

SBI PENSIONERS' BULLETIN

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

(Regd. Office: Dwaraka (Ambady), Poonithura P.O., Kochi - 682038. Phone : 0484 - 2303737)

Admn. Office : "Shivasakthi", No. 9, SBI Officers' Colony, Ramanathapuram, Palakkad - 678001. Phone : 0491 2544607, Mob : 9495135454

Website : www.sbiapak.com

Editorial Board : M. Sankaran Kutty, M.J. Raphael & M.R. Janardhanan

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FROM THE EDITOR'S DESK

Our writ petition No.184/2011 filed in the Supreme Court in March 2011 did come up for hearing on 27th February 2013 for final disposal. . The case was getting adjourned from time to time mostly due to the absence of the Counsels representing the Government and the Bank. Having waited for almost 2 years, all of us were anxiously expecting a favourable verdict by the honourable Court on 27th February 2013. But the Additional Solicitor General mentioned in the court that the Government is against granting any increase in the payment of pension by SBI. He also brought to the notice of the S.C. some of its decisions rejecting petitions filed under Article 32 on 'service matters' and pleaded for dismissal of the writ petition. Thereafter the Hon'ble Judges recognizing that all the pleadings in the case are complete, offered to transfer our case to any High court, and with the consent of our Counsel, ordered the transfer of the writ petition with all the papers to the Delhi High court with directions to decide the case within 6 months. It is very strange that it took almost two years for the Addl. Solicitor General to point out the inadmissibility of our petition under Article 32. Now that the petition is with the Delhi High Court, it is likely to result in further delay, which is precisely what the Government/Bank is looking for, so that more and more eligible pensioners would die.

On 16.2.2013 (11 days prior to the Supreme Court ordering the transfer of the W.P. to Delhi High court) the **Supreme Court Legal Services Committee** issued notices on our Federation and the individual petitioners (Sarvashri K.Padmanabhan and M.Sankaran Kutty of Kerala Circle included) and the Respondents (Govt. and

the Bank) asking consent for considering the writ petition **by the 7th Lok Adalat** to be held in April 2013. We have promptly sent our consent letters but it is not clear whether the Government/Bank would also give their consent. However, we feel that the Lok Adalat may not take place, in view of the fact that the petition is not pending in the Supreme Court.

Another very important issue to be resolved is payment of dearness relief with 100% neutralization to pre 1.11.2002 retirees. RBI Pensioners are already getting it. Recently, Chennai High Court has also observed, while disposing of a batch of writ petitions filed by the pensioners of Bank of Baroda, Indian Overseas Bank, Canara Bank and Kallakurichi Taluk Officials Association that "since the component of inflation similarly affects all employees and all pensioners (irrespective of the date of their entry into service or retirement) it is not per se possible to accept different levels of 'dearness pay' to remedy the malady of inflation. Likewise, the date of retirement (for pensioners) would be wholly irrelevant to determine the 'dearness pay' to be extended to retired employees". Quoting these, our Federation has written to the Bank for extending the benefit to all the pre 1.11.2002 pensioners with effect from 1.5.2005. Our Bank, in turn, referred the matter to Indian Banks' Association who has since replied that the three Nationalised Banks have filed writ appeals before the Division Bench and therefore we may wait for a decision by the Division Bench.

CSPPC – FACILITIES AVAILABLE

Reproduced below are the instructions issued by the Corporate Centre through e-circular No.CDO/P&HRD-PPFG/65/2012-13 dated 14.01.2013 on the functions/facilities pertaining to CSPPC available at the branches:

- i) **ENQUIRY MENU:** The facility is available at all branches. Branches can view and print the details as under;
- (a) Master details – basic particulars of the retired employees such as name, address, telephone No., e-mail address, date of retirement, basic pension etc
 - (b) Transaction details – Monthly payments and recoveries made.
 - (c) Family details – Particulars of family pension beneficiary(s)
 - (d) Certificate details – particulars of certificates such as Life Certificate, Handicap certificate submitted can be viewed in the ‘Reports’ menu.
 - (e) Commutation details – amount of commuted pension paid and date of restoration can be viewed in the ‘Reports’ menu.
 - (f) Modification and revision details – particulars of modifications made in the data including that on account of revision of pension.
- ii) **MODIFICATION OF NON-FINANCIAL DETAILS:** Non-financial details such as name, address (permanent & mailing), telephone No., mobile No., e-mail address PAN Card details of the pensioner/family pensioner can be modified at the Pension Paying Branch through the ‘Pensioner detail modification’ menu. All entries made by a maker have to be authorized by a checker at the branch.
- iii) **PENSION SLIP:** Pension slip can be downloaded and printed by the Pension Paying Branch for providing to the pensioner/family pensioner through the menu report >view report<Pension slip.
- iv) **OTHER REPORTS:** Reports pertaining to ‘Certificate details’, ‘commutation details’, ‘discontinued users’ are available under ‘report’ menu.
- v) **CERTIFICATES:** Life Certificate can be submitted by the pensioner/family pensioner at any branch. The details of Life Certificate, non-marriage certificate and handicap certificate can be recorded by the branch through the menu ‘Certificate Submission’. All entries made by a maker have to be authorized by a checker at the branch.
- vi) **INVESTMENT DECLARATION FORM:** Details of investment declaration form submitted by the pensioner are to be recorded through the menu ‘TDS >Declaration of investment. All entries made by a maker have to be authorized by a checker at the branch. Investment declaration can also be submitted online by the pensioner through the url www.sbi.co.in/sbipension/user.htm.
- vii) **FORM 16:** The pension paying branch can download and print Form 16 pertaining to pension paid during the financial year through the menu TDS>Form 16. On 31st March 2013 Form 16 will be generated under sub menu ‘FORM-16’ and the branch head will issue the same to the pensioner under his/her signature.
- viii) **TDS DEPOSIT TO IT DEPARTMENT:** Income tax deducted on pension paid is recovered by CSPPC in terms of the Income Tax Act. Tax so deducted is credited every month after payment of pension to the Sundry Deposit Account – TDS i.e.BGL 98477 bbbbbc (‘bbbbb’ being the 5 digit branch code and ‘c’ being check digit) at the pension paying branch. Branches are responsible for deposit of TDS on pension with Income Tax Department in terms of Circular No.CDO/P&HRD-HRMS/120/2011-12 dated 30th March 2012. The facility to view the details of tax deducted from each of the branch pensioner is available through the menu TDS>24Q>TDS projection report. The actual tax deducted is available through the menu TDS>TDS report.
- ix) **NOTING OF DATE OF DEATH:** On receipt of information of death of a pensioner/family, the pension paying branch is to note the date of death in the portal. Once the date of death is noted and authorized, payment of pension will get suspended. Date of death is to be noted using the menu ‘Date of death’. All entries made by a maker have to be authorized by a checker at the branch. Documents such as death certificate, pertaining to closure of pension account and those pertaining conversion to family pension, if required, are to be sent to PPG department of respective LHO for further processing.
- x) **TRANSFER OF ACCOUNT:** On receipt of application for transfer of pension account from one branch to another, the home branch is to be changed

in CBS. The pension documents are to be sent to the transferee branch. Suitable advice is to be sent to PPG department of respective LHO. On receipt of such advice PPG department is to advise CSPPC, Kolkatta for making necessary amendments in the portal. Once the amendment has been carried out by CSPPC, the transferee branch will be responsible for the pension and for depositing TDS of the pensioner to Income Tax Department and issue of Form 16. In case the account is transferred from one Circle to another, the pension file is to be sent by PPG department to the transferee Circle.

IMPROVEMENTS MADE/APPROVED BY RESERVE BANK OF INDIA TO ITS PENSIONERS:

At their meeting held on 5th July 2012, the Central Board of Reserve Bank of India approved the amendments to Regulations 28 and 32 of the RBI Pension Regulations 1990 giving effect to the following improvements in the payment of pension to its Pensioners/family pensioners:-.

- (1) The rate of basic pension will be fifty per cent of the average emoluments for the last 10 months or the last pay drawn whichever is more beneficial to the employee.
- (2) Minimum pension increased from Rs.720/ p.m. to Rs.3,500/-.
- (3) Service of twenty years will qualify for full pension (reduced from 33 years)
- (4) Linkage of 33 years has become redundant. Pension will be payable on proportionate basis for less than twenty years of service.
- (5) The ordinary rate of family pension will be 30% of pay uniformly plus DR, subject to a minimum of Rs.3,500/- p.m. and maximum of Rs.24,495/- p.m., i.e: 30% of Grade F's existing scale.

These amendments come into force from the date of publication in the Government Gazette. The amendments have been published in the Gazette of India No.2 for 12th January to 18th January 2013.

RBI has also removed the discrimination caused in the payment of Dearness Relief with 100% neutralisation to its pre-1.11.2002 pensioners, with effect from 1.2.2005.

DIFFERENTIAL TREATMENT IN FIXING PENSION UNFAIR, RULES S.C.-TAMIL NADU

G.O. CLASSIFYING PENSIONERS INTO THOSE WHO RETIRED BEFORE AND AFTER JUNE 1, 1988 STRUCK DOWN

We reproduce below a report published in "The Hindu" dated 27.01.2013 for the information of all members:

"In fixing pension, **no differential treatment can be made among government employees who retired in different periods while taking into consideration their 'dearness pay'**, the Supreme Court has held.

In a ruling that will benefit thousands of employees, a bench of Justices D.K.Jain (who has since taken over as Law Commission Chairman) and J.S.Khehar quashed on August 9, 1989 Tamilnadu Government Order to the extent that it extended to employees who retired on or after June 1, 1988, a lower component of dearness pay as against those who had retired prior to June 1, 1988, holding that the **G.O. was violative of Article 14 (equality before law) and 16 (equality in matters of public employment) of the Constitution.**

The Bench said there was no valid justification for the government "to have classified pensioners similarly situated as the appellants – the Kallakurichi Taluk Retired Official Association etc. (who retired after 1.6.1988) – from those who had retired prior thereto."

Writing the judgment, Justice Khehar said inflation would have the same effect on all pensioners whether they retired prior to or after June 1, 1988. "**The purpose of adding the component of dearness pay to wages for calculating pension is to offset the effect of inflation.** Therefore the classification in the impugned G.O. placing employees who retired after 1.6.1988 at a disadvantage, vis-à-vis the employees who retired prior thereto, by allowing them a lower component of 'dearness pay' is **clearly arbitrary and discriminatory.**

The Bench said "in a situation where the State Government had chosen that a particular component of 'dearness allowance' would be treated as 'dearness pay', it could not discriminate between one set of pensioners and another while calculating the pension payable to them.

In the instant appeals, a single judge of the Madras High court granted relief to the pensioners but a Division Bench reversed the order. The present batch of appeals was directed against that judgment."

OUR W.P.(C) No.184/2011 – SUPREME COURT OF INDIA

The circumstances that led our Federation to file the writ petition in the Supreme Court and the developments thereafter are explained in their circular letter to all Affiliates, which is reproduced below, for the information of all our members:-

CIRCULAR LETTER TO ALL AFFILIATES

We furnish hereunder a report on the developments in our W.P No 184/2011 for your information.

“Sub : W/P 184/2011 FILED BY THE FEDERATION OF SBI PENSIONERS IN THE SUPREME COURT OF INDIA

All of us have anxiously been waiting for the final disposal of the above Writ Petition filed under Article 32 by our Federation in March 2011 by the Supreme Court with the hope of securing justice by the removal of the various discriminations caused to us. The above Writ Petition was disposed of by the Hon’ble Supreme Court at the hearing held on 27.02.2013 by ordering the transfer of the above Writ Petition to Delhi High Court with completed pleadings with directions for its disposal by a Bench within **six months**. A copy of this order has already been sent to you. Till this decision was taken by the Hon’ble Judges, the proceedings of the earlier hearings did give rise to our hope that justice would soon be rendered to us.

2. A conscious decision was taken by our Federation to file the Writ Petition under Article 32 with a view to securing justice, as it takes many years for the eventual disposal of a Writ Petition filed under Article 226 in a High Court. The delay being experienced in the Writ Petitions filed by many pensioners in their individual capacity still pending before the various High Courts for resolving some of our pension issues is one of the major reasons for this decision of our Federation. In our above Writ Petition, information on the withdrawal of the Writ Petition filed in 2000 under Article 32 by our Federation has been furnished. The fact that a W.P filed in 2002 by seven individual pensioners in the Delhi High Court was also brought to the knowledge of the Supreme Court. A comparative statement furnishing the differences in the prayers between the above Writ Petitions and the present Writ Petition was also furnished to the Supreme Court.

3. The fact that a large number of pensioners have passed away without receiving their legitimate pension benefits was also placed before the Supreme Court. The Supreme Court convinced of the merit of our case directed

the issue of Dasti Notices to the Respondents. Our Bank filed its objections in its counter affidavit. But the Central Government, which did not respond to the Notice served on it for quite some time, was directed by the Supreme Court to submit its Counter Affidavit. Our Federation submitted its rejoinder affidavits countering all the objections raised by them. The Hon’ble Judges thereafter directed the posting of our W.P., for final disposal in August 2012, accepting the plea of our Counsel for an early decision. Due to certain developments, the hearing posted on 08.08.2012 and 9-01-2013 did not take place. Thereafter, at the hearing held on 19.02.2013, the Judges pointing out to the ASG that the SBI is in a position to pay the pension on actual pay last drawn subject to a maximum of ½ of pay to all its pensioners, as per its proposal, asked for the reasons for the rejection of this proposal by the Central Government. At the request of ASG, a week’s time was granted for submitting its response. The next hearing was posted to 26.02.2013 for final disposal. Due to pre-occupation with other cases on 26.02.2013, the hearing of our W.P was postponed to 27.02.2013.

4. At the hearing held on 27.02.2013, the Hon’ble Judges asked for the response of the Central Government from the Additional Solicitor General, on the points raised by them at the hearing held on 19.02.2013. The ASG responded that the Government is against granting any increase in the payment of pension by State Bank of India. He also brought to the notice of the Supreme Court some of its decisions rejecting petitions filed under Article 32 on service matters and pleaded for the dismissal of our Writ Petition. Our Counsel pleaded that the Dasti notices were issued to the Respondents by the Supreme Court, only after these objections were taken cognizance of and taking into account the death of a large number of pensioners after the filing of our above Writ Petition without receiving their legitimate pension. Our Counsel also pointed out that our present prayers are made on the basis of a judgement delivered in 1989 in a W.P filed under Article 32. To a query raised on this W.P by the Judges, our Advocate replied that the Government did not then oppose that petition filed under Article 32. Indication was also given by one of the Judges on admitting our W.P, if we so insist. Admission of our W.P would also lead to a delay of 2/3 years and posting for final disposal before another Bench at that time. The Hon’ble Judges recognizing that the pleadings by all the parties are complete, offered to transfer our case to any High Court with the completed pleadings

for its early disposal. Thereafter with the consent of our Counsel, they ordered the transfer of our Writ Petition with all the papers to the Delhi High Court with directions to decide our case within six months by a Bench.

5. The Supreme Court decided to transfer our Writ Petition to Delhi High Court with the completed pleadings without dismissing it, as pleaded by the Counsel of the Government. The Government is reported to have taken a stand that any further increase in pension payment would have an impact on the profitability of SBI. The net profits declared by the SBI have grown substantially over the years with substantial increase in the Dividends declared from 40 % in 1997 to 350% in 2012. As per the audited financial statements of SBI Pension Fund and IBI Pension Fund as on 31.3.2012, the SBI Pension Fund had a corpus of Rs.27, 024.66 crores and IBI Pension Fund had a corpus of Rs.182.27 crores. The income earned on these funds is Rs.1303.00 crores and Rs.15.67 crores respectively. The total pension payments for 2011-2012 from these funds are Rs.1, 149.59 crores. The income that can be earned on the corpus even at 8% p.a would be about Rs.2, 162 crores p.a. For the payment of pension at 50% of to pay to all the pensioners, the additional amount involved would be less than Rs.200 crores, per year, which can very well be taken care of by the income earned on the corpus. The payment of arrears to all the eligible pensioners with effect from 01.11.1987 would not exceed about Rs. 1600 crores as per a rough estimate made. The above stand does not therefore have any credence or justification.

6. The order by the Supreme Court to transfer the above Writ Petition to Delhi High Court with direction to decide within six months is likely to result in further delay in securing our legitimate pension benefits. This delay itself would serve the purpose of the Government, as more and more eligible pensioners would die. We are aware that any Court would have to grant our prayers for payment of pension on actual pay without any discrimination by reckoning the entire pensionable service up to a maximum of service of 30 years, as otherwise, any other different judgement would be against this basis laid down by the Apex Court in its various judicial pronouncements. On the merit of our issues, no other judicial verdict is likely to be pronounced. The maximum damage that could be caused to us is only by delaying the verdict. The technical objections of the Government on the final disposal of the above Writ Petition under Article 32 causing further delay in our securing a judicial remedy do not therefore lend any credit to the

role expected to be played by it as the guardian of law or as a model employer.

7. Another important development is the issue of notices dated 16-2-2013 by *The Supreme Court Legal Services Committee on our Federation* and the individual petitioners and the Respondents –the Central Government and SBI asking their consent for considering their case by the 7th Lok Adalat to be held in April this year. Our Federation did not approach the above Committee with any request for considering our case by the 7th Lok Adalat. It is quite likely that the notices have been issued under Sections 19 (5) and 20 (ii) of the Legal Services Authorities Act 1987, which are reproduced below for your information.

Section 19(5) A Lok Adalat shall have jurisdiction to determine and to arrive at a compromise or settlement between the parties to a dispute in respect of -

- (i) any case pending before any court or
- (ii) any matter which is falling within the jurisdiction of and is not brought before, any court for which the Lok Adalat is organized : Provided that the Lok Adalat shall have no jurisdiction in respect of any case or matter relating to an offence not compoundable under any law.

Section 20. COGNIZANCE OF CASES BY LOK ADALATS:

- (i) Where in any case referred to in clause (i) of sub-section (5) of Section 19
- (ii) the court is satisfied that the matter is an appropriate one to be taken cognizance of by the Lok Adalat, the court shall refer the case to the Lok Adalat provided that no case shall be referred to the Lok Adalat under sub-clause (b) of clause (i) or clause (ii) by such court except after giving a reasonable opportunity of being heard to the parties.

It is not clear whether the Central Government and our Bank would give their consent. Our Federation felt it advisable to give its consent for considering its case by the above Lok Adalat. It is not also clear whether this Lok Adalat would consider our case, after our Writ Petition has been disposed of by the Supreme Court. In case, any satisfactory resolution of the issues raised in our W.P is not possible, our Federation and the petitioners can opt out of the proceedings of the Lok Adalat at any time, before its conclusions.

8. The position obtaining in the W.P filed in 2002 in the Delhi High Court and the W.P filed in 2002 in the A.P High Court and in the W,P pending before the Jodhpur Bench of the Rajasthan High Court is well known. They are still pending before a single Judge. The Writ appeals against the judgements by two different Single Judges of the Madras High Court and by a single Judge of the Kerala High Court are pending before the Division Benches. On merit, all these Writ Petitions should eventually be decided in favour of the petitioners by the High Courts. But the Government is likely to deploy its mighty force by obtaining stay against such favourable verdicts of the High Courts and getting its Special Leave Petition admitted by the Supreme Court. The admission of a SLP would lead to further delay of 2/3 years, before the Supreme Court gives its verdicts. In the circumstances, our above W.P now transferred to a Bench of the Delhi High Court needs to be carefully and closely followed up.

9. The developments in our W.P clearly indicate that the merit of our case has strongly been established. The merit of the issues raised therein will be the deciding factor. We are therefore quite confident of establishing our case. The Delhi High Court has posted our Writ Petition with Number 1875/2013 for hearing on 2-4-2013. Had a Writ Petition been filed by our Federation under Art 226 in a High Court, this position could not have been reached. We shall arrange to appoint a Senior Counsel of reputation and competence for presenting our case in the Delhi High Court. We will continue our legal fight with all our strength and assure all our Affiliates and their members that our Federation would take all possible steps, till we secure our legitimate benefits.

Thanking You,
Yours Sincerely,
General Secretary
(P.P.Sankaranarayana Murthy)''

DELHI HIGH COURT

Our writ petition No.184/2011 since transferred to the Delhi High Court is numbered **1875/2013**. None of the respondents appeared on 2.4.2013 and hence the hearing is adjourned to **23.04.2013**. Our Federation has engaged the services of **Shri Ravindra Shrivastava**, Senior Advocate and Vice-President of the Confederation of Indian Bar (he was Advocate General for the Government of Chattisgarh State) assisted by the same

team of our Advocates engaged for pleading the W.P. in the Supreme Court. **Flash News : The above case now stands posted for hearing on 31st July 2013**

EX-SERVICEMEN EMPLOYEES OF THE BANK - PAYMENT OF SECOND FAMILY PENSION

On page No.8 of our Oct-Dec 2012 Bulletin, we had informed members about the letter sent to the Bank by our Federation to comply with the order passed by the Armed Forces Tribunal Bench directing that family pension has to be sanctioned by the Bank to the beneficiaries of the deceased ex-servicemen employees in addition to their eligible family pension from the Government . We are happy to advise that the Bank has since issued a circular (No.1206/2012-13:CDO/P & HRD-PM/83) on the subject, making the provisions effective from 24.09.2012. The benefit of these provisions shall be allowed in past cases also but with effect from 24.09.2012 only. Our ex-servicemen pensioners may make a note of this improvement and approach the Bank for the purpose.

SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT –WINDOW FOR SUBMISSION OF APPLICATION

You will recall that we had informed members about the bank's scheme of payment of lumpsum ex-gratia, and the details thereof, on page Nos.4/5 of our Bulletin Vol.6, Issue 2 (July-Sept 2012). We are happy to inform members that the Corporate Centre, Mumbai has now issued a Circular (No.CDO/P&HRD-PM/74/2012-13 dated 11.02.13) extending the time-limit upto 31.12.2013 for submission of applications by the dependents. It is likely that all the eligible dependents have not received the benefit due to one reason or the other. We, therefore, appeal to our members to identify such cases and assist them to obtain appropriate financial benefit from the Bank, as envisaged in the Bank's circulars. A copy of the Bank's circular dated 11.02.13 is reproduced for the information of members and necessary action by the dependents of the deceased employees/officers:

“Please refer to our circular No.CDO/P&HRD-PM-37/2011-12 dated 7th July 2011 vide which one-time opportunity was granted to the dependents of such cases declined and or not entertained on account of late submission to apply afresh upto 31.12.2011.

2. In this connection please refer to para 3 of our circular No.CDO/P&HRD-PM/6/2012-13 dated 17th April 2012 vide which a minimum ex-gratia amount of 50% of the cadrewise eligibility is payable to all past cases declined/rejected on account of not fulfilling penury norms. It is observed that there are cases where the dependents did not apply at the material time after death of the employee as they considered themselves ineligible on account of not fulfilling penury norms of monthly income less than 60% of last drawn salary net of taxes which were applicable in terms of the scheme earlier.

3. We have reviewed the scheme for payment of ex-gratia to the dependents of the deceased employees. The Executive Committee of the Central Board at its meeting held on 24th January 2013 has approved that all such cases of death occurred on or after 4.8.2005 where no applications have been submitted till date by the dependents may apply for payment of ex-gratia upto 31st December 2013. They will be paid ex-gratis as per eligibility as on the date of death of the employee. In case they do not fulfill penury norms, they will be eligible for 50% of ex-gratia amount.

4. Please bring this to the notice of all concerned and guide the eligible claimants who have not applied earlier to do so latest by **31st December 2013.** “

(sd.) for Dy. Managing Director & Corporate Development Officer.

CONSIDERATION OF SPECIAL BALANCING ALLOWANCE FOR PAYMENT OF LEAVE ENCASHMENT

The Corporate Centre, Mumbai has issued a circular (No.CDO/P&HRD-PM/86/2012-13 dated 11th March 2013) clarifying that the special balancing allowance (SBA) which was a part of salary revision will rank for payment of leave encashment **with effect from 1.11.2007.** Those of our members who have retired on or after 1.11.2007 and have availed of the leave encashment facility can now approach the Pension Paying Branch, if not already done so, with a view to obtaining the arrears of encashment value on account of this improvement.

UPDATION OF LIFE CERTIFICATES

The Bank has confirmed having updated in the CSPPC system all the Life Certificates received by them ; however, there are still nearly 100 pensioners/family pensioners who have not submitted their Life Certificates. The defaulting members are requested to get in touch with

the pension paying branches immediately to ensure updation of the particulars in the system, so that they will receive their pension uninterruptedly.

APPROVAL OF HOSPITALS

The Bank has advised us of having received the Corporate Centre approval for empanelment of **Pariyaram Medical college** (Kerala State Coop. Hospital Complex & Centre for Advanced Medical Services) for treatment of cardiac and other ailments and also the following hospitals at various centres of Kerala Circle under post treatment payment facility for treatment of all non-cardiac ailments for supervising staff and their dependent family members, **award staff and their dependents for specified serious diseases under Improved Medical aid Scheme only** and also for the **retired staff under SBI REMB Scheme:-**

1. Upasana Hospital & Research Centre, Kollam
2. Dr. Nair’s Hospital, Kollam
3. M G M Medical Centre, Pathanamthitta
4. Valluvanad Hospital Complex Ltd., Ottapalam
5. Thangam Hospital of Palakkad Medical and Research Centre, Palakkad
6. Elite Mission Hospital, Thrissur
7. Amala Cancer Hospital and Research Centre, Thrissur
8. P.V.S.Hospital, Kozhikode
9. M.E.S. Medical College, Perinthalmanna, Malappuram District.

IMPORTANT: The empanelment will become effective only after the above Hospitals submit the requisite Income Tax Exemption Certificate from the Commissioner of Income Tax concerned.

Our members are therefore advised to wait for the necessary confirmation from the Bank before taking advantage of the medical facilities offered by the above Hospitals.

DISTRICT NEWS:

തൃശ്ശൂർ

ജില്ലാ ജനറൽ ബോഡി ബാങ്കിന്റെ മെയിൻ ബ്രാഞ്ചിൽ 12.01.2013 ന് സമ്മേളിച്ചു. നിര്യാതരായ വരുടെ പാവനസ്മരണക്ക് ആദരാഞ്ജലികൾ അർപ്പിച്ചതിനുശേഷം ജില്ലാ പ്രസിഡന്റ് ശ്രീ. എ.ശിവദാസ് അദ്ധ്യക്ഷപ്രസംഗം നടത്തി.സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ.എം.ജെ.റാഫേൽ അദ്ദേഹത്തിന്റെ ഉൽഘാടന

പ്രസംഗത്തിൽ സുപ്രീംകോട തിയിൽ നിലനിൽക്കുന്ന കേസിനെ കുറിച്ചും 13.12.2012 ന് ഹൈഡ്രോഫീസിൽ കൂടിയ സ്ട്രക്ച്ചേർഡ് മീറ്റിങ്ങിൽ നടന്ന ചർച്ചയെ സംബന്ധിച്ചും സവിസ്തരം പ്രതിപാദിച്ചു. സംസ്ഥാന ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി ശ്രീ. എം.ആർ. ജനാർദ്ദനൻ പെൻഷനേഴ്യനോടുള്ള കേന്ദ്രഗവൺമെന്റിന്റെ നിഷേധനിലപാടിനെ നിശിതമായി വിമർശിക്കുകയും നമ്മുടെ ന്യായമായ ആവശ്യങ്ങളെ നേടിയെടുക്കുവാൻ ചെയ്യേണ്ട കാര്യങ്ങളെക്കുറിച്ചും സംസാരിച്ചു.

75 വയസ്സ് പൂർത്തിയാക്കിയ ശ്രീ. എം.അരവിന്ദാക്ഷനെ സംസ്ഥാനപ്രസിഡന്റ് പൊന്നാട അണിയിച്ച് ആദരിച്ചു. ശ്രീ അരവിന്ദാക്ഷൻ നന്ദി രേഖപ്പെടുത്തി. അസ്സോസിയേഷൻ ഓഫീസനായി ബാങ്ക് ഒരു ചെറിയ സ്ഥലം അനുവദിക്കണമെന്ന പ്രമേയം ജില്ലാ സെക്രട്ടറി ശ്രീ.എ.വി. ജോർജ്ജ് അവതരിപ്പിച്ചു. ശ്രീമാൻമാർ വി.കരുണാകരൻ ടി.വി.വെങ്കിടാചലപതി, എൻ.കെ. ആർ.സി.നായർ, ടി.പി.ജോസ് എന്നിവർ ചർച്ചയിൽ പങ്കെടുത്തു സംസാരിച്ചു.

60 ൽ പരം മെമ്പർമാർ പങ്കെടുത്ത യോഗത്തിന് ജില്ലാ സെക്രട്ടറി എ.വി.ജോർജ്ജ് സ്വാഗതവും ജോയിന്റ് സെക്രട്ടറി എ.ആർ.മേനോൻ നന്ദിയും രേഖപ്പെടുത്തി.

• **Kottayam – Idukki Centre:**

The Centre held a meeting on 10.02.2013 with Shri V.O.George in the chair. 63 members (the highest number in the history of the Centre) attended. Eight new members, viz; K.K.Gopi, K.Balakrishna Pillai, P.C.Peter, V.George Thomas, T.J.Joseph, T.C.Joseph, K.S.Baby and Mrs.Mary Appu Thomas were given warm welcome with flower bouquets. The Secretary Shri Henry John apprised the members of the various discussions held at the State Executive Committee meeting on 31.01.2013 at Ernakulam, more particularly about the ensuing annual General Body meeting of the Association on 9.06.2013. He reiterated the need for very active participation and co-operation on the part of all members towards the successful conduct of the annual meet.

Shri L.R.Antony D' Couto spoke in detail about the Court cases, annual general body meeting etc.

Sarvashri O.K.Varghese, Joseph John, PP Philip, and K.Balakrishna Pillai offered their views and made a few suggestions. Shri P.P.Gopalakrishna Pillai spoke about the Bank's threat of revenue recovery proceedings against him

alleging that his housing loan account is in arrears to the tune of Rs.33,000/-, although Rs.2000/- is being recovered from his pension, as per the arrangement approved by the Bank.

The secretary congratulated Mr.PP Philip for passing M.Sc.(Applied Psychology) from Bharathiyar University and a Certificate course in Counselling from the M.G.University. The house applauded Shri Philip for this splendid achievement after retirement.

Elections to the Executive committee were held and the following members unanimously elected:-

President: Shri P.U.Chellappan, Vice-President: P.M.Jacob, Secretary: Henry John, Asst. Secretary : C.P.Mathew, Treasurer: P.P.Philip, Members: Joseph John, Mrs, Achyamma Abraham, E.K.Kurian and A.V.George.

Shri D' couto and Shri Henry John congratulated the new team and also expressed gratitude to the outgoing office-bearers for their leadership and cooperation. Shri K Prabhakaran proposed vote of thanks.

KANNUR CENTRE

A meeting of the Centre was held on 12.02.13 at Wheat House. 78 members attended. Shri K.Raja Kurup who has since shifted his residence from Trivandrum to Tellicherry has also attended the meeting. After silent prayer and condolences on the death of Sarvashri K.Ravindran, J.A.R.Gabriel and Pandiala Mohan, our President Shri P.P.Purushothaman, introduced the new members and also apprised members about the present scenario of writ petitions filed in various courts. He informed that the next annual general body meeting of our Association will be in Kottayam in June 2013 and requested members to attend the meeting in large numbers. Shri Raja Kurup clarified doubts raised by members regarding the calculation of gratuity and requested members to verify the correctness of the amounts received. Shri M.P.sethuratnam, Secretary, read out the minutes of the meeting held on 19.09.12 and Shri C.R.Abdul Haque proposed vote of thanks.

KOLLAM CENTRE

The Centre conducted three meetings on 14.12. 2012, 09.01.13 and 13.02.13. Shri V.N.Sarma, Secretary explained the organisational structure for the benefit of all the new members and also apprised them of the current developments including Court cases. He also made an appeal for considering voluntary donation of organs for

helping the community at large. Several members complained of undue delay at the Zonal Office in sanctioning medical bills and Shri Sarma promised to take up the issue through our General Secretary. The need for increasing the membership of the Centre was keenly felt and all those present promised to work in that direction. At the meeting held on 13.02.13, it was decided to elect new office-bearers to the District Committee at the next general body meeting.

MIGRATION TO CTS-2010 CHEQUES

The Reserve Bank of India has extended the time limit for acceptance of non-CTS cheques in all clearing houses including CTS centres for another 4 months, **i.e; upto 31-07-2013. After this date, only CTS-2010 cheques will be accepted.**

Instructions have been issued to all Banks to make available the **first set of CTS-2010 cheques to customers free of charge.**

MEETING OF THE SMALL COMMITTEE WITH THE CORPORATE CENTRE, MUM BAI

As per the decision taken at the Structured Meeting held in Mumbai on 12.10.2012, a small Committee of our Federation's representatives met the top officials **on 22.02.2013** and discussed the following issues:-

- (a) Second family pension to ex-servicemen employees of the Bank.
- (b) 100% D.A. neutralization to pre-1.11.2002 retirees.
- (c) Improvements in the REMB Scheme-II, like, admission of (i) all pensioners with a minimum pensionable service of 30 years; (ii) all those who retired before 1.1.1993 at the age of 58 years; (iii) spouses of the employees who died in harness; (iv) spouses of the retirees who died before the expiry of the time limit stipulated for submission of applications for membership and for enlarging the scope of the scheme to include alternate system of medicines;
- (d) Bank's Dispensaries and related issues; and
- (e) Extension of concessionary facilities to the pensioners.

The **Bank's responses** on the above issues are as follows:-

- (a) Circular instructions have already been issued;
- (b) Bank has written to IBA recommending 100% DA neutralization and has promised to pursue the matter

- (c) The expenses under the scheme are required to be contained within the income earned on the corpus, which at present is just adequate. IT exemption granted on the income earned on the corpus is due to expire on 31.03.2013 and therefore the Bank will consider any review of the scheme only after obtaining extension of IT exemption. The Bank is reluctant to consider enlarging the scheme to cover more number of pensioners who retired before the age of 60 years, **as there are constraints in building up the corpus required for the purpose.**
- (d) Recommendations received from LHOs for Bank's dispensaries at more branches in the cities and at places satisfying the eligibility criteria will be considered favourably. **Supply of medicines at the residences of pensioners aged 80 years and above will be considered in consultation with the Bank's Doctors.**
- (e) Concessionary interest on loan against pension and educational loans will be considered after referring the matter to the Personal Banking Unit. In view of the restrictions stipulated by RBI on extending concessions to retired Bank employees, it may not be possible to extend concessionary rate on housing loans.

NEW MEMBERS

The following new retirees and their spouses have joined our Association as Life Members. We extend a warm welcome to all of them and wish them a happy and healthy retired life.

LM 2771 P.A.Remani
"Revathy", Chengamanad, Aluva 683578
Ph:0484-2474190

LM 2772 M.Sreepathy Rao
AFM 2773 S.Andal, TC 19/2194-1 Sreedeeep
AKG Road, Mudavanmukal
Poojapura, Trivandrum 695012
Ph:2352924/9447324826
e-mail: deepus92@yahoo.co.in

LM 2774 K.K.Mohanam
AFM 2775 K.K.Nisha
"Namitha", Ambilad, Kuthuparamba,
Kannur, 0490-2362223/8943455345

LM 2776 Laly Thomas
AFM 2777 K.V.Thomas, Vettimoottil, H.No.317
AKG Nagar, Peroorkada
Trivandrum 695005
Ph:2436633/9496260595
e-mail: lath78may@gmail.com

LM	2778	C.P.Raman	LM	2797	K.Balakrishna Pillai
AFM	2779	K.Savithri	AFM	2798	P.Latha, Darpana, Changanacherry
		12 th Street, Thekkegramam			686102,Ph:2402940/9446448987
		Chittur, Palakkad 678103	LM	2799	Babu C.Mathew
		Ph:04923-223861,Mob:08903884129	AFM	2800	Annamma Mathew
		e-mail: cpraman1953@gmail.com			Chekonthayil House
LM	2780	N.K.Antony			Villoonni P.O.
AFM	2781	Magy Antony,Neyyan House			Arpookara,Kottayam
		Near Naturopathy Hospital			Ph:2590766
		Kanimangalam	LM	2801	K.V.Mahadevan Nair
		Thrissur 680027	AFM	2802	K. Vijayambika Devi
		0487-2448340/9495169340			Devi Nivas, anickad P.O.
		e-mail: antonynk@gmail.com			Kottayam 686503
LM	2782	C.J.Varkiachan			Ph:2551185/9447807426
AFM	2783	Annie Poulouse			e-mail: mahadevan@yahoo.co.in
		Cheyekhath House	LM	2803	V.George Thomas
		Perumpilly P.O., Mulanthuruthy	AFM	2804	Susamma George
		Ernakulam 682314			Kulathumkal House
		Ph:0484-2740657			Vazhoor East P.O.
LM	2784	Joseph James			Kottayam 686504
AFM	2785	Graciamma James			Ph:04828-223072/9961019640
		Kalakodath House,Thekkenada, Vaikom	LM	2805	P.V.Radha Devi
		686142, Ph:2304291	AFM	2806	S.Jayaprakash
LM	2786	S.Vathsala			KP VIII/17(1)RRA 35
AFM	2787	P.Janardhana Iyer			Ramapuram Lane,Ambalamukku,
		TC 55/1075 Vathsalya			Peroorkada
		Gayathri Gardens			Trivandrum 695005,Ph:2432983
		Neeramankara, Kaimanom P.O.			e-mail: radhadevi.pv@gmail.com
		Trivandrum 695040	LM	2807	V.Kunhimon
		Ph:2493056/9495058608	AFM	2808	C.A.Rugmini, Divya dhanuss
LM	2788	C.K.Gopi			Mulankunnathukavu
		Karthika, Vellassery			Thrissur 680581
		Kaduthuruthy,Kottayam 686604			Ph:2201201/9447284507
		Ph:04829-283081/9447703081	LM	2809	T.D.Joy
LM	2789	Rajeswari Ashok	AFM	2810	Valsa Paul E,Tharakan House
AFM	2790	P.Ashok Kumar			Vendore, Alagappa Nagar
		“Pankajam”			Thrissur 680302
		TC 24/134(2), TSGRA-4			Ph:2752260/8281289601
		Thycaud, Trivandrum, 695014	LM	2811	C.Muraleedharan Nair
		Ph:6444279/9048990770	AFM	2812	V.R.Sreekala
LM	2791	P.T.Varghese			Rohini, TC 39/1754
AFM	2792	Marise Varghese, Puthussery House			Yamuna Nagar I, Manacaud, Trivandrum
		Vengoor, Kidangoor PO			695009, Ph:2752260
		Angamaly 683591			
		Ph:2454242/9037231689	LM	2813	K.P.Somasundaran
LM	2793	M.Prabhakaran Pillai	AFM	2814	C.Radha
AFM	2794	T.Ushakumari,Aneesh Bhavan			Sree Sadan, Thottakkara
		Netaji Nagar 266, Valathungal PO			Ottapalam 679102
		Kollam 691018,Ph:9946910999			Ph:2248073/9446274580
LM	2795	Sunny alex			
AFM	2796	Maryamma Sunny			
		Maliekal House, Peroor PO			
		Kottayam 686637			
		Ph:2790891/9995674060			

LM	2815	P.K.Lalitha	AFM	2834	Aleyamma Kuriakose
AFM	2816	K.Gopalan Kutty			W/o P.T.Kuriakose (LM -310)
		“Akhilam”,Near Manorama Jn.			Plavilakandathil (Kallara)
		Eranhipalam, Calicut 673 006			Arattupuzha P.O.,
		Ph:9745038084			Chengannur 689123
LM	2817	Joseph Palackal	LM	2835	Ph:3117178
AFM	2818	Mercy J.Palackal	AFM	2836	S.R.Ushakumari
		Palackal House, CRRA-81			G.Krishnan Kutty Asari
		St.Vincent Convent Road			“Krishna”, TC 48/539(3)
		Palarivattom,Ernakulam 682025			Kanchiravila, Manacaud
		e-mail: palackalj@yahoo.com			Trivandrum 695009
		Ph:2348602/9447048602			Ph:2460504/9447225279
LM	2819	V.John	LM	2837	K.P.Rajagopalan
AFM	2820	Mercy John	AFM	2838	K.Parvathy Menon
		Valavathu House,Vaikom,			“Krishna”. North Beypore
		Kottayam 686141,Ph:9446396358			Calicut 673015, Ph:2414044
LM	2821	K.C.Govindan Kutty	LM	2839	M.N.Ravindran
AFM	2822	N.A.Leela Mani	AFM	2840	Sreekumary,Mannamparambil House
		50/1944 Chainthanya			Pazhuvil (West) P.O.Thrissur 680564,
		Edappally North P.O.			Ph:2275445/9447874383
		Ernakulam 682024			
		Ph:2800026/944642002	LM	2841	K.J.Mathew
LM	2823	V.Ramachandran	AFM	2842	Mareena Mathew,
AFM	2824	Kamalam, Thumbuparabu House			Kottoor Puthenvelil House
		Anugraha Colony, Nurani,			Nadakavu P.O.,Udayamperoor
		Palakkad 678004, Ph:2504329			Ernakulam 682307
					Ph:2791467/9400791467
LM	2825	N.T.Punnachan	LM	2843	T.K.Thomas
AFM	2826	Santhamma Punnachan	AFM	2844	Jessy Thomas,
		27/2700-A,Bhavans School road			Tharayil House, Happy Lane
		Kadavanthara,Ernakulam 682020			Thottakkattukara, Alwaye
		Ph:2316324/9446036324			Ernakulam 683108
					Ph:2606107/9846027235
LM	2827	T.C.Joseph	LM	2845	N.Sundaram
AFM	2828	Philomina Mathew	AFM	2846	P.Santhi ,TC 20/3240(3) Santhoshi
		Thenakara Kalappurayil			Sreedevi Nagar., Karamana,
		Moozhikulangara			Trivandrum 695002,Ph:2340642
		Neendoor, Kottayam 686601			
		Ph:2712765/9048181598			
LM	2829	P.C.Peter	LM	2847	P.P.Soman
AFM	2830	Thankamma Peter	AFM	2848	P.Usha, Puthiyaparambath House
		Pollayil, Amayannoor			Kalliassery South
		Kottayam 686019,			Anchampeedika, Kannur 670331
		Ph:2541524/9495749494			Ph:8891897376
LM	2831	P.K.Sathyathan	LM	2849	V.K.Purushothaman
AFM	2832	P.V.Ajitha,Sruthi, P.O.Naluthara	AFM	2850	P.Rajitha,Sreelakam, Madapeedika
		Chalakkara, MAHE- 673310			P.O.Paral,Kannur 670671
		Ph:0490-2337997			Ph:2358174/9447909006
LM	2833	K.J.Antony, Kannothe House	LM	2851	C.A.Shahul Hameed
		Sunshine street	AFM	2852	T.P.Mariam
		South Janatha Road,Palarivattom			Heera, Chakkarapara Road
		Ernakulam 682025			Azhikode P.O.,Kannur 670009
		Ph:2333434/8592859282			Ph:2741018/9895050789

LM	2853	K.Rameshan	LM	2870	I.P.Rajan
AFM	2854	P.V.Beena "Sreelayam",Near EMS Mandiram Azhikode Chal,P.O. Azhikode, Kannur 670009, Ph: 8907630006	AFM	2871	K.K.Saraswathi,Illath Parambil House, Thekkummuri, Tirur,Malappuram 676106 Ph:2118579/9446318579
LM	2855	M.K.Remani	LM	2872	P.P.Velayudhan
AFM	2856	P.V.Bhaskaran "Aiswarya", Edechery Vayal, Pallikunnu, Kannur 670004 2712856/9446696622	AFM	2873	P.P.Baby,"Vibedha" Thayyil thazham, Perumanna Kozhikode 676105 Ph:2491248/9495611358
AFM	2857	Mallika Vijayan W/o P.Vijayan (LM 342) Panchajanyam, Behind Civil Station Palakkad 678001,Ph:2505168	LM	2874	S.Chandrika Devi
AFM	2858	K. Premalatha W/o M.Unnikrishnan (LM 499) "Deepshika",No.1 Akshara Garden Edathara, Palakkad 678611 Ph:2856275/9497128593	AFM	2875	R.Hemachandran Nair Kausthubham,House No.117 SCT Nagar Chalakupuzhi Lane Pattom,Trivandrum 695004 Ph:2555194/9447721194
FPM	2859	Kala Jawahar Raj Malini Bhavan, Kannimelcherry Maruthadi, Kollam-691003 Ph:2790614/9495703571	LM	2876	P.Muralidharan Nair
LM	2860	P.K.Vasu	AFM	2877	S.Suseela,"Aparna", Kalarcode PO Alappuzha 688003 e-mail: murali122012@gmail.com Ph:2269962/9497104996
AFM	2861	K.Omana,Puthukulangara House Kaippattor P.O., Arakunnam (Via) Ernakulam 682313 Ph:2747527/9447814216 9446211517	LM	2878	K.C.Kuriyan
LM	2862	D. Sobhana Archana, NSS Karayogam Road Poonithura,Ernakulam 682038 Ph:2302990	AFM	2879	Dr.Ranjini Kuriyan 44/2326-A, FCRA-24 Akshaya Lane (Friends Lane-3) Deshabhimani Road Kaloor, Ernakulam 682017 2531971/949711011
LM	2863	U.Suseela Vengasseri House Thrikkulam, Chemmad Tirurangadi 676306,Ph:2463142	LM	2880	K.A.Joseph
LM	2864	C.S.Tomy	AFM	2881	Betsy Joseph,Kulangara House Mookkannoor PO,Ernakulam 683577 e-mail: abinjikulangara@gmail.com Ph:2616300/9846866300
AFM	2865	Elsy Tomy,Chungapura Vadavathoor P.O.,Kottayam 686010 Ph:9495080476	LM	2882	B.Sudarsanan
LM	2866	K.Vijayalakshmi Menon	AFM	2883	B.Remani,"Darsana" KBN-137 Madannada, Thekkevila P.O. Kollam 691016,2740257/9447094851
AFM	2867	M. Karthikeyan Flat No.5-A, Capital Zodiac Kottappuram, Thrissur 680 004 Ph:9406903854, Mob: 8129180320	LM	2884	S.Asokan
LM	2868	P.P.Thankamani	AFM	2885	D. Sandhi,Santhi Nilayam Vellamanoorkonam Thoongampara, Kattakada, Trivandrum 695572,Ph:9446792003
AFM	2869	K.N. Velayudhan "Midhila",Marathakam Road Puranattukara, Thrissur 680551 Ph:2307740/9495851414	LM	2886	K.S.Sasidharan Nair
			AFM	2887	P.A.Remadevi Krishna Priya,Kallangattu, Kunnukara P.O., Ernakulam 683578 Ph:9446140811
			LM	2888	Luka M.K.
			AFM	2889	Leelamma Luka,Mukalel House Thiruvampady P.O.,Pazhuthuruth Kottayam 686612 Ph:04829-264837/9495234534

M	2890	V.P.Ragothaman	LM	2896	P.Unnikunju
AFM	2891	T. Lalitha, "Mayuri", Makuni Road Pallikunnu, Kannur 670004 e-mail: raghumayuri@yahoo.com Ph:2747417	AFM	2897	M.Ushakumari Ushus, Kottamuri PO Thrikodithanam Changanacherry 686105 Ph:2443301/9447040633
LM	2892	S.Ravikumar	LM	2898	P.M.Job
AFM	2893	Geetha Ravikumar "Sree raagam", TC 29/1777/1 T.R.Sukumaran Nair Road Perunthanni, Trivandrum 695008 Ph:2575518	AFM	2899	Mary Job, Puthussery House K.K.Road, Chalakudy Thrissur 680307 Ph:2702921/9447476540
LM	2894	V.Krishna Kumar	LM	2900	T.M.Skariah
AFM	2895	B.Girija, Challikuzhi Bungalow House No.3 (RVCARA) Near Kumar Hospital Thevally, Kollam 691009 Ph"2793558/9447408403	AFM	2901	Thankamma Skariah Chundevalai House Kongandoor, Ayarkunnam Kottayam 686564 Ph:2545424/9446562605
			LM	2902	K.Lekshmi Ammal TC 38/340, Manjusha SCRA/14 Valiachalai St. Trivandrum 695036 Ph:2473861/9447753461

OBITUARY

We regret to inform that the following members passed away on the dates shown against their names. May their souls rest in peace! We extend our heartfelt condolences to all the family members of the deceased.

1.	LM	1652	M.Mukundan (64)	Calicut	22.01. 13
2.	LM	2028	M.Divakara Menon (62)	Palakkad	25.01. 13
3.	LM	1668	Pandyala Mohanan (64)	Kannur	08.02. 13
4.	LM	159	George P. John	Idukki	04.03. 13
5.	LM	154	N.K.Parameswara Menon(70)	Ernakulam	05.03. 13
6.	AFM	709	Premasudha W/o AS Ramachandran(LM 708)	Ernakulam	08.03. 13
7.	LM	1167	Antony Jose K.J.(63)	Ernakulam	18.03. 13
8.	FPM	2708	C.Rugmini Raja (W/o late KGV Raja)	Trivandrum	27.03. 13
9.	LM	1067	O.C.Premkumar (67)	Ernakulam	06.04. 13
10.	LM	883	T.Sankaranarayanan(67)	Ernakulam	20.04. 13
11.	LM	51	V. Ramanathan	Kozhikode	22.04. 13

**STATE BANK OF INDIA, LOCAL HEAD OFFICE,
KERALA CIRCLE**

S.S.Kovil Road, Thampanoor

THIRUVANANTHAPURAM – 695 001

&

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (KERALA)

cordially invite you to

SBI PENSIONERS' MEET ON SUNDAY THE 09th JUNE 2013 AT 10.30 a.m.

VENUE: CHAITHANYA PASTORAL CENTRE, NEAR ETTUMANOOR, M.C. ROAD, KOTTAYAM

PROGRAMME

- Registration/Tea : 9.30 a.m. to 10.30 a.m.
- Prayer : 10.30 a.m.
- Welcome address** : **SHRI R.NADANA SABAPATHY**,
Dy.General Manager & Circle Development
Officer,Kerala Circle, Thiruvananthapuram, LHO
- Lighting the lamp & Inaugural address** : **DR. M.SREENATHA SASTRY**
Chief General Manager,
State Bank of India, Kerala Circle
Thiruvananthapuram LHO
- Presidential address** : **SHRI M.J. RAPHAEL, PRESIDENT**
SBI Pensioners' Association (Kerala)
- Address by** : **SHRI P.P.SANKARANARAYANAMURTHY**
General Secretary, Federation of SBI
Pensioners' Associations, Chennai
- Felicitations** : **SHRI M.SRINATH**
General Secretary
SBI Officers' Association, Kerala Circle
SHRI A. JAYAKUMAR
General Secretary
State Banks' Staff Union, Kerala Circle
SHRI M.SANKARAN KUTTY
General Secretary
SBI Pensioners' Association (Kerala)
- Interaction with Pensioners** : 12 Noon to 12.45 p.m.
- Vote of thanks** : **SHRI P.U.CHELLAPPAN**
General Convenor, Reception Committee

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

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (KERALA)

(Reg. No.ER/450/2001)

Regd.Office: "Dwaraka" (Ambady), Poonithura, Kochi – 682 038

Admn. Office: "Shiv Sakthi", No.9 SBI Officers' Colony, RN.Puram, Palakkad 678 001

NOTICE

(for members only)

Date: 18.04.2013

NOTICE is hereby given to the members that the **12th Annual General Body Meeting** of the Association will be held **at 1.30 p.m. on Sunday, the 09th June 2013** at **CHAITHANYA PASTORAL CENTRE, THELLAKAM (CARITAS JN.), NEAR ETTUMANOOR, KOTTA YAM**, to transact the following business:-

AGENDA

1. Prayer
2. Condolences
3. Welcome address
4. Presidential address
5. Honouring members on completion of 75/85 years of age
6. Keynote address : Shri P.P.S.Murthy, General Secretary, Federation of SBI Pensioners' Assns., Chennai
7. Presentation of Minutes of the 11th AGM on 24.06.2012 at Palakkad
8. Presentation of General Secretary's Report for the year 2012-13
9. Presentation of Financial Statements for the year 2012-13 by Shri K.V.Kurian, Treasurer.
10. Discussion on the General Secretary's Report & Accounts for the year 2012-2013 and its adoption
11. Amendments to Bye-Laws , if any, and Resolutions
12. Appointment of Auditors for the year 2013-14
13. Views/queries/suggestions from members, if any.
14. Any other subject with the permission of the Chair
15. Election of office-bearers to the State Committee for the period 2013-16
16. Vote of thanks

(Sd.)

M.Sankaran Kutty
General Secretary

(Sd.)

M.J.Raphael
President

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (KERALA)

Reception Committee

**: Shri P.U. Chellappan, General Convenor
Shri Henry John, Kottayam District Secretary**

Last date for receipt of requests for Amendments/Resolutions : 3.06.2013

VOLUNTARY DONATIONS WILL BE ACCEPTED AT THE VENUE

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

CHANGE OF ADDRESS:

- (1) Shri U.Govindan Kutty (LM 1390) & Smt.P.Radha (AFM 1409)Flat A, Vrindavan apartments, Bhajana Kovil Lane, Chalappuram, Calicut 673002
- (2) Shri K.T.Kerala Varma (LM 368) and Smt. Jaya Varma (AFM 510) MRG Sreekrishna Apartments, B1, 1st floor Vellat Lane, Thrissur 680 001, Mob: 9995563473
- (3) S.N.Sankaranarayanan (LM 456)“Kausthubham”, 1/424(2) Kunnumpuram Kalpathy P.O., Palakkad 678003 (Ph:2577976)
- (4) C.H.Govindan Nambiar (LM 178) No.23 Sivanandapuram, Sankara Eye Hospital Lane Saravanampatty P.O., Coimbatore 641035 (Ph: 09790545276)
- (5) George Thomas,(LM 810), Ros Dale, Karingarapully P.O.Palakkad 678551, Ph:2506299, Mob:9745558399
- (6) M.V.Ratnakaran (LM 927) & Mrs.Ratnam Ratnakaran (AFM 928) “Sree Raagam”, Karuna Nagar, Priyari, Palakkad 678004 (Ph: 2542286, Mob: 9847177487, 9495130487)
- (7) G.Sugunan (LM 777) & Sumangala (778) Sree Sailam. Dist. Court Ward Thathampally P.O., Alappuzha Pin: 688013, Mob:9446048658



Photo taken on the occasion of honouring 85yrs old Sri. N.Rajagopal and Sri. E.Sekhara Kidav, Calicut District Centre

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