ➤ PIN Entry Screen displayed on successful verification of OTP. ➤ Customer enters 4-digit PIN of his / her choice. ➤ Re-enter 4-digit PIN ➤ 4-digit debit card PIN updated ➤ Successful PIN generation message shall be sent via SMS to their RMN. 	<ol style="list-style-type: none"> 1. PIN generation through ATM offers effortless and hassle-free process, customer can instantly generate / Set Debit Card PIN of own choice. 2. PIN will be set in a single process instead of two processes i.e., OTP generation and PIN change required previously. 3. The newly set debit card PIN can be used for transacting instantly. 4. Safe and secure.

3. PIN generation process which is currently displayed in ATM kiosks is required to be updated with revised process immediately. Operating Units are advised to revise the PIN generation process displayed in ATM kiosks immediately in English, Hindi, and local languages as per the Official Languages Act. Sample of Notice to be displayed in ATM room is attached as Annexure-A.

4. We reiterate the instructions related to PIN generation process of Debit Card through SMS, ATM, IVR, RINB, GCC, Kiosk, YONO and Branches as Annexure-B to the circular.

STATE BANK DEBIT CARDS - INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS OF SBI DEBIT CARD

Circular No. R&DB/P&SP-DEBITCARD/3/2024 - 25 dated : 18-05-2024

Please refer to Circular No. R&DB/P&SP-DEBITCARD/6/2022-23 dated 29th December 2022, wherein information regarding various insurance covers available on different variants of SBI Debit Card was provided.

2. The Insurance Coverage on Debit Cards has since been renewed w.e.f. 8 th August 2023 which includes covers under:

- (i) Personal Accidental Insurance with Add on covers (Family Transportation & Transportation of Mortal Remains and checked-in Baggage Loss Cover), and
- (ii) Purchase Protection Cover,

These are available for Gold, Pride (Business Gold), Platinum, Premium (Business Platinum) and Signature Debit Card variants and **additional Purchase Protection Cover for Salary Package account holders of all Master Card / VISA** variants. The details of the Insurance Covers offered by the Bank to eligible Debit Card Variants are furnished below:

Debit Card Variants	Personal Accident Insurance Cover		Purchase Protection Cover	Add on Cover	
	Non-Air (Death Only)*	Air (Death only) #	Purchase Protection	Family Transportation & Transportation of Mortal Remains	Checked in Baggage Loss
SBI Gold (Master Card / Visa)	₹ 2,00,000	₹ 4,00,000	₹ 5,000	₹ 50,000	₹ 25,000
SBI Platinum (Master Card / Visa)	₹ 5,00,000	₹ 10,00,000	₹ 50,000		
SBI Pride (Business Debit) (Master Card / Visa)	₹ 2,00,000	₹ 4,00,000	₹ 5,000		
SBI Premium (Business Debit) (Master Card / Visa)	₹ 5,00,000	₹ 10,00,000	₹ 50,000		
SBI Visa Signature / Mastercard World Debit Card	₹ 10,00,000	₹ 20,00,000	₹ 1,00,000		

* Available to Debit Cards used at least once for a financial transaction on any channel, viz., ATM/PoS/eCom during the last 90 days from the date of accident.

Available to Debit Cards used at least once for a financial transaction on any channel, viz., ATM/PoS/eCom during the last 90 days from the date of accident, subject to a condition of the air ticket for that air travel being purchased using the Debit Card.

Purchase Protection Cover for Salary Package Accountholders:

Purchase Protection Cover available to Cards issued to Salary Package Account Holders (all Master Card/VISA variants)

Debit Card Variant	Purchase Protection Cover
Cards issued to Salary Package Account holders (all MasterCard /VISA variants)	₹ 2,00,000/-

The details of insurance cover offered by the Bank to eligible Debit Card Variants are attached as Annexure-I to this Circular. Detailed information about the policy features with its annexures is also available on <https://bank.sbi/web/personal-banking/cards/debit-card/insurance-covers-available>. **SMS is also sent to the Card holders about the complimentary Insurance on select variant of Debit Cards.**

3. Further, presently, Personal Accident Insurance cover is being offered by National Payments Corporation of India (NPCI) to **SBI RuPay Debit Cardholders** as below:

Insurance Cover (offered by NPCI on RuPay Debit Cards) – Accidental Death or Permanent Total Disability only	
Debit Card Variant and applicable Insurance Cover	Eligibility Criteria
SBI RuPay Platinum Debit Card: Rs.2,00,000/-	Minimum one successful Financial or Non-Financial Transaction at any channel both Intra and Inter Bank within 45 days prior to date of accident
Other SBI RuPay Debit Cards PMJDY SBI Debit Cards issued till 28- Aug-18: Rs.1,00,000/- PMJDY SBI Debit Cards issued after 28-Aug-18: Rs.2,00,000/-	Minimum one successful Financial or Non-Financial Transaction at any channel both Intra and Inter Bank within 90 days prior to date of accident

The details of the current policy (FY 2023-24) offered by NPCI, including the eligibility criteria and the claim process, are attached as Annexure-II to the Circular. Please note that the Annexures related to RuPay Debit Cards should be referred to, in case of claims related to RuPay Debit Cards. The latest and detailed information about the above policies on RuPay Debit Cards including the eligibility and claim process, may be accessed from www.npci.org.in, before processing any such claim.

4. Insurance availability on other variants of SBI Debit Cards:

Any other variant of SBI Debit Card, apart from the above-mentioned variants detailed in para 2 & 3, is not covered under any insurance policy. Due care about eligibility of the Debit Card variant should be taken by the Branch while recommending any claim to the Insurance Company.

5. Claim process:

Policy numbers and detailed claim processes alongwith checklist of documents for the respective policies are attached as Annexures-III, IV, V & VI to this Circular. Please note to take care that only respective Annexures are to be referred while advising the customers about the claim process, based on the Card variant issued to that customer.

The following documents are attached as Annexures to the e-Circular: -

I	Details of the Insurance Cover offered by the Bank.
II	RuPay Insurance Program 2023-24.
III	MasterCard/VISA Debit Card-Claim Procedure & Terms & Conditions for Accidental Insurance (Air and Non-Air).
IV	MasterCard/VISA Debit Card-Claim Procedure & Terms & Conditions for Purchase Protection.
V	MasterCard/VISA Debit Card-Claim Procedure & Terms & Conditions for Checked-in Baggage Lost cover.
VI	Checklist of documents to be taken from nominee of deceased customer.

REVISION IN INTEREST RATES ON RETAIL DOMESTIC TERM DEPOSITS (BELOW RS. 2 CRORE) W.E.F. 15.05.2024

(Rates in % p.a)

Tenors	Rates for General Public		Rates for Senior Citizens	
	Existing w.e.f. 27/12/2023	Revised w.e.f. 15/05/2024	Existing w.e.f. 27/12/2023	Revised w.e.f. 15/05/2024
7 days to 45 days	3.50	3.50	4.00	4.00
46 days to 179 days	4.75	5.50	5.25	6.00
180 days to 210 days	5.75	6.00	6.25	6.50
211 days to less than 1 year	6.00	6.25	6.50	6.75
1 Year to less than 2 years	6.80	6.80	7.30	7.30
2 years to less than 3 years	7.00	7.00	7.50	7.50
3 years to less than 5 years	6.75	6.75	7.25	7.25
5 years and up to 10 years	6.50	6.50	7.50*	7.50*

*Including additional premium of 50 bps under "SBI We-care" deposit scheme.

The specific tenor scheme of "400 days" (Amrit Kalash) at Rate of Interest of 7.10 % w.e.f. 12- April- 2023. Senior Citizens are eligible for rate of interest of 7.60%. The Scheme will be valid till 30-September-2024.

HEALTH TIPS

HEALTHY AGING TIPS FOR THE OLDER ADULTS

Aging increases the risk of chronic diseases such as heart disease, type 2 diabetes, arthritis, cancer, and dementia. The good news is that adopting and maintaining a few key behaviours can help older adults live longer, healthier lives. **It's never too late to start!**

Healthy behaviour changes can help older adults live more independently later in life. That's important both for their quality of life and for their family members. If a family member loses independence — whether it's due to disability or chronic disease — the other members of the family may find themselves in a caregiving role earlier than expected, which can affect family dynamics as well as finances. Hence, **it is imperative to learn about four ways to help support and promote healthy habits in your life.**

PREVENT SOCIAL ISOLATION AND LONELINESS

As people age, they often find themselves spending more time alone. Poor health, the death of a partner, caring for a loved one, and other situations that are more likely as people age can all lead to being socially isolated or feeling lonely.

Although they sound similar, social isolation and loneliness are different. Loneliness is the distressing feeling of being alone or separated, while social isolation is the lack of social contacts and having few people to interact with regularly. Increased social isolation and loneliness are associated with higher risks for health problems, such as depression; heart disease; and cognitive decline, which is a decrease in the ability to think, learn, and remember.

PROMOTE PHYSICAL ACTIVITY

There are lots of reasons to make physical activity a part of daily life. Exercise can help reduce levels of stress and anxiety, improve balance and lower risk of falls, enhance sleep, and decrease feelings of depression. Most importantly, people who exercise regularly not only live longer, but also may live better — meaning they enjoy more years of life with less pain or disability. On the other hand, lack of physical activity can lead to increased visits to the doctor, more hospitalizations, and increased risk of certain chronic conditions.

Exercise may not be easy — it can be difficult to get someone to start a new activity — but the rewards are worth the effort. Following are some suggestions to help encourage exercise or other daily movement:

- Aim for a mix of activities - this could include walking around the neighbourhood, lifting weights, gardening, or stretching.
- Experts recommend at least 150 minutes per week of moderate-intensity aerobic exercise, and muscle-strengthening activities at least two days each week.

- Remember, many activities don't require expensive equipment. For example, they can use filled water bottles as weights for strength training or walk outside or at a mall rather than on a treadmill.

HEALTHY EATING

Healthy eating is an important part of healthy aging. As with exercise, eating well is not just about weight. Having a healthy diet can help support muscles and strengthen bones, which can help with balance and independence. A nutritious diet involving a variety of fresh fruits and vegetables, whole grains, healthy fats, and lean proteins also can help boost immunity and lower the risk of certain health problems such as heart disease, high blood pressure, obesity, type 2 diabetes, stroke, and some cancers.

SCHEDULE REGULAR CHECK-UPS WITH A DOCTOR

It's important to have regular health exams and medical screenings. Checking in with doctors annually, and possibly more often, depending on overall health, may help reduce risk factors for disease such as high blood pressure and cholesterol levels. Regular check-ups can also help catch concerns early and improve the chances for effective treatment.

Some people visit their doctors routinely, while others avoid these types of appointments at all costs. **Reach out to your doctor immediately if you are experiencing pain or any new symptoms.**

(Courtesy: The National Institute on Aging)

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

DONATIONS

Rs. 5,500/- Sri 4472 P.Hanumantha Rao.

Rs. 5,001/- Sri 12646-C.A.Padmanabha Reddy.

Rs. 5,000/- Sri 15627-Y.Hanumesh.

Rs. 3,000/- Sri 16359-S.Devendra Nadh.

Rs. 2,500/- Sri 5852-V.Narayana Rao.

Rs. 2,116/- Sri 8195-T.Krishna Rao.

Rs. 2,001/- Sri 15691-K.V.Rama.Rao, 19023-A.Srinivasulu.

Rs. 2,000/- S/s. 13592-R.Surendranath, 14627-K.Subbarayadu, 19025-P.V.Naga Prasad, 2222-T.Radhakrishna, 18902-A.Satya Raju, 5732-Mohd. Yunus, 14549-K.V.Ramanaiah, 18895-N.Bhavani Shankar, 2067-V.Shivaji, 14398-V.Malleswara Rao, 2246-B.S.Murali, 15517- H.R.Ravi Shankar, 11155-V.Krishna Murthy, 7362-V.A.Mohan Gupta, M.V.R.K.Rao, 7543-V.Jagannadha Rao, 1345-T.Venkateswarlu, 3557-S.Rama Mohan Rao, 14548-C.Buddha Bhagwan, 13765-V.Ramaiah.

ADMISSION OF NEW MEMBERS - APRIL 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	19227	Guru Raja Salem	Hyderabad
02	19228	Srinivasan G S	Hyderabad
03	19229	Someswara Rao Nandula	Secunderabad
04	19230	Linga Reddy Abbadi	Bhupalapally
05	19231	Sreeram Ravi	Hyderabad
06	19232	Jayamma Malkara	Hyderabad
07	19233	Durga Devi P	Hyderabad
08	19234	Suresh Kumar	Hyderabad
09	19235	Jaya Sree Chudamani Mudumby	Hyderabad
10	19236	Prem Kumar Bandari	Medchal
11	19237	Shantamma Guruginjala	Nawabpeta
12	19238	Usha Rani Josyula	Hyderabad
13	19239	Ravi Emmadi	Govindaraopet
14	19240	Chitti Babu Kesavakurthi	Hyderabad
15	19241	Vani Chinmayi Bhyravabhotla	Hyderabad
16	19242	Venkateswara Prasad Ratakonda	Hyderabad
17	19243	Veera Prakash Muriki	Siddipet
18	19244	Venkateswarlu Sukka	Hyderabad

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

COMMUNITY SERVICES

నల్గొండ యూనిట్

1997 నుండి భారతీయ స్టేట్ బ్యాంకు తడకమళ్ళ, నల్లగొండ బ్రాంచిలో మెసెంజర్ పనిచేసి పదవీ విరమణ పొందిన కీ.శే. యం. పకీరప్ప గారి కుమారుడు యం. చిన్న పకీరప్ప (చంటి అని అందరూ పిలుస్తుంటారు) నల్లగొండలోని SBI శాఖలో ఔట్ సోర్సింగ్ ద్వారా పనిచేస్తూ జీవనం సాగిస్తూ ఉన్నాడు. ఇతనికి మే 4వ తేదినాడు జరిగిన ఆక్సిడెంట్ లో కాలు విరగడం జరిగింది. వెంటనే అతనిని ఒక ప్రైవేటు ఆసుపత్రిలో జాయిన్ చేయడం జరిగింది. ఆరోగ్యశ్రీ కింద రాడ్స్ వేసి ఆపరేషన్ చేశారు.

ఔట్ సోర్సింగ్ విధానం ద్వారా పనిచేసే వారికి సెలవులు ఉండవు మరియు పనిచేస్తేనే జీతం అందుతుంది. ఈ ఆక్సిడెంట్ మూలాన ఇతను దాదాపు 2 నెలల పాటు జీతం కోల్పోవలసి వస్తుంది.

మన పెన్షనర్ల అసోసియేషన్ సభ్యులు మరియు యూనియన్ మాజీ ఉప ప్రధాన కార్యదర్శి యం. జనార్దనాచారి గారి చొరవతో ఈ విషయం తెలుసుకున్న నల్లగొండలోని భారతీయ స్టేట్ బ్యాంక్ పెన్షనర్లు అందరూ కలసి దాదాపు రూ. 20,000/- ఆర్థిక సహాయం అందజేయడం జరిగింది. ఈ ఆర్థిక సహాయం అందజేసిన వారిలో శ్రీ కె. చంద్రశేఖర్ రావు, శ్రీ జి. సత్యనారాయణ రెడ్డి, శ్రీ వి. రాంమోహన్, శ్రీ వి. పెద్దలు, శ్రీ యం. జనార్దనాచారి తదితరులు ఉన్నారు.

ఈ సహాయాన్ని అందజేసిన వారి అందరికీ శ్రీ చిన్న పకీరప్ప కుటుంబ సభ్యులు ధన్యవాదాలు తెలియజేశారు.

స్వాగతం

భారతీయ స్టేట్ బ్యాంక్ అభివృద్ధికి ఇతోధికంగా పనిచేసి 2024, 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 అసోసియేషన్ లో మెంబర్ గా చేరమని ఆహ్వానిస్తున్నాము. వీరందరికీ రిటైరవుతున్న త్రాచి చిరునామాకు అసోసియేషన్ లో చేరుటకు అప్లికేషన్లు వ్యక్తిగతంగా పంపడమయింది. ఆయా ప్రాంత మెంబర్లు / ప్రాంతీయ కార్యదర్శులు వీరు అసోసియేషన్ లో సభ్యులుగా చేరుటకు ప్రయత్నించవలసినదిగా కోరడమయింది.

S.No.	Name (Sarvashri / Smt.)	Category	Branch
	LHO/CO		
01	Saiprasad Ammapalli	Supervising	LHO Hyderabad
02	Karuna Kumari Nossam	Supervising	LHO Hyderabad
03	Prameela C T	Supervising	LHO Hyderabad
04	Ravikumar Gudapudi	Supervising	LHO Hyderabad
05	Krishna Godaba	Supervising	LHO Hyderabad
06	K V enkata Subrahmanyam	Supervising	LHO Hyderabad
07	Palle Santhi Lakshmi	Clerical	LHO Hyderabad
08	Sundarshan Raju Sogaraju	Clerical	LHO Hyderabad
	AO/BRANCHES		
09	Suryanarayana Epula	Supervising	Secunderabad
10	Venkata Lakshmi Potham	Supervising	NRI Br, Hyderabad
11	Vani Mekala	Supervising	RACPC, Secunderabad
12	Salaman Raju Gunti	Supervising	CAC Sangareddy
13	Rama gopal Rao Suriseti	Supervising	Commercial Br, Secundeabad
14	Aruna Kumari Addanki	Supervising	Mustafa Nagar, Khammam
15	Madhu Bhonagiri	Supervising	RACPC, Kompally
16	Rambabu Dussa	Supervising	AO Secunderabad
17	Mitra Sudhama Darshanam	Supervising	AO Hyderabad
18	Uma EV	Supervising	Vikarabad
19	Prasad Rao Kakkerla	Supervising	CPPC, Hyderabad
20	Madda Gyaneshwar	Supervising	CMP Center, HYD
21	Venkateshwarlu Olugumanu	Supervising	RACC, Gadwal
22	Pothuri Srinivasa Krishna Rao	Supervising	RBO 4, Medchal AO, HYD
23	Parameshwar Sunkari	Supervising	Parimala Colony, Warangal
24	Sreenivas Buchi Babu Sajja	Supervising	Narayanpet
25	Praveen Thigulla	Supervising	AO Nalgonda
26	Subrahmanyam Josyula	Supervising	Ameerpet
27	Mondru Sreenivasa Rao	Supervising	SBI Global Trade Finance Centre
28	Venkata Ganga Vijaya Lakshmi G	Clerical	CMP Center, HYD
29	Bala Mallaiiah Doddi	Clerical	Siddipet
30	Lalitha Gundugola	Clerical	Matrusree Nagar, Miyapur
31	Radha Krishna Mamilapalli	Clerical	SME Br, Saifabad
32	Rajender Chettigari	Clerical	Barkas, Hyderabad
33	Epuri Ahron	Clerical	L C P C, Hyderabad

S.No.	Name (Sarvashri / Smt.)	Category	Branch
34	Gaikwad Gopal	Clerical	Dwarakapuri
35	Srinivasa Rao Goje	Clerical	Kaman Bazar, Khammam
36	Varey Vimala	Clerical	Bhaskara Rao Nagar
37	Rajkumar Dyanmothe	Clerical	Gowliguda
38	Venkanna Kekkarla	Clerical	Fert. City, Godavarikhani
39	Ramesh Babu Kuraakula	Clerical	Puranapul, Hyderabad
40	Bharam Srinivasa Rao	Clerical	Kompally
41	Marenn Harijana	Sub Staff	Agri. Commercial Br
42	Narlakanti Yettaiah	Sub Staff	Kompally
43	Obulesu Padam	Sub Staff	SME Balanagar
44	Venkataiah Palle	Sub Staff	Balapur Cross Roads
45	Kalavathy	Sub Staff	Secunderabad
46	Munwar Begum	Sub Staff	Agri. Commercial Br
47	Sudershan Nasa	Sub Staff	Langar House
48	Narsing Rao Pallela	Sub Staff	Humayun Nagar
49	Shankaraiah Poosala	Sub Staff	Tower Circle, Karimnagar
50	Chennamma Doma	Sub Staff	Ashoknagar
51	Appa Rao Kona	Sub Staff	Jagdevpur
52	Himachalam Varadaraj	Sub Staff	Vikarabad
53	Indreesa Naidu Cimbili	Sub Staff	Nalgonda

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	2836	గూడె సింహాచలం	03.02.1941	హైదరాబాద్
02	2786	గోపరాజు శివరామకృష్ణ	01.03.1941	హైదరాబాద్
03	1814	మెర్సి సుగుణ అనంతన్	04.03.1941	హైదరాబాద్
04	2944	గంటి శేషగిరిరావు	05.03.1941	హైదరాబాద్
05	2726	ఆకునూరి రవీంద్రకుమార్	27.03.1941	హైదరాబాద్
06	1990	టి.యస్. వేణుగోపాలన్	01.04.1941	హైదరాబాద్
07	4258	నడింపల్లి రామకృష్ణారాజు	05.04.1941	హైదరాబాద్
08	2301	నేమాని విశ్వనాథ్	08.04.1941	హైదరాబాద్
09	4095	ఎస్. వామన్ రావు	12.04.1941	హైదరాబాద్
10	2833	చిన్ని వెంకట రమణశెట్టి	24.05.1941	ముంబయి
11	1998	ఎస్. సురేంద్రనాథ్	28.05.1941	ముంబయి

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	01695	G.Sesha Giri Rao	0509388	9849044891	23-04-2024	Hyderabad
02	09669	G.Srinivasa Gupta	2755106	---	20-03-2024	Hyderabad
03	16637	T.Santosh Kumar	2809567	8309416920	30-09-2023	Secunderabad
04	06086	J.Narayana Rao	0781614	9490701592	04-05-2024	Hyderabad
05	1101A	A.S. Leelavathi	0498750	9248032076	03-05-2024	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.
01	02140	Prabhakara Rao	300	1,000	200	-
02	07564	V.Jagannadham	-	100	100	-
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.

CONTRIBUTIONS ANNUAL GENERAL MEETING - SBIPA HC

Rs. 500/- S/s. 14745-G.Shankar, 10102-K.Shanker Rao.

Rs. 300/- S/s. 9603-C.Chandra Sekhara Rao, M.V.R.K.Rao, 13690-K.Madhava Rao, 19091-K.Rajesh, 12991- N.Solaman Raju, 15768-M.Nagamani, 18971-B.Saiprabhu, 11348-R.Ramachandra Rao, 19072-K.Venkatram.

APPEAL : All the members who have not contributed for 37th AGM held at Nalgonda on 15th April 2024 are requested to contribute Rs. 300/- immediately. This may be credited into our S.B. Account Number **10012392411** at SBI, Vidyanagar Branch, Hyderabad under intimation preferably by SMS to Mobile 99088 49444, Shri K. Murali Krishna, Asst. Treasurer.

Respected Madam / Dear Sir,

MONTHLY BULLETIN RELEASED BY SBI PENSIONERS' ASSOCIATION HYDERABAD CIRCLE

We observe from our records that you are residing at and your Pension Paying Branch is in terms of Bye-law of the Association, a Pensioner / Family Pensioner can become member of the Association, if the pension paying branch is under the Control of Hyderabad Circle of State Bank of India.

In as much as your pension paying branch comes under Amaravati Circle of State Bank of India, we propose to transfer your membership to SBI Pensioners' Association, Amaravati Circle. In case, you wish to be a member of SBI Pensioners' Association Hyderabad Circle, please arrange to transfer your pension account to any branch of your choice, in Hyderabad Circle of State Bank of India, by 31st May 2024.

Please confirm receipt of this letter and also advise us your option to be a member of either SBI Pensioners' Association Hyderabad Circle or Amaravati Circle.

The Monthly Bulletin is being released separately by both the SBI Pensioners' Association in Hyderabad and Amaravati Circles since April 2024. In this regard, we wish to inform that the Association has decided to post the Bulletins, from May 2024 onwards, only to members of the Association i.e., whose pension account is maintained at any of the branches of State Bank of India in Hyderabad Circle.

With warm greetings,

Yours faithfully,


(A. RAMESH BABU)
General Secretary

గౌరవనీయులైన మేడమ్ / డియర్ సర్,

స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా పెన్షనర్స్ అసోసియేషన్ హైదరాబాద్ సర్కిల్ ప్రతినెలా విడుదల చేస్తున్న బులెటిన్

మీరు హైదరాబాద్లో నివసిస్తున్నారని మరియు మీ పెన్షన్ చెల్లింపు శాఖ
..... అని మా రికార్డుల
నుండి గమనించాము.

మన అసోసియేషన్ బైలాస్ ప్రకారం పెన్షన్ చెల్లింపు శాఖ హైదరాబాద్ సర్కిల్ పరిధిలో వున్నట్లయితే,
ఆ పెన్షనర్ / ఫ్యామిలీ పెన్షనర్ ఈ సర్కిల్ పెన్షనర్స్ అసోసియేషన్ లో సభ్యుడు కావచ్చును.

మీ పెన్షన్ చెల్లింపు శాఖ స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా, అమరావతి సర్కిల్ పరిధిలో ఉన్నందున,
మీరు ఇక్కడి అసోసియేషన్ సభ్యత్వాన్ని అమరావతి సర్కిల్ అసోసియేషనుకు బదిలీ చేయవలసి
ఉంటుందని తెలియ చేయుచున్నాము.

ఒకవేళ మీరు హైదరాబాద్ సర్కిల్ అసోసియేషన్లో కొనసాగతలుచుకుంటే, దయచేసి మీ పెన్షన్
చెల్లింపు శాఖను స్టేట్ బ్యాంక్ ఆఫ్ ఇండియా, హైదరాబాద్ సర్కిల్ పరిధిలోని మీకు అనుకూలంగా
వున్న యే శాఖకు అయినా మే నెల 31, 2024 లోగా బదిలీ చేసుకునే ఏర్పాటు చేసుకోవాల్సిందిగా
సూచిస్తున్నాము.

దయచేసి మా ఈ లేఖ మీకు అందినట్లు మాకు తెలియచేస్తూ, మీరు హైదరాబాద్ లేక అమరావతి
సర్కిల్ పెన్షనర్స్ అసోసియేషన్ దేనిలో సభ్యులుగా కొనసాగేందుకు నిర్ణయించుకున్నారో తెలియచేయండి.

నెలవారీ బులెటిన్ ఏప్రిల్ 2024 నుండి హైదరాబాద్ మరియు అమరావతి సర్కిల్ అసోసియేషన్స్
విడివిడిగా ప్రచురిస్తున్నారు. మే 2024 నుండి హైదరాబాద్ సర్కిల్ అసోసియేషన్ బులెటిన్ ఈ సర్కిల్
పరిధిలోని బ్యాంకు శాఖలలో పెన్షన్ ఖాతా వున్న సభ్యులకు మాత్రమే అందచేయాలని అసోసియేషన్
నిర్ణయించిందని తెలియ చేయుచున్నాము.

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మీ విశ్వసనీయుడు

(ఎ.రమేష్ బాబు)

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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
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