

# SBI PENSIONERS' BULLETIN

A quarterly publication in Malayalam and English by SBI Pensioners' Association (Kerala).  
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VOL:6

JULY - SEPTEMBER 2012

ISSUE:2

## FROM THE EDITOR'S DESK

There were two important meetings in the first half of October, viz; Governing Body Meeting of our Federation on 01.10.12 in Chennai and the much awaited but twice postponed Corporate Centre Structured Meeting on 12.10.12 in Mumbai. These are the reasons why the publication of our bulletin is delayed by a fortnight.

In our last issue we informed members that the writ petition filed in the Supreme Court of India was posted for final disposal on 8<sup>th</sup> August 2012. Unfortunately the petition could not be taken up on that day as one of the Judges hearing our case was made a member of the Constitution Bench hearing the 2-G spectrum case. **The next date of hearing of our case is 09.01.2013**. Our Federation General Secretary announced in the meeting in Chennai that our Senior counsel Shri K.K. Venugopal will move a special petition in the Chief Justice's Court this month with a request **to advance our writ final disposal date** in view of the petitioners' age and deteriorating health.

The Governing Body Meeting at Chennai was attended by our President Shri M.J. Raphael and our General Secretary Shri M. Sankaran Kutty. Barring one controversial item, the meeting was a routine one. The difference of opinion among members was on the subject "co-ordination with Pensioners/Retirees Associations of other Banks.". There was an understanding in the previous meeting in Ahmedabad that neither our Federation nor any affiliate would join or affiliate with such outside organizations. However, the issue became important and urgent as AIBOC had recently launched a new Association for Retirees and a few office-bearers of our Karnataka Association including its President joined it as office-bearers. After a lengthy discussion on the subject, the Governing Body decided

that our affiliates/members should not become members/office-bearers in such organizations. Our Karnataka Circle members have been asked to dissociate themselves from the AIBOC-sponsored outfit or face disciplinary action. It has been made clear to them that they cannot be members/office-bearers in two Pensioners' Associations and they have to choose one or the other without delay.

The Corporate Centre Structured Meeting was held in a very cordial/friendly atmosphere in the new Mumbai LHO building at Bandra-Kurla complex. The meeting was attended by our Federation President and General Secretary and representatives from all circles except Lucknow. Our circle was represented by Shri M.J. Raphael. While the Bank's top officials who attended the meeting were very positive in their general approach, their responses to individual agenda items are separately recorded/published elsewhere in this Bulletin. The request made by our Federation to make this meeting a half-yearly one (instead of yearly) was instantly acceded to. So was our request for reimbursement of to and fro airfare for all participants. It may also be noted that accommodation for all representatives was arranged by the Bank in a leading 5-star hotel not very far from the meeting venue. Also, the Bank arranged transport for all from airport to hotel - meeting venue - back to hotel - and to airport for departure.

## STAFF PENSION PROCESSING CELL

We reproduce below the full text of an E-Circular P&HRD No.408/2012-13 dated 25.07.2012 from the Corporate Centre, Mumbai to all LHOs/Branches/Offices of S B I.

These instructions will be useful to our members for obtaining Pension Advices, Form 16 and for uploading Life

Certificates & Investment details, etc. by contacting their Pension Paying Branches/nearby Branches.

“We refer to Circular No.CDO/P&HRD-P/2009-10 dated 4.04.2009 and circular No.CDO/P&HRD-HRMS/2011-12 dated 30.03.2012.

2. Pension and family pension pertaining to employees of SBI & IBI was being processed and paid through HRMS Portal. Centralised Staff Pension Processing Cell (CSPPC) has now been set up at CAO, Kolkata. From May 2012, pension/family pension is being processed and paid by CSPPC.
3. PAYMENT CALENDER: During the financial year 2012-13 pension/family pension will be paid on the dates given in Annexure-I.
4. DATA ENTRY: Existing data has been migrated from HRMS to CSPPC Portal. LHOs will now send all new cases of pension/family pension and cases of modifications in existing data to CSPPC for entry in the new portal. All such advices are to be signed by an officer not below the rank of AGM. CSPPC will be responsible for entry and authorization of the data in the portal. Processing of pension will be done one day (not being a Saturday or holiday) prior to the payment date. All data entry made and authorized upto the processing time will be taken into account while processing pension for the month. Modifications/ updation of data such as address, phone No. e-mail address, PAN No. etc. are to be advised by branches to CSPPC through the respective LHOs. Data entry is to be advised to CSPPC in the format given in Annexure-II.\*\*
5. COMMUTATION: Commutation amount of pension will now be paid through CSPPC. The amount and date of payment of commuted amount is to be advised to CSPPC by the LHO. Recovery on account of commutation will be made for 15 years from the date of disbursement of the commuted amount. Depending on the date of payment of commuted amount, recovery will be made proportionately in the start and end-month of this 15 year period.
6. ENQUIRY: Enquiry rights are available at all branches and LHOs. The branches can access the portal through Channel G portal using the user ID and password, as used for accessing Channel G (portal for payment of Central/State Government pension). In case of any creation/modification of user ID, the branches are to contact the circle CPPC. For LHOs, user administration is with CSPPC.
7. PENSION SLIP: The rights to view and print monthly pension statement of individual pensioners are available with the branches and LHOs.
8. LIFE CERTIFICATE/NON-MARRIAGE CERTIFICATE: The Branch where the certificate is submitted is to enter the details in the CSPPC Portal. All entries are to be authorized.
9. DEATH OF PENSIONER/FAMILY PENSIONER: On receipt of report of death of the pensioner/family pensioner, the pension paying branch is to record the date of death in the portal and authorize the entry. This will temporarily suspend the pension payment. Death certificate is to be sent to CSPPC through the respective LHO. CSPPC will accept the entry of the branch and initiate further action such as conversion to family pension, closing the account on making balance payment or effect recovery, if any. In cases where death of the pensioner is reported late, reporting of recovery of excess pension paid will remain the responsibility of the pension paying branch/PPG Dept. at LHO. Branches are to calculate the excess amount paid and advise CSPPC, who in turn will recover the amount and refund it to CAO, Kolkata and maintain the record of refund for each pensioner.
10. INVESTMENT DECLARATION FORM/FORM 16: Investment declaration form is to be submitted by the pensioners/family pensioners at their respective pension paying branch. The branch will input the details in the CSPPC portal and authorize the data. Form 16 will be made available to the pension paying branches at the end of the financial year. Pension Paying branches are to download and print the Form 16 and provide a duly signed copy to the pensioner. The pension paying branches will be responsible for verifying the proof of investments made by the pensioner for tax purposes.
11. ONLINE FACILITY: Facility for online submission of Investment Declaration and for viewing the printing of pension slip is also available at the url [www.sbi.co.in/sbipension/user.htm](http://www.sbi.co.in/sbipension/user.htm). Online submission of investment Declaration form does not require any authentication and data submitted by the pensioner will be taken into account as such while computing TDS. A link to the url is also being made available through the HRMS website.

12. TDS: Income-tax on pension paid will be recovered by CSPPC in terms of the Income-Tax Act. TDS will be credited to the Sundry Deposit Account – TDS, i.e: BGL 98747 bbbbbc (bbbbbb being the 5 digit branch code and ‘c’ being check digit) at the pension paying branches every month. The branches will be responsible for deposit of the income tax with Income Tax Department in terms of Circular No. CD)/P&HRD-HRMS/20/2011-12 dated 30<sup>th</sup> March 2012.

13. REPORTS: Various reports such those on Certificate submission, commutation details, discontinued users,

new accounts opened, pension transactions etc. are available to the branches.

14. NON-MIGRATION OF ACCOUNTS: In cases where, for some reason, pension accounts have not been migrated from HRMS, the proposal for fresh data entry is to be sent to CSPPC through the respective LHO.

Please arrange accordingly and bring the contents of this circular to the notice of all concerned.

(Sd/-): DMD & CDO.

### Annexure I

### SBI/IBI STAFF PENSION – PAYMENT CALENDER

Month	Year	Processed date	Day
July	2012	27.07.2012	(Friday)
August	2012	27.08.2012	(Monday)
September	2012	27.09.2012	(Thursday)
October	2012	26.10.2012	(Friday)
November	2012	27.11.2012	(Tuesday)
December	2012	27.12.2012	(Thursday)
January	2013	28.01.2013	(Monday)
February	2013	27.02.2013	(Wednesday)
March	2013	28.03.2013	(Thursday)

\*\* Note: **Annexure-II** mentioned in para. 4 above (DATA ENTRY) is not appended, as it is for use by the branch to obtain sanction of pension of an employee due for retirement.

The Corporate Centre expect the system to stabilize within a couple of months. In the meanwhile, if any issues remain unresolved, they have requested us to bring them to their notice such specific cases for appropriate action. Our members shall therefore advise us details of specific issues, to enable us to take up the matter with the Bank and get them sorted out expeditiously.

### PAYMENT OF PENSION / FAMILY PENSION

We are advised by our Federation that the Corporate Centre of our Bank has confirmed having cleared all the pending proposals for family pension. However, we understand that family pension has not been disbursed in

53 cases in our Circle, due to non-submission of Life Certificates. Likewise pension also has not been disbursed in 52 cases - majority of the defaulters are not members of our Association. Wherever Life certificates are not submitted by the pensioners/family pensioners on account of which pension is stopped, it often becomes necessary for us to intervene to ensure that pension is paid by debit to Suspense Account. Our members are therefore advised, in their own interest, to submit their Life Certificates immediately at their pension paying branches.

Our Federation General Secretary accompanied by one of the Vice-Presidents visited HR Department of the Corporate Centre on 12<sup>th</sup> & 13<sup>th</sup> September 2012 and held discussions on various issues. The Dept has advised

our representatives that the joint account opened by the Pensioner with his spouse eligible for family pension can be utilized for crediting other transactions also. After the death of a pensioner, the same account with the family pensioner as the single account holder can be continued for crediting monthly family pension. In case family pension has been sanctioned to any disabled/mentally retarded children, their names can also be added to the account of the family pensioner.

The pensioners who are in foreign countries during November every year may furnish their life certificates in November to any Branch of SBI or any other Indian Public Sector Bank located in that country or arrange for obtaining their life certificate from an authorized official of the Embassy/High commission of India or Counsel of India. After obtaining the life certificate they may forward it to their pension paying branch.

We had taken up with the Bank nearly a dozen cases where family pension was not sanctioned/dispensed to the beneficiaries within a reasonable time after the death of the pensioners. Many reasons were attributed by the Bank for the delay including problems faced under the HRMS system, migration to CSPPC, deaths not reported by branches, etc. We are happy to inform members that all the issues have now been sorted out by us with the PPG Department and family pension has been dispensed in all cases by 27<sup>th</sup> September 2012.

#### **PAYMENT OF EX-GRATIA LUMP SUM AMOUNT BY SBI – REVISED SCHEME**

When the employees die in harness, compassionate appointments in the Bank are given only in exceptional cases and in all other cases the legal heirs are eligible for cash compensation as per penury norms laid down by the Bank with effect from 4.8.2005. Also, as per penury norms, very few legal heirs were eligible for cash compensation and the benefit was denied to many families. The Executive Committee of the Central Board at its meeting held on 3.4.2012 has approved a revised scheme for payment of ex-gratia lumpsum in lieu of compassionate appointment in respect of all cases of death that occur on or after 1.4.2012. The details are as under:-

#### **AMOUNT OF EX-GRATIA:**

The maximum amount of ex-gratia increased as under for cases whose monthly income is less than 60% of the last drawn gross salary (net of taxes).

Cadre	Amt of ex-gratia	Minimum amount
Supervising	Rs.10 lacs	Rs.5.50 lacs
Clerical	Rs. 9 lacs	Rs.4.50 lacs
Subordinate	Rs. 8 lacs	Rs.4.00 lacs

The time limit for submission of applications by the dependents for claim of ex-gratia lumpsum shall be 9 months from the date of death of the employee with a provision to condone the delay of further 3 months in genuine cases.

The minimum amount of ex-gratia will be paid to all cases where the monthly income is more than 60% of the last drawn salary (net of taxes) so that no family of the deceased employee is deprived of ex-gratia lumpsum amount. The maximum amount of ex-gratia payable shall be subject to the cadre-wise prescribed ceilings.

Though the revised scheme applies to cases of death that occur on or after 1.4.2012, keeping the spirit of the scheme in view so that no family of the deceased employee is deprived of ex-gratia lumpsum amount, **it has been decided to ensure payment of minimum ex-gratia, as under, to all past cases rejected on penury grounds with effect from 04.08.2005:-**

Cadre	Max amount	Min amount
Supervising	Rs.8 lacs	Rs.4 lacs
Clerical	Rs.7 lacs	Rs.3.5 lacs
Subordinate	Rs.6 lacs	Rs.3 lacs

#### **OTHER COURT CASES**

**Delhi High Court:** The case pending before the Single Judge in the Senior Citizens' category is listed for hearing on 31.10.2012.

**Kerala High Court :** There are no developments in the case filed by Shri T.R. Vijayan & others. The appeal filed by the Bank is yet to be taken up for hearing.

We also understand that the hearing on the petition filed by a few individual pensioners praying for gratuity upto the ceiling of Rs.10 lacs has been completed and the judgment is expected anytime from now.

#### **SUBMISSION OF LIFE CERTIFICATES – CLARIFICATION**

We wish to remind all the Pensioners and Family Pensioners that it is mandatory to submit your Life

Certificate to the Bank in **NOVEMBER** every year. Those **Ex-servicemen pensioners** who are in receipt of pension from both the Government and also the Bank have to submit **two Life Certificates**. Similarly those **pensioners who are in receipt of Bank's pension and also family pension on account of the death of their spouse are also required to submit two Life Certificates**. If a pensioner was a member of Mutual Welfare Scheme and on his/her death, the legal heir is drawing the monthly financial relief available under the Scheme, such family pensioner should also submit **two Life Certificates**, as applicable.

This is very important and our members are advised to follow the above guidelines, so that they do not face problems of non-receipt of pension, family pension, monthly financial relief, etc. in future.

### **PATHOLOGICAL TESTS (29)**

We are pleased to advise that our long pending request for extending the following **29 pathological tests** now available at LHO / AO Centres under tie-up arrangement with approved diagnostic centres **at all places having Bank's Dispensaries** has been conceded by the Corporate Centre of our Bank and the same has been communicated to all LHOs. For the information of our members, the tests covered are given below:

1. Blood CBC
2. ESR
3. Urine routine
4. stool routine
5. Blood and urine-sugar, fasting & post prandial
6. Serum cholesterol
7. Blood urea, NPN
8. Serum creatinine
9. Serum alkaline phosphates
10. SGOT
11. SGPT
12. Serum bilirubin
13. Blood film for malarial parasites
14. Sputum for A.F.B.
15. Blood grouping
16. Tuberculosis test
17. Bleeding time & clotting time of blood
18. Routine culture for blood/urine/stool/throat swab/pus and antibiotic sensitivity test
19. All types of digital x-rays including dental
20. ECG

21. Ultra-sound – whole abdomen and pelvis (male/female)
22. Prothrombin time test
23. Widal test
24. Uric Acid test
25. G-6-P-D
26. Lipid profile
27. T3, T4 & TSH
28. Glycosaluted (HbA1C)
29. Urine for BSP & BP

### **CORPORATE CENTRE STRUCTURED MEETING ON 12.10.2012 IN MUMBAI-DETAILS OF DISCUSSION ON AGENDA ITEMS**

Corporate Centre was represented by :

1. Shri B.V.Chaubal - DMD/CDO
  2. Shri Ranjit Goswami - CGM (HR)
  3. Shri Prashant Kumar - GM (IR)
  4. Shri Deepankar Bose - DGM (PM & PPG)
- and all AGMs of related Departments.

#### **(A) Residual issues of last structured meeting :**

1. Revision of family pension for those retired between 1.11.87 & 31.10.93

**Reply:** Taken up with the Finance Ministry.

2. Grant of second family pension in addition to Defence pension to spouses of late ex-servicemen employees of the Bank

**Reply:** In a few cases, as per court directive, Bank has commenced payment of two pensions. For extending this facility to all eligible pensioners, the Bank proposes to take up the matter with the Finance Ministry.

3. Family pension to unmarried/divorced/widowed females, as available in the Government Family Pension Scheme.

**Reply:** This is a bipartite issue and therefore to be taken up with IBA.

#### **(B) Current Agenda:**

1. Pension Payment Order on the lines of the Government PPO with a provision to record PAN No., Life Certificate, etc.

**Reply:** Agreed to introduce a similar system within 2 months. However, there will be no passbook; instead

a detailed letter will be issued to each pensioner, incorporating all the required particulars.

2. Upon the death of a pensioner within 5 years after the date of retirement, full family pension is paid after deducting the commuted portion whereas in the Government full pension is paid without deducting the commuted portion. We request for payment of full pension with applicable D.R. without deducting the commuted amount.

**Reply:** No. The Bank feels that in such cases, as a matter of principle, family pension cannot be and should not be more than what the pensioner was drawing. However, if the Federation so desires, it can continue to raise this issue with another representation. The matter will then be put up for consideration by the top management.

3. For commutation made in two stages, the commuted value for the additional commutation is deducted from the date of first commutation. The procedure followed by the government, viz; deductions from the respective dates of commutation and its restoration also in two stages, may be followed by the Bank.

**Reply:** 'No' again for the reason that as per our Bank's pension rules there can be only one commutation. The commutation that appears second on record, according to the Bank's interpretation, is not really second but extension of the first on account of delay in the finalization of bipartite settlements. Therefore recovery should be single and from the date of the original commutation. According to the Bank, this should not be compared with what is available in the Government. And, in many cases, since the restoration of full pension is after 15 years from the first commutation, the pensioners stand to gain.

In this matter too, Corporate Centre is willing to consider fresh representations from the Federation.

4. LHOs may be authorized to approve the Hospitals satisfying the eligibility criteria stipulated under REMBS and also Diagnostic Centres established in their area of operation. More number of hospitals should be approved at important centres in all States for cashless treatment facility.

**Reply:** As there is an income-tax angle to this issue, further study is necessary. As per the existing IT Rules, any

reimbursable medical expenditure in excess of Rs.15,000/- in a financial year is added as income of the patient. However, some hospitals with facilities satisfying Government norms are exempted from this provision. Our Bank is keen to ensure that hospitals approved are in this exempted category so that the working staff and pensioners (in the tax paying bracket) are benefited. Hence, the approval authority is at present vested with Corporate Centre. The Federation may take up this for re-consideration of the Corporate Centre.

5. Spouses of those who die in harness or within 3 months from the date of sanction of pension may be permitted to join the REMBS-II. Also, disabled/widowed daughters/dependent parents of pensioners may be made eligible for the facility.

**Reply:** As there is a cost factor in allowing new members, this has to be studied further. The Bank has agreed to examine this again.

6. Request to send the Bank's Circulars relating to pension and other matters connected with pensioners.

**Reply:** Agreed to include our Federation in the mailing list of all pension related Circulars.

7. Wherever settlement of provident fund balance is delayed, interest as eligible under the Employees Provident Fund Act will have to be paid for the delayed period

**Reply:** According to the Bank, where the delay is on account of employee delinquency, the interest payable will be the Savings Bank rate. In all other cases, higher rate will be paid.

8. Extension of 29 pathological tests to all centres.

**Reply:** Already done.

9. Concessionary facilities to Pensioners, like waiver of processing charges, reduction in interest rate on pensioner's loan etc.

**Reply:** Agreed to favourably consider these, provided they are not against RBI directives.

10. Classification of the accounts of pensioners/family pensioners under staff product code.

**Reply:** Agreed to consider it favourably.

11. Opening of more Dispensaries in Metropolitan Centres/ District Centres and more diagnostic centres at places having Bank's Dispensaries.

**Reply:** Bank is in agreement with our request. Sought more recommendations from the Circles.

12. Supply of medicines – stocking pattern laid down by the Corporate Centre may be revised.

**Reply:** Agreed to consider this request

13. Out of the increased welfare fund of Rs.100 crores available to the Bank, 25% is expected to be used for pensioners. We request that this amount may be utilized towards improved medical facilities of pensioners at various centres.

**Reply:** Bank is already spending more than Rs.600

crores for various facilities for pensioners and so, Rs.25 crores is nothing to talk about. However, Federation may send their specific recommendations, if any.

14. There is considerable delay in the payment of bills under REMBS due to increase in volume and the time taken for verification by the Medical Officer. During his leave period, bills are getting accumulated. Appointment of additional Doctors at Zonal Office centres may be considered.

**Reply:**In most Circles, everything is OK. If specific cases are there, Federation may put up such cases for consideration.

15. On loans against deposits, Bank was charging the same rate of interest as applicable to the deposit. Of late we understand that additional 1% is charged if the loan exceeds Rs.3 lacs. We request that the staff and pensioners should be permitted to avail loans without penal interest.

**Reply:** Agreed to consider.

16. As per circular No.CDO/P&HRD/IR/29/2009-10, concessionary staff rate was made available to retired staff also. We request that the cut-off date (24.01.2008) be modified so as to benefit all the retired staff whose housing loans are still continuing and where commercial rate of interest is charged

**Reply:** Send your representations – we will examine again.

17. There is a scheme for granting pensioners' loan upto Rs.3 lacs, but branches are not aware of this.

**Reply:** Fresh instructions/guidelines will be issued.

18. Office space for Association

**Reply:** There are no comments on this at present. However, wherever already provided, we will not object.

19. **Issues relating to CSPPC, Kolkatta**

**Reply:** As there are several issues relating to the above, it was agreed that if necessary, a separate meeting with representatives from the Federation and concerned Officers of the Corporate Centre can be held exclusively. As there are a lot of software changes in the offing, a view on this may be taken after a month or two. While on this subject, Shri Deepankar Bose stated that with the new software to be installed shortly, the family pension problem (delay in granting and crediting the accounts) will get sorted out. He said that with the new software in position, in the case of death of a pensioner, if the pension paying branch uploads the date of death of the pensioner (of course after satisfying the correctness thereof) to the portal of CSPPC, Kolkatta, family pension will be paid automatically from the following month.

20. **Minimum family pension (from Rs.300/- to Rs.375/-):** Most of the Circles have started paying the higher amount. It is a Circle subject and in view of Federation's representation, the Bank has agreed to send the instructions once again.

21. **We request you to restore the one percentage higher interest rate for savings bank accounts maintained by our circle associations.**

**Reply:** RBI is standing in the way as they approve granting this facility only to working staff unions/associations.

22. **What is the present status of recommendation for approval of more hospitals/diagnostic centres from Kerala Circle.**

**Reply:** We have not received any recommendation from Kerala Circle. (In the afternoon session however the DGM corporate centre confirmed having received Kerala Circle recommendations. He added the file is under processing and the decision can be expected soon)

## DISTRICT NEWS

**Thrissur:** A general body meeting of the Centre presided over by the District President Shri A. Sivadas, was held on 18.8.2012 in the premises of Trichur Branch, mainly to honour two of our members who completed 75 years of age (Shri V.Ramakrishnan and Shri V.Sreedharan). The District Secretary Shri A.V.George welcomed the gathering. Shri Sivadas emphasized the need for solidarity among the members. In his inaugural address, Shri M.J. Raphael, State President, hoped that our writ petition in the Apex Court would ultimately be in our favour. He also honoured Shri Ramakrishnan and Shri Sreedharan with ponnada. Both of them expressed their gratitude to the Association. Shri M.R.Janardhanan explained the ramifications of the participative pension scheme which is being brought about and wondered whether in the long run all pensioners irrespective of the Institutions would be put to hardship. He alerted the pensioners to be on the vigil. Many members participated in the discussions and among them were Shri A.M.Raman Namboodiri and Shri A.N.Uma maheswaran.. Clarifications sought and doubts raised by members were answered in the meeting. Shri P.Janardhanan, in his vote of thanks, urged the retirees to strengthen the Association by enrolling new members and suggested that each member has got a duty to persuade the new retirees to come to our fold.

**Kannur:** The Centre convened a general body meeting on 19.09.2012 at Hotel Wheat House. 62 members attended. In his presidential address, Shri P.P.Purushothaman apprised members of the present position of suits pending in various Courts. He also gave a brief account of the deliberations of the Annual General Body Meeting held in Palakkad on 24.06.12, The meeting honoured Shri P.P.Raghavan who completed 75 years of age with ponnada. Shri M.P.Sethuratnam, Secretary, presented the minutes of the last general body meeting held on 4.6.12. Shri Jose Marceline pointed out certain anomalies in the payment of family pension and regretted that the Resolutions passed by the Centre did not find a place in our Annual General Body Meeting at Palakkad . Shri Paithal explained the various aspects of Naturopathy treatment, for the benefit of members. Shri T.V. Madhavan spoke about the various deposit schemes of Muthoot Finance but a few members strongly objected to the presentation. Shri K.P.Rathnakaran proposed a vote of thanks. The meeting concluded at 1.15 p.m. followed by lunch.

## ONAM CELEBRATIONS

**Ernakulam Centre:** Members residing in Muvattupuzha area met on 25.08.12 at Kabani International Hotel for celebration of Onam festival. SBI Branch thereat sponsored the onam sadhya.

**Palakkad Centre:** The Centre organized a grand onam sadhya on 22.09.12 at Hotel Joby's Mall, with more than 100 members participating. For the first time, the Centre conducted the programme by meeting all the expenses from their own funds, without recovering any hospitality charges from the participating members.

## SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME

Of late we have been receiving a number of enquiries from our members seeking various clarifications on the above Scheme. For the information of all our members, a brief note explaining the salient features of the Scheme is given elsewhere.

### APPROVED HOSPITALS:

As you are aware, in addition to the 5 Hospitals in Trivandrum, Ernakulam and Kozhikode which are already in the approved list, the Local Head Office, at our instance, forwarded a proposal for including another set of 10 hospitals in 6 Districts (details given in our last issue) to the Corporate Centre. The proposal sent in July 2012 is still awaiting sanction. We have included this item in our agenda for the proposed Structured Meeting in Mumbai and are hopeful that the necessary approval will be forthcoming without further loss of time.

### BANKS PARALYSED

Employees/officers of all public sector banks **struck work** for two days (22<sup>nd</sup> & 23<sup>rd</sup> August 2012) protesting against reforms in the banking sector such as the Banking Laws (Amendment) Bill which seeks to remove restrictions on voting rights of foreign shareholders and increased voting rights of private investors in the public sector banks , outsourcing of non-core services to private sector and demanding pension revision.

The strike call was given by AIBEA, NCBE, BEFI, INBEF, NOBW and 4 officers' associations, viz; AIBOC, AIBOA, INBOC and NOBO. It is reported that the estimated loss to the national economy on account of the strike is around Rs.30,000 crores while the loss to employees on account of wage cut will be around Rs.300 crores. Federation of State Employees and Teachers



Organisations and the pro-CPI Samara Samithy of the Joint Council are preparing for an indefinite strike from November 2012. According to them, there is a pro-strike mindset against the contributory pension scheme among the Government employees and teachers.

### **SBI CHAIRMAN SNUBBED**

Shri K.C.Chakrabarthy, Dy. Governor, RBI, snubbed SBI Chairman Shri Pradip Chaudhuri, for his suggestion of abolition of CRR. "He has to find some other place, if he could not work as per Central Bank's regulatory environment is his sharp reaction to Chaudhuri's recent

comments that CRR does not help anybody and it was unfairly put on Banks. SBI is too big a tree, if you fail to protect SBI tree, the fire may spread to other Banks and it will turn out to be a systemic failure". – TOI, Kochi, 28.08.2012.

Considering the paradigm shift in global banking system, SBI chairman reiterated his stand for abolition of CRR – a mandatory requirement of parking huge funds with RBI without any interest – in a phased manner. He questioned the wisdom of exempting Insurance Companies and NBFCs from this requirement. He called for a discussion on the subject.

### **NEW MEMBERS**

The following retirees have joined our Association as Life Members. We wish them all a very happy, healthy and peaceful retired life.

LM 2552 T.K.Vaidyanathan  
 AFM 2553 C.D.Hema Malini  
 43 Kailas, Prasanth Nagar,  
 Ambikapuram,  
 Palakkad 678011,  
 Ph:2577604, 8547577604

LM 2554 Paul Kuriakose  
 AFM 2555 Rani John  
 Pathadan House,  
 Elavoor, Angamaly,  
 Ernakulam 683572,Ph:2473761

LM 2556 V.P.Thankachan  
 AFM 2557 Laila Thankachan  
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 AFM 2563 P.A.chandran  
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 Chittilangat Lane  
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AFM	2606	Shaji James Valiyaparambil House H.No.50/2336-J Samrudhi Nagar Edappally, Ernakulam 682024, Phb: 2801422	LM	2617	T.M.Parameswaran
LM	2607	V.K.Divakaran	AFM	2618	K.M.Savithri Deva Kripa, Temple road Payyanur, Kannur Dist 670307, ph; 04985208015
AFM	2608	K.P.Malathy 49/1362-G, Pournami MRA 90, Manakkaparambu Rd. Ponekkara, Ernakulam 682041, Ph: 2333107, 9526033315	LM	2619	E.V.Bhaskaran
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Kasaragod 671310  
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AFM 2648 Nazim Ashraf  
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## CHANGE OF ADDRESS:

1. John Joseph, ( LM 1453)  
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2. B.V.Abdul Kader ( LM 481 )  
14/416 A-3, Anugrah  
Vattampoyil, Behind Chemmangad Police Stn.  
**Kozhikode** 673 003,  
Ph:27047939, Mob:9037415388

## OBITUARY:

The following members 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 LM 975 M.K.Gangadharan, Kozhikode - 01.07.12
2. LM 398 C.A.Varghese, Pathanamthitta - 14.08.12
3. LM 40 K. Godavarma Raja, Trivandrum -23.09.12
4. LM 1283 P.N.Krishnan, Palakkad - 24.09.12
5. LM 117 P.D.Lonappan, Thrissur - 26.09.12

## NOTE ON SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEMES

(For reimbursement of medical facility to  
all categories of retd. Staff)

### SCHEME-I (SINCE CLOSED):

- Limit** : Rs.2 lakhs ;  
**Contribution** : 1 month's gross pension  
**Eligibility** : Member who has retired on  
superannuation or has completed 30  
years' of service ( VRS retirees  
included)

### SCHEME-II (launched in 2006)

Limit	Contribution	Domiciliary Treatment
Plan A:Rs.2 lakhs	2 months' gross pension	Nil
Plan B: Rs.3 lakhs	Rs.37,000/-	Nil
Plan C: Rs.4 lakhs	Rs.43,500/-	Nil
Plan D: Rs.5 lakhs	Rs.49,500/-	Nil
<b>Modified Scheme-III (2009)</b>		(sub-limit)
Plan A1 Rs.2 lakhs	2 months' pension + 15%.	Rs. 20,000
Plan B1 Rs.3 lakhs	Rs.42,600/-	Rs. 30,000
Plan C1 Rs.4 lakhs	Rs.50,000/-	Rs. 40,000
Plan D1 Rs.5 lakhs	Rs.57,000/-	Rs. 50,000
Plan ERs. 7 lakhs	Rs. 62,000	Rs. 70,000
Plan FRs.10 lakhs	Rs. 75,000/-(DGM/GM)	Rs.100,000
Plan G Rs.15 lakhs	Rs. 90,000/-(CGM)	Rs.150,000
Plan H Rs.20 lakhs	Rs.100,000/-(DMD)	Rs.200,000

### Eligibility:

All employees who retired on superannuation at the age of 60 years and are members of Scheme-I/II or are not members of the scheme. At present VRS/Exit option retirees **are not eligible** to join the scheme.

**Time Limit:** The Modified Scheme is effective from 24.09.2009 and the Plans are kept open for membership **upto 13.10.2010** for existing members of Scheme-I/II. However, **for those who have retired after 14.10.2009 the time limit for submitting applications for membership is 3 months from the date of receipt of their first pension.** Please note that under no circumstances, the Bank will entertain requests for membership if this time limit is not followed. This is very important.

**Application Forms:** Form A will be used by existing members of Scheme I/II and Form B will be used by new retirees.

**Submission of application for membership:** To be submitted in duplicate to the Pension Drawing Branch **against proper acknowledgement.** DD for the

subscription amount or the differential amount is to be taken on **Thampanoor Branch favouring “SBI Retired Employees’ Medical Benefit Trust”**.

**Diseases covered:**

- |  |                                      |
|--|--------------------------------------|
| 1. Cardiac ailments                            | 9 Total Hip/Knee replacement         |
| 2. Cancer *                                    | 10. Cataract and Glaucoma surgery    |
| 3 Kidney failure/transplant*                   | 11. Tuberculosis                     |
| 4 Paralysis*                                   | 12. Diabetes*                        |
| 5 Retina Detachment or cornea replacement      | 13. Appendicitis surgery             |
| 6 Major accidents                              | 14. Prostrate                        |
| 7 Tumor  | 15. Hernia                           |
| 8 Cerebro vascular accidents/Brain heomorrhage | 16. Removal of stone in gall bladder |
|  | 17. Alzheimer’s disease              |
|  | 18. Parkinson’s disease              |
|  | 19. Liver Cirrhosis (non-alcoholic)  |
|  | 20. Arthritis*                       |

**CLARIFICATORY NOTE**

1. Option once given is irrevocable
2. Only members are permitted to opt for the modified scheme – spouse, invalid child/children are only beneficiaries of the scheme.
3. For Plan A-1, 2 months gross pension + 15% of 2 current months’ gross pension is to be taken for calculation of contribution
4. Member can submit bills any number of times but bills should be submitted on or before the completion of the financial year
5. Member is deemed to be admitted to the scheme from the date the application is received at the Pension Drawing Branch.
6. Members of Scheme-I (since closed) and existing members of Scheme II are not eligible for domiciliary treatment. To become eligible for domiciliary treatment, they should opt for Plan A1/B1/C1/D1/E/F/G/H by paying the differential amount of subscription.
7. The additional illnesses (17,18,19 and 20) mentioned in the above list of diseases are not available under Scheme-I (since closed).
8. As the possibilities of misplacement by the Bank of the applications for membership and bills for reimbursement cannot be ruled out (there are many such instances), please note to obtain acknowledgments from the Pension Drawing Branch and retain them until you receive the Pass Book/payment of medical bills.
9. Post-hospitalisation treatment is reimbursable for diseases at No.2,3,4,12 & 20 above(\*).
10. Domiciliary treatment is now permitted for all diseases and not restricted to the above 20 diseases, subject of course to the overall sub-limit.

**DEARNESS RELIEF FOR THE MONTHS AUGUST 2012 TO JANUARY 2013**

<b>Dearness Relief of Pensioners who retired (a) Prior to 01.11.1987 and (b) between 01.11.1987 and 31.10.1993</b>		
<b>BASIC PENSION + F.D.R (as applicable)</b>	<b>Dearness relief for the months</b>	<b>Slabs</b>
	<b>August 2012 to January 2013</b>	<b>1027 (Increase of 48 slabs)</b>
	<b>Average Index</b>	<b>4709</b>
(i)Upto Rs.1250	688.09 % of aggregate of basic & FDR	
(ii)Rs.1251 to Rs.2,000	Rs.8601.12 + 564.85 % of aggregate of basic pension & FDR in excess of Rs.1250.00	
(iii)Rs.2001 to Rs.2130	Rs.12837.49 + 338.91% of aggregate of basic pension & FDR in excess of Rs.2,000.00	
(iv)Above Rs.2130	Rs.13278.07 + 174.59% of basic pension & FDR in excess of Rs.2130.00	

<b>Dearness Relief to Pensioners who retired on or after 01.11.1993 up to 31.10.2002</b>		
<b>BASIC PENSION</b>	<b>Dearness relief for the months</b>	<b>Slabs</b>
	<b>August 2012 to January 2013</b>	<b>890 ( Increase of 48 slabs)</b>
	<b>Average Index</b>	<b>4709</b>
(i)Upto Rs.2400	311.50 % of Basic Pension	
(ii)Rs.2401 to Rs.3850	Rs7476.00 + 258.10% of basic pension in excess of Rs.2400.00	
(iii)Rs.3851 to Rs.4100	Rs.11218.45 + 151.30 % of basic pension in excess of Rs.3850.00	
(iv)Above Rs.4100	Rs.11596.70 + 80.10% of basic pension in excess of Rs.4100.00	

<b>Dearness Relief to Pensioners who retired on or after 1<sup>st</sup> day of November, 2002 (D/R over 2288 points)</b>	
<b>Average Index</b>	<b>4709</b>
<b>No. of Slabs ( Increase of 48 slabs)</b>	<b>605</b>
<b>Rate of dearness relief on pension for the months August 2012 to January 2013</b> (ignore decimals from 3 <sup>rd</sup> place onwards)	<b>108.90% of basic pension</b>

<b>Dearness Relief payable to Pensioners who retired on or after 01.11.2007 (D/R over 2836 points)</b>	
<b>Average Index</b>	<b>4709</b>
<b>No. of Slabs (increase of 48 slabs)</b>	<b>468</b>
<b>Rate of dearness relief on pension for the months August 2012 to January 2013</b> (ignore decimals from 3 <sup>rd</sup> place onwards)	<b>70.20% of basic pension</b>

**The monthly increase in Dearness Relief would be about Rs.650/ Dearness Relief to Family Pensioners for the months of August 2012 to January 2013**

i) Dearness relief for Family Pensioners whose spouses died / retired (a) before 1.11.1993 (b) on or after 1.11.1993 but before 1.04.1998 and (c) on or after 1.11.2002 will be paid as per above tables given above for the pensioners. ii) Dearness Relief to family pensioners whose spouses died/retired on or after 1<sup>st</sup> day of April, 1998 but before 01.11.2002 (D/R over 1684 points) will be paid as per the following table.

BASIC FAMILY PENSION	Dearness relief for the months	Slabs
	<b>August 2012 to January 2013</b>	<b>756 (Increase of 48 slabs)</b>
		<b>4709</b>
(i)Upto Rs.3550	181.44%	
(ii)Rs.3551 to Rs.5650	Rs.6441.12 + 151.20 % of basic family pension in excess of Rs.3550	
(iii)Rs.5651 to Rs.6010	Rs.9616.32 + 90.72% of basic family pension in excess of Rs.5650	
(iv)Above Rs.6010	Rs.9942.91 + 45.36% of basic family pension in excess of Rs.6010.00	



*Honouring Sri.KV Menon (85yrs)  
Thiruvananthapuram centre*

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