
SBI PENSIONERS' BULLETIN

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

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FROM THE EDITOR'S DESK

This quarter too, the Bulletin is being published a bit late for several reasons. It was an eventful quarter – Pensioners' Meet and our 11th Annual General Body Meeting at Palakkad on the 24th June 2012 followed by half-yearly Structured Meeting with LHO functionaries on the 28th June at Thiruvananthapuram. And, our writ petition in the supreme Court was listed for the 5th July 2012. There was also the yearly Corporate Centre Structured Meeting proposed to be held on the 12th July. The Editorial Committee therefore decided that all these should be covered in the current bulletin even if it meant a few days delay.

Our Palakkad District Centre had made excellent arrangements for the conduct of the Pensioners' Meet and also our 11th Annual General Body Meeting at Joby's Mall and earned appreciation from all the participants. Our Executive Committee also wish to express its sincere thanks to Palakkad Team for the arrangements made for the smooth conduct of the meetings.

While the half-yearly structured meeting with LHO functionaries was held on 28th June, the structured meeting with the Corporate Centre stands postponed. Our writ petition in the Supreme Court

is coming up for final disposal on 8th August 2012. We are hopeful of a favourable judgment which will benefit all our Pensioners and thereby resolve issues on pension revision.

PENSIONERS' MEET – 24th JUNE 2012

The all-Kerala Pensioners' Meet (sponsored by us and the Bank) was held at Palakkad from 10.30 a.m. On account of some unexpected other engagements, no official from LHO attended the meeting. Instead, LHO deputed Shri P.Sivakumar, Regional Manager, Palakkad to represent the Bank. In his inaugural address, Shri Sivakumar conveyed best wishes from the Chief General Manager and as a token of his love greeted Sarvashri M.J.Raphael, M.Sankaran Kutty and K.Radhakrishnan, with flower bouquets.

Nearly 300 pensioners from all over the State attended the meeting. While the meeting was presided over by Shri M.J.Raphael, the main speakers were Sarvashri P.P.S.Murthy (General Secretary of our Federation), M.Srinath (General Secretary, SBI Officers' Association, Kerala Circle), A. Jayakumar (General Secretary, State Banks' Staff Union, Kerala Circle) and M.Sankaran Kutty (General Secretary of our Association). While Shri Murthy highlighted the various steps initiated by the Federation to solve the pending issues, Shri

Srinath and Shri Jayakmar reiterated their full-fledged support to us in all our endeavours.

The last one hour was spent listening to individual grievances of pensioners. These were, though a few in number, duly noted down by the Bank's representative Shri Sivakumar, for appropriate action. Several pensioners expressed their disappointment (and dissatisfaction) over the absence of LHO functionaries in this important annual meet. Our President responded by saying that the members' sentiments would be strongly conveyed to the Chief General Manager during the proposed structured meeting on the 28th June.

The meeting ended with vote of thanks by Shri K.Radhakrishnan, District Secretary, Palakkad Centre, followed by lunch.

OUR 11th ANNUAL GENERAL BODY MEETING

Our General Body meeting commenced at 2 p.m. with silent prayer and condolences to the bereaved families of those who passed away during the last year. Thereafter the proceedings began with welcome address by Shri M.R.Janardhanan. Shri M.J.Raphael, in his brief presidential address, stated that one area where our Circle is lagging behind is the lack of adequate number of approved hospitals and diagnostic centres. He promised this matter would be one of the main agenda items in the proposed structured meeting on 28.6.12 at Thiruvananthapuram..

Among the members who crossed 85/75 years of age, Sarvashri M.Hussain Sahib (Calicut), P.K.Viswanathan Nair (Calicut) and V.V.Menon (Palakkad) were personally present in the meeting. They were honoured with 'Ponnadai' by our President and the Federation General Secretary. Shri Viswanathan Nair and Shri Menon replied suitably.

Shri P.P.S.Murthy, in his keynote address, apprised the members of the latest position of our writ petition in the Supreme Court, the improvements

sought from the Bank in the revised Retired Employees Medical Benefit Scheme, major agenda items in the proposed structured meeting at the Corporate Centre on 12th July 2012, etc.

Thereafter, our General Secretary presented the minutes of the 10th annual general body meeting held on the 22nd May 2011 at Thrissur and the Secretary's Report for the year 2011-12. After a brief discussion, both were unanimously passed approved by the house. This was followed by presentation of Financial Statements for the year 2011-12, by our Treasurer Shri K.V.Kurian. These too were unanimously passed by the house.

Several Resolutions (already printed in the General Secretary's Report) were adopted by the General Body. At the instance of Shri K.Rajeevan, Shri K.Raja Kurup and Shri T.G.Ravindranath, an additional Resolution urging the Union of India to withdraw the PFRDA Bill was also passed by the august body.

Towards the end, almost an hour was devoted to listening to views/queries/suggestions from members. Sarvashri T.R.Vijayan (Ernakulam), M.R.Janardhanan (Thrissur), Jose Marceline (Kannur), K.Rajeevan (Kozhikode), K.Raja Kurup (Trivandrum), T.G.Ravindranath (Palakkad), A.Vythilingam (Palakkad), Smt.V.Geetha (Palakkad) and V.Karunakaran (Thrissur) spoke on various subjects. The points were noted by the office-bearers for consideration by the Executive Committee. Before closing with vote of thanks by Shri John Joseph, the General Body nominated the following 3 new members to the State Executive Committee to fill the existing vacancies including the vacancy caused by the resignation of Shri K.T.Prahlad (Kannur):-

1. Shri K.Rajeevan (Kozhikode)
2. Shri P.P.Purushothaman (Kannur)
3. Shri Jose Marceline (Kannur)

With the above nominations, the State Executive Committee will now have 17 members.

HALF-YEARLY STRUCTURED MEETING AT L.H.O. ON 28.06.2012

The above meeting was attended by our following members:-

Sarvashri

1. M.J.Raphael (Thrissur)
2. M.Sankaran Kutty (Palakkad)
3. Thomas Oommen (Thiruvananthapuram)
4. John Joseph (Thiruvananthapuram)
5. K.C.Somanathan (Ernakulam)
6. M.Prabhakaran (Kozhikode)
7. Henry John (Kottayam).

LHO was represented by the Chief General Manager (now Dy.Managing Director), the Circle Development Officer, AGM (HR), AGM (PPG & HRMS), Chief Manager (HR), Manager (HR), Manager (PPG) and Dy. Manager (HR).

In his opening remarks, our President conveyed his as well as our members' disappointment in the LHO functionaries not attending the Pensioners' Meet at Palakkad on 24th June 2012. He said several members carried back a negative message that the Bank does not care for its pensioners. He also stated that if the Bank so desires, the Pensioners' Association shall withdraw from co-sponsoring the Annual Pensioners' Meet. The other important point raised by him was the urgent need to increase the number of approved hospitals and diagnostic centres in the State.

In the discussion that followed, the AGM (HR) stated that LHO recommendations to include 10 more hospitals from 6 Districts have already been sent to the Corporate Centre, Mumbai. The hospitals recommended are the following:-

- (1). Upasana Hospital - Kollam
- (2) Dr. Nair's Hospital - Kollam
- (3) M.G.M. Medical Centre - Pathanamthitta
- (4) Elite Hospital - Thrissur
- (5) Amala Cancer Hospital & Res.Centre - Thrissur

- (6) P.V.S. Hospital - Kozhikode
- (7) M.E.S. Medical Hospital - Perinthalmanna
- (8) Thankam Hospital - Palakkad
- (9) Valluvanad Hospital - Ottapalam
- (10) Kerala State
Coop. Hospital - Pariyaram

Several other issues were discussed at the meeting and the Management promised to look into and sort out those issues without much delay. The issues include non-payment/short payment of pension, family pension, non-receipt of revised family pension advices, Pass Books relating to REMB scheme, working of Bank's Dispensaries, wrong deduction of commuted portion from the family pension, non-inclusion of handicapped son of a Pensioner in Kannur for family pension benefits, etc.

In respect of payment of medical bills submitted by Pensioners, we suggested to the Bank to credit the amount directly to the account of the Pensioners, instead of sending cheques through the Pension Paying Branches, to avoid delay. The Bank has agreed to our suggestion.

STRUCTURED MEETING AT CORPORATE CENTRE, MUMBAI

The above meeting proposed to be held on 12th July 2012 was postponed just a few days before the date. We understand that the Dy. Managing Director and CDO had to rush to New Delhi for some important discussions with Finance Ministry on the very same day.. The revised date of the meeting is yet to be advised by the Corporate Centre.

SUPREME COURT CASE – No.184/2011

In the hearing held on the 5th July 2012, the Court has ordered that the writ be listed for final disposal on a non-miscellaneous day in August 2012. We now understand from the Federation that **the case has been listed for final hearing on the 8th August 2012**. We hope that a favourable judgment would follow without much delay.

ATTENTION: TAX PAYERS

As you are aware, income tax was not deducted from pension paid for the months of April, May and June 2012. The Bank has now decided to deduct tax from the month of July onwards. Our members are therefore advised to submit their investment declaration form at the Pension Paying Branches **OR** upload the details through internet. The url to upload the details through internet is as under:-
<https://www.sbi.co.in/sbipension/user.htm>

CSPPC (Centralised Staff Pension Processing Cell) will give initial password through SMS on user's mobile which will have to be changed by the user. For access to the site use your P.F.Index No. with leading 0. The Pension A/c No. is your Bank account to which pension is now being credited.

P.F.INDEX NUMBER

The Corporate Centre, Mumbai has issued instructions to Branches to **update all staff accounts with PF Index No.** so that the same may be identified by the system while validating transactions. We understand that under CBS, PF Index No. is required for all accounts with staff product code, including the accounts of the pensioners. We therefore request our members to arrange for recording the PF Index No. in all your accounts maintained with the Bank.

PAYMENT OF GRATUITY – FORFEITURE BY WAY OF PUNISHMENT

The General Secretary of SBI Pensioners' Association, Bhopal, has advised us that one Shri S.B.Qureshi, Dy. Manager of Bhopal Circle was awarded punishment under the provisions of service conditions applicable to Supervising Staff. One of the punishments was forfeiture of gratuity. The decision of the Management was challenged by the SBI Pensioners' Association, Bhopal Circle before the Controlling Authority & Assistant Labour Commissioner (Central) under the Payment of Gratuity Act 1972. The Authority has upheld the claim of the Association and ordered payment of

gratuity amounting to Rs.3.50 lakhs along with simple interest @10% for the period 28.9.2006 to the date of actual payment to the widow of the officer.

OBITUARY

The following members of the Association passed away on the dates mentioned against their names. May their souls rest in peace! We convey our heartfelt condolences to all the kith and kin of the bereaved families:-

1. LMM No.37 - Shri V.G. Nair(86), Palakkad
05.05.2012
2. LMM No.12 - Shri M.V.M. Menon(94) ,
Palakkad, - - 21.07.2012

CHANGE OF ADDRESS

Shri M.P.Azad (LM 1620) has advised us of his change of residence from Thrissur to Nagercoil. His new address will be:

Shri M.P.Azad (LM No.1620)
170, first floor, Devadasan Lane
Yesuvadian Street, Near WCC, Nagercoil 629001
Phone: 04652-229650, Mob: 9447205650

DISTRICT NEWS

ERNAKULAM: The Centre had its general body meeting presided over by Shri K.C.Somanathan, on 28th April 2012 at Adhyapak Bhavan, Ernakulam, with nearly 100 members attending. The meeting commenced with prayer song by Smt.Thankamani and silent prayer in memory of those who left us during the year. The Secretary-in-charge Shri R.M.Nair welcomed the distinguished guests, Shri M.Sankaran Kutty, General Secretary and Shri M.J.Raphael, President and also Shri T.R.Vijayan, the former District President.

Shri Somanathan, in his address, expressed great concern over the poor attendance at the meeting, touched upon the need for increasing the local fund subscriptions, and also requested the office-bearers

of the State Unit to actively follow up the issue of office space for the Association.

Shri M.Sankaran Kutty, in his inaugural address, desired that the Centre makes all-out efforts to enrol all pensioners as members and take pro-active measures to contact the retiring members well in advance. He clarified the stand of the Federation in the matter of affiliation/coordination with the organisations of retirees of other Banks. While co-ordination can be thought of on issues like 100% DA neutralisation, 30% family pension, updation of pension, etc., any affiliation with such organisations is ruled out. Shri Sankaran Kutty requested all the members to attend the 11th annual general body meeting to be held in Joby's Mall, Palakkad.

Shri M.J.Raphael, in his address, apprised members on the latest position of the Supreme Court case and said that the Bank and the Govt. have filed their counter-affidavits and the Federation has prepared its replies countering very effectively all the objections of the Bank and the Government and therefore a judgment favourable to the pensioners is expected within a short period. Other matters, like 100% DA neutralisation, 30% family pension and updation of pension are All-India issues which have to be taken up separately, he added.

Shri TR Vijayan said that there is no progress in the Kerala High Court case. Regarding HRMS Portal, he said it is not user-friendly and not accessible by many pensioners. He was of the opinion that the present practice of holding Pensioners Meet and our Annual General Body on the same day is not desirable, inasmuch as our business session does not give ample time for discussing organisational matters and requested the State Unit to consider the suggestion of holding the annual general body meeting separate from the Pensioners' Meet.

The meeting ratified the nomination of R.M.Nair as the District Secretary. The meeting also approved the Secretary's report and the accounts presented by Shri K.P.Prabhu. Shri P.V.Antony proposed vote of thanks.

KOTTAYAM/IDUKKI:

A meeting of the Centre, presided over by Shri V.O.George, was held on 6.5.2012 in the Banking hall of Kottayam Branch with 49 members

attending. . Our State Secretary Shri M.Sankaran Kutty was the guest of honour.

After silent prayer, the President welcomed the members – special welcome was given to Shri Sankaran Kutty and 6 new members, viz; P.M.Rajendran Nair, C.P.Mathew, Jance Jacob, Babu Kurian, Rajan S.Nidhiry and Mrs.Eliza Thomas, all of whom were offered flower bouquets. The new members expressed happiness over the warm welcome and introduced themselves. The District Secretary Mr.Henry John explained the details of discussions held at the State Executive Committee meeting in Ernakulam on 21.4.12.

Shri Sankaran Kutty explained at length the various developments in respect of pending issues, status of Supreme Court case and various other difficulties faced by the pensioners such as, non-receipt of revised family pension advices, REMBS Pass Books, delay in passing medical bills, lack of approved hospitals/diagnostic centres, etc. He appealed to the members for attending the 11th AGM in Palakkad on 24.6.12 in large numbers to make it a grand success. He answered all the queries raised by members.

Mrs. Eliza Thomas opined that commutation of pension entailed heavy monetary loss to the pensioners and wanted the Association to inform the retirees suitably. The District Secretary informed that the efforts of the centre to get regular medicines stocked by the Dispensary were not successful. The meeting noted with pleasure the appointment in SBT of Kum.Anila T.Joseph, daughter of Mr.Joseph John, who is below 20 years of age and yet to complete her degree course. The house congratulated Mr.Joseph John. To share his joy with the fellow members, he sponsored the lunch served after the meeting.

The meeting came to a close at 2 p.m. after vote of thanks by Shri P.P.Philip, with special reference to the guest of honour and also Shri Joseph John.

THRISSUR

The 11th annual general body meeting of the Centre was held on 22.5.12 at Perincherry Buildings, Thrissur, with 85 members participating.. After self-introduction, the house observed silence for a minute in memory of the departed souls. In his presidential address, Shri A.Sivadas spoke about

maintaining good relationship with each other to get mental relief in the retired life. After lighting the lamp, Shri M.J.Raphael in his inaugural address hoped that the Case in the Supreme Court would result in getting the injustice in pension payment redressed. He added that the Court is serious about our case and hence the court proceedings are going fast. Shri M.R.Janardhanan emphasized the need to enroll all retirees in our organization so as to bring more health and power to our dear Association. He also pointed out that the Bank pensioners are the worse hit section among the entire pensioners in the Nation.

Shri V.Rajasen, Chief Manager of RBO, Thrissur, assisted by Shri Sooraj and Shri Sujith, explained the various schemes being introduced in the Bank for the growth of the Institution.

While the District Secretary Shri A.V.George presented his report, Shri P.Janardhanan presented the income & expenditure statement. He informed the house that after meeting the expenses of the State conference last year, a sum of Rs.60,000/- is kept in fixed deposit with the Bank. Shri V.Karunakaran brought to the notice of the house the anomaly in the payment of dearness relief and Shri Uma Maheswaran criticized the Bank for spending large amounts for contesting court cases. Shri Kerala Varma pointed out the unhealthy attitude of the Bank in the case of extending medical relief to pensioners. Shri A.R.Menon welcomed the gathering and Shri A.I.Haneefa thanked the gathering in general and the officials from RBO specially. The meeting concluded after lunch.

KOLLAM:

A meeting of the Centre was held on 23.5.12 with 11 members attending. The meeting condoled the death of Shri K.Gopalakrishna Pillai and Shri P.A.Netto. Details of the 11th annual general body meeting of our Association were explained to members. Shri T.C.Purushothaman Pillai was elected as Assistant Secretary in the place of Shri P.A.Netto.

KANNUR:

A General Body meeting of the centre presided over by Shri P.P.Purushothaman was held on 4th June

2012 at Hotel Wheat House. 54 members were present. The meeting condoled the death of Shri P.C.D.Nambiar, the ex-Chairman of the Bank. Sarvashri V.C.Prabhakaran, P.P.Raghavan and O.V.Ali, who have completed 75 years of age were honoured. Shri K.T.Prahlad explained the latest developments on the Association front and reminded members about the change of venue of our annual conference at Palakkad.

The meeting recommended the nomination of Shri P.P.Purushothaman and Shri Jose Marceline to the Central Committee of the Association. The general body passed a few resolutions on issues like, one rank one pension, review of commutation scheme, review of Retired Employees Medical Benefit Scheme, delay in settlement of family pension, etc. Shri M.P.Sethuratnam presented the minutes of the last meeting and Shri K.P.Ratnakaran proposed vote of thanks

CHARITY BY SHRI A.RAMANAPRASAD, PALAKKAD

In connection with the annual conference of our Association on 24th June at Palakkad, Shri Ramana Prasad sponsored a lunch to about 40 inmates of “Snehajwala”, an old-age home in Kottekad (Palakkad). We extend our heartiest congratulations to Shri Prasad for his service which is worthy of emulation by others.

REMBS – TREATMENT TAKEN ABROAD

As per extant guidelines, normally expenses on treatment of specified diseases taken in India only is considered for reimbursement. In exceptional cases, where treatment is not available in India or it has been taken outside India under circumstances beyond the control of the patient, the Board of Trustees will decide whether and to what extent the treatment taken abroad can be reimbursed within the overall ceiling prescribed under the Plan opted by the Member. In the recent past, the Bank has been receiving requests from a few members for reimbursement of medical treatment or surgery taken abroad though not in emergency but a planned one. Such members are advised, in their own interest, to take medical insurance from a recognised Insurance company before proceeding abroad.

RETIREMENTS – JULY to SEPTEMBER 2012

The following officers/employees of the Bank are retiring during the months of July, August and September 2012. Our members are requested to get in touch with the retirees in their area well in advance and request them to become members of our Association, immediately after retirement.

ZO THIRUVANANTHAPURAM	Rajendran A K	DEPUTY MANAGER	29-07-1952	2012-07
PALARIVATTOM	Kongasseri Krishna Kumar	ASST. GEN. MANAGER	20-07-1952	2012-07
RCPC KOTTAYAM	Ramaswamy Ganapathy Iyer	CHIEF MANAGER	24-07-1952	2012-07
OTTAPALAM	Vijayalakshmi Thekkethil Vijayan K.P.	SPL. ASST. (BANKING	10/7/1952	2012-07
MALAPARAMBA	Abdu Samad Chandveetil	DEPUTY MANAGER	12/7/1952	2012-07
THUMBA	Sasidharan Nair A K	W AND WARD CATEGORY	5/7/1952	2012-07
PERAMBRA ADB	Damodaran K P Damodaran K P	HEAD MESSENGER	1/7/1952	2012-07
OMASSERI	Velayudhan E K	HEAD MESSENGER	1/7/1952	2012-07
OVERSEAS BRANCH, KOCHI	Chandran.E Eramthodil Raman	MANAGER	20-08-1952	2012-08
SOUTH CHITTOOR	Jose Chandy	SENIOR SPL ASSISTANT	17-08-1952	2012-08
NOPL, THRIKKAKARA	Kochuthrecia Manjooran Iype	SENIOR SPL ASSISTANT	26-08-1952	2012-08
PEECHI	Balakrishnan Mundathikode Velu	HEAD MESSENGER	22-08-1952	2012-08
CALICUT	Indira K	HEAD MESSENGER	22-08-1952	2012-08
TELLICHERRY	Jayaprakash K N	SENIOR SPL ASSISTANT	15-08-1952	2012-08
PAYYANUR ADB	Parameswaran T M	SENIOR SPL ASSISTANT	20-08-1952	2012-08
RAMANKULANGARA	Venukuttan Pillai Ramakrishna Pillai	SENIOR SPL ASSISTANT	15-08-1952	2012-08
SARC, THIRUVANANTHAM	Mohanakumar . D K.Damodaran	DEPUTY MANAGER	15-08-1952	2012-08
VALIATHURA	Sasidharan E	HEAD MESSENGER	28-08-1952	2012-08
KOTTAYAM	Kannoth Joseph Antony	MANAGER	23-08-1952	2012-08
MERCY COLLEGE	Chandran C	RK/RK-CUM-CASHIER/CA	15-08-1952	2012-08
KANHANGAD	Krishnan K	WAND WARD HEAD CAT	3/8/1952	2012-08
KAYAMKULAM	Somanathan K	HEAD SUB-STAFF -OC	3/8/1952	2012-08
CALICUT	Sudhakaran P	HEAD MESSENGER	5/8/1952	2012-08
PAYYANUR ADB	Bhaskaran E V	SENIOR SPL ASSISTANT	5/8/1952	2012-08
ERNAKULAM-ACCOUNTS DIVISION	Saramma Varghese	SENIOR SPL ASSISTANT	11/8/1952	2012-08
KOLLAM-ACCOUNTS DIVISION	Jyothi Kumar B	SENIOR SPL ASSISTANT	11/8/1952	2012-08
CPPC,THIRUVANANTHAPURAM	T Aravindakshan Pillai	DEPUTY MANAGER	1/8/1952	2012-08
CHALAKUDY ADB	Paly Lonappan Uppumparambil	SR. HEAD MESSENGER	16-09-1952	2012-09
GURUVAYUR	Sivaraman Gopalakrishnan Pazhadathil	SUB STAFF -OC	16-09-1952	2012-09
MANJERI	Mohammed Basheer	SR. ASST. (BANKING)	14-09-1952	2012-09
CIVIL STATION KASARAGOD	Krishnan M	SPL. ASST. (BANKING	17-09-1952	2012-09
TELLICHERRY	Sobhana T V Sobhana M V Sreedharan	SPL. ASST. (BANKING	13-09-1952	2012-09
KUTHUPARAMBA	Sreedharan Pachiriyam	SPL. ASST. (BANKING	20-09-1952	2012-09
KOLLAM	Sanjeevan V	SENIOR SPL ASSISTANT	25-09-1952	2012-09
RAMANKULANGARA	Vijayalekshmi Amma T	SPL. ASST. (BANKING	15-09-1952	2012-09
TRIVANDRUM	Jolly Abraham	SENIOR SPL ASSISTANT	20-09-1952	2012-09
JAWAHAR NAGAR	Usha Devi Sarojini Amma	SPL. ASST. (BANKING	25-09-1952	2012-09
PALAKKAD (PALGHAT)	Ram Mohan Alathur	SPL. ASST. (BANKING	25-09-1952	2012-09
AYAVANA	Aleykutty Puthenpurayil George Xavier	SUB STAFF -OC	10/9/1952	2012-09
MANIMOOLY	P D Antony	SP.RK/RK-CASHIER/CAS	6/9/1952	2012-09
C B THIRUVANANTHAPURAM	Anitha Bhasi	SENIOR SPL ASSISTANT	12/9/1952	2012-09
CALICUT	Balakrishna Kurup E	WAND WARD HEAD CAT	12/9/1952	2012-09
KOLLAM	MuraleedharaSarma K	SENIOR SPL ASSISTANT	12/9/1952	2012-09
CANNANORE	Vijayalakshmi M.K	SENIOR SPL ASSISTANT	2/9/1952	2012-09
PARAPPANANGADI	Baburaj E P	HEAD MESSENGER	11/9/1952	2012-09
PALAYAM,CALICUT	Saseendran M	ASST. (BANKING)	1/9/1952	2012-09

NEW MEMBERS

We extend a hearty welcome to the following retirees who joined our Association as Life Members during the quarter. We wish all of them a very healthy, contented and long retired life.

LM	2469	V.C.Xavier Kutty	LM	2481	P.J.Devassy Kutty
AFM	2470	Tesy Mathew Valiyaveetil House, S.H.Mount P.O., Kottayam 686606 Ph:0405012750	AFM	2482	Shelsy Joseph Puthussery House, Kunnukara PO,, Ernakulam 683524 Ph: 2478488
LM	2471	C.P.Mathew	LM	2483	R.Krishnan Kutty
AFM	2472	Rosary Mathew Challukattu House, Sreekandamangalam, Athirampuzha Kottayam 686562, Ph:0481-2730251, 9447867667	AFM	2484	T.Leela,27/466, Thara 229, Thampuranmukku, Kunnukuzhy Trivandrum-695035, Ph; 9497006822
LM	2473	K.A.Roseline, Puthur House, Love Dale, St. Antony's Street Paravattani, E.Fort, Thrissur 680005, Ph:2336799	LM	2485	Elisa Thomas
LM	2474	A.C.Johny	AFM	2486	P.J.Michael Padipurackal House, Arunapuram, Kottayam 686574 Ph:04822-214944, 9447001593
AFM	2475	K.J.Silbet, Alappatt House, Amala Nagar, Thrissur 680555 Ph:2308864	LM	2487	K.M.Thankamma, Alakkattumaliyil, Nellikuzhi P.O. Ernakulam-686691, Ph:9495575057
LM	2476	P.M.Rajendran Nair	LM	2488	P.R.Ramaswamy
AFM	2477	B.L.anitha,Vechoor House, Cherumala, Inchiany, Parathodu, Kottayam-686512, Ph:04828272695, 9446123288	AFM	2489	K.R.Ushalakshmy 17/365(1) Kavery, Alangattuthara, Manappullikavu Palakkad 678013, Ph:8547622618, 2506182
LM	2478	K.X.Joseph, Kattuvalliyil House, Kuthukuzhi PO, Kothamangalam Ernakulam, Ph:2860816	LM	2490	C. Madhavan
LM	2479	A.C.Kuriakose	AFM	2491	K.K.Ammuni Chembamkulam House, Katampazhipuram, Palakkad 678633, Ph:0466-2267209
AFM	2480	Elsamma Kuriakose Kochanjilithara House, Pulikuttissery, Kottayam 686015 2517046, 9446839173	AFM	2492	Rajini Gangadharan, W/o C.Gangadharan (LM 98) G-3 Builtech Greens, Near Cosmopolitan Club, Palakkad 678013, Ph: 2507303, 9447835092
			LM	2493	T.P.Satheesan
			AFM	2494	K.Kanakavally,Sauparnika, No.276 Harinagar Colony, Ponkunnam PO,Thrissur 680002, Ph:2381331, 9495667505

LM	2495	M.S.Mohan	LM	2507	S.Bhaskaran
AFM	2496	P.G.Valsalakumari Muthumarathil House, Nellikala, Elanthoor, Pathanamthitta 689643, Ph:0468-2211733	AFM	2508	P.Ratnakumari Bhasura, New Street, Koduvayoor, Palakkad 678501 Ph:9447621640
LM	2497	C.P.vinod, Vinshine, Ambika Road, Kannur 670004 Ph:9400549171	LM	2509	A. Jagadeesan
LM	2498	K.Krishna	AFM	2510	Palakkal Girija Indivaram, Durga Lane, Puthur, Palakkad 678001, 2531082
AFM	2499	K.Usha Thiruvathira, Chavanapuzha road, Allamkulam Karimbam, Taliparamba, Kannur 670142, Ph:9846361098	LM	2511	M.J.Varghese
LM	2500	K.Madhavan	AFM	2512	Sheril Kuriakose Manikath House, Canal road East, Perumanoor Ernakulam 682015, Ph:2316988
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LM	2502	K. Mohanachandran Nair	AFM	2514	K.Omana H.No.305, SCRA "B" Block, Mettukada, Thycaud PO Trivandrum 695014, Ph: 9496253721
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AFM	2505	Krishnan Chandran Kinara, Kizhakkekara, Suvarna Nagar H.No.38 Eroor West, Tripunithura, Ernakulam 682306, Ph:9656781351	LM	2517	M.Raveendran
AFM	2506	P.B.Sylvester, H/o Santha Sylvester (LM 191) Palliparambil House, Divine Nagar, S.Chittoor, Kochi 682027, 2431642, 9400431642	AFM	2518	S.V.Krishnaveni G-43 Krishna Priya, Haritha Nagar, P.O.Chevarambalam Kozhikode 673017, Ph:2353094, 9446057610
			LM	2519	K.T.Govindan
			AFM	2520	P.Usha Vellakkattu House, Pyingottupuram, Kannamangalam Kozhikode 673571, Ph:0495-2804455

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AFM	2522	K.C.Shakunthala Sabari, Kozhummal, Karivellur, Kannur 670521 Ph:04985-260904	AFM	2538	Valsala Nair R.V.Gardens, Sreepadam Avenue, Cheroor Road, Chembukkavu, Thrissur 680020, Ph:2332821, 9447728821
LM	2523	T.L.Easwaran	LM	2539	Annie simon, Vakayil House, L.F.C.Road, Kaloor, Ernakulam 682017, Ph::2531303
AFM	2524	Jaya Easwaran 24/71 NGS 256, Nurani village, Palakkad 678004 Ph:2536401, 9495205416, e-mail: etlramana1947@yahoo.co.in	LM	2540	P.P.Raju
LM	2525	R.Prabhakaran	AFM	2541	E.A.Mani,Pattathanath House, Cherai,Ernakulam 683514 Ph:9495814726
AFM	2526	Chembakam 15/431 “Thapasya”, Palayapetta, Palakkad 678001 Ph:2526379, 9495386176	LM	2542	M.Rajan
LM	2527	A.M.Vijayakumar	AFM	2543	P.P.Latha,Amrutha, Nuttungal West, chorode, Vatakara, Calicut, Ph:0496-2512002, 9249422002
AFM	2528	M.P.Malini, Abhilash, Sreekrishnapuram, Palakkad, Ph:0466-2260151, 9447997980	LM	2544	K.D.Paul
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AFM	2530	A.Sukumari Paliyodu Kizhakkumkara Veedu, “Kailas”, vilappinsala Trivandrum-695573, Ph:9495349457	LM	2546	K.S.Baby, Kalludukkil House, College Road, Thodupuzha East Idukki 685585, Ph:04862224934, 9746394558
LM	2531	K.K.Subhadra K.K.	LM	2547	M.P..Vikraman Nair, Palavila Temple road, Varkala Trivandrum-695141. Ph:9447283787
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AFM	2534	K.Anitha 34/1108-A Haritha, Vazhathiruthy , PHED Road,Civil Station, Calicut 673020, Ph:2378090, 8281105190	LM	2550	N. P. Damodaran
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AFM	2536	K.Narayanan Nair TC 9/1877 , K-153, Santhi Vilas, Kochar Road, Sasthamangalam, Trivandrum-695010, Ph:2724480,9447450718			

PENSIONERS' MEET AND ANNUAL GENERAL BODY MEETING AT PALAKKAD

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എസ്.ബി.ഐ. പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന വാർഷികയോഗം

പുത്തം: കേന്ദ്ര സർക്കാരിന്റെ പെൻഷനേഴ്സ് അസോസിയേഷൻ എസ്.ബി.ഐ. പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന വാർഷികയോഗം ആരംഭിച്ചു. സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ സഹായത്തോടെ നടന്ന യോഗത്തിൽ എസ്.ബി.ഐ. പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന വാർഷികയോഗം ആരംഭിച്ചു. എസ്.ബി.ഐ. പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന വാർഷികയോഗം ആരംഭിച്ചു. എസ്.ബി.ഐ. പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന വാർഷികയോഗം ആരംഭിച്ചു.



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