

# *Sbi pensioners' bulletin*

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

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### **Editorial**

**An effective and reliable communication system is an essential requirement for any growing organisation and it, not only helps to update the information but also strengthens the trust and confidence reposed on it by the membership. While in Bank's service we were all privileged to have up-to-date information on all the developments that were taking place in the Bank, more particularly on service matters, systems, procedures etc. This was made possible through the Bank's learning centres, workshops, seminars etc. and also through Bank circulars. However, after retirement from the Bank, this line of communication is literally cut. Sometimes we find it very difficult to arrive at the true interpretation of certain issues in the absence of authentic instructions. It is in such a context that the news bulletin of ours becomes relevant and useful. We have been receiving a lot of requests from our readers suggesting improvement and modifications in our bulletin in order to make it more informative and useful. Taking into consideration such creative feelings the Executive Committee meeting held on 4<sup>th</sup> July 2013 has constituted the new editorial Board and suggested modifications as desired by the members. We are immensely happy to present before you this bulletin in its new look and design. However, we believe that there is still scope for further improvements. We would therefore request you to kindly extend your whole hearted support to us and also contribute articles that are relevant and useful to our readers. Kindly give us your feedback so that we can together make it better.**

### **Federation constitutes small Committee to follow up the Court cases**

The Governing Body and Annual General Meeting of our Federation were held respectively on 10<sup>th</sup> and 11<sup>th</sup> August 2013 at Luxury Suites, Sector 18, Noida (U.P). More

than 70 delegates representing all the affiliates of the Federation from all parts of the country participated in the two - day conference. The Governing Body meeting, a fore runner of the Annual General Body Meeting mainly dealt with the action taken on issues and suggestions that came up in the previous Governing Body Meeting held in Chennai on 01/10/2012. It also discussed the General Secretary's report on the developments since the last AGM held on 30/03/2012 at Ahmedabad and also the Audited Financial Statements for the year ending on 31 March 2013 before giving its approval for presenting the same in the next days Annual General Meeting.

Since Shri. B.K.Ghose, the president of our Federation could not attend the meeting, the meeting was presided over by Shri. R. L. Sahu, Vice President. The presidium included S.Shri.Jairam Gupta, S.C.Rindani, M.J.Raphael (Vice Presidents) and P P S Murthy (General Secretary).

The General Secretary while discussing the court cases gave a detailed account of the developments that have taken place, ultimately resulting in transferring the petition to the Delhi High Court. He came out heavily on the attitude of the Government counsel raising the objection that in the light of some recent decisions, issues on service matters must be discussed in the High Court before they are referred to the Supreme Court. Despite the arguments put up by our Advocate that this reference to service matters can not be taken up now after a lapse of 2½ years during which no argument of this nature was put up and therefore this could not be taken up at this stage, the Judge took a decision to transfer this case to the Delhi High Court Bench with Instruction to dispose of the case within six months from the date of transfer by Supreme Court as most of the papers were perused and arguments heard.

To make matters worse, in the meantime, our Bank has filed Transfer petitions in the Supreme Court for transfer of 9 WPs pending in various High Courts to Delhi High Court for obtaining a common order and for ensuring

against conflicting judgments. If the TPs are allowed by the Supreme Court it is quite certain that Delhi High court will not be able to deliver judgment in our WP 1875/2013 within six months, since it may take even years to complete the transfer process in different High Courts. As advised by our Senior Counsel that we should intervene in these TPs and plead for not clubbing these WPs, we have arranged to file an intervening Petition in the Supreme Court.

Many of the participants, who took part in the discussions that followed after the General Secretary concluded his report, were not happy with the way things were moving. Almost all of them expressed their anguish over the unfortunate turn of events and even came out openly that there was laxity in the follow-up. It was the unanimous feeling that the transfer and clubbing of cases lying in various High Courts should be resisted as it would result in inordinate delay in getting justice.

Taking part in the deliberations Shri. L R Antony D' Couto pointed out in detail the discrepancies and deficiencies that have crept into the submissions put forward by the Bank. Quoting various instances he urged upon the Federation to have an effective follow up system especially on court cases and legal matters which was well appreciated and acknowledged by all the delegates. With all these in view, a small committee was constituted by our Federation, with three members who are experienced in the law suits and their follow up, to review the pending cases and to suggest measures to speed up the matter in consultation with our advocate who is now dealing with our case in Delhi instead of meeting him on the day the proceedings are posted to. We are happy that Shri Antony D' Couto has been nominated to the committee. As you are aware our case now is being handled by the retired Advocate General of Chattisgarh State.

The Annual General Body Meeting held on 11<sup>th</sup> August covered issues including co ordination with other organisations. Majority of the delegates who participated in the discussions favoured coordination with serving organisations in the Bank. Resolutions were moved and adopted thereafter. The meeting concluded after submission of reports by affiliates.

#### **RESOLUTIONS ADOPTED BY THE ANNUAL GENERAL BODY AT ITS MEETING HELD ON 11.08.2013 AT NEW DELHI**

The Annual General Body Meeting of our Federation resolved to appeal to the Corporate Centre of our Bank to consider the following requests favourably.

**i)** To arrange for extension of the benefit of Updation of pension on every revision of salary on the same basis as is done by the Central Government to its employees.

**ii)** To arrange for the revision of the family pension at 30% of pay to all.

**iii)** To arrange for payment of improved pension and family pension to all those aged 80 and above on the same basis as paid by the Government.

**iv)** Pending revision of family pension at 30% of pay to all, to arrange for the revision of family pension of pensioners retired between 01.11.1987 and 01.11.1992 / 02.07.1993 on the basis of revision of family pension made in January, 2008 with suitable increase in minimum family pension now being paid on the Fourth Bipartite Pay scales.

**v)** To arrange for applying the same formula adopted under the Industry Level Pension Scheme for the commutation under our Pension Scheme.

**vi)** To arrange for payment of enhanced gratuity up to Rs.10 lacs to all those who retired from 01.01.2006 to 23.05.2010 by sustained follow up with the Government.

**vii)** To arrange for revising minimum pension corresponding to the revision made on the basis of industry level pension settlement.

**viii)** To request our Bank to make additional contribution, if necessary to the Corpus of REMBS, for modifying this Scheme by

**(a)** Enlarging the eligible diseases to cover all ailments in particular Gynaecologic Diseases, hysterectomy, asthma, ENT, Neurological disorders, Removal of Kidney Stones and bronchial disorders requiring hospitalization.

**(b)** Making the scheme eligible for meeting the medical expenses incurred on domiciliary/ hospitalization treatment under alternative system of medicines like ayurveda, sidha, homeopathy, acupuncture, acupressure and unani.

**(c)** Extending the coverage of the recently improved Medical Benefit Scheme to all those who retired before attaining the age of 60 years, including the VRS and Exit option retirees with a stipulation to avail of the benefits on attaining the age of 60 years.

**(d)** Extending the coverage of 20 ailments to the members of Scheme I and II with domiciliary facility.

**(e)** Making all members of REMBS I eligible for admission to improved REMBS II

**(f)** Extending the benefits of the REMB Scheme to disabled children, widowed daughters and dependent parents

**(g)** Providing for hospitalization as well as domiciliary treatment for the treatment of all terminal illnesses

**(h)** Making the Scheme eligible for admission of the family pensioners by accepting applications from them, after the death of their spouses, while in service or after retirement

**(i)** To consider making improvements in the REMBS for providing the maximum cover of Rs 20 lacs to all cadres of

pensioners willing to pay the contribution and increasing the domiciliary facility from 10% to 20%

**j)** To delegate the authority for approving the hospitals and dispensaries, as per the norms stipulated by the Bank to LHOs with adequate mechanism for monitoring the proper functioning of the dispensaries and for ensuring availability of funds by getting timely and adequate allocation of funds necessary for prompt payment of bills under REMBS

**(k)** To arrange for publication in vernacular languages the extension of the family pension by our Bank to the spouses of the deceased ex-servicemen employees in addition to the family pension from the Government and also the payment of compensation to the spouses of the employees of our Bank, who died while in service

**ix)** To provide one more opportunity to the VRS /Exit option Retirees, who have not paid the arrears of subscription to MWF up to 60 years of age within six months from the date of retirement and make them eligible for availing of the benefits of the Scheme on attaining the age of 60 years

**x)** To recognize the Federation and Associations of Pensioners and provide office accommodation and other facilities to our Federation and its affiliates in all Circles to enable them to provide the various services required by past employees of our Bank

**xi)** To restore the concession of the additional interest at 0.50% p.a., as against 0.25% as of now on the deposits of Senior Citizens

**xii)** To provide the overdraft facility exceeding Rs.3 lacs granted to pensioners of our Bank against their deposits at the same rate charged for overdrafts less than Rs.3 lacs

**xiii)** To arrange for providing the concessionary facilities including interest on secured advances like gold loan extended to the serving staff of our Bank, to pensioners and family pensioners of the Bank by making suitable changes in its Core Banking software packages.

**xiv)** To arrange for providing locker facilities to Pensioners and family pensioners of our Bank on the same terms without any limit on the number of operations as provided to the serving staff

**xv)** To arrange to extend the facility of interest free festival advance provided to the serving employees to the pensioners of our Bank also to enable them to meet the expenses for celebrating the festivals.

**xvi)** To provide the same concessionary rate of interest at 8.00% p.a. instead of the rate applicable to the public, on the educational loans granted to the children of the employees, while in service, even after retirement.

**xvii)** To arrange for establishing dispensaries at all eligible centres and District Head Quarters with adequate stock of

standard medicines, for meeting the requirements for this purpose and to adopt a uniform procedure by the appointment of a committee consisting of the Bank's Chief Medical Officer (Not Civil Surgeon) and one or two Officials of the Bank for appointment of Doctors at the dispensaries.

**xviii)** To arrange for the review of REMBS of e-State Bank of Indore and provide for the same

medical facilities provided by State Bank of India to the pensioners of e-SBS and e-State Bank of Indore.

**xix)** To arrange for providing one more option to the VRS Retirees of e-SBS and e.SB of Indore for joining the Pension Scheme.

**xx)** To arrange for the merger of data by CSPPC relating to the pensioners of e-SBS and e-SB of Indore after due verification of the accuracy of the data.

The Annual General Body of our Federation resolved to seek co-operation and support from The All India State Bank of India Staff Federation and All India State Bank Officers Federation.

#### **COURT CASES PENDING DELHI HIGH COURT W.P.(C) 1931/2002**

The case was last heard on 22-08-2013. In order to evaluate the data furnished by the Bank emanating from its order dated 21-02-2013 the court has called for further particulars as to how the Pension Corpus fund has increased. While granting the Bank six weeks to do so and posting the case to 10-10-2013 the Court made it clear that it will not accept any delay beyond the period granted. It is expected that the hearing will conclude at an early date .We hope that the judgement will bring some relief to the suffering pensioners.

#### **DELHI HIGH COURT W.P.(C) 1875/2013**

(Our W.P.(c) 184/2011 transferred from the Supreme Court)

It may be recalled that our W.P.(c) 184/2011 was transferred to the Delhi High Court by Supreme Court order dated 27/02/2013 with a direction for its early disposal at any time within the outer limit of six months from the date of receipt of the records. The case was first listed in the Delhi High Court on 02-04-2013. The case which was last posted for 31/07/2013 was reposted to 19/11/2013 for issuing fresh notice to the Reserve Bank of India.

#### **CALCUTTA HIGH COURT W.P.NO.1317/2009**

On 13<sup>th</sup> September 2012 the Calcutta High Court has directed the State Bank of India to calculate the pension benefits of the petitioner (Shri Salil Kumar Ghosh who retired on 30-11-2001) on the basis of the pay received by him under the 7<sup>th</sup> Bipartite settlement. The Court held that AT THE TIME OF RETIREMENT he was receiving the revised pay under the 7<sup>th</sup> Bipartite settlement. It is reported the Bank will appeal.



**TRANSFER PETITIONS 750-758 IN THE SUPREME COURT OF INDIA**

It may be recalled that on 16/10/2008 the Madras High Court had directed the Government of India to consider and approve the Bank's recommendations dated 19/04/2006 for re-fixing the pension of the 7<sup>th</sup> Bipartite retirees. These cases were being heard by the Madras High Court on appeal by the Bank and were posted for orders in February 2013. After seeking adjournment the Bank filed a Transfer petition seeking transfer of this case and some other related cases to be heard along with our Case No.1875/2013 in the Delhi High Court. Simultaneously the Supreme Court also stayed the proceedings of these cases in the Madras High Court. The case is now posted to 18/10/2013.

**KERALA HIGH COURT W.A.NO.1903/2010 SBI VS T.R.VIJAYAN AND OTHERS**

Shri T R Vijayan and 19 others who were 7<sup>th</sup> Bipartite retirees had filed a W.P.(c) No.27929/2003 seeking revision of their pension fixed on PRE-REVISED SCALES. The petitioners had received a partial judgement in their favour on the basis of their petition to the court. It is against this judgement dated 14/09/2010 that the Bank had filed an appeal dated 23/10/2010. This appeal has not been listed for hearing as yet.

**SUPREME COURT OF INDIA SC 639/2013. STATE OF JHARKHAND AND OTHERS VS J.K.SRIVASTAVA AND OTHERS**

In its judgement dated 14-08-2013 the Supreme Court has reiterated, among other things, that pension is in the nature of property. It is stated by virtue of Article 300 A of the constitution that no person can be deprived of his property except by authority of Law. It therefore has held that pension can be withheld only by due process of law and NOT by Executive Orders which cannot be termed as Law. The spirit of this judgement has a bearing on some of our pension issues which have been placed before the Courts.

**MONITORING COMMITTEE FOR LEGAL CASES**

At the recent Annual General Body Meeting of our Pensioners' Federations held on 11-08-2013 at NOIDA the following members were appointed to monitor and assist the prosecution of our pending pension cases in the Courts  
Shri P K Pathak (Delhi)  
Shri Jairam Gupta (Chandigarh)  
Shri Antony D' Couto (Kerala)

**STRUCTURED MEETING WITH MANAGEMENT AT A.O.LEVEL MEETINGS WERE HELD AS DETAILED BELOW**

- 1 Trivandrum A O Level on 18<sup>th</sup> September 2013
- 2 Trichur A O Level on 19<sup>th</sup> September 2013
- 3 Ernakulam A O Level on 20<sup>th</sup> September 2013
- 4 Calicut A O Level on 20<sup>th</sup> September 2013

The quarterly structured meetings of the Management with the SBI Pensioners' Association were held in the respective A O in a very cordial manner. The SBI Management had a strong view that the members of SBI Pensioners' Association have been instrumental for the Bank's growth in the yester years and still has keen interest in watching the Bank grow. The Management assured that the minor irritants, if any, will also be sorted out during discussions.

**Attention 5<sup>th</sup> & 6<sup>th</sup> Bipartite Pay Scale Retirees & Improvement in SBIRE Medical Benefit Scheme - II**

Federation has advised that Central Board of Bank has passed a resolution revising pension ceiling of 5<sup>th</sup> & 6<sup>th</sup> Bipartite retirees and is expected to put up proposal to the Govt for its approval.

Also, a proposal for some improvements in SBIREMBS-II is underway. The details are given here:-

**Revision of Pension on 5<sup>th</sup> and 6<sup>th</sup> Bipartite Pay Scales**

It is advised by our Federation that a resolution has been passed by the Central Board of our Bank for revising the pension ceiling of Rs.2,400/- to Rs.3,775/- on 5<sup>th</sup> Bipartite Pay Scales and for the payment of pension on 6<sup>th</sup> Bipartite Pay Scales for those retired from 01.11.1992 (Award Staff)/ 01/07/1993 (Officers) at 50% up to Rs.8,500/- and at 40% for pay above Rs.8,500/- w.e.f. 01-03-1999. Our Bank is expected to put up proposal to the Government as per this resolution for its approval. This revision is expected to be made after the approval of the Government.

**Improvement in SBIRE Medical Benefit Scheme II**

It is also advised by the Federation that a proposal is under consideration for increasing the coverage under REMBS- II from Rs.7 lacs to Rs.10 lacs for all cadres up to AGM with suitable increase for scales above AGM on payment of additional contribution, for including some more ailments particularly for gynecological disorders and for making the above Scheme eligible for admission to the spouses of the diseased employees, while in service and those retired employees who passed away before the expiry of three months from the date of receipt of pension.

**DISTRICT NEWS**

**കോട്ടയം - ഇടുക്കി സെന്ററിന്റെ 2013 ജൂലൈ 28 നു നടന്ന സമ്മേളനത്തിന്റെ റിപ്പോർട്ട്**

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് അസോസിയേഷൻ (കേരള) കോട്ടയം - ഇടുക്കി സെന്ററിന്റെ ഒരു യോഗം 2013 ജൂലൈ 28 ഞായറാഴ്ച രാവിലെ 11.30 ന് സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ കോട്ടയം ശാഖയിൽ വെച്ചു കൂടുതലായുണ്ടായി. നിരവധി പേർ പങ്കെടുത്തു. മെമ്പർ ശ്രീ. പി.വി. വർഗ്ഗീസ്, അസോസിയേറ്റ് മെമ്പർ ശ്രീ. കെ.കെ. മണി (H/o ശ്രീമതി. സ്വർണ്ണകുമാരി) എന്നിവർക്ക് ആദരാജ്ഞലികൾ അർപ്പിച്ചുകൊണ്ടും നിശബ്ദ പ്രാർത്ഥനയോടെയുമാണ് യോഗനടപടികൾ ആരംഭിച്ചത്. ജില്ലാ പ്രസിഡന്റ് ശ്രീ. പി.യു. ചെല്ലപ്പൻ അദ്ധ്യക്ഷത വഹിക്കുകയും എല്ലാം വർക്കും ഔപചാരികമായി സ്വാഗതമാശംസിക്കുകയും ചെയ്തു. പുതിയ അംഗങ്ങളായ സർവ്വശ്രീ. ടി.എം.എം. അഷറഫ്,



സി.കെ. ശശിധരൻ, പി.ജെ. ജോസ്, സണ്ണി അലക്സ്, ജെയിംസ് ജോസഫ്, പി.കെ. വിജയൻ, ടോമി ഇഗ്നേഷ്യസ് എന്നീ 7 പേർക്ക് റോസാപുഷ്പങ്ങൾ നൽകി സംഘടന യിലേയ്ക്ക് പ്രത്യേക സ്വാഗതമേകി. ആകെ 59 മെമ്പർമാർ യോഗത്തിൽ സന്നിഹിതരായിരുന്നു. കോട്ടയം-ഇടുക്കി സെന്റർ ആതിഥേയത്വത്തിൽ നടന്ന 12-ാം മത് സംസ്ഥാന സമ്മേളനം വിജയിപ്പിച്ചതിൽ എല്ലാ അംഗങ്ങളെയും അതിനു നേതൃത്വം നൽകിയ ശ്രീ. ആന്റണി ഡി.കുട്ടോ, ജില്ലാ സെക്രട്ടറി ശ്രീ. ഹെൻറി ജോൺ, കമ്മിറ്റിയംഗങ്ങൾ എന്നിവരെയും അദ്ധ്യക്ഷൻ അനുഭവമേകിയതും അവർക്കു കൃതജ്ഞതയർപ്പിക്കുകയും ചെയ്തു.

ജില്ലാ സെക്രട്ടറി 2013 മേയ് മാസം 05 ന് നടന്ന സമ്മേളനത്തിന്റെ മിനിറ്റ്സ് അവതരിപ്പിച്ചത് യോഗം പാസ്സാക്കി. തുടർന്ന് 2013 ജൂൺ 9 നു നടന്ന സംസ്ഥാന സമ്മേളനത്തിനെ സംബന്ധിച്ചുള്ള വിശദമായ അവലോകനം സെക്രട്ടറി നൽകി. അംഗങ്ങൾ നൽകിയ സാന്നിധ്യ-സഹകരണങ്ങൾക്കും നിർലോഭം നൽകിയ സംഭാവനകൾക്കും അദ്ദേഹം എല്ലാവരെയും പ്രത്യേകം നന്ദി അറിയിക്കുകയും മുകൾകണ്ഠം പ്രശംസിക്കുകയും ചെയ്തു. സവിശേഷമായ നേതൃത്വം നൽകിയ ബഹുമാനപ്പെട്ട സീനിയർ മെമ്പർ ശ്രീ. ആന്റണി ഡി.കുട്ടോ, സംഘാടക സമിതി ജനറൽ കൺവീനർ ശ്രീ. പി.യു. ചെല്ലപ്പൻ, കൺവീനർ ശ്രീ. പി.പി. ഫിലിപ്പ്, ജോയിന്റ് കൺവീനർമാരായ ശ്രീ. പി.എം. ജേക്കബ്, ശ്രീ. സി.പി. മാത്യു, കമ്മിറ്റിയംഗങ്ങൾ അവരെ സഹായിച്ചവർ തുടങ്ങി എല്ലാവർക്കും സെക്രട്ടറി നന്ദിയർപ്പിച്ചു. ഭക്ഷണം ക്രമീകരിച്ചവർ, രജിസ്ട്രേഷൻ കൗണ്ടറുകൾക്കു നേതൃത്വം നൽകിയവർ, തുടങ്ങിയവരുടെ സേവനം പ്രത്യേകം പരാമർശിക്കുകയുണ്ടായി. ഇതിനെതുടർന്ന്, ട്രഷററുടെ നിർദ്ദേശപ്രകാരം, സംസ്ഥാന സമ്മേളനത്തിന്റെ വിശദമായ വരവു-ചെലവ് കണക്കുകൾ സെക്രട്ടറി യോഗത്തിൽ അവതരിപ്പിച്ചു. അംഗങ്ങളുടെ നിസ്വാർത്ഥമായ സഹകരണം കൊണ്ട് 1,16,562/- മിഷ്ണറി വയ്ക്കുവാൻ സാധിച്ചുവെന്നും ഇതിൽ എല്ലാവർക്കും 500/- രൂപ പ്രകാരം അംഗങ്ങൾ നൽകുന്ന വാർഷികഫീസ് കൂടി ഉൾപ്പെടുന്നതാണെന്നും സെക്രട്ടറി അറിയിച്ചു. ഈ കണക്കുകൾ യോഗം ഐക്യകണ്ഠേണ അംഗീകരിച്ചു.

സംസ്ഥാന വൈസ് പ്രസിഡന്റായി തിരഞ്ഞെടുക്കപ്പെട്ട ശ്രീ. ആന്റണി ഡി.കുട്ടോയെയും കമ്മിറ്റിയംഗമായി തിരഞ്ഞെടുക്കപ്പെട്ട ശ്രീ. ഹെൻറി ജോണിനേയും യോഗം അഭിനന്ദിച്ചു. പുതുതായി സംഘടനയിലേയ്ക്ക് കടന്നുവന്നവർ ഓരോരുത്തരായി സ്വയം പരിചയപ്പെടുത്തുകയും അവരുടെ സഹകരണം വാഗ്ദാനം ചെയ്യുകയും ചെയ്തു.

പൊതുചർച്ചയിൽ സർവ്വശ്രീ കെ. ബാലകൃഷ്ണൻ പിള്ള, ഇ.കെ. കുര്യൻ, ടി.എം.എം. അഷറഫ്, പി.പി. ഫിലിപ്പ്, കെ.പി. ജോസ് തുടങ്ങിയവർ നിർദ്ദേശങ്ങളും അഭിപ്രായങ്ങളും രേഖപ്പെടുത്തി. 2002 നു മുമ്പുള്ള പെൻഷനേഴ്സിന്റെ പെൻഷൻ വർദ്ധന, 100% DA, Neutralization എന്നീ വിഷയങ്ങളിൽ കേന്ദ്ര ഗവൺമെന്റിന്റെയും ബാങ്കിന്റെയും നിലപാടുകളിൽ ശക്തമായ പ്രതിഷേധം ചില അംഗങ്ങൾ പ്രകടിപ്പിച്ചു. ശ്രീ. എം.ജി. രാഘവൻ, **Bye-law** ഭേദഗതികൾക്കായി സംസ്ഥാന കമ്മിറ്റി മുമ്പാകെ അവതരിപ്പിച്ച നിർദ്ദേശങ്ങൾ വിശദീകരിച്ചുകൊണ്ട് സംസാരിച്ചു. മെമ്പർമാരെയും അവരുടെ കുടുംബാംഗങ്ങളെയും ഉൾപ്പെടുത്തിക്കൊണ്ടുള്ള ഒരു ഏകദിന കുടുംബസംഗമം സംഘടിപ്പിക്കണമെന്ന് യോഗം അഭിപ്രായപ്പെടുകയും അതിന്റെ ക്രമീകരണങ്ങൾ രൂപപ്പെടുത്തുന്നതിനുവേണ്ടി എക്സിക്യൂട്ടീവ് കമ്മിറ്റിയെ ചുമതലപ്പെടുത്തുകയും ചെയ്തു.

ജില്ലാ കമ്മിറ്റിയംഗം ശ്രീ. ഇ.കെ. കുര്യൻ നടത്തിയ കൃതജ്ഞതാ പ്രകാശത്തിനു ശേഷം സ്നേഹവിരുന്നോടെ സമ്മേളനം 1.30 ന് പര്യവസാനിച്ചു..

ജില്ലാ സെക്രട്ടറി  
(കോട്ടയം)

**ERNAKULAM**

**Onam Celebrations at Muvattupuzha - A report**

An exclusive get together for our members/family members residing in and around Muvattupuzha was

sponsored by State Bank of India Muvattupuzha Branch and held at Hotel Kabani International as a part of their Onam celebrations for the current year, on Saturday, the 7<sup>th</sup> Sept'13. It is quite gratifying to report that about 42 members attended.

In a special meeting arranged at 12.30 P.M. on that day, Shri Joby Markose, Chief Manager welcomed the gathering and he was quite appreciative of the attendance in large number. He solicited for the continued support from the retired officials/staff members for the overall business growth of the Bank. The efforts taken by Shri P.V. Antony and Shri K.J. Cheriachan in getting such a function organized merits a special mention.

Sarvshri K.V. Kurian (Treasurer for the State Unit) and R.M. Nair (Secretary, Ernakulam Centre) attended on behalf of the Ernakulam Centre and offered felicitations. They appealed to those who are non-members to become members of the Association at the earliest. Shri Nair, in his address stated that monetary benefits alone should not be a criteria for becoming a member and the membership in the Association would provide ample opportunity for all to meet their old time colleagues at least occasionally.

The participants enjoyed a sumptuous "Ona Sadya" arranged at the Hotel and hosted by SBI, Muvattupuzha.

Yours sincerely  
Secretary (Ernakulam)

**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	139	Dayanandan D Ernakulam	02-08- 2013
2	LM	941	Radhakrishnan M Tirurangadi	29-06 - 2013
3	LM	2754	Sarojini T Trivandrum	20-08 - 2013
4	AFM	2100	Mani KK Kottayam	
5	LM	65	Syed Amir Ali Kozhikode	02-09- 2013
6	LM	354	Sunny K. S. Changanacherry	06-09-2013
7	LM	168	Jacob PPF Ernakulam	27-09-2013

**CHANGE OF ADDRESS**

1. Shri T E Radhakrishnan (LM 2265) & Smti Sobhana (AFM 2266) House No EGA - 5, Aiswarya Nagar P O- Kunnathurmedu, Palakkad Pin 678013.

## 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	3016	Mohan K K	LM	3033	Kurian K M
AFM	3017	Ramani M V Kallingal House, Cheroor P O, Evannur , Trichur – 8 Pin – 680008. Mob – 9847516664.	AFM	3034	Kunjumol Kurian Krupakaran Kothakeril, Vadavathoor P O Kalathipady Kottayam-686010 Ph0481-2572026/9495720111
LM	3018	Mathew P I	LM	3035	Sasidharan C K
AFM	3019	Sheela Mathew Parackattu Sadanathil Nannuvakkadu Pathanamthitta Pin – 689645 Mob- 9447562343	AFM	3036	Malathy A Chakkampuzha House Anicadu P O Pallickathodu Kottayam -686503 Ph0481-2552790/9495543803
LM	3020	Prakash P	LM	3037	Thomas K Manissery
AFM	3021	Sathi K L Preeth, 50/646 –A, NMRRA-16, LBS Cross Road, Ponekara, AIMS-Ponekara PO, Ernakulam-682041 Ph-0484-2801802/9847333386.	AFM	3038	Gracy Thomas Manissery House, Kadalikkadu P O, Muvattupuzha, 686670 Ph0485-2261389/9495256448
LM	3022	Raveendranathan C	LM	3039	Samuel K T
AFM	3023	Leela M P Nedungottummal House, Karuvissery P O Kozhikode -673010. Mob – 9446338065.	AFM	3040	Ivy Manuel C Moolepat Shalom, Netaji Road, Pazhanji PO, Thrissur District, Pin-680542 Ph-04885-274977/9895773001
LM	3024	Venugopalan P S Pottekkatt House, Madayikonam P O Trichur-680712 Ph-0480-2888981/9539787069	AFM	3042	LM 3041 Mani K M Elsamma Mani 50/264 B, Manimala Road, Edapally, Cochin – 24 Ph-0484-2802761/9847502761
FPM	3025	Beena K Saffire , Palayad P O, Dharmadam ' Thalassery, Kannur. Mob -9633846062.	AFM	3044	LM 3043 Mathews C C Alice Mathews Cheyechath House, Ponoth Road, Kaloor, Cochin-682017 Ph-0484-2332989/9446332989
LM	3026	Achuthan K	AFM	3046	LM 3045 Thomas M S Susy James Mundnolickal House, Pala, Kottayam Dist Pin- 686575 Ph-04822210989/9495613941
AFM	3027	Janaki K S S Nilayam, Near KSEB, Opp: Kasaragod Dairy, Anandashram P O, Kanhangad Pin 671531 Ph-0467-2209264/9495371894	AFM	3048	LM 3047 Abraham T V Mariamma Abraham Thayyil House, Mathilbhagam, Thiruvalla-689101 Ph-0469-2607097/9496427339
LM	3028	Jayachandran C G	AFM	3050	LM 3049 Haridas K P Girija S Ashadom Mamom Kizhuvallam PO, Attingal, Trivandrum Pin-695104 Mob9446272236/9447205789
AFM	3029	Deepa P Thiruvonam Building 48/1747, (JKS No40) Chandrasseril, Perumbotta Road Elamakkara P O, Kochi-682026 Ph0484-2538634/9388267776	LM	3051	Achuthan K
LM	3030	Vijayakumari G Sreeharsham, Kunnamthanam P O Thiruvilla -689581 Ph0469-2692441/9947189804	AFM	3052	Sarojini N P Chandana, Kallivallappil Hhouse, Chandankkav, Ananthavoor PO, Malappuram Dist , Pin-676301 Ph-0494-2603545
LM	3031	James Joseph	LM	3053	Paly U L
AFM	3032	Alphonse James Mukkada House Vakathanam Nalunnakkal P O Kottayam -686538 Ph: 0481-2462652/9446342652	AFM	3054	Lissy Paly Uppumparambil House, Perambra P O Trichur Dist Pin-680689 Mob-9846083781

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LM	3055	Kurian T	LM	3066	Rajnikant R
AFM	3056	Janet Kurian Thottungathara House, Kattiithara Road Maradu Post Ernakulam-682304 Ph-0484/2303038/9496180612	AFM	3067	Kusum Rajnikant Shakti Kutir, Lekshminada, Kollam-691013 Mob-9447071735
FPM	3057	Rajalakshmi N IDA Cottage, Chirakkara P O Thalassery,Pin-670104 Kannur District Ph 0490-2324686/9496831682	LM	3068	Sreekumari Amma P BHAS KAMAL, Shanthilane, UNRA-3 NCC Road,Peroorkada, Trivandrum-5
LM	3058	Kunjamma PV	LM	3069	Radhakrishnan K
AFM	3059	Xavier Mathew Maryland, Moothedath Lane, Nethaji Road,Aluva Ernakulam Pin-683101 9495792011/9495237309	AFM	3070	Sarala K S Kizhiyathil House Vellinezhi P O, Palakkad Dist.Pin-679504 Ph-9946398313/8086175795
LM	3060	Chamu M	LM	3071	Jayam
AFM	3061	Janaki K Kunnath House, Kanhiram,Pottassery,PO Via Mannarkkad Palakkad-678598 Mob-9744547815	AFM	3072	Ramanandan T SREERANJ, Opp-Lenin Nagar Bus Stop, Guruvayur Road,Punkunnam, Trichur.Pin-680002. Ph-0487-2381706/9846701553
LM	3062	Manikantan Pillai G	LM	3073	Hyderali K
AFM	3063	Suja J Geethanjaly, Chemmakkadu PO, Kollam-691603 Ph-0474-2552429/8891797768	AFM	3074	Ramlath P Kinattingal House, Janathapadi, Nilambur P O. Pin-679329 Ph-04931223370
LM	3064	Jude D'Souza	LM	3075	Prabhakara Kurup K V
AFM	3065	Maria Jude D'Souza XV/1203,God's Gift Nazareth,Cochin Ernakulam-682002 Ph-0484-2226814	AFM	3076	Pushpa P SREERANG Chittriparamba P O, Kannur. Pin-670650 Ph : 0490 - 2300795

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