

SBI PENSIONERS' BULLETIN

A quarterly publication in Malayalam and English by SBI Pensioners' Association
(Kerala).

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Editorial Committee: M.Sankarankutty, M.J. Raphael & M.R. Janardhanan

VOL:5

JANUARY – MARCH 2012

ISSUE:4

FROM THE EDITOR'S DESK

This quarterly issue comes to you a bit late as the members of the Editorial Board were busy with the Federation meetings at Ahmedabad. They were also engaged with the finalization of arrangements for the conduct of our 11th Annual General Body Meeting proposed to be held in Palakkad. We have included our usual Notice for the meeting in this issue. No separate Notices to members will be sent.

Our writ petition No.184 of 2011 filed in the Supreme Court came up for hearing on 16th January 2012 when our Advocate pleaded before the Court that the appearance of Government of India is necessary, as our Pension Fund Rules can be amended only with the approval of the Government. Mr.Harish Salve, Senior Advocate, appearing on behalf of the Bank also supported the plea. Shri Bhattacharya, Additional Solicitor General gave an assurance that the Union of India will respond to our petition, on the basis of which the Court provided an option to the government to file its counter affidavit within four weeks and also permitted our Federation to file our Rejoinder Affidavit within two

weeks. The hearing therefore got adjourned to 12.03.2012.

At the hearing held on 12.03.2012, Shri Bhan ,Senior Counsel appeared on behalf of the Government and requested the Court to grant some more time for its reply. The Court granted 4 weeks' time to the Government and another 4 weeks' time to our Federation for its Rejoinder. **The next date of hearing is posted to 02.07.2012** which is the first day of re-opening of the Court after summer vacation. We now understand that the Government has since filed its counter affidavit and our Federation is finalizing its reply countering the objections raised by the Government., which will be filed shortly.

Our structured meeting with the Corporate centre, Mumbai which was scheduled to be held on 27.01.2012 did not take place as the senior officials were busy with other pre-occupations. We now learn that the said meeting will be sometime in **May 2012**. We have prepared a note on the points to be discussed at the meeting and forwarded it to our Federation for inclusion in the Agenda.

BULLETIN – FREE OF CHARGE

We are pleased to inform members that the State Executive Committee, in its meeting held on 19th January 2012 decided to distribute our Quarterly Bulletin **FREE OF CHARGE** to all members from this issue. The financial position arising out of this will be reviewed in March 2013 and appropriate action taken.

STATE BANK OF INDIA, LOCAL HEAD OFFICE,

KERALA CIRCLE THIRUVANANTHAPURAM – 695 001

&

**STATE BANK OF INDIA
PENSIONERS' ASSOCIATION**

KERALA

Cordially invite you to

SBI PENSIONERS' MEET

ON SUNDAY, 24th JUNE 2012 AT 10.30 a.m.

Venue :

SITHARA MAHAL

MANJAKULAM, (NEAR KSRTC BUS STAND)

PALAKKAD – 678 014

PROGRAMME FOR SBI PENSIONERS' MEET

- Registration/Tea** : 9.30 a.m. to 10.30 a.m.
- Prayer** : 10.30 a.m.
- Welcome address** : **Shri N. Bhoopal,**
Dy.General Manager & Circle Development Officer
Kerala Circle, Thiruvananthapuram LHO
- Lighting the lamp & Inaugural address** : **Shri V. Murali**
Chief General Manager, Kerala Circle
Thiruvananthapuram LHO
- Presidential address** : **Shri M.J. Raphael, President**
SBI Pensioners' Association (Kerala)
- Address by** : **Shri P.P.Sankaranarayanamurthy**
General Secretary, Federation of SBI Pensioners'
Associations, Chennai
- Felicitations** : **Shri M.Srinath**
General Secretary
SBI Officers' Association, Kerala Circle
- : **Shri A. Jayakumar**
General Secretary
State Banks' Staff Union, Kerala Circle
- : **Shri M.Sankaran Kutty**
General Secretary
SBI Pensioners' Association , Kerala Circle
- Interaction with Pensioners: 12 Noon to 12.30 p.m.*
- Vote of thanks** : **Shri K.Radhakrishnan**
Chairman, Reception Committee

LUNCH: 12.45 p.m.. TO 1.30 p.m.

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (KERALA)
(Reg. No.ER/450/2001)

Regd. Office: "Dwaraka" (Ambady), Poonithura, Kochi – 682 038
Admn. Office: "Shiv Sakthi", No.9 SBI Officers' Colony
Ramanathapuram, Palakkad 678 001

Date: 16.04.2012

NOTICE

(for members only)

NOTICE is hereby given to the members that the **11th Annual General Body Meeting** of the Association will be held at **1.30 p.m. on Sunday, the 24th June 2012** at **SITHARA MAHAL, Manjakulam, (Near KSRTC Bus Stand), PALAKKAD 678001**, to transact the following business:-

AGENDA

1. Prayer
2. Condolences
3. Welcome address
4. Presidential address
5. Honouring members on completion of 75/85 years of age
6. Keynote address : Shri P.P.S.Murthy, General Secretary, Federation of SBI Pensioners' Assns., Chennai
7. Presentation of Minutes of the 10th AGM held on 22.05.2011 at Thrissur
8. Presentation of General Secretary's Report for the year 2011-12
9. Presentation of Financial Statements for the year 2011-12 by Shri.K.V.Kurian,Treasurer.
10. Discussion on the General Secretary's Report & Accounts and its adoption
11. Amendments to Bye-Laws , if any
12. Resolutions
13. Appointment of Auditors for the year 2012-13
14. Views/queries/suggestions from members, if any.
15. Any other subject with the permission of the Chair
16. Vote of thanks

(Sd.)

M.SANKARAN KUTTY
General Secretary

(Sd.)

M.J.RAPHAEL
President

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (KERALA)

Reception Committee

: Shri K.Radhakrishnan, Chairman
Shri A.K.K. Menon, General Convenor

Last date for receipt of requests for bye-law Amendments/Resolutions : 15.06.2012

We invite your spouse also to attend the meeting if she/he is an Associate Member

VOLUNTARY DONATIONS WILL BE ACCEPTED AT THE VENUE

LEGAL FUND – CONTRIBUTIONS

THE RESPONSE FROM MEMBERS TO OUR APPEAL FOR CONTRIBUTIONS FOR FIGHTING THE LEGAL BATTLE IS ENCOURAGING. HOWEVER, A LARGE NUMBER OF MEMBERS ARE YET TO RESPOND. WE REQUEST ALL MEMBERS TO KINDLY SEND IN THEIR CONTRIBUTIONS (MINIMUM Rs.200/-) TO OUR LEGAL FUND EITHER THROUGH YOUR DISTRICT SECRETARIES OR DIRECTLY TO THE GENERAL SECRETARY.

GOVERNING BODY MEETING & ANNUAL GENERAL BODY MEETING OF OUR FEDERATION

The above meetings were held on 29th & 30th March 2012 at the State Bank Learning Centre, Ahmedabad. From our Circle, Sarvashri M.J.Raphael, M.Sankaran Kutty, K. V. Kurian, M.R. Janardhanan and John Joseph participated.

The report of the committee consisting of Sarvashi R.N.Banerjee, M.J.Raphael, Jairam Gupta, G.K. Gandhi and P.P.Sankaranarayana Murthy, which went into the question of co-ordination/affiliation of our Federation with the Organisations of the Pensioners/Retirees of other Banks was hotly discussed and debated. Though the need for a coordination to sort out certain industry level issues like (a) 100% DA neutralization to pre 1.11.2002 retirees, (b) 30% family pension, (c) updation of pension computed on salaries revised from time to time, etc. which are required to be taken up with the Indian Banks Association and the Government of India was favoured by a few Circle Associations, the possibility of any affiliation with any such organizations has been totally ruled out by the Federation.

The meeting also decided that any initiative for establishing coordination with the Organisations of other Banks should be taken **only by our Federation** and that no Affiliate should initiate any steps for forming a coordination committee either at the State level or at the national level or involve themselves by attending any meetings organized by such organizations.

Federation elections were held in a most democratic way for various positions in the Federation for the period 2012-13, 2013-14 and 2014-15. We are happy to inform our members that our State President, Shri M.J.Raphael, was elected unanimously as Vice-President (South), consisting of Kerala, Karnataka, Tamilnadu and Andhra Pradesh. We extend our heartiest congratulations to Shri Raphael.

The following are the new office-bearers of our Federation:-

1. President	:	Shri B.K. Ghose	Kolkatta
2. General Secretary	:	Shri P.P.Sankaranarayana Murthy,	Chennai
3. Vice President (North)	:	Shri JaiRam Gupta	Chandigarh
4. Vice-President (West)	:	Shri S.C. Rindani	Ahmedabad
5. Vice-President (South)	:	Shri M.J.Raphael	Kerala
6. Vice-President (East)	:	Shri R.L. Sah	Patna
7. Secretary	:	Shri R.N. Banerjee	Kolkatta
8. Treasurer	:	Shri G.N.Soundararajan	Chennai

We congratulate the above team of office-bearers under whose leadership we are sanguine that our Federation will scale greater heights of glory in the days to come.

SUPREME COURT CASE

The Writ Petition No.184 came up for hearing on 12th March 2012. A copy of the Order of the Supreme Court is appended, for the information of members:.

“ SUPREME COURT OF INDIA – RECORD OF PROCEEDINGS WRIT PETITION (civil) No.184 of 2011:

DN. OF SBI PENSIONERS ASS. & ORS - Petitioners(s)
Versus
UNION OF INDIA & ORS - Respondent(s)

Date: 12.03.2012: This petition was called on for hearing today

Coram: HON'BLE MR.JUSTICE D.K. JAIN
HON'BLE MR. JUSTICE ANIL R DAVE

For petitioners: Mr. K.K.Venugopal, Sr. Adv.
Ms. Aswati, Adv.
Mr. Gopal Shankarnarayan, Adv.
Mr.Gulfeshan Javed, Adv.
Mr. E.C.Vidya Sagar, Adv.

For Respondents: Mr.Sanjay Kapur, Adv.
Mr.Nikhil Danak,Adv.
Ms. Shubra Kapur,Adv.

Mr. Ashol Bhan, Sr. Adv.
Mr. D.L.Chidananda, Adv.
Mr.B.K. Prasad, Adv.

Upon hearing the counsel the court made the following

ORDER

Mr.Bhan, learned senior counsel appearing for the Union of India states that appearance on behalf of the Union of India shall be entered during the course of the day. He also prays for some time to file counter affidavit on behalf of the Union of India. Let the needful be done within four weeks. In the affidavit to be filed on behalf of the Union of India by a senior officer, it will be explained as to why in the first instance, the Union of India did not respond to the notice, stated to have been served on them on 1st September 2011. Rejoinder affidavit, if necessary, may be filed within four weeks thereafter.

List thereafter.

(Charanjeet Kaur), Court Master

(Kusum Gulati), Court Master “

The case now stands posted to 2nd July 2012.

PAN NUMBER

The Bank had advised us of their decision to stop disbursement of pension from January 2012 onwards to those who have not uploaded their Pan Nos. to the HRMS site. Our Federation has immediately taken up the matter with the Bank and told them to defer implementation of the decision. The following are some of the reasons adduced by our Federation:

- (a) The income of pensioners from the cadre of subordinate staff & part-time employees may not exceed the taxable limit and hence the Bank has no obligation to deduct tax from their pension.
- (b) A large number of pensioners need support for uploading their PAN Nos. but the required assistance is not forthcoming from Branch officials

- (c) The Bank has not sent any communication to many pensioners residing in upcountry centres or published any notice and hence they are not aware of the Bank's requirement. Pension is a property, which cannot be stopped by the Bank just for the sake of meeting the requirement of IT Department.

We, however, remind our members that in terms of IT provisions, it is mandatory to quote PAN in all documents relating to time deposit exceeding Rs.50,000/- with a Banking company & Post Office, opening of a bank account, etc. Pension is categorized as salary income for the purpose of assessment of income-tax and as such it is essential to comply with IT rules. All our members are therefore advised, in their own interest, not only to furnish the Pan No. while signing the Life Certificates but also to confirm that the particulars are uploaded to HRMS Portal by the Branch officials. This is very important.

RECOVERY OF COMMUTED AMOUNT FROM PENSION/FAMILY PENSION

One of our members from Kannur Centre has raised a doubt as to the recovery of commuted portion from the pension/family pension in the event of the death of the Pensioner. Our Federation has since clarified that if an employee expires after retirement but before completion of 5 years, his/her family will get full pension that the employee **was drawing immediately before his death**, till the completion of 5 years from the date of retirement and thereafter normal family pension (without deducting the commuted portion) is payable.

Yet another issue raised by the member relates to recovery of additional commuted portion from the date of first commutation itself causing monetary loss to the pensioner. Whenever commutation is availed at two stages, the procedure followed by the Government is to reduce the commuted portions from the respective dates of commutation and its restoration also in two stages. Our Federation has included this item in the agenda for the impending structured meeting with the Corporate Centre, Mumbai, which will be attended by our General Secretary.

LOSS OF MOBILE PHONE – WHAT TO DO?

Each mobile phone carries a unique IMEI (International Mobile Identity No.) which can be used to track your mobile anywhere in the world. To know the IMEI,

- a) Dial *#06# from your mobile phone
- b) Your mobile shows a unique 15 digit figure
- c) Note down this number anywhere, other than your mobile set, as this is the number which will help trace your mobile in case of a theft/loss.

Action: Mail the 15 digit IMEI No. to cop@vsnl.net. Your mobile will be traced within 24 hours, via. A complex system of GPRS and internet. You will find where your handset is being operated even if your number has been changed. No Police help is required to trace the set.

DISTRICT NEWS

KANNUR CENTRE: A general body meeting of the Association at the Centre was held on 20.03.2012 at Hotel Wheat House at 10.30 a.m. Sixtyfour (64) members were present. The highlight of the meeting was the participation of Shri M.sankaran Kutty, our General Secretary. Shri P.P.Purushothaman, President of the Centre presided over the meeting which commenced after a silent prayer. After the President's speech, the members conveyed condolences to the bereaved families of Shri C.P.Abdul Kader and Shri C.Damu who expired on 11.01.2012 and 18.01.2012 respectively. The President also introduced our new member, Shri Krishnan Nambiar, who was present on that day.

In his speech, Shri Sankaran Kutty, General Secretary, expressed his happiness to see a large gathering and he appreciated the Unit for presenting a good number of lady members. He explained some of the difficulties

faced by pensioners which were brought to the notice of the Management in the structured meeting held recently, like, storing adequate medicines at the Dispensaries, tie-up with diagnostic centres in each District, inclusion of Hospitals at major centres in the bank's approved panel, waiver of processing charges while sanctioning gold loans, mortgage loans, etc.

Shri Sankaran Kutty explained in detail the status of various writ petitions pending in the High Courts and also the Supreme Court of India and added that as the writ filed in the Supreme Court through an eminent Advocate (Shri K.K.Venugopal) is highly expensive, contribution to the Legal Fund from our members is inevitable. The prayer made by the petitioners is for calculation of pension @50% of the last drawn salary to all the pensioners who retired on or after 1.11.1987 and therefore a favourable ruling by the Division Bench of the Apex Court will benefit a large number of retirees. Though the Association will not compel our members for contributions, it is desirable that everybody should contribute according to their might. Shri Kutty informed members that the latest position of the writ petition can be obtained by logging to the website (supremecourt of India.nic.in – type: writ petition (civil) case No.184 of 2011 – click 'case history and orders').

He also stated that the Bank has agreed to pay interest @ P.F.rate for the period of delay in settlement of terminal benefits if the delay is on the part of the Bank and @ savings bank rate if the delay is on account of the employee. Our quarterly Bulletin starting from Jan-March 2012 will reach all members free of charge until further notice, he said.

Shri E.V.Pythal, our member, explained the merits of Naturopathy for the information of members. Shri M.P.Sethuratnam, Secretary, read out the minutes of the last meeting and presented the accounts of the unit, which the general body approved. The meeting concluded at 1.45 p.m. after a vote of thanks by the Treasurer, Shri K.P.Ratnakaran.

KOTTAYAM CENTRE: A meeting of Kottayam-Idukki centre was held on Sunday the 5th February 2012 in the banking hall of Kottayam Branch. District President Shri V.O.George presided and extended a warm welcome to the participants. A special welcome was accorded to the four new members, viz; Sarvashri M.G.Raghavan, V.C.Xavierkutty, George Thomas and A.C. Joseph, who were received with flower bouquets. 44 members attended the meeting. District Secretary Henry John explained the various discussions that took place at the last State Executive held at Ernakulam on 19.01.12. He also presented the minutes of the district meeting held on 20.11.11, which the house unanimously adopted.

The President thereafter explained the position of Supreme court case which got further adjourned to March 2012. He explained at length the discussions that took place between the office-bearers and the Bank's Doctor and also the RBO functionaries regarding stocking of medicines regularly taken by the members. In order to follow up the matter further, he requested members, at the instance of the Doctor, to furnish the full list of medicines. In the open forum, the members opined that the working of the Dispensary at LHO or other Centres may be studied so as to facilitate better functioning of Kottayam dispensary, stocking of medicines, etc. At the request of Shri P.P.Philip the meeting passed a Resolution demanding allotment of office space for our Association. Members felt that denial of office space is not justifiable and a thorough follow-up is required in the matter. There were complaints of non-receipt of pension with FPP/PQA, Pass Books under REMB Scheme and also suggestions for continuance of vigorous efforts to include VRS retirees in the Medical Scheme.

Thereafter the new members introduced themselves and expressed thanks for giving them a warm welcome. All of them promised to extend their cooperation and also suggested that the experience and expertise of the retirees should be utilized in various spheres of life. After the formal vote of thanks by Shri M.S.Devassia the meeting came to a close at 1.30 p.m. followed by lunch.

NEW MEMBERS

We extend a hearty welcome to the following new members admitted to our Association during the quarter and wish them all a very happy and peaceful retired life:

LM 2384	V.Ramachandran	LM 2399	M.Vijayan
AFM 2385	Ushakumari No.35 "Ushuss" Ayodhya Nagar, Near Mercy college Palakkad 678006, Ph:2541266; 9446807755	AFM 2400	O. Premalatha H.No.2/1779 "Anaswara", South of Edakkad P.O. Edakkad PO, Kozhikode 673005, Ph:2391614, 9446473614
LM 2386	P.Radhamony Rohini Punthala, venmoney Alappuzha -689509, ph:0479-2366319	LM 2401	K.Rajakumar
		AFM 2402	M.Vijaya Gokulam, Kailiyad Road, Shoranur, Palakkad 679122 Ph: 04662-220747
LM 2387	A.C. Joseph	LM 2403	K.C.Sasi
AFM 2388	Molly Joseph Ancheril, 12 th Mile PALA, Kottayam 676575, Ph:04822-200049	AFM 2404	Geetha Sasi Kizhakkam Thuruthil, Star Lane, Cherai P.O., Ernakulam 683514 Ph: 0484-2418018
LM 2389	A. Chandran	LM 2405	M.D.Madan Mohan
AFM 2390	C.Rugmini 14/70/2, Vadakkummuri, Kalmandapam Palakkad 678001, Ph:9496519076	AFM 2406	Vasantha Madanmohan APRA 106, Sowparnika, Pully Lane, Pettah Trivandrum 695024, Ph:2462762.;8891775067
AFM 2391	Smt.P.Savithri, W/o V.Pandaram Pillai TC 19/1974 Kausthubham, Mudra 14 Mudavanmugal, Poojapura, Trivandrum 695012, Ph: 3219527, 8089715864	LM 2407	A.I.Ramachandran
		AFM 2408	T.K..Nirmala Anathara House, Panangad, Kochi 682506 Ph:0484-2700093
LM 2392	Prabha Velayudhan Pranavam, SBI Staff Hosing colony, Areekkad Nallalam, Calicut 673027, ph; 2420207, Mob:944788534	LM 2409	T.J.Jose
		AFM 2410	K.V.Anies 52/325 Thirunilath Thayamkeril, Padua Road, Konthuruthy Thevara, Ernakulam 682013, Ph:2664578.;9446381578
LM 2393	K.Balan	LM 2411	T.C.Purushothaman Pillai
AFM 2394	M. Usha Devi "Ushus", Kondiparambil House, Padinjare Angadi Palakkad, 679552, Ph.04662-277272; 9447644723	AFM 2412	K.Rajeswari Amma Pooram, ARA/155 Kaikulangara (North), Kollam 691012 Ph:0474-2791212.;9495569212
LM 2395	Jance Jacob	LM 2413	P.V .Vincent
AFM 2396	Nirmal Jance Kalekattil, Parampuzha P.O., Kottayam 686032 Ph:0481-2570066, 9048838176	AFM 2414	Mary Vincent Palathingal House, Behind Govt. Hospital, Kattoor Thrissur 680702, Ph:0480-2878799, 9447619399
LM 2397	Babu Kurian	LM 2415	A.Ravi
AFM 2398	Annie Kurian Vattathichirayil, Velloor P.O., Kottayam Ph:0481-2374041; 9895731531	AFM 2416	K.K.Santhakumari 7/206 Athira, Koppam, Palakkad 678001 Ph:2545528

FPM	2417	Saroja Nambiar, W/o M.C.V. Nambiar 47/1430 Kalhara, Parammel Road, Malaparamba, Kozhikode 673009, Ph:9562922457	LM	2435	PV.Krishnan Nambiar
			AFM	2436	P.M.Swarnavally Kalokott House, Kalliassery P.O.,Kannur 670562 Ph;0497-2781604
LM	2418	T.Ganesan	LM	2437	A.A. John
AFM	2419	L.Vijayakumari TC 51/520 Sopanam, Mamkulam Lane, Pappanamcode,Trivandrum 695018, Ph:2490857,;8547922699	AFM	2438	Mary John Aynikal House, Chentrappinni East P.O., Thrissur 680687, ph;0480-2876410, 9446803810
LM	2420	M.Sivaraman	LM	2439	Jacintha Cardoza
AFM	2421	Santha Sivaraman Nallotttil House,Mathur Agraharam, Palakkad 670571 Ph.04922-214217, 9446530008	AFM	2440	Edmund Fernandez Shalom, TC 76/1148(1), Bhagath singh Road, Pettah Trivandrum 695024. Ph: 2742181
LM	2422	Lalitha Subramani	LM	2441	P.Kumar
AFM	2423	V.Subramani Iyer Poornima, 41/576 A C.P.Ummer Road, Kochi 682035 Ph: 2360348,;9447228248	AFM	2442	Prema Kumar No.8, "Karunya", Darsanapuri Colony, C handranagar Palakkad 678007, Ph:2670240,;9947085665
LM	2424	Philomena Joseph	LM	2443	Rajan S.Nidhiry
AFM	2425	Jose Joseph Porukkara House, Convent Lane, Nalanchira Trivandrum. Tel:2531785,;8547531785 e-mail: joseporukkara@gmail.com	AFM	2444	Mariamamma Rajan Nidhiry House, Arunapuram PO, Pala, Kottayam Dist 04822-211577
LM	2426	P.U.Chellappan "Durga", Ayamkudy,Muttuchira, Kottayam Dist. 04829-288400, mob; 8547488300, e-mail: puchellappan@gmail.com	LM	2445	K. Somasundaran
			AFM	2446	V.P.Sobhana New Bungalow, Ambalaparambil, P.O.Marikunnu Kozhikode, 673012, Ph:2371707,;9447694322
LM	2427	Joy M.Antony	LM	2447	T.J.Alex
AFM	2428	Rose Joy Mazhuvancherry House, NLRA 64, New Lane Thottakattukara, Aluva 683108, Ph:0484-2606791	AFM	2448	Patricia Alex Rajashree, TC 27/1955(1), thumbara Lane, Chirakulam Road CRRA 141, Trivandrum 695001, Ph:2477135,;9349477135
LM	2429	K.K.Chacko	LM	2449	R.Kalyani Pillai
AFM	2430	Marykutty Chacko Kavumpuram House, Canal road, Thottakattukara P.O.Aluva, Ernakulam 683108, Ph:2606351,;9495467620			Krishnakripa, VARA 375, Arappura, Vattiyoorkavu, Trivandrum 695013, Ph:9447246894
LM	2431	A.K.Sankunni	LM	2450	M.Gnanesh
AFM	2432	T.C.Karthu Andankunnath House, Kottappuram P.O., Mangad Erumappetty, Thrissur 680584, ph;9846721736	AFM	2451	V.Leela Bhai Siva sylvam, Varinjam, Karamcode, Chathannoor Kollam 691579, Ph:2594663,;9400694663
LM	2433	V.K.Pokkar	LM	2452	K.Vasudevan
AFM	2434	C.Aysha,Ayisha Manzil, Nut Street, Vadakara P.O., 673104 Ph; 0496-2526233,; 9995085375	AFM	2453	Pushpavally Kuruppath House,Alampallam, Kalleppully P.O., Palakkad 678005, Ph:2570015

LM	2454	Ali Panchili Panchili House,Manoor P.O., Othukungal (Via) Malappuram 676528,	LM	2461	A. Mohammed Basheer
			AFM	2462	Dr.(Mrs.) Nazeem Basheer "Tarana" 39/45, Patteri Cross Road Kuthiravattom Calicut 673016 Ph:2741368, 9447041368
LM	2455	K. Prema Kumaran Nair	LM	2463	M.P.Babu
AFM	2456	M.Uma Padmavathi "Pavithram:," Near Govt. L.P.school., Elappully P.O.,Palakkad, 678622, Ph:2584838	AFM	2464	C.K.Syamala Vannathan Kandy House Kottali PO, Kannur 670016 Ph:9388584515
LM	2457	K.F.Hussain Khan	LM	2465	M.Balan
AFM	2458	M.Mumthaz House No.10/979-B Kalathil House Amaravathy road Kochi 682001 Ph:2218668, 9995070241	AFM	2466	T.Vasanthakumari Kodassery House Chelari, Velimukku Malappuram 676317 Ph:0494-2409212/9744502605
LM	2459	M.P.Francis	LM	2467	C.Prabhakaran
AFM	2460	Sherly Francis Melookaran,Koratty South Thrissur 680308 Ph:0480-2732200	AFM	2468	A.Lakshmi Chengalthadam Payangadi P.O. Kannur , Ph:2871960

CHANGE OF ADDRESS/PHONE Nos.

Palakkad: M. Unnikrishnan (LM 499), No.1, Akshara Garden, Edathara, Palakkad
Page 71 District. Phone: 9497750018

Kozhikode M.P.Suresh (LM 67) – New Telephone No.0495-2762797
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Thrissur Sreedharan Vadassery, Flat No.C-1, Floor 6, Central Park Apts.,
Page 91 Civil Lines Road, Chungam, Thrissur 680004, Ph:2388632/9895758728

OBITUARY

The following members passed away during the quarter. May their souls rest in peace. We convey our heartfelt condolences to all the kith and kin of the bereaved families

LM	836	Shri C.P.Abdul Kader	Kannur	11.01.12
LM	46	Smt.Rudrani Padmanabhan	Trichur	12.01.12
AM	237	Sri C. Damu	Kannur	18.01.12
LM	200	Shri K.Gopalakrishna Pillai	Kollam	23.01.12
LM	132	Shri P.A.Netto	Kollam	06.02.12
LM	136	Shri K.G.Mukundan	Palakkad	16.03.12
LM	1169	Shri V.Vijayaraghavan	Malappuram	09.04.12
LM	1435	Shri K.Sivasankaran	Thrissur	13.04.12

Shri R.N.Godbole, the former General Secretary of all India State Bank Officers' Federation passed away on 09.04.2012 in a private Nursing Home in Bangalore where he was undergoing treatment for Parkinson's disease. He was 77.

Circular No. : CDO/P&HRD-PM/68/2011 - 12

Wednesday,
September 28, 2011.

STATE BANK OF INDIA EMPLOYEES' PENSION FUND RULES REVISION IN PENSION FROM 1.11.2007: COMPONENTS OF PROFESSIONAL QUALIFICATION PAY (PQP) AND FIXED PERSONAL PAY (FPP), WHEREVER APPLICABLE, AS PART OF PENSIONABLE PAY

We refer to our Circular No. CDO/P&HRD-PM/25/2011-12 dated 27.5.2011 vide which we had advised that while computing basic pension, the components of PQP and FPP are not to be taken as part of pensionable pay.

2. However, the matter was referred to the Government India and they have acceded to our request to consider 1/2 of PQP and 1/2 of increment portion of FPP as part of pensionable pay, wherever applicable, in respect of those who retired/retire on or after 1.11.2007. In accordance with the ECCB approval, the revised instructions in regard to computation of pension are mentioned as under:

Revised instructions (w.e.f. 1.11.2007):-

Pending amendments in SBI Employees Pension Fund Rules, the maximum amount of Basic Pension in respect of members of the Fund eligible for pension, who retired/retire while in service or otherwise cease to be in employment on or after 1.11.2007, shall be computed as under:

Existing Instructions	Revised Instructions
(i) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is upto Rs.31,500/- p.m. (the maximum pay scale of JMGS-I) at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service (pro-rata in the case of part-time employees);	(i) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is upto Rs.31,500/- p.m. (the maximum pay scale of JMGS-I), at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus 1/2 of PQP plus 1/2 of increment component of FPP, wherever applicable (pro-rata in the case of part-time employees);
(ii) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs.31,500/- (the maximum pay scale of JMGS-I), at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of Rs.15,750/- (pro-rata in the case of part-time employees).	(ii) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs.31,500/- (the maximum pay scale of JMGS-I), at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of Rs.15,750/- plus 1/2 of PQP plus 1/2 of increment component of FPP, wherever applicable (pro-rata in the case of part-time employees).
(iii) While computing the amount of basic pension, the components of Professional Qualification Pay (PQP) and Fixed Personal Pay (FPP) are not to be taken as part of pensionable pay.	(iii) To be deleted

Circular No. : CDO/P&HRD-PPFG/51/2011 - 12

Friday, August
12, 2011.

REFUND OF PROVIDENT FUND INTEREST ON DELAYED PAYMENT

As per the existing procedure, the refund of Provident Fund is to be made on the day of retirement of the employee. As per the present instructions, in the case of superannuation, interest on delayed refund of Provident Fund balance is payable from the date of retirement to the actual date of payment of the PF balance if the delay is due to administrative reasons and not attributable to the member. Such overdue interest is paid at the same rate of interest as applicable to the Provident Fund account at the material time by debit to branch charges account.

2. In terms of the present instructions, interest on delayed payment of PF balance is not paid in case the delay is caused due to late submission of duly completed application by the employee.

3. At times, the employee is unable to lodge his claim for refund of Provident Fund due to various reasons such as ignorance of instructions, non-receipt of intimation from the Bank or preoccupation in job etc. In such cases, the Provident Fund balance may be refunded subsequent to the date of retirement of the employee. At present, no interest is paid on the delayed settlement although the fund remained with the Bank.

4. It has been decided that even in cases of delay attributable to the employee, on receipt of claim, interest may be paid at Savings Bank Rate (Staff) or at the rate of interest payable on the Provident Fund at the material time, whichever is lower, from the date of normal retirement to the actual date of refund of Provident Fund balance to the employee.

Circular No. : CDO/P&HRD-PM/25/2011 - 12

Friday, May 27, 2011.

STATE BANK OF INDIA EMPLOYEES' PENSION FUND RULES: REVISION IN PENSION OF ELIGIBLE MEMBERS OF THE FUND WHO RETIRED/RETIRE ON OR AFTER 1.11.2007

The Executive Committee of Central Board in its meeting dated 26.5.2011 have accorded approval for release of basic pension and dearness relief thereon to those eligible members of the Fund, who retired/retire on or after 1.11.2007, pending amendments in State Bank of India Employees Pension Fund Rules.

2. In this connection, the details of revision in pension and effective dates are set out hereunder:

i. Amount of Basic Pension:-

The maximum amount of pension for members of the Fund eligible for pension, who retired/retire while in service or otherwise cease to be in employment on or after 1.11.2007, shall be computed as under:

a. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is upto Rs.31,500/- p.m. (the maximum pay scale of JMGS-I)	at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service (pro-rata in the case of part-time employees);
b. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs.31,500/- (the maximum pay scale of JMGS-I),	at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of Rs.15,750/- (pro-rata in the case of part-time employees).
c. While computing the amount of basic pension, the components of Professional Qualification Pay (PQP) and Fixed Personal Pay (FPP) are not to be taken as part of pensionable pay.	

ii. Amount of Dearness Relief:-

With effect from 1.11.2007, dearness relief on pension shall be granted at the same rate as is applicable in the industry i.e. dearness relief shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of the basic pension.

iii. Commutation of pension:

a. The commutation of pension on the revised pension may be allowed with effect from 1.11.2007.

b. The pensioners who have opted for commutation, on or after 1.11.2007, shall be eligible for commutation upto lumpsum payment of the fraction not exceeding 1/3rd of the revised pension. However, if a pensioner had availed of commutation upto a particular fraction of the pension within the overall ceiling, as above, he will be entitled to avail of the additional amount of commutation to the extent of the difference on the basis of the fraction so specified. Accordingly, the pensioners eligible for additional commutation value would be advised of their eligibility and shall be further advised that they have to inform the bank about their option for such commutation within 90 days from the date of receipt of the advice about their eligibility. If the pensioner does not inform the Bank about his option within the stipulated period as above, he will forgo his right to claim commutation.

iv. Fixation of pension in respect of retirees whose past 12 months fall partly in pre-revised scale and partly revised pay scale: Several pensioners have retired drawing partly pre-revised (pre 1.11.2007 salary scales) and partly revised pay (effective from 1.11.2007) consequent to last salary revision w.e.f. 1.11.2007. They will be guided by existing instructions, which will provide for calculation of average pay in past 12 months prior to retirement on the basis of salary as per the 8th Bipartite for the period prior to 1.11.2007 and for remaining months on the basis of 9th Bipartite pay scales.

(Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/102/2011-12 Dated 18-02-2012)

Table-1 RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS Annexure - I
WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1993

Sr. No. Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months from February 2012 to July 2012 (Average Index - 4519) (Slabs - 979)
i) Upto Rs.1,250=00	655.93 % of aggregate of Basic Pension & F.D.R.
ii) Rs.1,251=00 to Rs.2,000=00	Rs.8,199=12 + 538.45 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00
iii) Rs.2001=00 to Rs.2,130=00	Rs.12,237=49 + 323.07% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00
iv) Above Rs.2,130=00	Rs.12,657=48 + 166.43% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00

Table-2 DEARNESS RELIEF PAYABLE TO PENSIONERS
WHO HAVE RETIRED ON OR AFTER 1-11-1993 UPTO 31-10-2002

Sr. No. Basic Pension	Dearness Relief for the months from February 2012 to July 2012 (Average Index - 4519) (Slabs - 842)
i) Upto Rs.2,400=00	294.70 % of Basic Pension
ii) Rs.2,401=00 to Rs.3,850=00	Rs.7,072=80 + 244.18 % of Basic Pension in excess of Rs.2,400=00
iii) Rs.3,851=00 to Rs.4,100=00	Rs.10,613=41 + 143.14 % of Basic Pension in excess of Rs.3,850=00
iv) Above Rs.4,100=00	Rs10,971=26 + 75.78 % of Basic Pension in excess of Rs.4,100=00

Table No.3 Dearness Relief payable to Pensioners who have retired on or after 1-11-2002 To 31-10-2007 for the months from February 2012 to July 2012

(Average Index - CPI - for quarter ended December 2011 :- 4519 ; and No.of Slabs - 557)

Rate of Dearness Relief on Pension :- 100.26 % of Basic pension

(Ignore decimals from 3rd place onwards)

Dearness Relief to Pensioners who Retired on or after 1-11-2007 for the months from February 2012 to July 2012

(Average Index - CPI - for quarter ended December 2011 :- 4519 ; and No.of Slabs - 420)

Rate of Dearness Relief on Pension :- 63 % of Basic pension

(Ignore decimals from 3rd place onwards)

Dearness Relief payable to Family Pensioners Annexure - II

- (i) Dearness Relief for Family Pensioners in respect of pensioners who died or retired
(a) before 1-11-1993 (b) on or after 1-11-1993 but before 1-4-1998 and
(c) on or after 1-11-2002 will be paid as per the tables given for the pensioners in **Annexure-I (given above)**
- (ii) The Dearness Relief of Family Pensioners in respect of pensioners who died or retired on or after 1-4-1998 but before 1-11-2002 will be as per the following Table :-

Sr.No. Basic Family Pension	Dearness Relief for the months from Feb. 2012 to July 2012 (Average Index - 4519) (Slabs - 708)
i) Upto Rs.3,550=00	169=92 %
ii) Rs. 3,551=00 to Rs. 5,650=00	Rs. 6,032=16 + 141.60 % of Basic Family Pension in excess of Rs. 3,550=00
iii) Rs.5,651.00 to Rs.6,010.00	Rs. 9,005.76 + 84.96 % of Basic Family Pension in excess of Rs.5,650.00
iv) Above Rs.6,010.00	Rs.9,311.61 + 42.48 % of Basic Family Pension in excess of Rs.6,010.00

RETIREMENTS (APRIL TO JUNE 2012)

LHO KERALA	889334	P Venugopala Menon	ASST. GEN. MANAGER	29-04-1952	2012-04
COCHIN PORT TRUST	3552802	Varghese M J	SPL. ASST. (BANKING)	28-04-1952	2012-04
COCHIN	4283635	Thankachan A D	WAND WARD HEAD CAT	18-04-1952	2012-04
SARC, ERNAKULAM	903558	Divakaran Velamparambil Kochukuttan	MANAGER	30-04-1952	2012-04
NORTH KUTHIATHODE	3572536	Paul Kuriakose	SENIOR SPL ASSISTANT	20-04-1952	2012-04
VARAPETTY	3575632	Yacob Attacheril Varghese	SENIOR SPL ASSISTANT	24-04-1952	2012-04
KUMBALAM	3574369	Thannikottu House George Paul	SR. ASST. (BANKING)	16-04-1952	2012-04
PAYYANUR ADB	896853	Vijayan Acheere Veetil	SENIOR SPL ASSISTANT	15-04-1952	2012-04
MARAKKADA ROAD	907715	Pushpangadhan K	SR. ASST. (BANKING)	13-04-1952	2012-04
CIVIL STATION ALLEPPEY	897078	Rasheed K A M	SPL. ASST. (BANKING)	29-04-1952	2012-04
PATHANAMTHITTA	3577554	Mathai P Cherian	WAND WARD HEAD CAT	15-04-1952	2012-04
PALAKKAD	3554813	Bhaskaran Subramanian Moothan	SR.RK/RK-CASHIER/CAS	13-04-1952	2012-04
PUDUPARIYARAM	3473856	Jagadeesan Anikkath. S/o A.Balachandran N	SPL. ASST. (BANKING)	7/4/1952	2012-04
ERNAKULAM BROADWAY	3571998	Govindankutty Kandanthara Chandrasekhara	SR.RK/RK-CASHIER/CAS	10/4/1952	2012-04
CALICUT	2453886	Govindan K T	SPL. ASST. (BANKING)	10/4/1952	2012-04
THIDANAD	2453274	Kumari Lanitha T Chelamattathil Ravindra	ASSISTANT MANAGER	3/4/1952	2012-04
KOTHAMANGALAM	3570886	Thomas Francis Thekkekara	SPL. ASST. (BANKING)	9/4/1952	2012-04
ANGAMALY	3574520	Antony Vincent M.A Antony	SPL. ASST. (BANKING)	5/4/1952	2012-04
KOLLAM	2604906	Mohana Chandran Pillai	DEPUTY MANAGER	5/4/1952	2012-04
RACPC, ERNAKULAM	2786095	V T James	DEPUTY MANAGER	8/4/1952	2012-04
CALICUT	889393	Haridasan K	SP.RK/RK-CASHIER/CAS	11/4/1952	2012-04
LHO KERALA-CIRCLE AUDIT	1863177	Thomas George	CHIEF MANAGER	30-05-1952	2012-05
ERNAKULAM	902578	Pushpan K Krishnankutty	MANAGER	16-05-1952	2012-05
COCHIN	3573613	Paul Jacob Mampilly	DEPUTY MANAGER	28-05-1952	2012-05
TREASURY BRANCH,ERNAKULAM	3569020	Leena James	SENIOR SPL ASSISTANT	27-05-1952	2012-05
COCHIN	3570533	Pauline T Augustine	SPL. ASST. (BANKING)	18-05-1952	2012-05
COCHIN	2468654	Shamduheen K M	RK/RK-CUM-CASHIER/CA	14-05-1952	2012-05
ZO THIRUVANANTHAPURAM	3553930	Jacob Pattasseril Mathew	SENIOR SPL ASSISTANT	19-05-1952	2012-05
RASMECC CENTRE, KANNUR	2460653	Mohan E	CHIEF MANAGER	20-05-1952	2012-05
CHALAKUDY TOWN	3571424	Joseph Abraham Kulangara	DEPUTY MANAGER	20-05-1952	2012-05
VALLACHIRA	3569071	Paul Josep Mechery	SENIOR SPL ASSISTANT	25-05-1952	2012-05
TRICHUR-ACCOUNTS DIVISION	905925	Indira P K	SPL. ASST. (BANKING)	30-05-1952	2012-05
SIB BRANCH , TRICHUR	1406167	Paul K D	SPL. ASST. (BANKING)	15-05-1952	2012-05
KODUNGALLOOR, THRISSUR	4282604	Subhashini Asokan	SR. ASST. (BANKING)	15-05-1952	2012-05
MUTHOLAPURAM	3551172	Aloysius Augusthy Arackthottam	DEPUTY MANAGER	15-05-1952	2012-05
CHOTTANIKARA	3554945	Madhusudanan Monthra Narayana Pillai	DEPUTY MANAGER	21-05-1952	2012-05
ALWAYE	2452707	Sadanandan Velayudhan P.V	DEPUTY MANAGER	15-05-1952	2012-05
KUNDARA	1349988	Elizabeth Chacko	SENIOR SPL ASSISTANT	17-05-1952	2012-05
KOTTUKAL	3556697	Airman Joosa Thomas	RK/RK-CUM-CASHIER/CA	30-05-1952	2012-05
KARUNAGAPALLY	3561801	Babu K	HEAD MESSENGER	22-05-1952	2012-05
RASMECC, CHANGANACHERRY	3567990	Paulochan P J	MANAGER	15-05-1952	2012-05
CCPC THIRUVANANTHAPURAM	1703145	Austin Zachariah	DEPUTY MANAGER	20-05-1952	2012-05
JAWAHAR NAGAR	3553752	Valsamma Thomas	SPL. ASST. (BANKING)	28-05-1952	2012-05
THAMPANOOR	3555453	Sasi R	HEAD MESSENGER	16-05-1952	2012-05
PALLICKAL	863238	Jacob Varghese	DEPUTY MANAGER	30-05-1952	2012-05
KANJIRAPPALLY	3554384	Kurian Abraham	SENIOR SPL ASSISTANT	28-05-1952	2012-05
ZO THIRUVANANTHAPURAM	3556794	Rajappan M V	SPL. ASST. (BANKING)	1/5/1952	2012-05
CCPC, ERNAKULAM	892327	Eugine Mary Burnice Rodrigues	MANAGER	4/5/1952	2012-05
CANNANORE	4280652	Rajan T K	WAND WARD HEAD CAT	7/5/1952	2012-05
SHORANUR	886696	Radhakrishnan K	MANAGER	7/5/1952	2012-05

RBO KOTTAYAM	1831275	Ashraf Thakadial Mohamad Moideen	CHIEF MANAGER	10/5/1952	2012-05
AYAVANA	3574946	Joseph Varkey Vadakkumpadathu	SENIOR SPL ASSISTANT	10/5/1952	2012-05
THANGASSERY	3553345	Raghuvaran C	SENIOR SPL ASSISTANT	10/5/1952	2012-05
C P P C, THIRUVANANTHAPURAM	2462346	Subramonian. S Mani Iyer	SPL. ASST. (BANKING	10/5/1952	2012-05
RASMECC PALLAKKAD	2462931	Raman Prabhakaran	SR.RK/RK-CASHIER/CAS	10/5/1952	2012-05
PATTOM	901814	Ramakrishnan M Marthandan	DEPUTY MANAGER	10/5/1952	2012-05
TRIVANDRUM	3558045	Maheswari Amma R Rugmini Amma	HEAD SUB-STAFF -OC	3/5/1952	2012-05
ANGAMALY	3574873	Thomas Paul Pynadath	SENIOR SPL ASSISTANT	6/5/1952	2012-05
RASMECC, TRICHUR	906824	Kunhimon Venmanad	DEPUTY MANAGER	9/5/1952	2012-05
SARC, ERNAKULAM	3568342	Thankachan Vattathara Paul	DEPUTY MANAGER	9/5/1952	2012-05
RASMECC, TRICHUR	3566641	Tharakan Devassy Joy	DEPUTY MANAGER	9/5/1952	2012-05
ZO THIRUVANANTHAPURAM	3557618	Saroja Mani	SPL. ASST. (BANKING	12/5/1952	2012-05
ELAMANNOOR	2468689	Bhaskaran N	SR. HEAD MESSENGER	2/5/1952	2012-05
ALLEPPEY	4283139	Malathy S. Sundaram	HEAD MESSENGER	5/5/1952	2012-05
KAIPUZHA	3559882	Leelamma K V	SUB-STAFF -PROBATION	5/5/1952	2012-05
CCPC, ERNAKULAM	3573362	Marshal George P L	SPL. ASST. (BANKING	8/5/1952	2012-05
CCPC, THRISSUR	909564	Parameswaran Palakkal Koran	MANAGER	8/5/1952	2012-05
VARKALA	2465604	Sasi P	RK/RK-CUM-CASHIER/CA	11/5/1952	2012-05
CUSAT KALAMASSERY	3574768	Maggie Varghese	SENIOR SPL ASSISTANT	20-06-1952	2012-06
CAC ERNAKULAM	4281527	Ravi K	HEAD MESSENGER	24-06-1952	2012-06
POYYA	3570207	Sunny Mandakath Ouseph	SENIOR SPL ASSISTANT	23-06-1952	2012-06
THANGASSERY	3558819	Karunakaran P	HEAD MESSENGER	13-06-1952	2012-06
RASMECC PALLAKKAD	2001462	Mohan Kumar Chervatoor	MANAGER	17-06-1952	2012-06
CCPC, THRISSUR	903841	Payyanat Javahar Das	MANAGER	30-06-1952	2012-06
RASMECC, KOLLAM	901741	Thankamony Parvathy	MANAGER	15-06-1952	2012-06
ARTHINKAL	3552446	Antony Varghese Varghese	DEPUTY MANAGER	20-06-1952	2012-06
C B, ERNAKULAM	3571734	Cherian.M .A. Manavalan Antony	SENIOR SPL ASSISTANT	1/6/1952	2012-06
SPBB ,KOZIKODE	902586	Bhanuprakash I K	SENIOR SPL ASSISTANT	1/6/1952	2012-06
CCPC, THRISSUR	6030602	Baby John	CHIEF MANAGER	1/6/1952	2012-06
RACPC THIRUVANANTHAPURAM	3551075	George Kochupurayil Varghese	MANAGER	4/6/1952	2012-06
RASMECC, KOZHIKODE	1748424	Unni Cherikka Parambil	ASST. GEN. MANAGER	10/6/1952	2012-06
CHINNAKKADA	3560198	Natarajan R	HEAD MESSENGER	10/6/1952	2012-06
KOLLAM	3559319	Ramanan Karuthakunju	HEAD MESSENGER	10/6/1952	2012-06
RBO KOLLAM	3554635	Sathya Moorthy Mohan Babu	DEPUTY MANAGER	10/6/1952	2012-06
TELLICHERRY TOWN	3575756	Thomas Pullickakunnel Abraham	SENIOR SPL ASSISTANT	3/6/1952	2012-06
KOODARANHI	3566714	Pius Alex	SENIOR SPL ASSISTANT	6/6/1952	2012-06
TALIPARAMBA	3575446	Krishnan K V	HEAD SUB-STAFF -OC	6/6/1952	2012-06
MARAKKADA ROAD	3559866	Appu K	HEAD MESSENGER	9/6/1952	2012-06
VANIAMKULAM	2452383	Somasundaran K P	SR.RK/RK-CASHIER/CAS	12/6/1952	2012-06
AYYAMPUZHA	3570134	Poulose A.O.	SENIOR SPL ASSISTANT	2/6/1952	2012-06
PATTOM	1782487	Veda Kumari Mynepalli	SENIOR SPL ASSISTANT	2/6/1952	2012-06
KANHANGAD	862851	Vijayan M	SENIOR SPL ASSISTANT	5/6/1952	2012-06
KOZHENCHERRY	3551792	K.T. Kochukunju	RK/RK-CUM-CASHIER/CA	5/6/1952	2012-06

PHOTOGRAPHS OF THE FEDERATION MEETINGS (GOVERNING BODY & GENERAL BODY) HELD IN AHMEDABAD ON 29TH & 30TH MARCH 2012



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To,

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