

Second Wings

COMFORT

CONTENTMENT

SECURITY

A Quarterly Magazine for the Welfare of SBI Pensioners | Volume 10 | Issue 3 & 4 | Oct.17 To Dec.17 & Jan.18 To Mar.18.



State Bank of India

Corporate Centre, Mumbai



INDEX OF CONTENTS

Retirement Program at SBIM, Kolkata 02

Chairman’s message 03

Photographs of Pensioners 11

MF Education Series 12

Sustainability – Initiatives by SBI 16

Group Mediclaim Policy 17

Assistance to Retirees in critical illness 20

You Only Need One (YONO) ... 22

Dearness Relief for Bank’s pensioners 24

Living with diabetes 27

Leading a disease-free Life 32

Remembering my best friend .. 34

Sanjeevani – SBI HR Helpline 36

Mail to us at -

The Editor, ‘Second Innings’
 State Bank of India, PPG Department,
 16th Floor, State Bank Bhavan,
 Madam Cama Road, Mumbai - 400021.
 OR
 E-mail at : dgm.ppg@sbi.co.in

Advisory Board

Shri K.T.Ajit
 Chief General Manager (HR)

Shri A. T. Thorat
 General Manager (Law)

Editorial Board

Shri Somnath Adhya
 Dy. General Manager (PM & PPG),
 Editor

Shri C. P. Mulye
 Chief Manager (S) (Sub Editor)



Transition to Retirement Programme was conducted at State Bank Institute of Management, Kolkata from 16th January, 2018 to 18th January, 2018. 22 participants comprising of General Managers and Dy. General Managers retiring shortly attended the same. The presentations on financial planning, health and life style and retirement planning were organized for the benefits of the participants. We give below some of the highlights of the presentations for the benefits of the readers.

Financial Planning

- It’s a **process** for development & implementation of comprehensive plans
- Its aim is to help individuals in **achieving** financial & personal **objectives**
- Its aim is to achieve the objectives in a **systematic & prudent manner**
- Its aim is to **increase financial stability** during life and targets a beneficial legacy
- It’s a **not a destination** nor its one or more financial products

Why there is a need for Financial Planning

- Individuals have various financial & personal goals
- Some families have objectives which are more complex than others
- For meeting goals, a bewildering array of investment products in piecemeal
- Buying financial products in piecemeal won’t help
- Need for developing a comprehensive financial plan
- Comprehensive financial plan for achieving personal and financial objectives
- Comprehensive financial plan for ensuring financial stability

In another presentation on Health and lifestyle how one should manage the health was discussed. What is a good lifestyle?

Good lifestyle A lifestyle can be termed as good, only if it is giving maximum satisfaction to life, by way of establishing all round harmony, with forces that govern life, which in turn provide good physical & mental health, growth potential and joy of living. We take Health for granted and not enough emphasis is given to the management of Chronic illnesses. Emphasis was given on educating and motivating people on mere Dietary discipline, Regular exercise to suit the age and health status of the individuals and Life Style changes will go a long way in improving the quality of Life.

In another session Retirement Planning and investment in mutual funds was discussed. To ensure financial stability, all that you need to do to secure yourself is to solve for key pain points that you will face in your retirement phase. How one should select the investment pattern as per ones need. The components of risk, return on investment and liquidity were discussed.



The Chairman's Message



Dear Shareholders, It gives me great pleasure to place before you the highlights of your Bank's performance during the financial year 2017-18. Details of the achievements and initiatives taken by your Bank are provided in the enclosed Annual Report for the year 2017-18.

ECONOMIC OVERVIEW Global economy experienced broad based growth in 2017. In particular, economic activity gained momentum in the US and the Euro area. Meanwhile, emerging market and developing economies have also performed better with growth pick-up in emerging Europe and emerging Asia being the major contributors to growth. Levying of tariffs by the US and fears of trade war between the US and China increased the financial volatility in 2018. However, with the US suspending the tariffs against China after some negotiations between the two countries, fear of fullfledged trade war has now abated. Overall, global GDP is expected to grow at 3.9% in 2018 with the advanced and emerging economies to post 2.5% and 4.9% growth respectively. Having said that, increase in protectionist policies, geo-political uncertainty and the escalation of US sanctions on Iran with the consequent impact on oil price represent the key risks to global growth. Indian economy is expected to grow at 7.4% in FY2019 from 6.7% in FY2018 against the backdrop of improved global demand, better monsoon prospects, credit uptick and continued reforms undertaken by the Government. Furthermore, speeding up of the resolution process of distressed assets under the Insolvency and Bankruptcy Code is likely to improve confidence in the economy. Increasing oil prices though remains a major risk to the country's external balance.

YOUR BANK'S PERFORMANCE **Sustained CASA growth Driving Deposits Growth** Due to higher base led by demonetisation, the aggregate deposits of your Bank grew at a modest rate of 4.68% to ₹ 27,06,343 crore from the previous year level of ₹ 25,85,320 crore. The growth in aggregate deposits is mainly due to the increase in savings bank deposits, which grew by 7.88% YoY and deposits from the foreign offices (grew by 17.07%). Your Bank has improved its CASA ratio to 45.68%, an improvement of 128 bps from 44.40% last year. **Retail Loans Drives Credit Growth** The gross advances of your Bank crossed the ₹ 20,00,000 crore mark, and grew at 4.91% to the level of ₹ 20,48,387 crore by March 2018 from the previous year level of ₹ 19,52,507 crore. Retail segments (Per, SME & Agri) now constitute 57.5% of the domestic loan book (₹ 17,46,389 crore). Much of the growth in advances came from Per Retail segments,



including home loans and auto loans. Overall, Per Retail loans grew by 13.55% in FY2018, which is in line with the Bank's strategy of growing more aggressively in this segment. Within retail, home loans grew by 13.26% to ₹ 3,13,106 crore in FY2018 from ₹ 2,76,454 crore in FY2017. Your Bank's home loan portfolio now constitutes more than 57% of Per Retail loans. Additionally, your Bank continues to be the largest home loan provider in the banking sector, with a market share of over 32% as on 31st March 2018 amongst ASCB. **Channel Strategy** With a view to building and sustaining the momentum for Transforming India, your Bank has created the largest number of touch points in terms of number of branches and other modes, reaching out to public at large. Today, we have 22,414 branches, 59,541 ATMs, CDMs, Recyclers, 6.10 lakh PoS machines and 58,274 Business Correspondent outlets. The Customer Experience Excellence Project (CEEP) has been rolled out in more than five thousand branches across the country which are equipped with Self Service machines such as ATM, CDM/ Recycler, SWAYAM for Passbook Printing, Electronic Cheque Drop Box and Internet enabled PCs. Your Bank has been an epitome of trust across the length and breadth of the country. It has extended its wings across the globe with financial products for the NRI community, Indian corporates, exporters and importers as well as the local populace and corporates. The number of foreign offices of your Bank is currently 206, spread across 35 countries in all the continents. During FY2018, Your Bank opened one new branch in Maldives. Nepal SBI Bank Limited, a subsidiary of SBI opened seven branches. During the same period, Sylhet branch (Bangladesh) and Doha branch (Qatar) were closed. Further, two Managed Exchange companies and two Representative Offices (Dubai and Abu Dhabi) came within the ambit of SBI on account of merger with Associate Banks. **Technology & Digital Banking** Your Bank is a strong proponent of leveraging information technology to deliver convenience to its customers. Your Bank has been offering innovative and cutting-edge products to its customers with the objective of enabling banking transactions at anytime and from anywhere. With approximately 27.83 crore Debit Cards as of March 2018, your Bank continues to lead in Debit Card issuance in the country, with a market share of 32.3%. In August 2017, your Bank has also launched, the facility of instant issuance of personalised Photo Debit Card – 'Quick Photo Debit Card' within five minutes to Saving Bank (SB) account holder of any branch of SBI. Your Bank has one of the largest ATM networks in the world with 59,541 ATMs including Cash Deposit Machines (CDMs) and Recyclers as on 31st March, 2018. Your Bank has a 28.8% market share in ATM network in India. SBI ATM network transacts 47.2% of the country's total ATM transactions. On an average, over 1 crore transactions per day are routed through our ATM network. The Mobile Banking channel now has over 305 lakh registered users and has processed transactions



amounting to ₹ 6,00,000 crore in FY2018. Your Bank has also retained its prime numero uno position among Banks, both in terms of volume of transactions (21.2%) and value of transactions (19.8%). SBI Online is the 5th most popular online global financial website with 4.79 crore users and 159 crore transactions during the year. India is undergoing a digital transformation and witnessing an accelerated pace of innovation and technology adoption. As the digital economy is flourishing, your Bank is also progressing with its technological advancements and growing its presence in multi-channel platforms, keeping itself ahead of the curve. Consequent to our digital initiatives, we have improved the share of digital transactions as a percentage of total transactions by over 600 bps during the year. On 24th November, 2017, State Bank of India launched India's first comprehensive digital service platform "YONO", an acronym for 'You Only Need One'. An integrated omnichannel digital platform, YONO offers banking and other financial products along with access to India's largest B2C marketplace for its customers to meet their lifestyle needs across 16 categories. As of 31st March, 2018, there were more than 4 million downloads with nearly 15 lakh registered users and 1.36 lakh Digital and Insta Savings Accounts opened. We are also committed towards transforming ourselves into a digitalised organisation, supported by technology enabled backend operations. Along with the digitalisation of consumer facing operations, we continue to invest in the automation of our internal processes to improve efficiency, risk management, reduce cost of operations and re-deploy employees in revenue accretive roles. Further, such consistent initiative towards digitising payment transactions, not only reduces cost of transactions but also helps in reducing carbon footprint through lesser use of paper.

Profitability The year 2017-18 was a difficult year as far as net profits are concerned. The main contributing factors being increase in loan loss provisions, mark to market losses on Government securities and provisions and payments to employees. The Operating Profit and Net Interest Income of the Bank remained flat at ₹ 59,511 crore and ₹ 74,854 crore respectively in FY2018 on the back of reduction in MCLR and Base rate and continued Asset Quality stress. The Non-interest and fee income registered a growth of 4.61% and 10.51% respectively in FY2018. Recovery in Written-Off Accounts registered a robust growth of 34.56% and the trend is expected to continue. The staff expenses declined by 2.34% during FY2018. While we did have 3,211 new employees who joined the Bank, due to retirement etc. of 18,973 employees, the overall staff strength declined by 15,762 during the year. Similarly, due to strong awareness created across the organisation and various cost optimisation measures put in place, the increase in overheads was contained to below 10%. On the trading side, Q4 was an exceptional quarter with domestic bond yields rising rapidly on the back of rise in crude oil prices, hardening of US interest rates and rise of geopolitical risks in Middle East



region. As a result, trading income declined and significant MTM losses occurred. RBI had since then permitted banks to amortise losses on the trading book over four quarters, however, we have not availed the benefit of RBI dispensation. **Asset Quality** Gross NPAs of the Bank increased from ₹ 1,77,866 crore as on March 2017 to ₹ 2,23,427 crore as on March 2018, whereas Net NPA increased from ₹ 96,978 crore to ₹ 1,10,855 crore during the same period. Material changes in the method of recognising corporate stressed assets occurred after the RBI's February 2018 notification. Despite this, the slippage ratio in FY2018 has declined to 4.85% from 5.78% in the previous year. Overall the Gross NPA Ratio stood at 10.91% and the Net NPA ratio at 5.73% at the end of FY2018. Provision Coverage Ratio (PCR) improved by 464 bps from 61.53% as on March 2017 to 66.17% as on March 2018. The Bank has approached the National Company Law Tribunal (NCLT) after the RBI issued directives under the Banking Regulation Act 1949. As on March 2018, the Bank has ₹ 77,626 crore of funds tied in accounts listed before NCLT for resolution. The PCR for these accounts is 63%, which we believe is adequate for resolution of these accounts. We expect bulk of the resolutions in NCLT List 1 to go through in H1FY19 and NCLT List 2 is likely to be resolved by end of FY2019. The retail asset quality has held up well during this period and I do believe that the corporate credit cycle is also nearing the end. From FY2019 onwards we should see a significant improvement. **Capital Structure** Despite the drag on profitability due to higher provisioning, the Bank remained well capitalised. Through portfolio reordering, Credit Risk Weighted Assets (CRWA) to gross Advances ratio declined by 780 bps to 71.14% as on 31st March 2018. During the year, the Bank raised ₹ 15,000 crore of equity through a very successful QIP, which was the largest ever in India and the third largest in Asia-Pacific. The Government in turn has infused ₹ 8,800 crore. ₹ 5,436 crore was also raised through disinvestment of 8% stake in SBI Life through IPO route. As a result, CET 1 Ratio of the Bank improved by 27 bps to 9.68% as on March 2018. Overall CAR remained at 12.60%, well above the regulatory requirements. **New Initiatives** During FY2018, your Bank has undertaken several innovative and new initiatives to give additional thrust to each and every business segment of the Bank. Some of the important initiatives taken are as under: • Your Bank completed the historic merger of SBI with its five Associate Banks and Bhartiya Mahila Bank Ltd. on 1st April, 2017. Due to the tireless efforts of our team, the whole process went through seamlessly, with no hiccups either on the technology front or the HR front. Customer onboarding was very smooth and we are now reaping the synergies of merger on multiple fronts. • In line with Government of India's priorities, your Bank has taken multiple initiatives to boost the affordable housing sector. To meet customer expectations of better and faster delivery in the home loan segment, your Bank undertook Assured Turn-Around- Time Drive



which resulted in reduction of average turn-around time (TAT) of Home Loan Sanction to 9 days by March 2018. This TAT is comparable to the best in the industry. • Your Bank has come up with two new websites, one exclusively for SBI Home Loans (<https://homeloans.sbi>). It updates customers with the latest information regarding Bank's home loan products. The other is SBI Realty Website (www.sbirealty.in). This website showcases your Bank's approved projects across India to prospective home buyers. It helps to bring together developers and buyers on a single platform, giving buyers access to the deals on SBI approved projects. • Specific to the area of affordable housing, "SBI Grih Nirman Affordable Housing Project Finance Scheme" has been launched to tap the emerging potential for financing affordable Housing Projects and is especially geared towards first-time home buyers. Also, your Bank has partnered with CREDAI in an event where 375 affordable housing projects were launched by builders across India. • Your Bank has integrated Bank's Loan Origination System with Vidya Lakshmi Portal (VLP) of Government of India to ensure better tracking of Education loan applications and faster sanctioning of loans. • Wealth Management and Transaction Banking have now become sustainable levers for fee income. Under the Wealth Management Services, your Bank added 5 new centres and 55 dedicated new Wealth Hubs during the financial year. The number of customers has increased to 24,168 in March 2018 from 3,772 in March 2017 and AUM reached ₹ 14,284 crore in March 2018 from ₹ 2,996 crore in March 2017. Your Bank has also launched Wealth Management Services for Non- Resident Indians. • Transaction Banking Unit (TBU), a technology driven platform, offers comprehensive transaction related products and solutions to clients. Fee income from TBU was up by 33.6% YoY and Turnover went up by 67.3% during FY2018. By keeping a track on market developments, your Bank provides technology based futuristic solutions to clients. • Your Bank launched India's first comprehensive digital service platform "YONO" (You Only Need One) which offers banking and other financial products along with access to India's largest B2C marketplace for its customers to meet their lifestyle needs. • With a vision to 'Be the Bank of Choice for a Transforming India', your Bank has successfully implemented the ambitious project of NHAI - National Electronic Toll Collection (NETC). Your Bank is issuing SBI FASTag, working on Radio Frequency Identification technology (RFID) which enables the customers to pay the toll electronically across all the National Highway Toll plazas. Using SBI FASTag customers can pay their toll electronically and can top up/recharge their SBI FASTag wallet online through a dedicated portal using cards or net banking of any bank. SUBSIDIARIES Through its subsidiaries SBI provides a wide gamut of financial services to its customers. The growth exhibited by the subsidiaries has been healthy in this financial year. SBI Capital Markets Limited posted



a PAT of ₹ 327 crore during FY2018 vis-à-vis ₹ 252 crore in FY2017. SBI Life Insurance has proven its market leadership in FY2018 with number 1 position in Individual New Business Premium among private insurers. The Company recorded PAT of ₹ 1,150 crore in FY2018 against ₹ 955 crore in FY2017. SBI Cards' Credit Card base has grown by 37% YoY and Spends on card witnessed a YoY growth of 73%. The company delivered PAT of ₹ 363 crore for FY2018 vis-à-vis ₹ 390 crore in FY2017. SBI Funds Management Private Limited, with an investor base of over 7.8 million posted a PAT of ₹ 331 crore during FY2018 against ₹ 224 crore during FY2017. Also, during the current year SBI Mutual Funds crossed the historic milestone of ₹ 2 Trillion Assets under Management (AUM) mark. SBI Global Factors Private Limited, a leading provider of factoring services for domestic and international trade, displayed turnover of ₹ 3,555 crore for FY2018 as compared to turnover of ₹ 3,047 crore in FY2017. The total AUM of SBI Pension Funds Private Limited as on 31st March, 2018 was ₹ 89,283 crore, displaying annual growth of 34% against ₹ 66,723 crore on 31st March, 2017. Its overall AUM market share in Private Sector was 58%, while in the Government Sector it was 35%. SBI General Insurance Company Limited recorded 36.1% YoY growth in Gross Written Premium (₹ 3,553 crore for FY2018) against an industry growth of 17.5%. The PAT was ₹ 396 crore for FY2018 vis-à-vis ₹ 153 crore in FY2017. The company has grown by 124.8% in Crop Insurance in FY2018 by actively participating in the PMFBY schemes and extending geographies. RECOGNITION & AWARDS I am enthused to share with you the details of some of the awards won by your Bank. We were awarded the National Award for 'Highest SHG bank linkages' for FY2018 by Ministry of Rural Development. Your Bank has been declared as the Winner of 'Golden Peacock Award for Risk Management' for 2017. SBI has been awarded as The Best Trade Finance Bank for the South Asia region by Global Trade review, London for the second consecutive year. For the constant efforts put in by your Bank through the SBI Foundation to increase its Corporate Social Responsibility footprint, we have been awarded Golden Globe Tiger Award for Excellence & Leadership in CSR and ET Now CSR Leadership Awards in various categories. In the area of Information Technology, we won Best Bank Award for Use of Technology for Financial Inclusion and Best Bank Award for Electronic Payment Systems among Large Banks in the IDRBT Banking Technology Excellence Awards. Your Bank's Hindi House magazine PRAYAS was also accredited with the '1st Prize' in Rajbhasha Kirti Awards, 2017. Among the Subsidiaries, SBI Life was awarded India's Leading insurance Company – Life (Private sector) at the Dun & Bradstreet BFSI Summit 2018. It was also adjudged as one of the Most Trusted Brand, 2017 for the Seventh consecutive year by The Economic Times Brand Equity - Nielsen survey. SBI Pension Funds was adjudged winner in the Pension Fund House Category by Outlook



Money for FY17. SBI General won the ET Best BFSI Brands Award 2018 and Bancassurance Leader award in the Insurance awards organised by Fintelekt.

CORPORATE SOCIAL RESPONSIBILITY Your Bank believes that it has a solemn duty to make sustainable social change in the lives of the less fortunate and underprivileged members of the society. Your Bank always places the interest of the common man, especially the most marginalised, at its core. Your Bank earmarked 1% of the previous year's net profit as the budget for CSR spend for the year. Its CSR activities are widespread and deep-rooted and have made a true difference in the lives of thousands from the underserved and downtrodden communities. CSR is a continuing commitment of your Bank for developing the quality of life of the community and society as a whole. During the year, your Bank conducted 23,007 training programs, training 6,13,020 youngsters from rural areas with settlement rate of 68% through its 151 Rural Self Employment Training Institutes. The CSR spend of the Bank for FY2018 stood at ₹ 112.96 crore. This is the sixth successive year, where your Bank's CSR spend has crossed the milestone of ₹ 100.00 crore.

ENVIRONMENT AND SUSTAINABILITY Your Bank is committed to environment protection and contributes positively to reduce the carbon footprint. Major initiatives in this area are, (i) Waste to gold: A project that aims to motivate and develop the skills of youth to address waste management in the city; and develop small sustainable businesses for their livelihood as well, and (ii) SBI Corbett: Under this project, SBI Foundation is providing villages with a sustainable waste management system and conducting trainings of SHG Workers to provide awareness in nearby schools and hotels. Responsible interaction with environment to avoid depletion and degeneration of natural resources and maintaining long term quality of the environment is a priority for your Bank. Your Bank has contributed ₹ 2.05 crore towards the following: (a) Acquiring solar power plant, solar water heater and solar street lamps, (b) Tree plantations and maintenance of parks and gardens, and (c) Donating battery operated vehicles. Your Bank has shown its commitment in the renewable energy space not only by taking up renewable financing but also by building its own captive renewable capacity through wind energy and solar roof tops. Your Bank has so far installed 151 solar roof top sites with a capacity of 6.23 MW.

WAY FORWARD The bygone financial year was an exceptional year in many ways. Additionally, the operating environment of the Banks became more challenging as the year progressed due to hardening of bond yields. Financial sector volatility also increased and macro challenges in terms of higher crude prices and trade wars have again gained prominence. It is in this backdrop, the future strategy of the Bank has to be clearly articulated and executed. In the next two years the Bank will adopt a strategy that will achieve a healthy credit growth of 10-12% by 2020. Growth in business will be achieved by a two pronged



strategy comprising of portfolio reordering that will reduce the CRWA to Total advances ratio and internal reorganisation of the corporate banking. Revamping of corporate credit structure and system within the Bank will proceed on such lines that will widen the universe of clients and focus on new segments. The Corporate Accounts Group (CAG) will focus on high priority and quality individual & group relationships and the concept of Group relationship coordinators will be introduced. CAG will offer an end-to-end solution to high quality large corporates focusing on fee income, project finance and supply chains around large corporates. The credit risk management function will also be strengthened by on-boarding sector specialists and improving due diligence. Drawing lessons from the experiences in the banking industry during the last year, the Bank has further strengthened the overall internal audit and control process. The threat of competition from market competitors cannot be taken lightly and the Bank will leverage its balance sheet strength and pricing power to optimise the risk return matrix. HR issues need a fresh look as usage of advanced digital technology such as Artificial Intelligence (AI) and big data increases within the Bank. The skill set of the employees needs to be upgraded in line with the changing operating environment. Given the pace of retirements in the next five years, it is important to put in place a robust plan of succession. Potential leaders will be identified and mentored through customised training programmes to create a strong leadership pipeline. Some of these works are already in progress and concrete action plan will be implemented in the next two years. The contours of banking sector are changing in line with the aspirations of young India who is becoming increasingly technology oriented. The Bank already has a dominant presence in digital space and we shall strive to further improve our position across all digital channels. The Bank is actively exploring the use of AI, Cloud Platforms and collaboration with FinTechs to improve systems and processes. The investments in digital banking by your Bank will pay rich dividends as issues of asset quality are sorted out. I have no doubt in my mind that financial year 2019 will be the year of hope and financial year 2020 will be the year of happiness. In the words of an unknown *"The past cannot be changed. The future is yet in your power"*. I thank all our shareholders for their continued faith in our strength and capabilities, our customers for their valuable support and trust and our employees for their tireless efforts towards achieving our goals.

Yours Sincerely,

Rajnish Kumar



Photographs of Pensioner's Meet at Bulandshahar, U.P. Meeting held at Main Branch on 16/12/2017



Bhavnagar (Gujarat) based pensioner Shri Mohanbhai P. Chauhan, at the age of 86 won gold Medal in Javelin throw, silver medal in short put and bronze medal in 4 x 100 relay race in 20th Asian Master Athletics Tournament held in Sept., 2017 at Rugao in China



Meeting of Pensioner's Association, Surat Zone was held at Surat on 23/09/2017. The meeting was attended by around 200 pensioners, including family pensioners. During the meeting 65 pensioners who are above the age of 74 years and who have completed the golden jubilee of their marriage, were felicitated.



MF Education Series: Systematic Withdrawal Plan as a tool for Retiring / Retired people

A tax effective way to invest in fixed income mutual fund is to invest and then opt for a Systematic Withdrawal Plan (SWP). Before we start to understand how a SWP works, here are a few basic aspects and the rationale around the same:

- 1) **Tenor of investments:** Investments in Fixed Income Mutual Funds (FIMF) need to be held for 36 months for them to be eligible for Long Term Capital Gains Tax (LTCG)
- 2) **Type of investment:** Investments in FIMFs need to be made in the 'Growth' option. As a result, there will be no income in-flow (as the dividend will be re-invested). Investment in the Dividend option would result in Dividend Distribution Tax (DDT) being deducted at source at 25% + 12% Surcharge + 4% education cess = 29.12% for individuals / HUFs. For Partnership firms and companies, the DDT is at 30% + + = 34.94%
- 3) **Taxation:** Long Term Capital Gain (LTCG) is payable at 20% after adjusting for indexation – ie. after adding the inflation cost of 3 years to the purchase price, and hence bringing down the tax rate substantially when compared to the DDT as seen in point 2 above
- 4) **Accounting:** The withdrawal will be made on a First In First Out (FIFO) accounting method and hence units purchased first will be considered to be sold when a withdrawal transaction is made. This is applicable where multiple purchases have been made in the same scheme. An investor can make systematic investments and start withdrawals after 3 years, starting from the first investment.

Systematic Withdrawal Plan (SWP) option is offered by all mutual fund schemes. SWP allows an investor to withdraw any amount on monthly, quarterly or annual dates (some funds also offer weekly withdrawal options) from existing investments. Given the LTCG benefit, it is important to stay invested for 36 months prior to starting SWP. So, it is for investors who can forego income in the first 36 months. Alternatively, SWP can be opted for investments made 3 years ago. Under SWP, the investor also holds the potential to clock returns on the remaining investments over a period.

Retired or about to retire people, can take advantage of SWP as a tax effective way of earning income. As can be seen from Table 2 below, even after 25 years into retirement (investors age will be 85 years) and adjusting for expense inflation, a decent residual amount of principal is available to an investor.



Assumptions – for Illustration

Assumptions		
Principal Amount	50	Rs. Lacs
Earnings Rate	7	% p.a.
Withdrawal	25000	Rs. / month
Inflation Adjustment	20	% increase every 5 Yrs

Table 1: Without Inflation – An Illustration

Year	Opening Bal	Earnings	SWP - Rs. p.a.	Closing Bal
1	50,00,000	3,00,000	3,00,000	50,00,000
5	51,60,745	3,61,252	3,00,000	52,21,997
10	55,12,990	3,85,909	3,00,000	55,98,899
15	60,07,032	4,20,492	3,00,000	61,27,524
20	66,99,952	4,68,997	3,00,000	68,68,948
25	76,71,807	5,37,026	3,00,000	79,08,834

Table 2: With Inflation – An Illustration

Year	Opening Bal	Earnings	SWP - Rs. p.a.	Closing Bal
1	50,00,000	3,50,000	3,00,000	50,50,000
5	52,21,997	3,65,540	3,00,000	52,87,537
10	53,32,503	3,73,275	3,60,000	53,45,778
15	50,89,169	3,56,242	4,32,000	50,13,411
20	42,69,893	2,98,892	5,18,400	40,50,385
25	25,47,229	1,78,306	6,22,080	21,03,455

Investing in Conservative Hybrid Funds can be beneficial as the equity component of 10-15% will add to the returns. **All you need to do is to talk to your wealth manager who will arrange for setting up a Systematic Withdrawal Plan for you.** Some investment options in the Conservative Hybrid Fund category and their returns are as below:

Investment Options – Conservative Hybrid Mutual Funds – Regular Scheme, Growth option

Scheme Name	Month-end AUM (Rs Cr) - May 2018	Point to point returns (%)				
		Annualized				
		3yr	4yr	5yr	10yr	Inception
Aditya Birla Sun Life Regular Savings Fund-Growth	2321	9.47	11.59	12.98	11.05	10.00
HDFC Hybrid Debt Fund -Growth	3564	7.32	7.94	10.06	10.55	10.54
ICICI Prudential Regular Saving Fund-Growth	1652	9.61	10.66	11.68	10.43	10.22
Reliance Hybrid Bond Fund - Growth	2039	7.23	8.97	9.71	11.14	10.24
SBI Debt Hybrid Fund - Growth	1550	7.85	9.41	9.16	7.85	8.00
UTI Regular Savings Fund - Growth	2605	8.71	9.87	11.15	10.13	9.97
CRISIL Hybrid 85-45-Conservative Index		8.28	9.16	9.26	8.69	NA

*Returns as on 25Jun2018 and AUM as on 30May18



Author: Nimish Shah, Head-Investments, Research & Products, SBI Exclusif.

Disclaimer: The views expressed herein are the personal views of the Author and not of State Bank of India. The examples and assumptions used are for illustration purposes only.

The report and information contained herein is of confidential nature and meant only for the selected recipient and should not be altered in any way, transmitted to, copied or distributed, in any manner and form, to any other person or to the media or reproduced in any form, without prior written approval of State Bank of India. The material in this document/report is based on facts, figures and information that are obtained from publicly available media or other sources believed to be reliable and hence considered true, correct, reliable and accurate but State Bank of India does not guarantee or represent (expressly or impliedly) that the same are true, correct, reliable and accurate, not misleading or as to its genuineness, fitness for the purpose intended and it should not be relied upon as such. State Bank of India does not in any way through this material solicit any offer for purchase, sale or entering into any financial transaction/commodities/products of any financial instrument dealt in this material. All recipients of this material should before dealing and or transacting in any of the products referred to in this material make their own investigation, and seek appropriate professional advice

Prospective investors and others are cautioned and should be alert that any forward-looking statements are not predictions and may be subject to change without providing any notice. Actual results may differ materially from those suggested by the forward looking statements due to risks or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, the performance of the financial markets in India and globally, changes in domestic and foreign laws, regulations and taxes and changes in competition in the industry. By their nature, certain market risk disclosures are only estimates and could be materially different from what actually occurs in the future. As a result, actual future gains or losses could materially differ from those that have been estimated.

State Bank of India (including its subsidiaries) and any of its officers directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner and any action on decision taking to buy, sale, invest, subscribe or entering into any contract for any financial product or services.



The recipient alone shall be fully responsible/ is liable for any decision taken on the basis of this material. The investments discussed in this material may not be suitable for all investors. Any person subscribing to or investing in any product/financial instruments should do so on the basis of and after verifying the terms attached to such product/ financial instrument. Financial products and instruments, are subject to market risks and yields may fluctuate depending on various factors affecting capital/debt markets. Please note that past performance of the financial products and instruments does not necessarily indicate the future prospects and performance thereof. Such past performance may or may not be sustained in future. State Bank of India (including its subsidiaries) or its officers, directors, personnel and employees, including persons involved in the preparation or issuance of this material may; (a) from time to time, have long or short positions in, and buy or sell the securities mentioned herein or (b) be engaged in any other transaction involving such securities and earn brokerage or other compensation in the financial instruments/products/commodities discussed herein or act as advisor or lender / borrower in respect of such securities/financial instruments/ products/commodities or have other potential conflict of interest with respect to any recommendation and related information and opinions. The said persons may have acted upon and/or in a manner which is in conflict with the information contained here. Mutual Fund and all Financial investments are subject to market risks. Please read the offer document and scheme related information carefully before investing.



SUSTAINABILITY INITIATIVE BY SBI

As a commitment to sustainable cause, like previous years this year too our Bank observed World Environment Day at it's branches and offices all through the country. Many activities were conducted to observe the day in it's true spirit aiming at protecting and conserving the environment. The major activities undertaken included:

1. Tree plantation drive and distribution of saplings to staff and public
2. Cleaning of Sea Beach at Mumbai and Chennai by our Staff members.
3. Quiz/Essay/Slogan competition and awareness program on Environment protection at schools and also among our staff members.
4. Talks by eminent personalities in the Environment field
5. Engaging NGOs and NCC cadets in the drive towards Environment protection.
6. At our Corporate Office, State Bank Bhawan in Mumbai, we introduced eco-friendly cutlery declaring our Mess and Canteen Area as Plastic free.
7. A "Sustainability Pledge" was taken by all SBI Staff members in the entire country.

Some of the photographs of the same are as under :





HIGHLIGHTS

GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY – ‘B’) RENEWAL OF POLICY ON MODIFIED TERMS & CONDITIONS SUBSIDIZATION OF PREMIUM

With a view to bringing long term sustainability to the policy, it was decided to bring certain modifications in the policy in consultation with the Insurance Company and the Insurance Brokers. Based on their suggestions and feedbacks, it has been decided to implement the following modifications in Policy ‘B’ for the next policy term with effect from 16.01.2018.

- (i) Separate policies for ‘With Domiciliary Cover’ and ‘Without Domiciliary Cover’ under each Plan (Sum Insured) to enable retirees to choose plans as per their requirement.
- (ii) Under the ‘With Domiciliary Cover’ option, domiciliary treatment cover would be available upto 10% of the Basic Sum Insured.
- (iii) Discontinuation of Plans I & J i.e. Sum Insured of Rs. 1.00 lacs & 2.00 lacs, which were introduced last year, as these are basic plans with limited benefits and membership under these plans has been very poor.
- (iv) Rationalization of ceiling on room rents and ceiling on expenditures for certain common diseases / ailments on the basis of categorization of centres where treatment is taken, as already implemented in Policy ‘A’.
- (v) There shall be restrictions on free entry / exit from the policy and also restrictions on free movement between plans on renewal.

Policy ‘B’, the Insurance Company (UIICL) has proposed the following premium for renewal:

Plan	Sum Insured	Without Domiciliary Cover			With Domiciliary Cover		
		Premium Rate	GST @ 18%	Actual Premium	Premium Rate	GST @ 18%	Actual Premium
A	3,00,000	16,524	2,974	19,498	28,110	5,060	33,170
B	4,00,000	26,088	4,696	30,784	42,480	7,646	50,126
C	5,00,000	37,175	6,692	43,867	59,293	10,673	69,966
D	7,50,000	73,062	13,151	86,213	1,03,099	18,558	1,21,657
E	10,00,000	1,10,996	19,979	1,30,975	1,50,702	27,126	1,77,828
F	15,00,000	2,17,790	39,202	2,56,992	2,76,084	49,695	3,25,779
H	25,00,000	2,33,055	41,950	2,75,005	2,89,275	52,070	3,41,345



Eligibility for Membership:

Eligible new retirees / spouses of deceased employees may join the Policy 'B' within 60 days from the date of retirement / death by paying the premium from their own sources.

Other Terms & Conditions:

- New retirees / other prospective members can choose any one of the plans from Rs. 3.00 lacs to Rs. 15.00 lacs by paying the premium from their own sources. Pro-rata premium will be paid in such cases.
- Coverage for dental treatment / dental surgery will now be available only in case of hospitalization arising out of accidents.

Subsidization of Premium

With a view to providing some relief to the pensioners in obtaining a reasonable medical insurance coverage, it has been decided by the Bank to provide subsidy in premium to all members joining the policy.

The guiding principle for providing subsidy is to enable a pensioner to obtain basic health insurance coverage i.e. to at least secure a Rs. 3.00 lacs (non-domiciliary) plan. Accordingly, the scale of subsidy for each category of pensioner on the basis of gross monthly pension has been worked out as under:

Sl	Pensioner Category (including Family Pensioners)	Basis of Calculation
1.	Pension upto Rs. 20000	75% of Gross Premium 'or' Rs. 15000 whichever is lower
3.	Pension Rs. 20000 - 30000	60% of Gross Premium 'or' Rs. 12000 whichever is lower
4.	Pension Rs. 30000 - 40000	50% of Gross Premium 'or' Rs. 12000 whichever is lower
5.	Pension above Rs. 40000	25% of Gross Premium 'or' Rs. 10000 whichever is lower

- While a member would be free to choose from any of the plans either under 'domiciliary' or non-domiciliary' cover, subsidy would be provided only to the extent of maximum amount indicated in table above and remaining amount of premium would have to be borne by the member.
- For the purpose of determination of pensioner category, gross monthly pension would be taken as Basic pension + Dearness Relief (uncommuted basic pension).



- c) Subsidy would be administered upfront and the member renewing his / her plan or enrolling afresh will be required to pay the differential amount of premium after deducting the admissible subsidy.

Procedure for Membership

- a) New retirees, willing to enroll for the policy, will be required to fill up the revised application form manually by obtaining from branches and submitting to the pension paying branch along with cheque/debit authority for applicable premium amount.
- b) In respect of renewal applications, the net premium to be collected from the member would be the applicable premium (incl. GST) for the plan selected less the admissible subsidy amount. The subsidy component for each member enrolled will be met by Corporate Centre and full premium for each member will be remitted to the Insurance Company.
- c) In respect of new enrolments by members who retire/have retired on or after 16.01.2018, the premium is to be collected on pro-rata basis as per the extant guidelines. Accordingly, for such members, subsidy amount would also be admissible on pro-rata basis.

An Invitation

We look forward to your contributions both in English and Hindi for the next issue of “Second Innings” please write to us if.....

- You have your story of conquering any serious health problem, which can motivate others to stay fit.
- You have a flair for writing short stories, poems or any other article or you pursue some unique hobby which you want to share with others.
- You are an ardent traveler and wish to share your experience through your travelogue.
- You or anyone you know has re-defined his “second innings” by doing something exceptional in personal and social field.
- You reminisce about old “golden days” times and have funny and insightful anecdotes about your experiences.
- You have managed your money in some unique way and want to share your insights with others.

..... and we will publish the selected items.



ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS

Bank has issued e-Circular No. CDO/P&HRD-IR/107/2017-18 dated 21/03/2018.

The Bank has undertaken various welfare activities related to employees. The endeavour is to extend the maximum benefits to each employee of the Bank. Currently, the Staff Welfare Fund is being utilized for benefit of serving employees. It has been decided to introduce a welfare measure for the retired employees of the Bank in the form of assistance to them in meeting their medical expenses to a certain extent in respect of specified diseases.

Coverage

All employees of State bank of India on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses and disabled children, if any, shall be covered under the scheme. The coverage shall also be extended to family pensioners. The employees who were discharged/ dismissed/ removed/ compulsorily retired/ terminated from service will not be covered. The scheme will cover medical expenses incurred by the retired employees/ family pensioners on or after 1st April of the financial year for critical diseases.

Diseases Covered

Medical expenses incurred on critical illness in respect of specified diseases as mentioned below shall be covered-

Sr No.	Name of Disease
1	Cancer
2	Cardiac Surgery/ Serious Heart Ailments
3	Kidney/ Liver Transplant
4	Dialysis
5	Illness/ Accidents of serious nature involving major surgeries/ life support system

Expenses covered

- i) In case of retired employees / family pensioners covered under 'Retired Employees Medical Benefit Scheme' / 'Mediclaim Policy for Retired Employees', the Bank Shall provide assistance to the extent of 50% of the medical expenses incurred above the amount payable under the medical scheme / insurance policy. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.



- ii) In case of retired employees / family pensioners not covered under 'Retired Employees Medical Benefit Scheme' / 'Mediclaime Policy for Retired Employees', the Bank shall provide assistance to the extent of 50 % of the medical expenses incurred above Rs. 3.00 lacs. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.
- iii) The assistance shall be provided on first come first serve basis, subject to availability of fund.
- iv) The facility can be availed for only one instance per retired employee / family pensioner in a year in respect of specified diseases, post facto.
- v) Any query / clarification shall be issued by the Chief General Manager (HR).

APPLICATION PROCEDURE

- i) The retired employees / family pensioners shall submit their application for assistance regarding their medical expenses for critical illness at their respective Administrative Offices, under whose control they are getting pension. The doctor's prescription along with discharge summary of hospitalisation and other original bills / receipts should be attached to the application.
- ii) The Chief Manager (HR) shall arrange to enter the details of application immediately in the portal opened for the purpose.
- iii) The bills shall be scrutinized by the Bank Medical Officer at Administrative Office before submission.
- iv) The Industrial Relations Department at Corporate Centre shall be responsible for processing of applications.



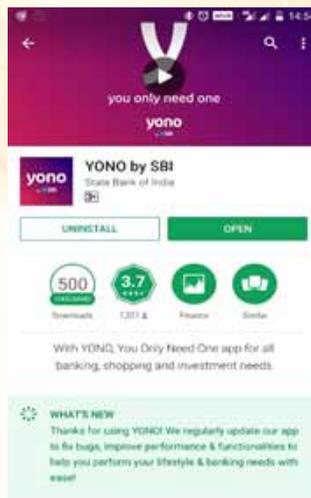
YOU ONLY NEED ONE (YONO)

State Bank of India (SBI) launched India's first comprehensive digital service platform YONO, acronym for 'You Only Need One' on 24th November 2017. It is an integrated Omni-channel digital platform that offers just about everything related to financial services and lifestyle products / services. In addition to an array of banking & financial services, YONO allows customers to meet their lifestyle needs across 16 categories including booking & renting cabs, entertainment, dining experience, travel & stay, medical needs and so on. The bank has partnered with over 70 e-commerce players to provide customized offers and discounts to customers. Some of the key e-commerce partners include Amazon, Uber, Ola, Myntra, Jabong, Shoppers Stop, Cox & Kings, Thomas Cook, Yatra, Airbnb, Swiggy, Sonyliv and Byjus, among others.

YONO is a path breaking comprehensive digital offering from SBI, developed using the world's latest digital technologies such as Artificial Intelligence, Predictive Analytics and Machine Learning and can be accessed through a mobile application and web portal. YONO follows a design thinking approach, keeping delightful customer experience at the center.

YONO provides best-in-class features available on Mobile App, Tablet and portal enlisted below:

- **Insta Savings Bank Account:** Open an account sitting at home with zero paperwork in less than 5 minutes without leaving your home
 - Paperless
 - Personalized Platinum debit card
 - Concession on bank service charges
- **Financial Superstore:** Avail financial products services of 5 State Bank Group companies (SBI Cards, SBI Mutual Fund, SBI Life Insurance, SBI General Insurance and SBI Cap Sec).
- **Marketplace & Deals:** 70+ leading e-commerce merchants onboard offering exclusive YONO deals, most of which are better than the best deals.
- **Banking simplified** - Easy to understand and jargon-free interface, simple and intuitive navigation.
- **Quick pay** - Intelligent funds transfer with UPI enabled payments
- **One view** - Link and view all State Bank group relationships (Bank and all JVs) in one app





- **Smart spending** - Intelligent spending analysis using smart auto-tagging and categorisation of the transactions
- **Your friend in need** - Pre-approved personal loans on the go (no documentation up to 1 Lac) within 2 minutes without any documentation
- **Liquidity on the go** - One click facility to avail overdraft against Fixed Deposit
- **Live your dreams** - A goal based deposit product to fulfil your dreams through regular savings
- Non-financial requests executed digitally

How to get started on YONO:

- **Download & Browse:** Customer can download the YONO APP from Google Playstore for Android devices and Apple app store for IOS devices by searching YONO by SBI in the search bar for their mobile devices and tablets. Customers can also access the YONO portal by typing www.yonosbi.com in the browser.
- **New customer registration:** If you are not an SBI customer and want to open SBI Insta Account, all you need is your Aadhar and PAN details and complete your digital account opening on the YONO application itself. You can also avail a Digital Savings Account with all facilities by applying online and completing the process of bio-metric authentication with just one visit to a nearby branch.
- **Existing customer login:** If you are an existing customer of SBI bank, use your internet banking credentials for first time log in and registration on YONO and you are set to go. If you do not have internet banking credentials, you can generate temporary internet banking password using your debit card. After log in YONO is at your fingertips.

Feedback & Support: A YONO customer can give feedbacks to the team by mailing at feedback.yono@sbi.co.in or log in to the 'Support' section of the App to raise a complaint, know more about YONO, interact with chatbot SIA and to discover more features.

YONO is equipped with state of the art technology that is both secure and reliable. The current offering on YONO is just a beginning and many more journeys will follow to keep our customers delighted.





DEARNESS RELIEF PAYABLE TO BANK'S PENSIONERS FOR THE MONTHS FEBRUARY 2018 TO JULY 2018

DEARNESS RELIEF PAYABLE TO FAMILY PENSIONERS FOR THE MONTHS FEBRUARY 2018 TO JULY 2018

ANNEXURE I

RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS WHO RETIRED A) PRIOR TO 1.11.1987 AND B) BETWEEN 1.11.1987 AND 31.10.1992 / 30.06.1993

Sr. No.	Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months February 2018 to July 2018 (Average Index – 6551) (Slabs – 1487)
i)	Upto Rs. 1250.00	996.29% of aggregate of Basic Pension & F.D.R.
ii)	Rs. 1251.00 to Rs. 2000.00	Rs. 12,453.62 + 817.85% of aggregate of Basic Pension & F.D.R in excess of Rs. 1250.00.
iii)	Rs. 2001.00 to Rs. 2130.00	Rs 18,587.49 + 490.71% of aggregate of Basic Pension & F.D.R in excess of Rs. 2000.00.
iv)	Above Rs. 2130.00	Rs. 19,225.41 + 252.79% of aggregate of Basic Pension & F.D.R in excess of Rs. 2130.00.

DEARNESS RELIEF PAYABLE TO PENSIONERS WHO RETIRED ON OR AFTER 1.11.1992 / 1.7.1993 UP TO 31.10.1997 / 31.03.1998

Sr. No.	Basic Pension	Dearness Relief for the months February 2018 to July 2018 (Average Index – 6551) (Slabs – 1350)
i)	Upto Rs. 2400.00	472.50% of Basic Pension.
ii)	Rs. 2401.00 to Rs. 3850.00	Rs. 11,340.00 + 391.50% of Basic Pension in excess of Rs. 2400.00
iii)	Rs. 3851.00 to Rs. 4100.00	Rs.17,016.75 + 229.50% of Basic Pension in excess of Rs. 3850.00
iv)	Above Rs. 4100.00	Rs. 17,590.50 + 121.50% of Basic Pension in excess of Rs. 4100.00



**DEARNESS RELIEF PAYABLE TO PENSIONERS WHO RETIRED
ON OR AFTER 1.11.1997 / 1.4.1998 UPTO 31.10.2002**

Sr. No.	Basic Pension	Dearness Relief for the months February 2018 to July 2018 (Average Index – 6551) (Slabs – 1216)
i)	Upto Rs. 3550.00	291.84%
ii)	Rs. 3551.00 to Rs. 5650.00	Rs. 10,360.32 + 243.20% of Basic Pension in excess of Rs. 3550.00
iii)	Rs. 5651.00 to Rs. 6010.00	Rs. 15,467.52 + 145.92% of Basic Pension in excess of Rs. 5650.00
iv)	Above Rs. 6010.00	Rs. 15,992.83 + 72.96% of Basic Pension in excess of Rs. 6010.00

**DEARNESS RELIEF TO PENSIONERS WHO RETIRED
ON OR AFTER 1.11.2002 UP TO 31.10.2007**

Average Index (CPI) for quarter ended December 2017	6551
No. of Slabs	1065
Rate of dearness relief on pension for the months February 2018 to July 2018	191.70%
(ignore decimals from 3 rd place onwards)	

**DEARNESS RELIEF TO PENSIONERS WHO RETIRED
ON OR AFTER 1.11.2007 UPTO 31.10.2012**

Average Index (CPI) for quarter ended December 2017	6551
No. of Slabs	928
Rate of dearness relief on pension for the months February 2018 to July 2018	139.20%
(ignore decimals from 3 rd place onwards)	



**DEARNESS RELIEF TO PENSIONERS WHO RETIRED
ON OR AFTER 1.11.2012**

Average Index (CPI) for quarter ended December 2017	6551
No. of Slabs	527
Rate of dearness relief on pension for the months February 2018 to July 2018	52.70%
(ignore decimals from 3 rd place onwards)	

ANNEXURE II

**DEARNESS RELIEF PAYABLE ON FAMILY PENSION
FOR THE MONTHS FEBRUARY 2018 TO JULY 2018**

Dearness Relief for Family Pensioners who died or retired

- (a) before 1.11.1992 / 1.7.1993
- (b) on or after 1.11.1992 / 1.7.1993 but before 1.11.1997 / 1.4.1998
- (c) on or after 1.11.1997 / 1.4.1998 but before 01.11.2002
- (d) on or after 1.11.2002 but before 1.11.2007 and
- (e) on or after 1.11.2007 but before 1.11.2012
- (f) on or after 1.11.2012

will be paid as per the tables given for the pensioners in Annexure I.



Living with Diabetes

Dr. Vaibhav P. Shirwadkar
Senior Medical Officer
Corporate Centre, Mumbai

There is an epidemic of Diabetes worldwide among which Type 2 diabetes is commonest worldwide. There are more than 40 million diabetics in India today. By 2025 it is estimated that 300 million will be diabetics in the world among which 25% will be in India -a dubious distinction.

What is Diabetes?

- Madhu Meh = sweet urine.
- High blood sugars; Insulin absent or not effective.

Types of Diabetes

- Type 1 usually seen in younger age group (less common)
- Type 2 -older age group
- Secondary diabetes-after infection/stress
- Gestational diabetes-in pregnancy

Diabetes is an expensive disease; but is seen in both the rich and the poor. Despite the advent of newer modalities of treatment, prevention still remains the best approach to reduce this burden.

Non-modifiable factors are:

- Age • Family history • Ethnicity

Modifiable factors are:

- Obesity • Sedentary life • Hypertension
- High cholesterol • Smoking • Stress precipitates diabetes in the presence of these risk factors.

Symptoms of Diabetes:

- Increased thirst, urination and hunger with weight loss
- Recurrent infections/ non-healing wounds





- Genital infections
- Giddiness, abnormal sensations, blurring of vision

Q: Which is the most common symptom of diabetes?

50% patients have no symptoms and are detected on routine blood tests

Who should be tested for diabetes?

- > 35 yrs • Family history • Obesity • Hypertension
- High cholesterol • Sedentary lifestyle
- Past history of high blood sugars • History of delivering a big or large weight baby or diabetes in pregnancy.

Myths and Facts

- Temporary problem - **Life-long disease**
- Can be cured - **Only controlled**
- Develops in a few weeks - Over a **period of 8-10 years**
- Eating excess sugars causes DM - **Total caloric intake is more important**
- Good control important when complications develop - **Good control essential from time of detection of diabetes.**
- Diabetes has acute and long term complications unlike heart ailments.
- Acute Complications are: Sudden severe increase or decrease in blood sugar levels, Life threatening if not treated urgently.
- Leading cause of new cases of blindness; diabetics are 25 times more prone to eye problems.
- 20 times more prone to lower limb amputation. Nerve damage causes loss of sensation.
- 6 times higher risk for Paralysis (stroke); 2-3 times higher risk for heart attack.
- 5 times more prone to Kidney failure.

Principles of treatment

- To Maintain ideal body weight
- To Control blood sugars
- To Control blood pressure
- To Control cholesterol levels



- Prevention / early treatment of complications
- Stop addictions
- Regular blood sugars measurement as advised by doctor, follow up consultations with appropriate medicines.

Diet and Exercise

Diet

Diet is one of the most important behavioural aspects of diabetes management. The nutritional goals for people with type 2 diabetes are to:

- Maintain blood glucose levels as near-normal as possible by balancing food intake with activity and medications or insulin
- Achieve optimal blood pressure and lipid levels
- Provide appropriate calories for achieving and maintaining a healthy, desirable body weight
- Manage risk factors and prevent complications of diabetes
- Address individual nutrition needs, incorporating personal and cultural preferences, willingness to change, and maintenance of the pleasure of eating by restricting choice only when clearly appropriate

Exercise

- 1 hr exercise everyday • Start gradually
- Mild sweating • Protective shoes
- Cardiac and eye check up • Target weight loss: 2-3 kg per month

Intensive lifestyle modification - In people with established type 2 diabetes, intensive behavioural modification interventions focusing on weight reduction and increasing activity levels are successful in reducing weight and improving glycemic control (high blood sugars).

Instructions

Diabetics should not omit any of their meals. They should plan their own meal timings and make sure that they abide by them. They may consume all types of green leafy vegetables liberally. Cut down on maida, rawa, rice & its products. Incorporate variety of cereals such as jowar, bajra, ragi, oats, and barley daily.

Foods such as pasta, spaghetti, noodles, potatoes, yam, beetroot, may be consumed but specifically in measured quantities. They should consume whole wheat bread



instead of white bread. Salads should be essentially included as part of the meals. Have early and light dinner.

Thin vegetable soups are recommended as fillers especially for obese patients who need to lose weight. Thick soups however may be avoided. They should consume whole cut fruits instead of fruit juices. Restrict to 2 fruits per day. Include 5-6 servings of vegetables daily and 2-3 servings of fruits daily (apple/papaya/ watermelon/pomegranate) fruits like chickoo, banana, custard apple, grapes and mango should be taken in moderation.

Non-veg food that is lean meats like chicken, fish need not be restricted but red meats, prawns, crabs, lobsters, sausages are best avoided.

Sweetened drinks, sugarcane juice, aerated drinks colas, beverages, cakes, pastries, and mithais, sweet biscuits are to be avoided. If suffering from high blood pressure take salt as prescribed. Avoid all tinned & canned products. Limit trans-fatty acids. Trans-fatty acids are found in foods containing partially hydrogenated vegetable oils such as packaged cookies, chocolates, wafers, crackers, fried foods and other baked goods; commercially prepared fried foods and some margarine. Avoid Fried foods, puri, bhajias, farsan, pickles, papads, chutneys, salted biscuits, commercial salad dressings, products with ajinomoto, processed cheese, soup cubes, buffalo's milk, cheese, cream, dalda, butter, margarine, ready-made soups, canned products. Avoid fasting and feasting. A diet that includes carbohydrates from fruits, vegetables, whole grains, legumes, and low-fat milk is encouraged.

Spicy foods and rich gravies made of cashewnuts, coconut and groundnut should be kept in moderation. Limit intake of stimulants like tea or coffee to 2 cups /day. Have regular consumption of green tea/herbal tea.

Stick to regular meal times: The best tip for a diabetes diet is to eat at regular intervals. Regular eating habits help your body regulate blood sugar levels. Avoid temptation: Keep your kitchen free of the food items which you have the cravings for, substitute them with fresh fruits and diet snacks. Carry a sweet while going for walk or exercise: It is always advised to carry a sweet along with you while going for walk or exercise in case you have giddiness, perspiration (hypoglycemia). Limit consumption of alcohol: Alcoholic drinks have no nutritional value, but contain a lot of calories. Measuring cups and spoons: Make use of measuring cups and spoons to ensure that your food servings or portions are of the right size.



Healthy Food Choices

Instead of	Consume
Refined cereals (maida, rawa), white bread	Whole wheat roti, Mix atta roti, broken wheat (dalia), wheat bread
Whole Fat Dairy Products (cheese, milk, yogurt, ice cream, etc)	Low fat Dairy Products like (skimmed milk, Cow's skimmed milk curd, paneer)
Red Meats (mutton, beef, pork), organ meats, shell fish like (prawns, crabs), whole egg	White Meats (chicken breast or leg piece) fish (pomphret, rawas, surmai), egg white
Butter or ghee for cooking	Olive oil or Rice bran oil for cooking
Fried foods	Baked, Grilled or Roasted foods
Eating Out	Eating at Home (where you can control portion sizes and ingredients)

Exercise - Adults with diabetes are encouraged to perform 30 to 60 minutes of moderate-intensity aerobic activity (40 to 60 percent V02 max) on most days of the week (at least 150 minutes of moderate intensity aerobic exercise per week). In the absence of contraindication (eg, moderate to severe proliferative retinopathy, severe coronary artery disease). People with type 2 diabetes should also be encouraged to perform resistance training (exercise with free weights or weight machines) at least twice per week. Regular exercise is beneficial in type 2 diabetes, independent of weight loss. It leads to improved glycemic control due to increased responsiveness to insulin.

Benefits of the lifestyle intervention lead to reductions in urinary incontinence, sleep apnea, depression, and improvements in quality of life, physical functioning, sexual functioning, and mobility.

Remember “your body is your temple” so you only can take the best care of it.



Leading a disease-free Life at 72 years age with Yoga & Proper Diet

Name : Venkata Rao KKBP
Age : 72 years
Academic Qualifications : B.Com, CAIIB
Yoga Qualifications : National Yoga Teacher
Ayush Ministry, Govt. of India.
Based at : Hyderabad. Ph.9581412305
kkbpvr@gmail.com

Work Experience: 30 years in State Bank of India. Retired as AGM in 2001. After retirement, worked for 3 years as a Banking Consultant in a World Bank project for Poverty Alleviation in Andhra Pradesh, 12 years in a Corporate Group at Hyderabad as a Banking Consultant & Training Advisor.

Yoga Background: Learnt Yoga from Bihar School of Yoga, Munger in the year 1997. Practicing Yoga from that time. Was conducting yoga classes in the Bank Training Colleges at Hyderabad. Learnt nature cure methods from Govt. Nature Cure Hospital, Hyderabad in the year 2001. Undergone a 7-day Atma Parisodhana (Self Enquiry) Programme by Yogi Protoplasm, an intensive Spiritual Practice which helps to learn achieve control over Body, Breath & Mind. This programme transformed my Life.

Present Work: Based at Hyderabad. Conducting lectures on “Back to Health through Healing Foods & Yoga”. Inspired by Dr. Khader Vali, a Food Scientist & Homeopath from Mysore, who offers a solution to all health problems from Constipation to Cancer. Healing of all diseases (including cancer) can be done through Miracle Millets, Yoga and associated Healthy life style. I am planning my lectures gradually all over India, to spread this awareness especially among SBI Family.

My present Life Style : Get up at 3 a.m. Drink 1 ltr. Of Water. Practice Yoga asanas, Pranayama, Meditation upto 5 a.m. Go for a walk for 1 hour in the National Park. Drink one glass of coconut milk after the walk. Eat Millet based food at 9 a.m. with veg. curries and curd. Conduct health lectures from 10 to 1 p.m. depending on the schedule. Eat only seasonal fruits in the afternoon. Take dinner with millet grains at 7 pm. Drink only



Tamra Jal (water stored overnight in the copper vessel). Use only organic cold pressed cooking oil in curries. Away from all health- damaging foods like sugar, maida, all bakery products, coffee, tea etc.

Able to keep disease-free life, without visiting hospitals, doctors, medical shops etc. at the age of 72 years. Have the energy to work an 18-hours schedule in a day. This has become possible only because of my Food Habits and Yoga. It is possible for anybody also by :

1. Eating Millets (grains with sufficient fibre) . (No Rice, Wheat etc.- grains with least fibre).
2. Avoid Health damaging foods like Sugar, Maida, Coffee, Tea etc.
3. Keep away from Plastic Water, Plastic Milk, Plastic Oil. (packed in plastic bottles, sachets, bags etc.)
4. Yogic exercises for 1 hour in the morning.
5. Brisk walk for 75 minutes in the evening.



REMEMBERING MY BEST FRIEND

P. Mangalachandran,
Kerala

After I finished working on my Malayalam novel, the first thing I did was to have it read by my wife. The novel has been an important post-retirement project for me. After a cursory reading, she returned the spiral bound volume to me. I expected the autobiographic storyline, woven around the pathetic downfall of janmis in the wake of land reforms and the leftist uprising in Kerala, would come in for some appreciation from her. Instead, she was mum. I didn't dare ask her either.

But after a while, she broke her silence. 'Do you regret your marriage?', was her poser. I was taken aback. Our relationship has been sailing smooth.

She got hold of the book once again and turned the pages. 'You are writing here', she read out, 'For some, life's happiness is lost with marriage', and looked at me inquisitively.

I told her that my observation was with reference to my friend. Then I narrated the story.

I met my friend at Accountant General's office, Bangalore in 1976. Fair, tall, and heavy built, he would stride up and down the three kilometer distance between home and office daily carrying his lunch bag. A pair of rubber slippers would last him only a month by which time it would have worn out to the point of perforation. When Emergency was declared, I was told, he stopped shaving and having haircut in protest. Many of his friends followed suit. The vow ended when the Janata party came to power in 1977. Curiously for me, he wore black glasses inside the office also. He later disclosed that a severe viral infection left him blind in his left eye which had to be surgically removed. He had a prosthetic eye in its place. The trauma of losing an eye was also a story of the deep realization that dawned in him not to be short-tempered in life.

We were in the same Pension Audit cell. We became regular visitors to the public library at Cubbon Park. My reading habit thus got a shot in the arm. On our way to and from library, we would discuss many topics of common interest. Exchange of ideas between a village-bred novice that was me and a smart and superbly communicative urban youth! I could discuss any general matter with him. In the process, I learnt a lot. He became my best friend. Our intimacy lasted six years.



It was then that I had to leave Bangalore to join SBI in Northeast. STD facility was scarce and expensive those days. Still I called him once in a while. After some time, I lost contact with him completely.

Three long decades elapsed. I was in Bangalore attending a conference. Driven by old memories, I ventured out to locate my friend's house near Shivajinagar bus station where he had taken me one day to meet his father and mother. My excitement knew no bounds when I found the topography of the street unchanged. The only change was there were a variety of cars parked on both sides.

A man directed me to the door. The door opened. And I could not believe my eyes!

My friend had turned frail and old beyond recognition. I could not readily connect with him though he wore dark glasses. He told me his story. As fate would have it, he got married. As days went by, his wife was diagnosed for infertility. The conundrum of long drawn infertility treatment involving abortions and re-attempts gave them hell of a life for six long years! Finally a daughter was born. The daughter grew up smart and brilliant. She was studying in final year degree class. The couple got the shock of their life, as one morning they woke up to see their daughter missing. She had eloped with a boy from a different caste! Caught under the trauma, the friend became severely diabetic. Light started fading this time in his right eye. His wife became a psychiatric patient.

'Did you see your daughter?' – I queried. His eyes welled up. 'Only two phone calls in six months. She is pregnant now...'

That was five years back. The girl still lives alienated. Poor health is haunting my friend and his wife.

Incidentally, let me also recall a veteran's words. For the heck of it. On our way to the library, my friend and I used to eat plantain and peanut *chikki* at one Aboobacker's kiosk situated near AG's office. Once, incidentally, the sexagenarian Aboobacker was heard muttering in Tamil - '*kalyanam pannathungo, life ruinayidum...*' He meant – 'Don't ever get married. For, life will get ruined.' Our only response was a big guffaw!



SANJEEVANI – SBI HR HELPLINE

ONE STOP SOLUTION TO ALL YOUR QUERIES

Bank has introduced IVRS - Interactive Voice Response System, e-mail and SMS system as a single spot solution for all the queries of pensioners by introducing SANJEEVANI. The purpose is to clearly understand the query and for further analysis and quick resolution.

<i>Name of the office</i>	Sanjeevani- SBI HR Helpline
<i>Purpose</i>	Pension related queries/grievances
<i>Who can contact</i>	All SBI Pensioners
<i>How to contact:</i> <i>Pensioners can reach to</i> SANJEEVANI- HR HELPLINE through <i>any of the modes written alongside.</i>	(i) Voice Call (at 022-22858130) on any working day between 10:30 hrs. 18:00 hrs. <i>For voice calls – please follow the Interactive Voice Response System (IVRS)</i>
(ii) e-mail (Using Pensioner's registered e-mail-ID with HRMS domain) to: sanjeevani.pensioner@sbi.co.in <i>(Please register your mobile and e-mail ID in HRMS, if not done so far. Calls/ Mails received from registered numbers will only be entertained.)</i> <u>Pensioners should mention her/his PF ID in the subject line.</u> The other details viz. contact number, nature of query/ grievance etc. can be given in the body of the mail.	
(iii) SMS "HELPHR followed by space and PF ID of pensioner concerned) (HELPHR XXXXXXX) to 567676 <i>The SMS will be responded on the next working day by a call from SANJEEVANI Team on the registered mobile.</i>	
<i>Nature of Grievances</i>	All kind of SBI Pension related grievances which are unresolved at pension paying branch/LHO PPG Deptt.
<i>Who will be available for staff at Sanjeevani-SBI Helpline</i>	Officials in Senior Management Grade.
<i>How will the pensioner know that the query is recorded/ registered</i>	If the query is not resolved immediately on call, a ticket number will be generated by the system and that ticket number will be sent to the concerned pensioner via SBI e-mail. In addition, an SMS giving details of its ticket will also be sent to the registered mobile number of the concerned pensioner.
<i>Resolution of the Complaint/Query/ Grievance raised through the ticket number.</i>	SMS and e-mail will be received by the pensioner concerned informing him that the grievance has been resolved.
In order to clearly understand the query and for further analysis, it has been decided to record all the conversations with SANJEEVANI-HR HELPLINE	