SBI PENSIONERS' BULLETIN

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FROM THE EDITOR'S DESK ONCE AGAIN WE ARE DISAPPOINTED.

Sometime in October 2012, at the instance of our Federation, our Advocates moved an application for an early hearing of our writ petition in the Supreme Court citing the advancing age of the petitioners but that application was not taken up for hearing as, in the meanwhile, the hon'ble Court had released the 'advance list' fixing the hearing date to 9th January 2013. Unfortunately, this also did not take place because of the impending retirement of the Senior Judge Shri D.K.Jain, who is hearing our case. Somehow, for one reason or the other, our petition is put on hold. The case now stands posted to 19th February 2013.

The Structured Meetings held at the Corporate Centre and also the Local Head Office to discuss our issues other than revision of pension were very cordial and we are sanguine that the Bank will favourably consider our demands, especially on issues like tie-up arrangements with hospitals & diagnostic centres and also improvements in the functioning of Bank's dispensaries in each District. Lack of approved hospitals/diagnostic centres in each District of Kerala is agitating the minds of pensioners, majority of whom are above 70 years of age. It is high time that these grievances are redressed by the Bank expeditiously. At Trivandrum LHO we have a new CGM, Dr.M. Sreenatha Sastry who is highly proactive and considerate to the needs/ problems of pensioners. He assured us that extra care will be taken in the case of family pensioners and hereafter there will not be any occasion for family pensioners to suffer on account of undue delay in getting their pension sanctioned.

On the issue of improvements to be made in the 'Reimbursement of retired employees medical benefit scheme' our Federation had put forth many suggestions

and to enable the Bank to go for a further review of the scheme it was decided to form a small committee to submit various issues for consideration by the Bank. Accordingly, our Federation has formed a committee consisting of (a) the President ,(b) all the four Vice-Presidents, (c) the General Secretary and (d) the Secretary. Our President Shri M.J.Raphael, who is also the Vice-President (South) in the Federation will be one of the committee members.

OUR WRIT PETITION NO.184/2011 IN SUPREME COURT

Our writ petition was not posted for hearing on 9.1.2013 as shown in the Advance List released in the Web Site of Supreme Court. We understand that in view of the retirement on 24.01.2013 of Hon'ble Justice D.K.Jain, Senior Judge of the Bench, the hearing of our petition was postponed and posted to 6th February 2013. However, at the request of our Advocate, (who is likely to be out of station during the first half of February) the next hearing is now listed to take place on 19.02.2013 instead of 06.02.2013. LET US THEREFORE WAIT UNTIL 19.02.2013.

An e-mail from the Deputy Managing Director & CIO, Corporate Centre, Mumbai sent to the Bank's branches is reproduced below for the information of our members:-

" Dear colleagues,

IT enabled initiative for convenience of the Pensioners.

State Bank of India has always been perceived as a Bank which cares for senior citizens. In order to reinforce our image, State Bank has launched a series of IT enabled initiatives to provide convenience to the senior citizens drawing pension through our Bank. By utilizing the CBS/

ATM functionalities, our pensioners are withdrawing money from their pension account by utilizing ANYTIME, ANYWHERE BANKING. But, for submission of Life Certificate, they were forced to go to their Home Branch. However, we have carried out necessary modifications in our software and now pensioners can submit their Life Certificate in any of our branches either in person or through their authorized representatives. As you are aware, Life Certificates have to be submitted by 30th November every year failing which pension for subsequent months is stopped till Life Certificate is submitted. Stoppage of pension not only causes hardship to the pensioners, but also affects CASA deposits and Government Commission of the Bank. We therefore need to be pro-active in obtaining Life Certificate from pensioners and also obtain from them PAN No., Date of Birth of Spouse and Mobile Phone No.

The Bank is sending SMS with details of pension paid to the pensioners who have registered their mobile number. Reminders for submission of Life Certificate and other useful messages are also sent to the pensioners.

Pensioners having internet Banking facility of the Bank, i.e: **onlinesbi.com** can view/download their Pension Slip through the system.

However, we have been receiving complaints from pensioners through the Reserve Bank of India and the Government that Pension Slip, Due and drawn Statement, Annexure-IV are not being provided to them. As these statements are made available to the branches, who can take the printout and provide to the pensioners, I would like to enjoin upon our colleagues at the branches to deal with pensioners with care and provide them with the information for better customer satisfaction and compliance of RBI/GOI instructions in this regard.

Pension software is being redesigned to improve its performance and make it more user-friendly. Most of the deficiencies in the existing pension software have been addressed and the new software being developed will be made available at the beginning of the next financial year.

The Bank has taken the above initiatives through IT to mitigate the hardship of the pensioners and to convey to them that "WE CARE"

With best wishes, S.K.Mishra Deputy Managing Director & CIO Dated: 3rd December 2012. "

MADRAS HIGH COURT:

Madras High Court has recently delivered judgment on the issue of 100% DA neutralisation to pre-November 2002 retirees.. Allowing the writ petitions filed by 81 Bank retirees of three Banks, viz; Canara Bank, Bank of Baroda and Indian Overseas Bank, the honourable Court asked the Banks to extend the benefit of higher DA rates to the petitioners as per 8th Bipartite Settlement/Joint Note. The Court also observed that "classification of pensioners on the basis of artificial cut-off date is not on any rational principle. By restricting the benefits, Banks have created a class within the class. Inflation and price-rise are common to all. I do see that pensioners have been subjected to discriminatory and hostile treatment."

RESERVE BANK OF INDIA

The Central Board of Reserve Bank of India in its meeting dated 5.7.2012 approved certain amendments to its Pension regulations. On 12.12.12, the RBI forwarded the amendments for publication in the Central Gazette. The amendments will come into force from the date of publication in the Gazette. The salient features of the amendments include:

- (a) upward revision of minimum pension
- (b) reducing full service from 33 years to 20 years
- (c) upward revision of minimum and maximum pension
- (d) upward revision of family pension @30% of pay uniformly, instead of 15% of pay.

Besides this, 100% DA neutralization has already been granted to all pensioners of Reserve Bank of India with effect from 1.2.2005.

COMMUTATION OF PENSION – RESTORATION OF FULL PENSION

Members are aware that it was during the year 1997 the Bank has introduced the 'commutation of pension' scheme. The employees/officers of the Bank who retired on or before 1.11.1986 were given an option to commute 1/3rd of their pension. A few old pensioners had availed this optional facility, the payment for which was commenced by the Bank in August 1997. The restoration of full pension is now being given to such of those pensioners who have completed 15 years from the date/month of actual availment of the commuted value. In case any of our

members have not received the restored pension, they may please approach us, to enable us to take up the matter with the appropriate authorities.

INTRODUCTION OF CTS-2010 BY THE BANK

As per RBI directives for standardization and enhancement of security features in cheque forms and its migration to "CTS-2010" standard, our Bank has notified to its customers through all newspapers that they will issue only CTS-2010 standard cheques hereafter. The expansion of CTS is 'Cheque Truncation System'. This system will eliminate the need to move the physical instruments across branches, resulting in faster clearance of cheques, reducing the scope for clearing related frauds, minimize the cost of collection of cheques, etc. The Bank has decided to send the new cheque books to the customers at their addresses on record with the Bank The non-CTS cheques will be out of circulation after 31-03-2013. Members are therefore advised to contact the branches if they do not receive the CTS-2010 cheque forms before mid-march 2013.

STRUCTURED MEETING (HY) AT TRIVANDRUM LHO ON 13.12.2012

The half-yearly Structured Meeting with the Management was held on 13th December 2012 in which 8 representatives from our Association, viz; S/shri M.J.Raphael, M.Sankaran Kutty, Thomas Oommen, John Joseph, M.R.Janardhanan. K.V.Kurian, K.C.Somanathan and K.Ganesh, participated.

From the Management side, the new CGM Dr.M.Sreenatha Sastry, CDO Shri N.Bhoopal, AGM (PPG & HRMS) Shri Jose T. Johns, AGM (HR) Shri Benjamin Cherian, CM (HR) V.P.Ramesan, Manager (PPG) Shri N.K.Prakash and Manager (HR) Shri P.K.Sundaran, attended..

On the whole, the discussions were held in a cordial atmosphere with the new CGM projecting a highly positive outlook. The agenda proposed by us and the Bank's responses are given below.

MEDICAL BENEFITS:

 Empanelment of Hospitals: Pensioners are facing acute health problems. The Bank has not so far been able to conclude tie-up arrangements with more number of hospitals in each District despite assurances. The recommendations sent to the Corporate Centre,

- Mumbai in July 2012 are still pending approval. The issue needs to be addressed seriously and urgently.
- 2. Diagnostic Centres: Corporate Centre guidelines envisages arrangements with atleast two diagnostic centres in each District where the Bank has its own Dispensaries. Unfortunately we have hardly two diagnostic centres in the whole of Kerala (one in Trivandrum and the other in Kozhikode). Urgent steps are needed for finalizing tie-ups with diagnostic centres in all the Districts.
- 3. Corporate Centre has approved a list of 29 pathological tests which can be undertaken by the diagnostic centres. Yet, appropriate instructions have not been passed on to the two diagnostic centres which are already in the Bank's panel.
- 4. Stocking and supply of medicines through the Dispensaries needs improvement.
- There is considerable delay in sanctioning reimbursement of medical expenses under the REMB Scheme.
- 6. Pass Books in respect of REMB Scheme have not been received by all members.

BANK: The proposal submitted to the Corporate centre, Mumbai is yet to be cleared. We are following up the matter and are hopeful of concluding the tie-up arrangements with the Hospitals. As regards diagnostic centres, no headway could be made because of the stipulation of certain conditions by the agencies coupled with certain standard norms prescribed by the Bank. Management sought our assistance in identifying diagnostic centres in different Districts. Other issues pointed out will receive their early attention.

FAMILY PENSION

- 7. Revised family pension advices have not been received by many pensioners.
- 8. Minimum family pension of Rs.375/- has not been implemented by the Circle.
- 9. Until January 2012, Smt.Soumini Karunakaran, Kannur Branch, was in receipt of Rs.6335/- as family pension. In February 2012, she received only Rs.19/- and from March onwards she had received Rs.2971 and now Rs.3,098/-. This is presumably due to stoppage of fixed dearness relief and its applicable DA. Payment of a pittance of Rs.19/- after recovering the ineligible amount in one lumpsum has caused lot

- of hardship to the family pensioner. We feel the recovery could have been effected in easy instalments.
- 10. Processing of requests for family pension needs to be speeded up.

BANK: It is true that Smt.Soumini Karunakaran, Kannur, received a small amount as pension because of the withdrawal of Fixed Dearness Relief and DA thereon. However, the issue is being re-examined.

Dr.Sastry, CGM, said that utmost importance is attached to all the cases of family pension payments and the Bank is taking extra care to avoid any delay in sanctioning family pension.

PAYMENT OF GRATUITY AMOUNT - SHORTAGE REPORTED

11. Shri A.S.Ranganathan, an Award employee, retired on superannuation from Civil Station Branch, Palakkad on 31.08.2010 after putting in a total service of 37 years. He was drawing a total salary of Rs.37,449/- per month and the amount of gratuity payable to him, as per calculations made, works out to Rs.7,99,392/-, whereas he was paid only Rs.7,35,238/-, resulting in a shortage of Rs.64,154/- We request the Bank to have a re-look at the calculations and make good the shortage to Shri Ranganathan.

BANK; The amount of gratuity paid to the employee has been correctly calculated and the shortage reported by him is because of the fact that he has included (a) FPA (b) SCA and (c) Special Balancing allowance, which are not eligible to be reckoned for the purpose of calculating gratuity payable.

LOSS OF ORIGINAL TITLE DEEDS:

- 12. Shri M.A.Jose, Kothamangalam: In a couple of earlier structured meetings, we had occasion to bring to your notice about the loss of original title deeds deposited by this pensioner to secure a Housing Loan availed by him. We understand that the issue remains still unsettled. We request the Bank to kindly expedite the matter.
- 13. Shri P.V.Haridasa Varier, Calicut Branch: Yet another case of loss of the original title deeds at the hands of Calicut Branch is now reported. Shri Varier had deposited the document to secure an additional housing loan in 1994. The loan has been repaid in full in 2003. He is now informed by the branch that the

title deeds are not traceable. We request the Bank to enquire into the matter and do the needful.

BANK: in the case of Shri M.A.Jose, Kotha mangalam Branch has been instructed to arrange for a transfer deed and retransfer it in the name of the beneficiary, which is an alternative for sorting out the issue. A similar procedure can be followed in the case of Shri Variar also by Calicut Branch..

OFFICE SPACE:

14. Most of the Circle Associations of Pensioners have been allotted office space by the respective Circle Managements, at their discretion, though approval from the Corporate Centre was not forthcoming. We understand that wherever office space is allotted, the Corporate Centre may not raise any objections. We therefore request our circle Management also to allot some office space to our Association.

PENSIONERS NOT INVITED TO FUNCTIONS ORGANISED BY THE BANK

- 15. Bank celebrated 150th anniversaries of Kochi and Calicut branches. Pensioners were not invited to the functions.
- 16. Bank opened Administrative Offices in Calicut and Thrissur. A few pensioners who were holding positions in Top Executive Grade, like DMD, GMs and DGMs, residing in these centres were also not invited/informed.
- 17. Bank opens many new branches. Pensioners from the respective areas could be invited to attend the opening functions.
- 18. Number of officers/employees are retiring every month. Our District Presidents & Secretaries could be invited to attend the farewell functions at branches in their area.
- 19. Our Pensioner members, being customers of the Bank, may be invited to attend customer relations programmes at branches.

BANK: The functions organized at Calicut and Cochin branches were only the beginning of one full year's celebrations and the Association's request will receive the Bank's attention. The other points also will receive our consideration.

CHARITY BEGINS AT HOME.

Palakkad District Centre witnessed one of the finest examples of selfless service to humanity. Our Pensioner

Shri Mannil Unnikrishnan and his wife Smt. Premalatha have started a "Mathru Sadanam" in coordination with the Indian Red Cross Society, Palakkad Branch. Mathru Sadanam takes care of hapless and destitute mothers above 50 years of age. The formal inauguration took place on the Palliative Care Day (15.1.13). The District Collector, the Panchayat President, the Chairman and the Secretary of Indian Red Cross Society and many other dignitaries were present. Smt. Premalatha has generously and voluntarily permitted to use her own two-storeyed ancestral house for the purpose, free of cost. It is situated within 15 kms from Palakkad in a small hamlet called Kadoor. To start with, there are two inmates (Thanka – 76 years and Thatha – 78 years old). We offer our heartiest congratulations to Sri Unnikrishnan and Smt.Premalatha. Those of you who are desirous of sending voluntary donations for this noble venture can do so . The address for communications/ remittances is: Shri M.Unnikrishnan, Administrator, The Indian Red Cross Society, "Mathru Sadanam", No.19/ 542 Kadoor, Kodunthirapully, Palakkad, Phone:0491-2508775.

KUDUMBASANGAMAM – ERNAKULAM CENTRE

Our Ernakulam Centre organized a Kudumbasangamam on 24th November 2012 at SHIKSHAK BHAVAN with nearly135 members participating. A couple of very emeninent personalities, viz; Shri P.C.Cyriac, IAS (Retd.) and Prof. V.P.G.Marar, Secretary of Gandhi Bhavan, Kochi, who are actively involved in Peoples' Anti-Corruption movements in our State, were invited as special guests, graced the occasion with their presence.

The meet commenced at 11 a.m. with a prayer song by Smt.Lakshmi Devi, wife of Shri R.P.Nair. The District Secretary Shri R.M.Nair welcomed the members and guests. The District President Shri K.C.Somanathan expressed happiness over the improved attendance. He stressed the importance of all the SBI retirees becoming members of our Association and appealed to those present, to persuade the non-members known to them to join the Association.

Shri M.Sankaran Kutty, the General Secretary, responded to our invitation positively and remained present throughout the programme. Shri Cyriac, as everyone is aware, had been a known administrator having held very high official positions during his active service which included a stint as the Chairman of Rubber Board. He was quite appreciative of the services being rendered by State Bank of India to the general public and said that everyone of the SBI Pensioners should feel proud of having had an

opportunity to work with this great organization. Though technically retired from active service, a good number of the pensioners still continue to lead a healthy life, thanks to the availability of modern medical facilities in our country in general and in the State of Kerala in particular. He exhorted the living pensioners not to idle away their precious time. They can devote their time either by engaging in gainful employment or by serving any of the non-governmental agencies, which are quite active in improving the quality of life of the downtrodden in our society. He wished all the pensioners a healthy, happy and contended life for many years to come.

Prof. V.P.G.Marar, who retired as Professor in Mathematics, St.Alberts College, is presently the Secretary of Gandhi Bhavan, Kochi. He expressed his deep concern over the declining trend in human relationships in general. No concern or compassion is being shown to those who really need help. In our society, the brotherhood and fraternity are hardly visible even amongst the family members, which is the direct result of the small family sizes and "nucleus" model. It should be our endeavour to revive the old virtues and values of the past, he added.

The entertainment programmes which formed part of the function included songs, dances, recitations, instrumental music, etc. by Kumari Meenakshi (grand daughter of Shri R.M.Nair), Soumya & Nandini (grand daughters of Shri K.P.Prabhu) and Megha Mariam (grand daughter of Shri P.V.Antony).

Shri K.P.Prabhu, Treasurer, proposed a vote of thanks and the function ended after a sumptuous lunch enjoyed by all the participants..

KOTTAYAM-IDUKKI CENTRE

A meeting of the Centre was held on 25.11.2012 at 11.30 a.m. in the banking hall of SBI, Kottayam with Shri V.O.George, District President, in the chair. 53 members (nearly 50% of the total members) were present. After silent prayer, the District Secretary, Shri Henry John welcomed the members. A warm welcome was accorded to the distinguished guests of honour Shri M.J.Raphael, the State President, and Shri M.R.Janardhanan, Dy.General Secretary, who graciously attended the meeting on our invitation. Special welcome with flower bouquets were accorded to the new members, viz; Sarvashi P.U.Chellappan, K.V.Mahadevan Nair, K.S.Alexander, K.J.Thampan, K.S.Raghu and Smt.Lenitha.

Shri M.J.Raphael, State President and Vice-President of our Federation, formally inaugurated the meeting. He

explained at length the present position of court cases, the quarterly bulletin and the ensuing annual general body meeting proposed to be held at Kottayam in May/June 2013. Thereafter Shri Janardhanan spoke on the background of forming our Association and the conduct of the ensuing 12th annual general body meeting. He detailed the strategies to be adopted for the efficient conduct of the meeting and stressed the need for making it a success.

Thereafter, the need for submission of Life Certificate before 30th November, investment declaration wherever necessary and the importance of making the annual meet a success, etc. were pointed out by Shri Henry John. He informed members that wherever the previous annual general meetings were held, the host District Centres were able to retain surplus funds exclusively for the future use of the Centre. We could also make similar efforts and if successful, the Centre would be able to do away with the present practice of collecting annual fee @Rs.500. He solicited whole-hearted support and cooperation from all the members.

In the open session, Sarvashri K.P.Jose, E.K.Kurian, George Thomas, P.M.George and smt.Thankamma, raised certain points relating to court cases, dispensary, diagnostic centres in Kottayam, DA formula, inclusion of VRS optees to the REMB Scheme atleast on reaching 60 years of age. The State President gave necessary clarifications.

The new members introduced themselves and expressed happiness for having become members of the Association.

Election of a Committee for the conduct of the annual general body meeting followed, in which the house unanimously elected Shri L.R.Antony D'Couto as General Convener, Shri P.U.Chellappan as Convener and Shri P.M.Jacob & C.P.Mathew as joint conveners.

The meeting also elected S/shri P.P.Philip, A.V.George, George Thomas, E.K.Kurian, Joseph John and Smt.Achyamma Abraham as members of the Committee for the AGM. It was also decided that all the members of the Executive Committee of the District Centre will be exofficio members. With the vote of thanks proposed by Shri

K.Prabhakaran with special reference to our State President and the Dy.General Secretary, the meeting came to a close by 1.30 p.m. followed by lunch.

കോഴിക്കോട് സെന്റർ

കോഴിക്കോട് യൂണിറ്റിന്റെ ജനറൽ ബോഡിയോഗം 12/12/12 ബുധനാഴ്ച ഹോട്ടൽ അളകാപുരിയിൽ വൈസ് പ്രസിഡന്റ് ശ്രീ S.V അബ്ദുൾ കരീമിന്റെ അദ്ധ്യക്ഷതയിൽ ചേരുകയുണ്ടായി.മൊത്തം 87 മെമ്പർമാർ യോഗത്തൽ പങ്കെടുത്തു.

മുഖ്യാഥിതി നമ്മുടെ തന്നെ കൂട്ടുകാരനായ ശ്രീ ജയപ്രകാശ് രാഘവയ്യയായിരുന്നു. അദ്ദേഹം പ്രൊബേഷണറി ഓഫീസറായി നമ്മുടെ ബാങ്കിൽ ഉദ്ദ്യോഗം സ്വീകരിക്കുകയും വിവിധ സോണുകളിൽ പ്രവർത്തിച്ച് 22 വർഷത്തെ സേവനത്തിനുശേഷം സ്വമേധയാ വിരമിക്കുകയും അതിനുശേഷം വിവിധ കോളേജുകളിൽ അസ്സോ. പ്രൊഫസറായും ഇപ്പോൾ കോഴിക്കോട് മലബാർ ക്രിസ്റ്റ്യൻ കോളേജിന്റെ മാനേജരായി പ്രവർത്തിക്കുകയും ചെയ്യുന്നു.

2 മിനിറ്റ് മൗനപ്രാർത്ഥനയോടെ യോഗം ആരംഭി ക്കുകയും 13/06/12 ന്റെ മീറ്റിംങ്ങിനുശേഷം നമ്മെ വിട്ടുപിരിഞ്ഞ ശ്രീ. എം.കെ. ഗംഗാധരനെയും, ശ്രീ. കെ. ബാലസുബ്രഹ്മണ്യനേയും അനുസ്മരിക്കു കയും ആദരസൂചകമായി രണ്ടുമിനിറ്റ് മൗനമാചരിക്കു കയും ഉണ്ടായി.

ശ്രീ. കെ. ഗണേശൻ എല്ലാവരേയും സ്വാഗതം ചെയ്യുന്നതോടൊപ്പം മുഖ്യാഥിതിയേയും 7 പുതിയ മെമ്പർമാരെ സഭയ്ക്ക് പരിചയപ്പെടുത്തുകയും അവരെ അനുമോദിക്കുകയുമുണ്ടായി. തുടർന്ന് സെക്രട്ടറിയുടെ റിപ്പോർട്ടും കണക്കുകളും സമർപ്പിച്ചത് യാതൊരു ഭേദഗതിയും കൂടാതെ അംഗീകരിച്ചു. തന്റെ അദ്ധ്യക്ഷ പ്രസംഗത്തിൽ ശ്രീ കരീം സമവായ ത്തിലൂടെ കാര്യങ്ങൾ സാധിച്ചെടുക്കു ന്നതാണ് നല്ലതെന്ന മുഖവുരയോടെ ബുള്ളറ്റിൽ പറഞ്ഞിരിക്കുന്നകാര്യങ്ങൾ വിശദീകരിക്കുകയും തന്നാൽ കഴിയുന്ന എല്ലാ സഹായസഹകര ണങ്ങളും വാ്ദാനം ചെയ്യുകയുമുണ്ടായി.

ശ്രദ്ധേയമായ മറ്റൊരുകാര്യം; 85 വയസ്സു പൂർത്തിയാക്കിയ ശ്രീ ഇ. ശേഖരകിടാവിനേയും ശ്രീ എൻ രാജഗോപാലനേയും ആദരിക്കലായിരുന്നു. 24.06.12 ന് പാലക്കാട് അവർക്ക് എത്താനായില്ല. സംഘടനയുടെ ആശീർവ്വാദത്തോടെ ഞങ്ങൾ ക്ഷണിക്കുകയും സന്തോഷത്തോടെ അവർ പങ്കെടുക്കുകയും പ്രസിഡന്റ് ശ്രീ കരീം ശ്രീ എൻ രാജഗോപാലനേയും, ശ്രീ കെ ഗണേശൻ ശ്രീ കിടാവിനെയും പൊന്നാടയണി യിച്ചു. മറുപടി പ്രസംഗത്തിൽ അവർ നന്ദിയും സന്തോഷവും പ്രകടിപ്പിക്കുകയും ചെയ്തു.

തുടർന്ന് പ്രാസംഗികരുടെ പരാതികൾ വിലയിരുത്ത അദ്ധ്യക്ഷൻ മറുപടി പറയുകയുണ്ടായി. 1) ശ്രീ എം. മുകുന്ദൻ കോഴിക്കോട് ഡിസ്പെൻസറ യിൽ മരുന്നിന്റെ ദൗർലഭ്യത്തെ പറ്റിയും 150-ാം	AFM	2653 2654	P.Sreedharan P.Seetha Aswathi, P.O. Vengad Anjerakkandy, Kannur 670612, Ph:2308543
വാർഷികത്തിൽ ലോകോ പ്രകാശനത്തിന് എല്ലാവരേയും ക്ഷണിച്ചില്ലെന്നും കുറ്റപ്പെടുത്തി. 2) ശ്രീടി ജയദാസ് താൽക്കാലികമായി മറ്റു ജില്ലകളി ലേക്ക് താമസം മാറുന്ന പെൻഷൻകാരുടെ മെഡിക്കത് സംരക്ഷണത്തെപറ്റിയുള്ള ആശങ്ക യറിയിച്ചു. 3) ശ്രീ വി.സി. വേലായുധൻ കാറ്ററാക്ട് സർജറി യുടെ	LM AFM	2655 2656	E.Sasidharan A.Vijayakumary Savitha Bhavan Payattuvila PO Balaramapuram, Trivandrum 695501
ബില്ലിൽ മുഴുവൻ സംഖ്യയും പാസ്സാക്കാ ത്തതിൽഖേദം പ്രകടിപ്പിച്ചു. 4) ശ്രീ കെ. രാമൻ നമ്പൂതിരി REMBS ൽ ആയുർ വ്വേ ചികിത്സ ഉൾപ്പെടുത്താത്തതിലുള്ള വിഷമം സൂചിപ്പിച്ചു 5) ശ്രീ. എം. രാജൻ സെൻട്രൽ ഗവഃ പെൻഷൻ കാർക്ക		2657 2658	C.Chandran K.K.Kalyani Sree Durga, Manappullikavu Kunnathurmedu, Palakkad 678013, Ph:3171412
നൽകിവരുന്ന (80, 90, 100 വയസ്സുകാർക്ക് ആനുകൂല്യങ്ങളെപറ്റി വിവരിക്കുകയും അത് നമ്മുടെ പെൻഷൻകാർക്കും കിട്ടുവാനുള്ള നടപടികളിലേക്ക നേതൃത്വത്തെ ബോധിപ്പിക്കണ മെന്നും പറഞ്ഞു.	6	2659	Sathyabhama W/o K.K.Sekharan (LM 105) Kolath House, Chentrappini Trichur 680687, Ph:2875583
ഇതിനൊക്കെ ഉചിതമായ മറുപടി നൽകികൊണ്ട പ്രസിഡന്റ് ശ്രീ കരീം ചോദ്യോത്തരവേള അവസാന പ്പിക്കുകയും മുഖ്യാഥിതിയെ തന്റെ പ്രഭാഷണത്തി നായ ക്ഷണിക്കുകയും ചെ്യതു. ശ്രീ ജയപ്രകാശ് രാഘവയ്യ തന്റെ ലഘുപ്രസംഗത്തിൽ താൻ പഠിച്ച കാലത്തേയും ഇപ്പോൾ ഞാൻ മാനേജ	AFM	2660 2661	A.K.Rajendran C.Rajalakshmi 6/152, Arumbara House Anicode, chittur P.O. Palakkad 678101 Ph:04923-222752, Mob:9847564266
രായി ഇരിക്കുമ്പോഴത്തെ വിദ്യാഭ്യാസരീതിയേയും അതാതു കാലത്തെ കാഴ്ചപാടിലുള്ള വ്യത്യാസങ്ങളെ തുറന്നുകാണിക്കുകയും തലമുറകൾ തമ്മിലുള്ള വിടവ എന്ന് അതിനെ കണക്കാക്കേണ്ടിയിരിക്കുന്നുവെന്നും സാഹചര്യങ്ങളിലുണ്ടാകുന്ന മാറ്റമാണിതെന്നും സമ്മതിച്ചു	LM AFM	2662 2663	B.Jyothikumar L.Sukumari Mayura, Near Town Limit Kadappakkada PO, Kollam 691008, Ph: 9447094722
തുടർന്ന് കെ.എസ്. വെങ്കിടാചലത്തിന്റെ നന്ദിപ്രകട നത്തോടെ അദ്ധ്യക്ഷൻ സഭ പിരിച്ചുവിട്ട് ഉച്ചഭക്ഷണ ത്തിനായി കൂടി. NEW MEMBERS The following retirees and their spouses have joined	s LM AFM	2664 2665	R. Venukuttan Pillai P.Rajeswari Amma Ramakrishna Ramankulangara PO Kollam 691012 Ph:2795392,9446203474
our Association as Life Members/Associate Members during the quarter. We extend a warm welcome to all o them and wish them a very happy, contented, peaceful and healthy retired life.	f	2666	P.N.Sukunaran Nair GRA 104, Goureesapattom Pattom,Trivandrum 695004 Ph:2445184
LM 2651 V.V.Bhaskaran AFM 2652 K.K.Santhakumary H.No.89 Ranni Lane Peroorkada, Trivandrum 695005, Ph:2373596	LM AFM	2667 2668	G.Ramaswamy V.Gomathy 182-B Anurag, Lane No.5 Swathi Nagar, Peroorkada Trivandrum 695005 Ph:2436900/9446353035

LM AFM	2669 2670	P.Jawahardas T.C.Vilasini 204 Chaitanya	LM	2685	G.Shanmugham Sankaran Kovil Veedu Kattappana, Idukki - 685511
		Harinagar II Street Punkunnam, Thrissur - 680002 Ph:2390437/9447380641	LM	2686	M.E. Varkey 2-F JM Crescent PJ Antony Road, Mamangalam
LM AFM	2671 2672	V.S.Thilakan M.K.Seemanthini			Ernakulam 682024 Ph:234872/9495818732
		Velakkat House Chenthrappini,Trichur 680687 Ph:2872128, 9048606655	LM AFM	2687 2688	A.Ram Mohan M.Rema "Aiswarya",Devaprabha colony
LM AFM	2673 2674	T.V.Sobhana M.V.Sreedharan Sreelakshmi, Chungam			Puthur, Palakkad 678001 Ph:2524584
		Eranholi, Tellicherry 670107, Ph: 2352891	LM AFM	2689 2690	K.K.Sivaraman Lathika Sivaraman "Ambady", P.O. Kuttapuzha
LM AFM	2675 2676	A.Chandrakumar P.Rajalakshmi			Thiruvalla 689103 Ph:0469-3265060/9745592939
		Krishna, Arumugan Gardens Chandranagar, Palakkad 678007 Ph:2792799/9447003404	LM AFM	2691 2692	C.Anitha M.Bhasi TC 16/1200 Jacothy
LM AFM	2677 2678	K.P.Varghese P.J.Mary Kutty Kaiprampat, Donna Cottage			TC 16/1299 Jagathy Thycaud, Trivandrum 695014, Ph:2332093
		Angamaly, Ernakulam 683572, Ph:2453838 Mob:9249898418	LM	2693	C.Malathi Aswathi, Panchayat Office, Chirakkal, Kannur 670011, Ph:2778191
LM AFM	2679 2680	R.Sarojammal V.Padmanabhan Potti			Mob:9447808123
Al'W	2000	TC 50/1645(1)Souparnika HSRA F-28	LM AFM		V.Radhakrishnan P.S.Vibha
		Kalady, Karamana Trivandrum 695002 Ph:2344067, 9446434067			Hari Nivas, Podikundu Pallikunnu, Kannur 670004 2746573, 9446167171
LM	2681	A.Radhakrishnan	LM AFM	2696 2697	A.T.Preman P.V. Suja
AFM	2682	R.Jyothi 29/8 Yesodha, Shivaji Road Vadakkanthara Palakkad 678012		_0,,	Nandanam, Durga road Pallikunnu, Kannur 670004 2748327, 8281222660
		Ph:2501792/8281067537	LM	2698	M.A.Kumaran
LM AFM	2683 2684	2684 Nirmala Krishnan Janaki Nilayam Palichon Road,Thaikadapuram P.O.	AFM	2699	Valsala Kumaran "Pranavam", Murukkathara Nayarambalam Ernakulam 682509 Ph: 2493698/9847706446
		Nileshwar 671314,Ph:9446088635			1 11. 4475070/7047/0 044 0

LM 2700 AFM 2701	Rosalind Sebastian P.M.Sebastian Pallathussery, Ochanthuruth Ernakulam 682508 Ph:2492959	LM AFM	2715 2716	D.Mohana N.Sugathan Tojos, Bodhi Nagar-7 Thattamala, Kollam 691020 Ph:2727727/9400192407
LM 2702 AFM 2703	J.Kumar B.Vimala "Thiruvonam" Kaliyil Varu, Kulathoor Uchakada P.O. Trivandrum 695506 Ph:2212527/9747294495	FPM	2717	C.V.Rosily, W/o (late) P.D.Lonappan Panengadan House Plot No,.115 Priyadarsini Nagar Paravattani, Trichur 680005 Ph: 2440149
LM 2704 AFM 2705	N.K.Manoharan P.K.Sheelamma Archana Kattithara Road South-end Maradu, Ernakulam- 682304,	LM	2718	Smt.Meena Raju Ponnampalath House Kannankulangara Koorkkanchery,Trichur 680007
LM 2706 AFM 2707	Ph:2307181/9447111143 M.Sumithran P.Sarala Sargam. Chovva P.O. Kannur 670006 Ph:2728028/9495535530	LM AFM	2719 2720	R.Surendra Varma N.V.Shylaja TMC 24/1063 Naduvil Vadakoot Madham Anchery Kuriachira, Trichur 680006, Ph:225447/9446875758
FPM 2708 LM 2709	Rugmini Raja Amba, V/462, EdagramamKarumam, Trivandrum 695002, Ph: 2491117 V.L.Thomas	LM	2721	Smt.A.R.Anandavally Narangatil Vadakke Valappil House Viyyur, Trichur
AFM 2710	M.J.Josephy Vadakkumchery, Behind HP Enclave Marottichodu Edappally,Ernakulam 684024, Ph:9446113112	LM AFM	2722 2723	680010, Ph:2335763 V.G.Chidambaram N.N.Radhalakshmi 29/569/3 Sreepathi V.P.N. Lane, Paliam road Thrissur 680001
LM 2711 AFM 2712	K.Jayachandran Rani Puthalath Karthika, Near CWRDM Office Mookambika road Pallikkunnu Kannur 670004 Ph: 9746598487	LM AFM	2724 2725	Ph2338582, 9446338582 A.N.Arya Devi M.D.Raman 38/1648, Thaara, Poothole, Trichur 680004, Ph:2387898
LM 2713 AFM 2714	J.Yusuf Sofia Yusuf Aman, H.No.1374 H & C Nagar 27 Mundakkal West Kollam 691001 Ph:2743253/9447723253	LM AFM	2726 2727	A.V.Thomas C.Antony Mariam Alappatt House Anjur, Mundur Trichur 680549 Ph:2212587

LM AFM	2728 2729	N.K.Subramanian P.K.Thankamany Nedumpilly House, Janatha road Kuriachira, Trichur 680006 Ph:2440500, 9446470500	LM AFM	2742 2743	P.sudhakaran T.V.Subhada Sumam, 1/4201-A(70/1878) Edappadi thazham West Hill, Calicut - 673005 Ph:2383191/9446175620
FPM	2730	Padma Krishnan W/o (late) K.Krishnankutty Binu Nivas, Neendoormuri Pallippad PO Haripad 690512 Ph:2408718/9447447520	LM AFM	2744 2745	Suresh Manakkadan Remila P.M. 29/2349-E,Varsha apartments Thondiyad, Kottooli Kozhikode 673016
LM AFM	273127322733	T.J.Joseph Celinamma Joseph Thekkemuriyil House Nedumkunnam PO, Kottayam 686542 Ph:2415726/9446345726 Mohamed Abdulla	LM AFM	2746 2747	Ph:9447478358 R.Ravindranath Prabhavathi Ravindranath Prasanth Bhavan Vadakkadathu Kavu Adoor,Pathanamthitta-691526 04734-220095/9847567991
AFM	2734	Remla Mohamed NC-3 Jawaharnagar Trivandrum 695003 Ph:2725821, 9846183466	LM AFM	2748 2749	P.Sreenivasan P.Vally Palakkandi House, NeduvaP.O. Parappanangadi-676303 Ph:2412001/9746720762
LM AFM	2735 2736	V.Vijayakumaran V.Geetha Kumari Aswathy, Noolamvally Thazham Kotuly, Kozhikode - 673016, Ph:2359101/9142079202	LM AFM	2750 2751	P.Krishnan K.Sreedevi Sreevalsam, PO Vengad Anjarakandy (Via) Kannur 670612
LM AFM	2737 2738	M.M.Joy Kuttyamma Joy			2308456/9447822119 e-mail:krish_vgd@yahoo.com
		Madappillikunnel Near Thottungal Peedika Muvattupuzha - 686661 Ph:2832911, 94461414644	LM AFM	2752 2753	C.Rajan P.K.Lakshmi "Rashmi", P.M.Road Puduppanam, Vatakara-673105
FPM	2739	Susy Varghese W/o (late) C.A.Varghese (LM 398),Chamakala Francis Home Mundukottackal Pathanamthitta 689649 Ph: 9447399989	LM AFM	2754 2755	Ph:2516223/9947398329 T.Sarojini C.Soman Makam, Thekkumkara Mulamchuttu road, Parasuvaikal Trivandrum 695508 Ph:9895421845
LM AFM	2740 2741	R.Viswanathan R.Aruna 19/2076-A "Vaisakh" Gitanjali Apartments Near Govt. Ganapat H.S. Chalapuram,Kozhikode 673002 Ph:2300718/9447022956	LM AFM	2756 2757	K.S.Alexander Cissy Alex Kattakayam House Market road, Pala- 686575, Ph:04822-210965 Mob:9446200685

AFM	2758	M.S.Bhagyalakshmy W/o K.S.Krishnamoorthy (LM 163),3/631 L.N.Puram Palakkad 678005,Ph: 2577375
LM AFM	2759 2760	R.Balachandran Anitha Balachandran 4/1164-A, North Cherlai Kochi 682002,Ph; 9495989844
LM AFM	2761 2762	M.L.Augustine Mercy Augustine Mundanmany House Puthuparambu Chalakudy 680307 Ph:2706101/9995455793
LM AFM	2763 2764	S.Jayalekshmi G.Natarajan Chettiar "Saritha" Mundakkal (East), Kollam 691001 Ph: 2747162/9447557151
LM AFM	2765 2766	V.Sanjeevan G.Sasikala Jeensar Bhavan Vallikeezhu, , Kollam 691003 Ph:2796208/9447018288
LM AFM	2767 2768	K.Muhammad N.P.Jameela N.P.House, Madakkara Irinavu, Cherukunnu Kannur 670301 Ph:04972866855
LM AFM	2769 2770	C.Satheedevi P.A.Sreedhara Warriar "Smruthi" Chengamanad P.O. Ernakulam 683578

CHANGE OF ADDRESS:

- (1) Shri K.Raja Kurup (LM 2185), "Alaka", Bankmen's Colony, Chungam, Eranholi, Tellicherry 670107.
- (2) Shri D.Muraleedhara Vadhyar (LM 994)
 & Nirmala K.R. (AFM 995)
 T.C.8/774, Chenthi,
 Elamkulam, Thiruvananthapuram-695 011

- (3) Smt.K.M.Thankamma (LM 2487), Alakkattumaliyil, Near Greenvalley School, Nellikuzhy, Kothamangalam, 686691
- 4) Shri N.K.Krishnan, (LM 256), Shivasree, 49/1998-A, Residence Lane, Raghavan Pillai Road Devankulangara, Elamakkara, Edappally, Ernakulam 682024, Mob:9895985098

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 deceased members.

LM	109	K.Krishnan Kutty, Alappuzha	18.09.2012
LM	494	K.Ravindran, Kannur	04.10.2012
LM	1156	K.Balasubramanian (Jr.)	
		Kozhikode	07.11.2012
LM	121	A.V. Paul, Thrissur	08.11.2012
LM	43	V.V.Bhaskaran, Kozhikode	18.12.2012
LM	34	J.A.R.Gabriel, Kannur	07.01.2013

ചരിത്രനേട്ടം ബാക്കിയാക്കി ഗബ്രിയേൽ വിടവാങ്ങി

കണ്ണൂർ • കേരള ക്രി ക്കറ്റിന് ഒരിക്കലും മറ ക്കാൻ കഴിയാത്ത പേരാണ് കഴിഞ്ഞദിവസം നിര്യാതനായ ജോൺ അബ്നർ റെ യ്മണ്ട് ഗബ്രിയേൽ. രഞ്ജി ട്രോഫി ചരി ത്രത്തിൽ കേരളത്തി റ്റെ മണ്ണിൽ ആദ്യ വി ജയം നേടിയ ടീം

അംഗമായിരുന്നു ഗ്രബിയേൽ.

43ാം വയസു വരെ ക്രിക്കറ്റ് കളിച്ചിരുന്നു. ര ണ്ടു മൽസരം മാത്രമേ സീനിയർ ടീമിനു വേ ണ്ടി കളിച്ചുള്ളു. തലശേരിക്കാരൻ ബാബു അച്ചാരത്തിന്റെ നായകത്വത്തിൽ ആന്ധ്ര ക്കെതിരെ 1963 ഡിസംബർ 14 മുതൽ 16 വരെ തലശേരി മുനിസിപ്പൽ സ്റ്റേഡിയത്തിലായി രുന്നു ചരിത്ര നിമിഷം പിറന്നത്. ആദ്യം ബാ റ്റ് ചെയ്ത ആന്ധ്ര 252 റൺസിനു പുറത്തായി. മറുപടിയായി കേരളം 146 റൺസെടുത്തു. ര ണ്ടാം ഇന്നിങ്സിൽ രവി അച്ചനും മണിയും ചേർന്ന് സന്ദർശകരെ 164ലൊതുകി. 106 റൺസ് ലീഡ് വഴങ്ങിയ കേരളത്തിനു വേണ്ടി ഗബ്രിയേലും ഷേണായിയും വിജയ ലക്ഷ്യം പിന്തുടർന്നു. വെങ്കട്ട് റാവുവിനെ വേലിക്കെ ട്ടിലേക്കു പായിച്ച് നന്നായി ആരംഭിച്ച ഗബ്രി യേൽ 14 റൺസിൽ റൺ ഔട്ടാവുകയായിരു ന്നു. മണിയുടെ കിടിലൻ ബാറ്റിങ്ങിൽ നാലു വിക്കറ്റ് ബാക്കി നിൽക്കേ കേരളത്തിന് ജയം. ഹൈദരാബാദിനെതിരെ കോഴിക്കോട് മാ നാഞ്ചിറയിലായിരുന്നു രഞ്ജി അരങ്ങേറ്റം.

തലശേയിൽ ജനിച്ച ഗബ്രിയേൽ ബിഇഎം പി സ്കൂളിൽ പഠിച്ചു. പതിനാറാം വയസിൽ ടെലിച്ചറിടൗൺക്രിക്കറ്റ് ക്ലബിൽ അംഗമായി. പിന്നീട് പാലക്കാട് എക്സൻസിയർ ക്രിക്കറ്റ് ക്ലബിനും പാലക്കാട് ക്രിക്കറ്റ് ക്ലബിനും വേണ്ടികളിച്ചു. കർണാടക ഇന്റർ കോളജിയ റ്റ് മൽസരങ്ങളിൽ തിളങ്ങി. 1954ൽ ഇംപീരി യൽ ബാങ്കിൽ ജോലി ലഭിച്ചതിനെ തുടർന്ന് സ്പാർട്ടൻസ് ക്ലബിനു കളിച്ചു. സ്റ്റേറ്റ് ബാ ങ്ക് ഓഫ് ഇന്ത്യ ടീമിനു വേണ്ടി മ്യൂന്നു വർഷം കളിച്ചു. എസ്ബിഐ മാനേജരായി വിരമി ച്ചു. അണ്ടർ 23 കേരള ടീം മാനേജരായിരുന്നു.

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