

SBI PENSIONERS' BULLETIN

A quarterly publication in Malayalam and English by SBI Pensioners' Association (Kerala).
(Regd. Office: Dwaraka (Ambady), Poonithura P.O., Kochi - 682038. Phone : 0484 - 230377)
Admn. Office : "Shivasakthi", No. 9, SBI Officers' Colony, Ramanathapuram, Palakkad - 678001.
Phone : 0491 2544607, Mob : 9495135454
Website : www.sbipak.com
Editorial Board : M. Sankaran Kutty, M.J. Raphael & M.R. Janardhanan

VOL : 5

July - September 2011

ISSUE : 2

GOVERNING BODY MEETING ON 30.09.2011 AT CHANDIGRAH

Kerala circle was represented by Shri. M.J. Raphael in the above meeting. The deliberations were mainly on two subjects: viz (i) Control of legal expenses particularly in the supreme court case and (ii) the need for Co-ordination with other Banks' Pensioners' Associations.

As regards Supreme Court legal expenses, the Governing Body members were unanimous in pledging their total support to the federation. Our federation President in his address stated that he expects the total expenditure on this case to be between Rs. 50 and Rs 60 lacs and that with the affiliates' support, the target can easily be met.

On the issue of Co-ordination with other Banks' Pensioners' Associations, the views were divided. While some circles felt that it is absolutely necessary (because of industry level involvement in issues like 100% neutralisation of DA and family pension improvement) some others felt that the proposed coordination would not help. They pointed out the utter failure of such coordination in the past with the serving staff and officers' Federations. In view of these differences, the Governing Body decided to appoint a sub-committee of 5 members to study the pros and cons of the issue and submit its recommendations before the next Governing Body meeting. The following members were nominated to the sub-committee.

1. Shri. P.P.S. Murthy (Chennai)
2. Shri. R.N. Banerji (Kolkatta)
3. Shri. G.K. Gandhi (Bhopal)
4. Shri. M.J. Raphael (Kerala)
5. Shri. Jairam Gupta (Chandigarh)

Important message to all pensioners of our Bank

As per the directions of the Government all pensioners (not family pensioners) are required to furnish their PAN number to the pension paying branch on or before 31.10.2011. (Those pensioners who do not have a PAN number now, must obtain one urgently and submit it to the Bank). If one fails to do so, his /her pension is likely to be with held from November 2011.

Payment of Dearness relief to pre 1-11-2002 Pensioners with 100% neutralisation

In terms of the Memorandum of settlement signed on the 29th October 1993 between 58 Banks (including SBI) and IBA, Dearness relief is payable to pensioners on the same lines as applicable to RBI staff. As RBI is paying DA to its pensioners on 100% neutralisation basis, our federation has taken up the matter with our management. A copy of our federation letter dt 22.9.2011 in this regard is reproduced below for the information of all pensioners.

**“To The Chairman
SBI, Mumbai**

Dear Sir

Sub; Payment of Dearness Relief to pre 1-11-2002 pensioners with cent percent neutralization”.

At present, dearness relief to the pre 1-11-2002 pensioners is paid at a reduced rate of neutralization instead of at cent percent neutralization, which is being given only to the pensioners retired on or after 1-11-2002 with effect from 1-05-2005. The denial of this improvement in the formula for the computation of dearness relief to the pre 1-11-2002 pensioners is not justified and highly discriminatory. Those retired before 1-11-2002 are being paid comparatively less pension and therefore deserve to get the dearness relief calculated at this improved rate from 1-5-2005, the date of the implementation of this improved formula. This improvement in the formula of computation of Dearness Relief does not involve or imply the introduction of new pension Scheme. All pensioners including pre 1-11-2002 and post 31-10-2002 pensioners are members of the same pension scheme. As per the legal position obtaining, this improvement in the formula of the computation of Dearness Relief made available to post 31-10-2002 pensioners with effect from 1-05-2005 should have been made available to the pre 1-11-2002 pensioners. Our appeals so far made to our bank in this regard have not been considered favourably. We are now bringing to your kind notice, seeking your personal intervention, the following details for rectifying the above anomaly without further delay.

2. In terms of paragraph 6 of the Memorandum of Settlement dated 29th October 1993 between Managements of 58 Banks including State bank of India and UFBU, the dearness relief required to be paid by all member Banks of Indian Banks’ Association (IBA) is as under:

“Dearness Relief to pensioners will be granted at such rates as may be determined from time to time in line with dearness allowance formula in operation in Reserve bank of India.”

All the provisions of the above settlement excepting in respect of our pension scheme are applicable to State Bank of India as well. On the basis of these provisions only. State bank of India is paying Dearness Relief on pension is therefore required to be paid by the member Banks of IBA including State Bank of India at the rates determined from time to time in line with the formula in operation in Reserve Bank of India. A copy of the above memorandum dated 29-10-1993 is enclosed as Annexure I for your ready reference.

3. Reserve Bank of India is paying Dearness Relief with cent percent neutralization to its pre 1-11-2002 pensioners with effect from 1-2-2005 on the same basis adopted in the case of its post 31-10-2002 pensioners. It has issued these instructions in two stages. As per its Circular HRDD No 10139/21 01/2007-08 dated 1-04-2008 Dearness Relief with cent percent neutralization was paid to all its pensioners retired before 1-11-2002 with effect from 1-03-2008. Subsequently, in January 2010, the Reserve Bank of India vide its Circular CO HRDD NO 6223/21 01/2009-2010 dated 1-1-2010 issued instructions to all its offices to pay arrears of Dearness Relief to all its employees retired/deceased before 1-11-2002 with cent percent neutralization for rise in CPI from the month of February 2005 to February 2008. Copies of these two Circulars marked as Annexure-2 and Annexure-3 respectively are enclosed. The Reserve Bank of India is thus paying dearness relief with cent percent neutralization for rise in CPI to all its pensioners with effect from 1-2-2005.

4. In terms of the clause 6 of the memorandum settlement dated 29-10-1993, the dearness relief to the pre 1-11-2002 pensioners should have been revised with effect from 1-5-2005 and the eligible arrears paid, immediately after the revision of Dearness Relief by Reserve Bank of India. We request you to take up this matter suitably with the Indian Banks’ Associa-

tion and arrange for payment of Dearness Relief with cent percent neutralization to the pre 1-11-2002 pensioners with effect from 1-5-2005 as early as possible.”

Your's Sincerely
General Secretary

Federation of SBI Pensioners' Associations”

COURT CASES

1. Federation's writ petition in the Supreme Court.

The above writ stands posted to 2-11-2011 for filing the replies by the Union of India, RBI and SBI. While SBI has already appointed an advocate on record, the Union of India and RBI are yet to do so. We shall keep you advised of developments from time to time.

2. Writ Petition in Karnataka High Court (for 100% neutralisation of D.A)

The above case is expected to be posted for final hearing very shortly.

3. Writ petition in the Nagpur Bench of Bombay High Court. (for family pension at 30%)

This case is also expected to be posted for final hearing shortly.

4. Writ petition in Delhi High Court

This is one of the oldest cases pending in the senior citizens category and is due for final hearing.

5. Writ petition in A.P. High Court

There is no further progress in the above case.

6. Writ appeal in Madras High Court

This is an appeal filed by the Government of India against the Judgement in favour of the pensioners. A date is yet to be fixed for its hearing.

7. Writ appeal filed by the Bank in Kerala High Court

The position is similar to the case in Madras High Court. A date is yet to be fixed for its hearing.

NEWS FROM DISTRICTS

Ernakulam Centre

Consequent on the resignation of Sri. K. Vydianathan, Secretary, EKM centre (he moved to Chennai) Sri. R.M.

Nair is nominated as Secretary by E.C. which met on 26th Aug 2011

New Secretary's address.

Sri. R.M. Nair,

Flat No 2.E

Pantheon Apartments,

Bye-pass Junction, Edappally,

Eranakulam - 682024

phone No. Mob : 9846038823

0484 2575663

E mail : rmnair43@yahoo.co.in

Sub-Committee At Muvattupuzha

Sri. P.V.Antony, one of our members of the Executive Committee invited the Office-bearers, Sri. K.C. Somanathan, President and Sri. K. Vydianathan, Secretary to Muvattupuzha to address a meeting of the members/non-members in and around Muvattupuzha.

We attended the meeting on 30th July 2011 along with Sri. K.V. Kurian, treasurer, State Committee, and we interacted with the members who attended the meeting held at Muvattupuzha Branch. 35 members attended the meeting.

To strengthen the functioning of the Ernakulam Unit, it was suggested to form a Committee at Muvattupuzha. Hence a committee was formed with the following members to function as Subsidiary Unit under Ernakulam centre.

Sarvasri. K.J. Cheriachan,

P.M. George,

P.M. Joseph,

Kuriachan Thomas,

K.K. Sudhakaran and

M.J. George.

Kannur Centre

A General body meeting of the Association (Kannur centre) was held on 29th September 2011 at Hotel Parkens, Oppo. Hotel Sky Palace, Kannur at 1030. a.m.. 59 members were present on the day.

Shri. P.P. Purushothaman - President, Kannur centre presided over the meeting, which commenced after prayer, by comrade Smt. Rajam

After President's welcome address, the members conveyed condolences to the bereaved family of comrade K. Govindaraj, who expired on 07.06.2011.

President introduced the new members, viz. Mr. C.M. Vincent, Mr. T.Ddamodaran, Mr. M.K.Gopinath, Smt. T.K.Girija, Mr. K.M.Ramakrishnan, Mr. K.P.Kumaran, Mr. N.K. Babu and Mr. T.K. Narayanan.

Shri. K.T. Prahalad, State Committee member, in his speech explained the latest developments including the details of the suits filed at the High court and Supreme Court on various issues pertaining to SBI pensioners. As the process of filing a suit in Supreme Court that too through a senior counsel Shri. K.K. Venugopal is a costly affair, he appealed to the members who are yet to contribute towards legal expenses to remit at least by Rs. 200/- each to enable us to support the parent union for meeting the legal expenses. He also requested the members to come out without hesitation, with any pending issues if any, in respect of their pension, to enable him to take up with the Bank in the next structured meeting. He opined that it is better to make use of the pensioners' association to sort out the issues individually rather than to appeal before the Bank directly.

After his speech, the Unit honoured Comrade Shri.P.C.Mithran who has completed 75 years of age during the current year by presenting Ponnada by senior member Shri. S.V.Jayashankar. Shri. P.C. Mithran expressed his gratitude for honoring him by the Association.

Shri. M.P. Sethuratnam, Secretary Kannur centre read out the minutes of last quarterly meeting, presented the accounts and both were approved.

The President in his speech expressed his anxiety, that in spite of our Centre's membership about 165 members and also equal number of associate members, only 40% are participating in our quarterly meeting and he

also told that we have to find out the reasons for the absence. Then Shri. C. Narayanan, one of the members, expressed the view that if the association takes active interest in resolving the issues pertaining to the pensioners, its sure that the members will automatically come and participate in the meetings, otherwise they themselves feel that there is no point in participating in this sort of meetings.

The Secretary reminded the comrades on the following.

- a. to submit a photocopy of their PAN CARD to the pension drawing branch if not already done.
- b. to submit the particulars of their Savings details in connection with the income tax benefit to the pension drawing branch immediately.
- c. to submit their life certificate in the month of november without fail and to ensure that the same is uploaded in the system.

The meeting concluded at 12.30 p.m. after a vote of thanks by Shri.K.P.Ratnakaran, Treasurer and was followed by lunch.

KOTTAYAM

A meeting of the SBI Pensioner's Association (K) Kottayam -Idukki Centre was held on 21st August 2011 in the Banking Hall of State Bank of India, Kottayam. The District President Mr. V.O. George presided over the meeting and welcomed the participants. He also reminded the members to kindly remit the contribution towards legal fund, subscription amount for the bulletin etc. 41 members attended the meeting. District Secretary, Henry John expressed satisfaction over the co-operation extended by the members and presented the minutes of the previous meeting held on 08th May 2011 which were unanimously adopted.

Thereafter, Mr. Antony D' Couto L.R., former Dy. General Secretary, gave a report of the recent developments as also the present position of the various court cases. He informed that the Writ Petition filed before the supreme Court of India has been adjourned to 1st Sep-

tember as the finance Ministry requested for time to file their response. The various clarifications sought by the members were given by Mr. D' Couto.

In the Open Forum which followed, many members took part in the general discussions on the various topics of interest to the pensioners. Mr. P.P. Philip brought the following points to the attention of the members and requested follow-up action by the Association.

As the number of pensioners is increasing and will soon outnumber the serving employees, a separate cell for pensioners should be set up at PPG Dept. LHO to cater to the needs of the retirees.

The Commutation factor for pension now applicable is very old one fixed long back and needs revision in tune with times.

There are instances where no interest is paid on PF balance for the month of retirement.

Steps may be taken to issue payment advice for all payments/credits to the pensioners' a/c.

Some cases are reported where after the death of the pensioner, commutation portion is deducted from the family pension.

Mr. Antony D' Couto L.R. opined that the business meeting of our State Annual General Meeting should have adequate time to have more general discussions on relevant issues.

Some members pointed out that the Pass Books under the REMBS are not returned to them.

The members requested that the above issues be brought to notice of the Kerala Association for effective remedial measures.

A sum of Rs. 7300 (Rs. seven thousand three hundred only) has been collected towards legal fund. After the formal vote of thanks proposed by Mr. James Mathew, Vice President, the meeting came to a close at 1.30 pm. and was followed by lunch.

KOLLAM

Sri. V.N. Sarma Secretary convened a General Body meeting on 20.7.2011 which was attended by 16 members. Sri. N. Sadanadan was elected to the Executive committee Rs. 2000/- was collected from members to the legal fund a/c.

THIRUVANANTHAPURAM

The photograph shows Sri. Thomas Oommen, our vice president honouring Sri. Padmanabha Pillai with 'Ponnada' on attaining 75 years of age.



OBITUARY

We regret to inform that the following members passed away during the quarter. May their souls rest in peace! While we convey our heartfelt condolences to all members of the bereaved families, the District Secretaries are requested to render all possible assistance, like expediting sanction of family pension, release of monthly financial relief from Welfare Fund, etc.

1. LM 41 Shri. K.Raman Nair Thrissur 08-07-2011
2. LM 1687 Shri. D. Jayaraj Calicut 28-07-2011
3. LM 15 Shri. K. Krishna Iyer Trivandrum 07-09-2011
4. LM 1734 Shri. K.K. Yusuff Ernakulam 15-09-2011
5. LM 54 Smt. M.P. Sumathy Kannur 02-10-2011

New Members

Following are the new members admitted to our association in the last quarter

AFM 2203 Smt. Bharathy Chandrappan
W/o Shri. K. Chandrappan (LM 147)
No. 3 SBI Colony
Ollukkara, Thrissur
Ph : 2370847

LM 2204 Shri. Shri. M.C. Kunjappan
AFM 2205 Smt. N.K. Radha
Muringakath House
D.N. 45/572 Golden Street
Vaduthala, Kochi 682023
Ph : 2393775

LM 2206 Shri. N.Sadanandan
AFM 2207 Smt. K. Saraswati
Ollappukizhakkethil Veedu
Kannimel Cherry
Maruthadi, Kollam 691003
Mob : 9446359204

LM 2208 Mrs. Radha Manian P.K.
AFM 2209 Manian Achary M.P.
Anu Vihar, Peruva PO
Kottayam 686610
Ph : 04829-251061, 944713194

LM 2210 Shri. C. Prabhakaran
AFM 2211 Smt. P.S. Geetha
"Revathy"
Opp: Govt. U.P. School
West Yakkara, Palakkad
678001, Ph : 2524625

LM 2212 Shri M.Syed Meeran Mohideen
Thaika House
Manalvattom
Thudayanoor PO
Kadakkal,
Trivandrum 691536
Ph : 9633190919

LM 2213 Shri. A.J. Thomas
AFM 2214 Smt. Jancy Thomas
Alappattukunnel
Chethimattam, Pala 686575
Ph : 04822-214414

LM 2215 Smt. Thankamma Mathew
AFM 2216 Shri. P.N. Joseph
Pallivathukkal House
Kurisummoodu
Valiyakulam
Changanacherry 686104
Ph : 2726732, 9895524847

LM 2217 Smt. V.O. Ponnamma
AFM 2218 Shri. P.M. Sreedharan
Perincheppattu House
Karukachal P.O
Kottayam 686540
Ph : 2487425

LM 2219 Shri. D. Balakrishnan
AFM 2220 Smt. V. Shylaja
Pandavapuram House
Mukkola
Trivandrum 695044
Ph : 2731039
Mob : 9447191967

LM 2221 Shri R. Damodara Pai
AFM 2222 Smt. V.V. Pushpavathy
H.No. VIII/173-A Ayodhya
Koovapadam, Kochi 682002
Ph : 2223406

LM 2223 Shri. A.A. Sivadasan
AFM 2224 Smt. N.T. Ajithakumari
Ambazhathu parambil
Nettoor P.O., Ernakulam 682040
Ph : 2703675, Mob : 9496450153

LM	2225	Smt. Kuttyamma George	LM	2236	Shri. C.D. Jose
AFM	2226	Shri. K.J. George Kizhakke parambil House Valanchira, Kaduthuruthy Kottayam 686604 Ph : 04829 - 282525, Mob : 9447128299	AFM	2237	Smt. P.K. Kumari Chakiath House CRA - 09, Church Road Karukutty - 683576 Ph : 0484 2612724 Mob : 9447883658
LM	2227	Shri. K.J. Titto	LM	2238	Shri. A.J. George Alaichanickal House Kamakshy Post Thankamony, Idukki Dt. Pin - 685515 Mob : 9495822899
AFM	2228	Smt. Nancy Titto 'Ajantha'. Palisery Palakal Thrissur 680027 Ph : 9496418350	LM	2239	Shri. V.K. Sasidharan
LM	2229	Shri. P.Kuttikrishnan 48/1661, Ayillam Elamakkara P.O, Eranakulam 682026 Mob : 9446071951	AFM	2240	Smt. S. Santhakumari "Sarath Nivas" Sakthikulangara P.O Kollam - 691003 Ph : 0474 2772597
LM	2230	Smt. P.M. Thankamma	LM	2241	Shri. V. Ramachandran
AFM	2231	Shri. K.K. Narayanan Kodempuram House, PJ Antony Rd Edappally, Ernakulam 682024 Ph : 2332855	AFM	2242	Smt. Ambika A Thejus, Santhi Nagar Bharathapuzha Road Kanniyampuram Post Ottappalam, Palakkad Pin - 679104 Ph : 0466 - 2244824 2245569
LM	2232	Smt.K. Prasanna Kumari	LM	2243	Shri. George Thomas
AFM	2233	Shri. P.K. Vijayaraghava Menon Surya 34/2109 B.T.S. Mamagalam Cross Road Edappally, Ernakulam 682024 Ph : 0484 2347337	AFM	2244	Smt. Chinnamma George Padinjarellinilkumthadam Nazareth Hill Post Kottayam - 686633 Mob: 9947462277
LM	2234	Shri. P.V. Chacko			
AFM	2235	Smt. Rosy Chacko Pynadath House Opp. Old Premier Cable Co Ltd Karukutty.P.O, Pin - 683576 Ph : 0484 2612670, Mob : 9447818787			

- LM 2245 Shri. R. Sivasankaran Nair
AFM 2246 Smt. Premakumari.L
“Kailas”
Sree Nagar - 34
East Pattathanam
Pattathanam Post
Kollam - 691021
Ph : 0474 - 2748454
- LM 2247 Smt. T.K. Girija
AFM 2248 Shri. M. Chelly
‘Anugraha’
Chomath Paramba
P.O. Pallikunnu
Kannur - 670004
Ph : 0497 2746934
- LM 2249 Shri. Gopinathan.V.K
AFM 2250 Smt. Tharabai.P
Prasanthi Vadakkumthodam
Palluruthy, Cochin - 682006
Ph : 0484 2234501
Mob : 9388605767
- LM 2251 Shri. N.N. Vinodan
AFM 2252 Smt. Manjula
Gayathri House, H. No. 38/73 A(i)
Kalathil Paramba, Chungam
P.O. West Hill
Calicut - 673005
Ph : 0495 2385511,
Mob : 9895385065
- LM 2253 Shri. K.N. Rajan
Nandanam
Dozen Enclave
K.K. Road, Trikkakkara P.O
Cochin - 682021
Ph : 0484 2424488
Mob : 9961256667
- LM 2254 Smt. P.K.Kamala
‘Aruna’
Cherumukku Temple Lane
Chembukkavu
Thrissur - 680020
Ph : 0487 2331959
Mob : 9746402350
- LM 2255 Shri. K.M. Ramakrishnan
AFM 2256 Smt. Kamala.T
Rejith Sadan
Nr. Attarakunnu
P.O. Dharmadam - 670106
Ph : 0490 23247691
Mob : 9349993651
- LM 2257 Shri. E.K. Ravindran
AFM 2258 Mrs. Ravindran
Ushass
ARC Road
P.O. Kadirur - 670642
Tellicherry
Ph : 0490 2307417
- LM 2259 Shri. N.P. Varghese
Nedumburathu
Maramangalam
Kutturkuzhi
Pin - 686691
Ph : 0485 2860087
- LM 2260 Shri. E.J. John
Edamattam House
Peringuzha
Peremalloor P.O
Muvattupuzha
Ph : 2833651

LM	2261	Shri. R.Govinda Raj	LM	2270	Shri. Mathew Mammen
AFM	2262	Smt. Geetha Govinda Raj A-3, East Avenue Apt Sebastian Road Kaloor - 682017 Ph : 0484 2340775 Mob : 9495508089	AFM	2271	Smt. Mariamma Varghese Pulimoottil 328, A.K.G Nagar Peroorkada Trivandrum - 695005 Ph : 0471 2438182 Mob : 9446178421
LM	2263	Shri. Baby Augusthy.P	LM	2272	Shri. Sreenivasan.K
AFM	2264	Smt. Leelamma Baby Panamkatt P.O. Kolani Thodupuzha Pin - 685584 Ph : 04862 223451 Mob : 9446131902	AFM	2273	Smt. T.S. Geethakumary 13/466, Revathy Panangode Venganoor.PO Trivandrum - 695523 Ph : 8129329364
LM	2265	Shri. T.E.Radhakrishnan	LM	2274	Shri. Ponnar Rakkan Chadanam Kurissi Nurani P.O Palakkad - 678004 Ph : 0491 3170775
AFM	2266	Smt. M. Sobhana Flat No. 7B, Skyline Maple Heights Chalakupuzha Road Pattom Trivandrum 695004 Mob : 9447576756 9446422159	LM	2275	Smt. V. Thankam
LM	2267	Shri. V.V. Cyriac	AFM	2276	Shri. K. Prabhakaran 'Preethi' Chelapram Road P.O. Kakkodi Calicut - 673611 Ph : 0495 2265109 Mob : 9447634835
AFM	2268	Smt. Annamma Cyriac Vellanickal House Arpookara - West - Post Kottayam Dt. Pin - 686008 Ph : 0481 - 2596704 Mob : 9447096704	LM	2277	Smt. V. Suma Prabha
AFM	2269	Shri. Aleykutty Antony Aeranat Pallivathukal Pallikadavu, Olessa Post Kottayam - 686014 Ph : 0481 2516748	AFM	2278	Shri. P.T. Ramachadran 29/1586 B2 - 'Sree Sadanam' Karikkiriparamba P.O Kotooly, Calicut - 673016 Ph : 0495 2743581

- LM 2279 Smt. Devi. C.T
AFM 2280 Shri. Gopalan. K.M
33/5345 'Gokulam'
Moorthikavu Paramba
P.O. Chevayur, Calicut - 673017
Ph : 04952356488, 9995239032
- LM 2281 Shri. Vasanthakumar
AFM 2282 Smt. Valsala Vasanthan
Sriniketh
Sannidhanam St
Maliakkal Road
Valialukkal
Kanimangalam - Trichur - 27
Ph : 0487 2447766
- LM 2283 Shri. N.V. VenuGopalan
AFM 2284 Smt. Chandrika Venugopal
'Chaithram'
Vadakkevarium, Mulayam
Ayyappankavu.P.O
Trichur - 680751
Ph : 0487 2315238, 9447694115
- LM 2285 Shri A.K. Narayanankutty
AFM 2286 Smt. P.U. Sumathy
'Akshaya'
R.K. Iyer Road
Irinjalakuda - 680121
Ph : 0480 2827377
Mob : 8547127377
- LM 2287 Shri. James. E.V
AFM 2288 Smt. Lucy James
Edakalathur Chengalai
St. Paul's Street
Kuriachira.P.O
Trichur - 680006
Ph : 0487 2251886
Mob : 9495620317
- LM 2289 Shri. Vareed K.V
AFM 2290 Smt. E.V. Baby
Kodaliparambil
East Kombara
Irinjalakuda - 680121
Ph : 0480 2829730
- LM 2291 Shri. M.G. Raghavan
AFM 2292 Smt. Geetha Raghavan
Sarangi
Thalayolaparamb
Kottayam - 686605
Ph : 04829 236407
- LM 2293 Smt. T.M. Thresia
Thachil House
Chettupuzha P.O
Trichur - 680621
Ph : 2360075
- LM 2294 Shri. K.Narayanan
AFM 2295 Smt. K. Narayani
Pilicode Vayal
P.O. Pilicode, Trikarapur (via)
Kasaragod - 671353
Ph : 0467 2261554
- LM 2296 Shri. K.P. Kumaran
AFM 2297 Meenakshi.M
Kunhipuravil House
Kadangod
P.O. Thuruthi
Chervathur, Kannur
Ph : 0467 2290201
- LM 2298 Shri. N.K. Babu
AFM 2299 Smt. K. Savithri
Nellikunnu Kasaragod
C/o K. Savithri - Kanichara
P.O. Thaikadapuram
Nileswara - 671 314
Ph : 9947831992

“ I underwent Micro Phaco with premium IOL at LOTUS. Now my vision is excellent, I am extremely happy ”



SPECIAL OFFER
for
SBI Pensioners
10% off on Surgery
10% off on Spectacles (Lens only)
For appointment- Call: 81298 23994

- ◆ Paediatric Ophthalmology ◆ Cataract ◆ Zyoptix lasik glass-free vision
- ◆ Diabetic Retinopathy ◆ Retina ◆ Squint ◆ Glaucoma ◆ Uvea
- ◆ Headache ◆ Low Vision Aid ◆ On-line Eye Test ◆ Cornea ◆ Neuro Ophthalmology ◆ C3R for Keratoconus ◆ Orbit & Oculoplasty



LOTUS EYE CARE HOSPITAL

ALWAYS FOR YOU

S. A. Road, Kadavanthra, Cochin
Ph: 0484-2322333/444/555, Email: admincochin@lotuseye.org

COIMBATORE

Avinashi Road, Near Civil Aerodrome
East Periyaswami Road, RS Puram

SALEM

Unit 1 - Peramanur, East Street
Unit 2 - Opp. New Bus Stand

TIRUPUR

Gajalakshmi
Theatre Road

METTUPALAYAM

Kovai Main Road
Opp. Bus Stand

QUOTABLE QUOTES

(Compiled by M.J. Raphael: courtesy : Readers' Digest)

1. First you forget names then you forget faces. Next you forget to pull your zipper up and finally you forget to pull it down.
-George Burns-
2. Age is a question of mind over matter. if you don't mind, it doesn't matter.
-Satchel Paige-
3. Keep your eyes wide open before marriage, half shut afterwards.
-Benjamin Franklin-
4. Mere brave speech without action is letting off useless steam.
-Mahatma Gandhi-
5. Yesterday is history, tomorrow is a mystery, today is God's gift and that is why we call it the present.
-Joan Rivers-
6. A life spent making mistakes is more honourable than a life spent doing nothing.
-George Bernard Shaw-
7. There is only one corner of the universe you can be certain of improving, and that is your own self.
-Aldous Huxley-
8. Remember, today is the tomorrow you worried about yesterday.
-Dale Carnegie-
9. The greatest glory in living lies not in never falling but in rising every time you fall
- Nelson Mandela-
10. A Pessimist is one who makes difficulties of his opportunities and an optimist is one who makes opportunities of his difficulties.
-Harry S. Truman-

Compiled by Shri. M.R. Janardhanan

1. Despondency is not religion, whatever else it may be. By being pleasant always and smiling, it takes you nearer to God, nearer than any prayer.
2. It will not do merely to listen to great principles. you must apply them in the practical field, turn them into constant practice.
3. Books cannot teach God, but they can destroy ignorance.
4. The first thing to be got rid of by him who would be a Jnani, is fear.
5. Where is fate, and who is fate. We reap what we sow. We are the makers of our own fate. None else has the blame, none has the praise. We make our own destiny.
6. Better be ready to live in rags with Christ than to live in palaces without him.
7. The man who cannot write even his own name can be perfectly religious, and the man with all the libraries of the world in his head may fail to be. Learning is not a condition of spiritual growth.
8. Do not look on the faults of others. You can not judge a man by his faults. Do not recognise wickedness in others. Wickedness is ignorance, weakness.

Printed matter
BOOK POST

To,

If undelivered, please return to

SBI Pensioners' Association (Kerala)
Admn Office : "Shivasakthi",
9, SBI Officers' Colony,
Ramanathapuram, Palakkad - 678 001

Edited, Printed & Published by Shri. M. Sankarankutty, General Secretary, SHI Pensioners' Assn (Kerala)