



# Sbi Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

Vol. 8 / Issue 11

OCTOBER-DECEMBER 2018

Editorial Board: John Joseph, Rajeevan K, Karunakaran V, Joseph Palackal  
Regd. Office: Dwaraka (Ambady), Poonithura PO, Kochi 682038, Phone: 0484 2303737  
Admn. Office: TC/14/523(1) Anjora, NRA 139, Nandavanam, Palayam, Thiruvananthapuram 695033  
Phone: 0471 2323279, Mob: 9447018266  
Website: [www.sbipensionerskerala.com](http://www.sbipensionerskerala.com)

## Bank Pensioners and Retirees throughout the Country declare Agitation. The Long Cherished Unity among Bank Pensioners' Associations becomes a Reality



Shri Binoy Viswom, Member, Rajya Sabha, inaugurating the Dharna in Thiruvananthapuram on 1<sup>st</sup> December 2018

*"Pension is neither a bounty nor a matter of grace depending upon the sweet will of the employer nor an exgratia payment. It is a payment for the past services rendered. It is a social welfare measure rendering socio economic justice to those who*

*in heyday of their life ceaselessly toiled for the employer on an assurance that in their old age they would not be left in the lurch."*

*-Justice Y V Chandrachud*

SBIPRO Wishes  
all its Members and their Family a  
**Happy & Prosperous  
New Year**

## *Editorial*

### ***New Year, New Hopes and New Resolutions***

*The year 2018 with all its pluses and minuses has now been laid to rest and has become part of the history. An overall view of what has been delivered during the year does not reveal a brighter picture; rather it is something more disappointing especially in the area of finance and banking. The alarming position in NPAs resulted in more and more provisioning leading to negative results declared by a good number of PSBs. State Bank of India the pioneer commercial bank of the country had to declare net loss of Rs.6,547 crores for the financial year ended 31<sup>st</sup> March 2018. For the first time in its history the Bank had to declare nil dividend on its shares. The adverse impact of demonetization is still continuing as opined by prominent economists and financial experts across the country. The much hyped GST could not achieve the targeted revenue, rather it had glaringly resulted in revenue deficit in states like Kerala.*

*Natural calamities broke out in several parts of the country. The state of Kerala became the worst sufferer of the devastating flood that lasted for more than a fortnight resulting in loss of more than three hundred and seventy human lives. Loss of cattle and pet animals exceeded thousands and thousands. The total loss assessed by the revenue authorities in state is more than Rs.36,000 crores.*

*Bank employees' salary revision talks in respect of 11<sup>th</sup> bipartite settlement did not gain much headway, rather it remained at a snail's pace due to the adamant stand by some bank managements who insisted upon restricted mandate. The negotiations so far held now remain stuck around the pittance offer of eight percent which is nothing but ridiculing the entire negotiating process. Bank branches throughout the country remained closed for two days at the end of the year. The two days strike*

*on 21<sup>st</sup> and 26<sup>th</sup> December by AIBOC and UFBU respectively only indicates the unrest that is growing in the Banking Industry.*

*The approach and attitude of the IBA and Government towards the pensioners' issues continued in the same way as it was before. The repeated plea by leadership of the various Pensioners Associations to involve the Associations in the bipartite discussions went to deaf ears. Automatic updation of pension and improvement in family pension remained as mere demands in papers.*

*Well, comrades, it is heartening to note that amidst all these highly discouraging happenings there have also been a few remarkable developments that happened during the previous year. The much awaited and much aspired unity among the pensioners has become a reality now. The neglect and alienation by IBA and Government towards the Retirees and pensioners has at last paved way for a unity move among all the pensioners. The realization that only a united movement can solve our issues has no doubt brought in a new spirit and enthusiasm among all. The action programme chalked out by CBPRO and AIRBF which met in Delhi on 24<sup>th</sup> October 2018 definitely is a prelude of the struggle that the country is going to witness in the days ahead. Unions and Associations of serving employees and officers under the banner of UFBU have already expressed their solidarity to our movement. The reports of massive Dharna by thousands of retirees and pensioners at various centres across the country exemplify the will and determination by the pensioners' fraternity that the fight shall continue till we achieve our demands. Let us preserve this unity forever. March on comrades, success awaits us in the near vicinity. **Wishing all our beloved members Good health, Happiness and Peace.***

### **Arise, Awake, and Stop Not till we Achieve...**

More than 4.5 lacs of Bank Retirees and Pensioners throughout the country are on a war path demanding resolve in their decades old grievances in respect of the pension anomalies. "Enough is enough and it is high time that we go for direct action" was the unanimous feeling among the leaders of CBPRO and AIRBF who met at Delhi on 24<sup>th</sup> October 2018 to discuss and decide on the long pending issues of Bank Pensioners.

We have explored all the established avenues of negotiation and discussion. Umpteen numbers of representations have been submitted to various authorities on several occasions. Memorandums submitted to Union Ministers including Finance Minister and Members of Parliament too. Anomalies and disparities were brought before the IBA and Department of Financial Services and convincingly presented with substantiating facts and figures. But alas! Unresponsiveness played prominently everywhere. Writ petitions were filed before various High Courts and Supreme Court also. In many of the cases it was adjournment at the end of the day. In a few cases there were positive outcome which again was taken before the next Appellate authority. No one knows how long it will take for the so called authorities to come out of their well pretended slumber and to hold a dispassionate approach towards our genuine needs.



Com. John Joseph, our General Secretary, addressing the members at Thiruvananthapuram

A considerable number of the aggrieved, who nurtured the hope that justice await them in the near vicinity, have left for their heavenly abode. Thousands of hapless pensioners still continue with their hope that justice would favour them either today or tomorrow. It is in this context that the leadership felt in unison that time is ripe for a long drawn struggle and nothing else would be a better alternative.

The leadership has sought the support of the serving organisations in the Banking Sector. A detailed communication in this regard has already been forwarded to the Convener, UFBU. They, in turn, have assured their solidarity and support to the cause of Pensioners and retirees.

It should also be known to all our members that CBPRO has submitted a charter of demands to IBA and Govt. of India in August 2018 in relation to the issues affecting the interests of Bank Pensioners and Retirees. The demands include Updation of pension, Anomalies in pension of SBI Retirees, 100% neutralization of DA in respect of pre-2002 retirees, improvement in Family Pension from 15% to 30% of last drawn Salary, Payment of Medical insurance premium by the Banks, Improvement in Welfare fund, Extending one more option for pension to resignees, Extension of one more option of pension to those compulsorily retired, Extension of one more option of pension to left-outs, Redressal of grievances of SBI e-AB employees/ Retirees, Sanction of PL encashment to those compulsorily retired, Payment of enhanced gratuity from the date of notification by Government of India, Special allowance of 10<sup>th</sup> BP settlement to be reckoned for superannuation benefits including pension, concessionary interest rates on loans to retirees at par with serving employees etc. The IBA is yet to respond to the communication and the demands submitted.



Com. P Rajeev, former MP, inaugurating Dharna at Ernakulam

The organisations under the banner of CBPRO and AIRBF put together represent hundred percent of the Bank Pensioners community.

It is indeed a remarkable achievement for the Bank Pensioners fraternity that all the pensioners'

organisations have now decided to act jointly to fight against the unhelpful and indifferent attitude of the IBA and Govt. of India as a result of which a detailed action programme has been chalked out by the leadership. To begin with, the committee has decided to organize massive Dharna at different centres including important cities and state capitals across the country during the period between 15<sup>th</sup> December 2018 and 15<sup>th</sup> January 2019. The core issues highlighted in the action programme are:

- √ Improvement in Family Pension in line with Government Pensioners and RBI pensioners.
- √ Updation of Pension
- √ 100% DA neutralization to pre- November 2002 retirees
- √ Full reimbursement of Medical Insurance premium of Retirees
- √ Reckoning Special Allowance component for superannuation benefits retrospectively from the 10<sup>th</sup> BPS
- √ Second option of pension for Resignees who had pensionable service
- √ Dialogue with the Retirees Coordinated body in respect of Retirees' issues.
- √ Enhanced Gratuity amount of Rs.20 lacs be made effective from 01/01/2016 for all Bank employees.



Com. Rajeevan K, President SBIPAK addressing members at Ernakulam

Reports are being received from various centers including metros regarding successful conduct of Dharna with massive participation of pensioners numbering thousands and thousands at each centre. In Kerala a massive Dharna was conducted on 1<sup>st</sup> December in front of Indian Overseas Bank, MG Road, Thiruvananthapuram.

The programme was inaugurated by Com. Binoy Viswam, Member of Parliament. On 18<sup>th</sup> December

Ernakulam witnessed another mammoth programme at Vanchi Square, Near High Court of Kerala. Com. P. Rajeev, former MP, inaugurated the Dharna programme. The State Committee has also decided to hold Dharna at all district centres and as per the latest information received preparations are being made at all centres for organizing massive Dharna with participation of maximum number of pensioners. It is so encouraging that even the senior most members among the pensioners community are showing much enthusiasm to participate in the action programme disregarding their age and ill-health.

Conduct of Dharna with unprecedented participation of Pensioners are being reported from Kolkota, Delhi, Chandigarh, Hyderabad, Karnataka and Chennai. Jantar Mantar in New Delhi witnessed another record event on 7<sup>th</sup> January with participation by more than three thousand members drawn from different corners of the country. Neither the tiresome long journey nor the severe cold and winter could dissuade them in attending the Dharna. It is a now or never situation. We have waited for more than two decades. Time has come for us to act and let us dedicate ourselves to resolve the long pending issues once for all. Success comes to only those who dare and act.

### **General Body Meeting Alappuzha District Centre**

Quarterly general body meeting of Alappuzha district was held on 01.12.2018 at Brothers Hotel Auditorium, Alappuzha. The meeting was attended by about 70 pensioners. The meeting was presided over by Shri BC Unnikrishnan Nair, District President. Shri Mathew Adackamundackal, DGS, Kottayam delivered the inaugural address. Shri Unnikrishnan Nair in his presidential address mentioned that the meeting was mainly called to educate the members of the re-introduction of REMBS and to ensure all eligible members joined the scheme without fail. He also exhorted the need to strengthen SBIPAK with members from e-SBT at the earliest. Shri Mathew Adachamundakkal in his inaugural address complimented the members for turning up in such large numbers. He dwelled upon in detail about the re-introduction of REMBS and the cut-off dates under various options. He also suggested to form a core committee with active involvement of the e-SBT pensioners who have already joined us to persuade other existing as

well as future e-SBT pensioners into our fold. Sarvashri AP Suresh, Jagdeesh Rajkumar, Ponnappan, Smt. Valsala (all e-SBT pensioners) supported the suggestion fully and offered their all-out support in taking it forward by arranging area meeting with e-SBT pensioners at the earliest.

The proposal to offer monetary assistance of Rs.2,000/- to the family of a deceased pensioner was approved by the meeting unanimously.

Earlier the meeting started with an invocation song by Shri VK Ramachandran. Shri George Mathew, Secretary, welcomed the participants and presented the report of the last general body meeting, which was approved by the body.

The meeting concluded with vote of thanks by Vice President Shri Chacko Sebastian.

### **Attention District Secretaries**

*In terms of Bye law No.27 (ii) the Office bearers and committee members shall be elected from among the district members triennially before 31<sup>st</sup> March of the election year. 2019 being the election year, all district centres have to conduct election of office bearers and committee members by convening General Body meetings before 31<sup>st</sup> March 2019. The district secretaries are therefore reminded to hold elections as per guidelines detailed under Bye law 27 (iii)*

*The specimen of Nomination form is available in the Bye law booklet, the copies of which have already been provided to all the District Secretaries.*

*The names of Delegates elected for the Annual General Meeting should be advised to the General Secretary after conduct of the elections.*

### **Executive Committee Meeting at Ernakulam**

The Executive Committee Meeting of SBIPAK was held at PWD Rest house at Ernakulam on 18<sup>th</sup> December 2018. The Meeting was presided over by Shri K Rajeevan, State President. The participants included the newly co-opted Vice-President Shri BC Unnikrishnan Nair and Asst. General Secretaries from Kollam and Thiruvananthapuram, Sarvashri B Ramakrishna

Pillai and Rajachandran, and Smt. Raisa Beegam, Lady Representative from Kottayam. The Meeting discussed in detail about reintroduced REMBS and decided to request the Federation for modifications as to get one more opportunity for all to join the scheme. They further discussed about the ensuing 18<sup>th</sup> Annual General Meeting of SBIPAK proposed to be held on 24<sup>th</sup> and 25<sup>th</sup> May at AJ Hall, Ernakulam. Shri Joseph Palackal, DGS, Ernakulam, gave a detailed account of the preparations now being made by Ernakulam District Centre for the successful conduct of the meeting. The General Secretary explained in detail about the action programme chalked out by CBPRO & AIBRF at national level including conduct of Dharna at all State Capitals and major cities. He reported that the first Dharna in Kerala was organized before IOB Trivandrum on 1<sup>st</sup> December in which he addressed on behalf of SBIPAK. He also reported that the Joint Action Committee in the State has decided to conduct Dharna in each District Centre from 15<sup>th</sup> December to 15<sup>th</sup> January 2019. All the District Secretaries have been advised to make our active participation in the Dharna Programme. The Meeting concluded at 3.45 pm after which all the participants joined the massive dharna arranged at Vanchi Square near High Court.

### **Forthcoming Events**

- ♣ Dharna by CBPRO & AIBRF at Malappuram on 14<sup>th</sup> January 2019 at 10 am.
- ♣ Dharna at Kozhikode on 15<sup>th</sup> January at 4 pm. Inauguration by Shri MK Raghavan, Member of Parliament
- ♣ Dharna at Palakkad on 18<sup>th</sup> January at 10 am. Inauguration by Shri KK Divakaran, CITU.
- ♣ Dharna by Kottayam District Centre on 22<sup>nd</sup> January 2019 at Old Police Station Ground, Kottayam. Inauguration by Shri Thiruvanchoor Radhakrishnan, MLA.

**Those members of Ernakulam District who are yet to submit the Data Sheet and request for ID Cards may submit the same before end-January 2019.**



All branches and offices of  
State Bank of India

Madam/ Dear Sir,

**GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY – ‘B’)  
RENEWAL OF POLICY ON MODIFIED TERMS & CONDITIONS**

Please refer to our e-circular No. CDO/P&HRD-PPFG/78/2017-18 dated December 29, 2017 advising renewal of Group Mediclaim Policy for SBI retirees (Policy - B) with effect from January 16, 2018 and modifications in terms and conditions of the policy. The policy is again due for renewal on 16.01.2019.

2. It has now been decided to renew Policy ‘B’ with effect from 16.01.2019 with modifications in policy structure, introduction of new plans, improvements in terms & conditions, enhancements in coverage, add-ons etc. details of which are furnished hereunder. The policy will be issued by United India Insurance Co. Ltd., who is also the current Insurance Company, while Anand Rathi Insurance Brokers Ltd. will continue to be the Insurance Brokers in the policy for the next cover period. The policy shall be available to the retirees of State Bank of India and employees of erstwhile Associate Banks who retired after merger.

3. At the time of last renewal, with a view to bringing long term sustainability to the policy, it was decided to bring certain modifications in the policy viz. introduction of separate plans for ‘With Domiciliary Cover’ and ‘Without Domiciliary Cover’, rationalization of ceiling on room rents and ceiling on expenditures for certain common diseases / ailments on the basis of categorization of centres, restrictions on free entry/ exit from the policy and also restrictions on free movement between plans on renewal, removal of coverage for dental treatment etc.

4. Based on the claims experience during the current cover period and also on the basis of feedback received from various quarters, it has been decided to bring further modifications in Policy ‘B’ which are detailed hereunder.

(i) **Reduction in number of Plans & Introduction of Super Top-up Plans** – Number of basic plans (sum insured) has been reduced from existing seven to four, with introduction of Super Top-up plans, which can be obtained only in conjunction with basic plans. The revised structure proposed to be introduced would be as under:

Sl.	Existing	Proposed	
	Base Plans only (Rs. in Lacs)	Base Plan (Rs. in Lacs)	Super Top-up Plans (Rs. in Lacs)
1.	3.00	3.00	3.00
2.	4.00	4.00	4.00
3.	5.00	5.00	5.00
4.	7.50		
5.	10.00	10.00	10.00
6.	15.00		
7.	25.00		

Under the Super Top-up Policy, if the sanctioned claim amount crosses the Sum Insured under the main policy (base plan), the balance amount is payable from the Super Top-up Policy. After the total Sum Insured under the main policy is exhausted and there is a further claim, even this claim will be paid through the Super Top-up Policy up to its Sum Insured. However, the 'Super Top-up Policy' will be available for hospitalisation expenses only and will be without OPD cover. Coverage under the 'Super Top-up Policy' is optional for the members of the main policy and is subject to payment of additional premium for the same.

A Super top-up policy will enable a member to avail higher coverage for hospitalization at significantly lower cost as premium for a super top-up policy is generally lower than base plans. The availability of Super Top-up will be strictly as per the base plan as indicated in table above. For example, a person opting for Rs. 3.00 Lakh base plan can opt for Super Top-up of Rs.3.00 Lakh only and so on. A Super Top-up can be availed either with the "Domiciliary policy" or the 'Non-domiciliary policy'. However, Super Top-up Policy cannot be availed separately and can only be combined with a base plan. The terms and conditions governing the choice of plans and Super Topup policy are detailed in Para – 9 of this circular.

(ii) **Introduction of Critical Illness Cover** – It is proposed to introduce a Critical Illness Cover with Sum Insured of Rs. 5.00 Lakh for undernoted six ailments.

- (i) Stroke resulting in permanent symptoms
- (ii) Cancer of specified severity
- (iii) Kidney failure requiring regular dialysis
- (iv) Major organ / bone marrow transplant
- (v) Multiple sclerosis with persisting symptoms
- (vi) Open chest CABG

Critical Illness Cover will not be available separately and can be taken only with a base plan and Super Top-up plan taken together. Other terms & conditions for availing Critical Illness cover shall be as under:

- (a) Entry shall be available only upto the age of 65 years. However, renewals can be done beyond 65 years.
- (b) Pre-existing diseases will not be covered.
- (c) There will be a waiting period of 90 days and surviving period of 30 days.

iii) **Removal of Tier-wise Classification of Cities for Expenditure Capping** – In the current policy, expenditure capping was introduced on room rent / ICU rent as well as on few specific ailments on the basis of tier-wise classification of cities. It is now proposed to remove the tier-wise structure and implement a uniform room rent / ICU rent capping and expenditure capping on specified ailments, and also revise upward the ailment capping for a few diseases. The revised room rent/ICU rent capping and expenditure capping on specified ailments as under:

<b>Room Rent / ICU Rent Capping (Amt. in Rs.)</b>		
<b>Sum Insured</b>	<b>Room Rent*</b>	<b>ICU Rent*</b>
300,000	4,000	7,500
400,000	4,000	7,500
500,000	4,000	7,500
1000,000	7,200	12,000

\*Uniform for all centres.

<b>Ailment-wise Expenditure Capping</b>		
<b>Sl.</b>	<b>Name of Ailment</b>	<b>Amount</b>
1.	Angioplasty	150,000
2.	CA BG	250,000
3.	Cataract	30,000
4.	Cholecystectomy	70,000
5.	Hemia	70,000
6.	Knee Replacement – Unilateral	70,000
7.	Knee Replacement – Bilateral	80,000
8.	Prostate (Other than treatment of Prostate Cancer	

- iv) **Re-introduction of Dental Treatment** – Reimbursement of expenses on dental treatment only for RCT upto maximum of Rs. 7,500, which was originally available in the policy, was excluded at the time of last renewal. It is now proposed to again include the same in the policy i.e. The Policy will cover Root Canal Treatment with a limit of Rs. 7500 per annum. It does not include extraction, filling or crowning. The amount fixed is overall limit for the entire family unit and not forming part of domiciliary treatment limit but within the total Sum Insured. The cover will be available both under the ‘Domiciliary’ as well as Non-domiciliary’ basic plans.

#### 5. Premium Payable

The final premium rates for different plans, payable by the individual member is as under:

##### A. Basic Cover Plans

(Amt. in Rs.)

<b>Sum Insured</b>	<b>Without Domiciliary Cover</b>			<b>With Domiciliary Cover</b>		
	<b>Basic Premium</b>	<b>GST @ 18%</b>	<b>Gross Premium</b>	<b>Basic Premium</b>	<b>GST @ 18%</b>	<b>Gross Premium</b>
3,00,000	16,061	2,891	18,952	41,700	7,506	49,206
4,00,000	25,356	4,564	29,920	63,018	11,343	74,361
5,00,000	36,132	6,504	42,636	86,956	15,652	1,02,608
10,00,000	1,07,880	19,418	1,27,298	2,13,518	38,433	2,51,951

##### B. Super Top-up Plans

(Amt. in Rs.)

<b>Sum Insured</b>	<b>Basic Premium</b>	<b>GST @ 18%</b>	<b>Gross Premium</b>
3,00,000	5,948	1,071	7,019
4,00,000	6,448	1,161	7,609
5,00,000	6,963	1,253	8,216
10,00,000	7,520	1,354	8,874

##### C. Critical Illness Cover

(Amt. in Rs.)

<b>Sum Insured</b>	<b>Basic Premium</b>	<b>GST @ 18%</b>	<b>Gross Premium</b>
5,00,000	13,812	2,486	16,298

#### 6. Eligibility for Membership:

- a) The policy will continue to be available to the existing members enrolled under Policy ‘B’ subject to payment of renewal premium.

- b) The policy will continue to be available to the Independent Directors of the Bank, subject to payment of premium from own sources.
- c) Eligible new retirees may join the Policy 'B' within 60 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be payable by such retirees.
- d) Spouses of deceased employees may join the Policy 'B' within 120 days from the date of death by paying the premium from their own sources. Pro-rata premium would be payable in such cases.

**7. Another Option for left-out retirees to join Policy 'B'** – As per the expiring policy, only existing members can renew their policy or new retirees can join the scheme. It is now proposed to extend a onetime option for joining the scheme, to all old retirees, who could not join the scheme earlier, or had exit the policy in earlier years. This is a onetime option only and may not be available on subsequent renewals. Further, the onetime option will be available subject to the following conditions:

- (a) Additional one-time loading of 20% on premium will be applicable. However, this will be a one-time loading on entry. On renewal, the premium will be based on the overall claims experience and will be uniform for all. No differentiation will be made for these new entrants from next year.
- (b) Such retirees can enroll only for Sum Insured of Rs. 300,000, under either 'With Domiciliary' or 'Without Domiciliary' Cover.
- (c) Super Top-up and Critical Illness Cover would also be available to such retirees subject to fulfillment of conditions for such covers mentioned elsewhere in the circular.

**8. Option for Policy 'A' members to join Policy 'B'** – As per the existing terms of policy, a Policy 'A' member may join Policy 'B' only at the time of renewal/commencement of cover period and not anytime during the currency of the policy. It is now proposed that a Policy 'A' member whose residual balance has come down below Rs. 1.00 Lakh may join Policy 'B' during the currency of the Policy 'B'. However, such option to join the scheme during the currency of policy will be available subject to the following conditions:

- (a) Such members can enroll for Policy 'B' only for Sum Insured of Rs. 300,000, under either 'With Domiciliary' or 'Without Domiciliary' Cover.
- (b) There would be a waiting period of 60 days for joining the policy i.e. they can join Policy 'B' only after a period of 60 days from the date of their residual balance falling below Rs. 1.00 Lakh.
- (c) Full premium for the year (not pro-rata premium) would be chargeable in such cases.
- (d) Alternatively, the member can join Policy 'B' at the time of commencement of policy or next renewal. In such case, he/she can choose any Sum Insured from 'Domiciliary' or Non-domiciliary' plans.
- (e) Super Top-up and Critical Illness Cover would also be available to such retirees subject to fulfillment of conditions for such covers mentioned elsewhere in the circular.
- (f) In addition, members of Policy 'A', whose residual balance continues to be above Rs. 1.00 Lakh but wish to obtain additional cover under Policy 'B', may do so only at the time of renewal of policy and must pay their premium before commencement of next cover period i.e. upto 15/01/2019. Such Policy 'A' members shall be permitted to choose any plan from Rs. 3.00 Lakh to Rs. 10.00 Lakh, as also applicable Super Top-up Policy and Critical Illness Cover.

The modifications / enhancements / add-ons shall be applicable only for the next cover period. Similarly, the enhanced cover, including Root Canal Treatment, removal of tierwise structure for expenditure capping, enhanced capping for ailment wise expenditure etc. would be applicable for treatment taken during the next cover period i.e. 16.01.2019 onwards.

**9. Other Terms & Conditions:**

- a) Existing members, willing to renew their policy for basic cover only, can choose any plan from either 'With Domiciliary Cover' option or 'Without Domiciliary Cover' option of their existing

Sum Insured or lower Sum Insured available. **The option to choose a higher Sum Insured from their existing plan will not be available.**

- b) For existing members, movement from 'With Domiciliary Cover' to 'Without Domiciliary Cover' or vice versa will be permissible, subject to payment of appropriate premium.
- c) Existing members, willing to obtain Super Top-up Policy also along with renewal of their basic cover can do so as under:
  - (i) Existing members under Rs. 3.00 Lakh plan in the expiring policy, can renew his policy under Rs. 3.00 Lakh plan only along with Super Topup of Rs. 3.00 Lakh.
  - (ii) Existing members under Rs. 4.00 Lakh, Rs. 5.00 Lakh and Rs. 10.00 Lakh plans, can reduce their existing Sum Insured only upto one step lower to avail Basic + Corresponding Super Top-up cover.
  - (iii) Existing members under Rs. 7.50 lakh plan can opt for Rs. 5.00 Lakh Basic Sum Insured plus Rs. 5.00 Lakh Super Top-up cover.
  - (iv) Existing members under Rs. 15.00 Lakh and 25.00 lakh can opt for Basic Sum Insured of Rs. 10.00 Lakh plus Rs. 10.00 Lakh Super Topup cover.
- d) Existing members, willing to renew their policy, must pay their premium before commencement of next cover period i.e. upto 15/01/2019.
- e) New retirees can choose any one of the plans from Rs. 3.00 lacs to Rs. 10.00 lacs either 'With Domiciliary Cover' option or 'Without Domiciliary Cover' by paying the premium from their own sources. Pro-rata premium will be paid in such cases.
- f) Membership to Super Top-up cover and Critical Illness Cover would be optional. A member may avail only Basic Sum Insured 'or' may avail Basic Sum Insured + Super Top-up cover 'or' Basic Sum Insured + Super Top-up Cover + Critical Illness Cover.
- g) Members, who opt out of the scheme this year, for any reason whatsoever, will not be permitted to become a member of the policy again before expiry of 3 years period.
- h) Critical Illness Cover can be availed only by those members who avail Basic Sum Insured + Super Top-up cover.

All other terms & conditions of the policy and instructions relating to the scheme will remain the same.

#### **10. Procedure for Renewal / Membership**

- a) Existing members, willing to renew their policy, will fill up the simplified consent form (enclosed as annexure) manually by obtaining from branches and submit to the pension paying branch along with cheque/debit authority for applicable premium amount.
- b) Members of Policy 'A', willing to obtain additional cover under Policy 'B' will fill up the revised application form (enclosed as Annexure) manually by obtaining from branches and submit to the pension paying branch with cheque/debit authority for applicable premium amount.
- c) New retirees, willing to enroll for the policy, will also be required to fill up the revised application form (enclosed as Annexure) manually by obtaining from branches and submit to the pension paying branch along with cheque/debit authority for applicable premium amount.
- d) In respect of new enrolments by members who retire/have retired on or after 16.01.2019, the premium is to be collected on pro-rata basis as per the extant guidelines.
- e) In respect of renewal applications, full premium is to be collected from the member i.e. Basic Premium plus GST, for the plan selected.
- f) The branch will arrange for debiting the applicant's account with the amount of gross premium (i.e. Basic Premium plus GST) and credit the same to Current Account opened by each Zonal Office for collection of premium.
- g) Once premium is deposited in the designated account at Zonal Office, the branch will forward the completed application forms [mentioning (a) Transaction No. (b) Date of Transaction; and (c) Amount] to concerned Zonal Office for further action.

- h) Zonal office on receiving the application form, will verify the same and check the eligibility of the applicant and ensure that all necessary details have been filled and also correct amount of premium has been deposited in the Current Account at Zonal Office.
- i) Zonal office will simultaneously prepare a list (as per Annexure) containing details of the applicants and send the soft copy through email to HR Department at their respective LHO; and also transfer the consolidated amount to Main Collection Account (Current Account No. 35411898837 maintained at SBI Madame Cama Road Branch on the same day.
- j) The Zonal Offices should ensure that the amount remitted to Corporate Centre tallies with the column total of 'Premium Paid by pensioner' in the excel file sent by them to their respective LHO.
- k) HR Department at each LHO, on receiving the enrolment details / files from their Zonal Offices, will collate the details in a single file in different sheets for each Zonal Office and send the same to PPG Department, Corporate Centre.
- l) PPG Department, Corporate Centre, on receiving the list from each LHO, will prepare a consolidated list and send the same to the Insurance Company along with the total premium amount i.e. collected premium amount by means of a single cheque drawn on the main collection account at fortnightly intervals.

11. As all renewal enrolments are supposed to be completed by 15.01.2019 it has been decided that first payment of premium will be made on 09.01.2019 and second payment of premium will be made on 15.01.2019 to ensure timely and smooth enrolments. Accordingly, Zonal Offices should ensure that premium collected till 08.01.2019 is remitted to the Main Collection account at Madame Cama Road Branch on 09.01.2019 and tallied enrolment details are also mailed to the respective LHOs. The LHO on receipt of the files will verify correctness and mail the same to PPG Department at Corporate Centre on the same day. Similar process must be followed for the premium collected till 14.01.2019.

12. Please bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

(Prashant Kumar)

**Deputy Managing Director (HR) &  
Corporate Development Officer**

Annexure 1: Application form for new retirees / prospective members

Annexure 2: Consent form for renewal

Annexure 3: Premium Chart

Annexure 4: Reporting Format

## **Reports of Massive Dharna at Different Centres**

### **Idukki District Centre**

A massive dharna by Bank pensioners and retirees in Idukki District under the banner of CBPRO and AIRBF was held at Thodupuzha on 10<sup>th</sup> January 2019. Shri Francis George, former Member of Parliament, inaugurated the Dharna. A large number of members from the various places of Idukki District, viz. Vazhakulam, Muvattupuzha and Kothamangalam were present. Shri K

Srinivasan, State General Secretary, AIBRF and Convener of the Joint Action movement delivered the key-note address explaining in detail about the grievances suffered by the Bank pensioners community since the introduction of pension in banking sector. A host of leaders of other trade unions, Service organisations and Pensioners' Associations offered felicitations. On behalf of SBIPAK Sarvashri Shaju Thomas and TJ Joseph addressed the participants. The dharna programme with the large turnout of members was indeed a remarkable event.



Shri Francis George, former MP, inaugurating Dharna at Thodupuzha

### Dharna at Kollam



Shri NK Premachandran, MP, delivering the inaugural address

A massive dharna of more than 350 Bank retirees and pensioners in Kollam District Centre was held before the Kollam Post Office on 11<sup>th</sup> January 2019. The Dharna was inaugurated by Sri. N K Premachandran Member of Parliament from Kollam who assured his strong support to the movement and also promised his help in bringing out the issues before the Union Government and Finance Ministry to resolve the same without further delay. Leaders of other trade unions including CITU, INTUC and BMS offered their felicitations and extended their solidarity and support to our agitation programme. A large number of members from CBPRO and AIBRF were present. Shri. John Joseph General Secretary SBIPAK addressed the participants explaining the circumstances in which the Joint Action Movement decided to go for Agitation programme. S.Sri. Ganapathikrishnan, DGS, T C Purushothaman Pillai Dt. Secretary were in the forefront of organizing the successful programme.

### Area Meetings by Ernakulam District Centre

The Ernakulam District unit which holds the largest membership of SBIPAK and also with its wider operational jurisdiction has conducted Area Meetings at different locations including Angamaly, Aluva, Thoppumpadi, Trippunithura Ernakulam town, Palarivattom, Njarakkal, Paravur, Kothamangalam and Muvattupuzha for a week commencing from 2nd January to 11th January.

The sole purpose of the meetings was to intensify the organisational activities involving all the members at all centres. It is to the credit of the District leadership that almost hundred percent of the membership has participated in the meetings and deliberated on all major issues confronted by the pensioners at large. The meetings were well organised and we record our deep appreciation to all the members and leaders of Ernakulam District.



A view of the audience at Angamaly Area Meeting



Shri K Rajeevan, State President, addressing the Aluva Area Meeting

## Obituary

We deeply regret to inform you all that the following members have left us for their heavenly abode on the dates shown against their names.

May their souls rest in peace.

We express our heartfelt condolences to all the bereaved family members and also join them to share the grief.

LM-357	C Mathew	19-12-2018
LM-4246	Pathanamthitta M Ramanan	25-12-2018
LM-5549	Thiruvanthapuram B Babu Rajan	30-12-2018
	Kollam	

## Contributions made by Pensioners out of Arrears of Pension received under 5<sup>th</sup>/6<sup>th</sup>/7<sup>th</sup> Bipartite Realignment

SBIPAK conveys thanks to all contributors for their valuable donations.

LM No.	Name, Place	(Rs.)
LM-3016	K K Mohanan Thrissur	23-10-2018
FPM-2739	Susy Varghese Pathanamthitta	24-10-2018
LM-2971	B N Varghese Kollam	27-10-2018
LM-6531	Prema Ramadas Thiruvanthapuram	29-10-2018
LM-5655	Mathai P Jose Kottayam	04-11-2018
LM-5543	K P Peter Ernakulam	01-12-2018
LM-958	T K John Thrissur	05-12-2018
LM-2546	K S Baby Idduki	10-12-2018
LM-296	N Kamamma, Trivandrum	1500-00
LM-317	N P Sukumaran, Ernakulam	4000-00
LM-4002	E K Kurian, Kottayam	4000-00
LM-5064	P G Daniel, Pathanamthitta	6000-00
LM-115	Pareeth Sahib, Kollam	2500-00
LM-316	T A Balakrishnan, Kozhikode	7000-00
LM-5648	K Mohanan, Kannur	5000-00
	Leela C Pillai, Trivandrum	5000-00
	M L Rajan, Kozhikode	3000-00
LM-302	K S Venkitachalam, Kozhikode	7000-00
LM-6925	A A Salim, Trivandrum	3000-00

## FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

Registered under the Societies Registration Act 1860 at Delhi

Rgn No S/17025 of 1986

Room No 206, Santoshima Commercial Complex, RTC Cross Roads, HYDERABAD

CC 26/2018-19

Date 4<sup>th</sup> January 2019

The Deputy Managing Director (HR) and CDO,  
State Bank of India,  
Corporate Centre  
**MUMBAI.**

Respected Sir,

### GROUP MEDICAL POLICY FOR SBI RETIREES (Policy – 'B') - 2019-20 RENEWAL OF POLICY ON MODIFIED TERMS & CONDITIONS

We are thankful to you for accepting some of the suggestions made by the Federation in respect of the Group Medical Policy for the year 2019-2020. We are also thankful to you for acceding to our request to pay the arrears of pension payable to the deceased pensioner to the family pensioner on single indemnity for settlement of life time arrears. The decision of the Corporate Centre has provided great relief to the family pensioners at large.

In respect of policy B for the year 2019-20 a detailed analysis of the Mediclaim Policy B for the year 2019 vide the Bank's Circular CDO/P&HRD-PPG/70/2018-19 date 1<sup>st</sup> January 2019, we have the following initial feedback to share with your goodselves, which need a relook.

## 1. TIME LIMIT:

The Insurer has taken a long time to give out the details of the scheme, fixing the last date as 15.1.2019 for existing members. This year, as you appreciate, 12<sup>th</sup>, 13<sup>th</sup>, 14<sup>th</sup> and 15<sup>th</sup> January 2019 are holidays, due to Second Saturday, Sunday, Bhogi, Sankranti etc, thus virtually fixing the last date to 11<sup>th</sup> January 2019, giving hardly 11 days to propagate the scheme.

### **Our View/suggestion:**

The last date may be stretched to the end of the January 2019, with cover being extended retrospectively from 16<sup>th</sup> January 2019 for the existing policy holders, who pay premium till 31st January 2019.

## 2. PREMIA FOR NON DOMICILIARY POLICY:

The premium, though very marginally reduced is nevertheless a welcome gesture but with no subsidy being announced, the premium is burdensome to all the pensioners. Hence, it is requested to provide subsidy, as was done for the past 2 years.

### **SUBSIDIZATION OF PREMIUM:**

While renewing the policy B for the period 2019-20 the Bank has not extended the benefit of subsidy.

### **Our View/suggestion:**

The concept of Subsidization of premium was introduced by the Bank way back in 2017-18 vide to obtain a reasonable medical insurance cover. With a view to reduce the burden on the pensioners in renewing their policy, the Bank was magnanimous in providing a uniform subsidy of Rs.6,000/- across the board to all members enrolled in the policy for the year 2017 -2018 vide Circular No.CDO/P&HRD –PPFG/ 2/2017 -18 dated the 10<sup>th</sup> April 2017.

This subsidy was revised for the year 2018-19, with a view to providing some relief to the pensioners in obtaining a reasonable medical insurance coverage, and accordingly the Bank adopted a guiding principle for providing subsidy to enable a pensioner to obtain health insurance coverage i.e., at least secure a Rs.3.00 lakhs (non-domiciliary) plan vide Circular No CDP/P&HRD-PPG/78/2017-18 dated 29<sup>th</sup> December 2017. This gesture was well appreciated by the pensioners and family pensioners who served the Bank for a long time. The scale of subsidy for each category of pensioner on the basis of gross monthly pension has been worked out to 75% of gross premium or Rs 15,000/- whichever is lower and it was extended up to a monthly gross pension of above Rs 40,000/- where a pensioner was benefited with a subsidy of Rs 10,000/-

Thus, when the subsidy was provided for the premium for Rs 3 lakhs insurance cover was Rs 19,498/- in the year 2018-19 against Rs 18,952/- for the current year 2019-20. It is obvious that there is no much difference in the premium amounts for a basic sum of Rs 3 lakh to Rs 10 lakhs insurance cover. The rationale observed while introducing subsidy for the year 2018-19 was ignored while renewing the policy B for the period 2019-20. There is no change in the status of the pensioner as there is no increase in monthly pension, while the cost of escalation of daily utility items has gone up considerably worsening the life of the pensioner further.

The following table showing the details of minimum and maximum pension drawn by pensioners/ family pensioners drawn up here below, would illustrate the plight of pensioners/ family pensioners.

### **Family pension is introduced in SBI with effect from 01.01.1986**

Bipartite	Family Pensioners					
	Minimum			Maximum		
	Basic Pay	DA	Total	Basic Pay	DA	Total
V Bipartite	375	3772	<b>4146</b>	1250	12571	<b>13821</b>
VI Bipartite	720	3438	<b>4158</b>	2400	11457	<b>13858</b>
VII Bipartite	1056	3118	<b>4174</b>	3521	10394	<b>13915</b>
VIII Bipartite	1435	2787	<b>4222</b>	4784	9292	<b>14076</b>
IX Bipartite	1779	2514	<b>4293</b>	5930	8380	<b>14310</b>
X Bipartite	2785	1507	<b>4292</b>	9284	5023	<b>14307</b>

Bipartite	Pensioners					
	Minimum			Maximum		
	Basic Pay	DA	Total	Basic Pay	DA	Total
V Bipartite	760	7643	<b>8403</b>	2400	20096	<b>22496</b>
VI Bipartite	1510	7209	<b>8719</b>	4250	17957	<b>22207</b>
VII Bipartite	2500	7380	<b>9880</b>	7120	16996	<b>24115</b>
VIII Bipartite	3780	7342	<b>11122</b>	11333	22011	<b>33344</b>
IX Bipartite	5675	8019	<b>13694</b>	17225	24339	<b>41564</b>
X Bipartite	9273	5017	<b>14290</b>	26168	14157	<b>40324</b>

Every pensioner/family pensioner has to pay two to three months pension to get enrolled to the scheme. Therefore, there is a need for reconsidering the extension of subsidy to enable the pensioner to breathe easy while renewing the policy. We request you to please oblige the same.

Besides,

- √ We presume that the diseases now covered are 64 including RCT Dental treatment. Please clarify.
- √ When Super Top is up facility available? – is it after exhaustion of entire limit in base plan?  
When Critical illness cover is available? – is it after exhaustion of entire limit in base plan + Super Top-up plan?  
Whether critical illness cover is available to the existing members above 65 years receiving the present policy cover.

### 3. DOMICILIARY TREATMENT VIS-À-VIS PREMIA COLLECTED:

The additional premiums quoted for the domiciliary treatment @ Rs. 30,254, Rs. 44,441, Rs. 59,972 and Rs.1,24,653 for policy cover of Rs. 3, 4, 5, and 10 lakhs respectively. With the domiciliary treatment being capped at 10% of the Sum Insured, policies with Sum Insured for Rs. 3, 4, 5 and 10 lakhs would be having the domiciliary treatment limit of Rs. 30,000, Rs.40,000, Rs.50,000 and Rs.1,00,000 respectively, the insured is paying an extra premium of Rs.254, Rs. 4,441, Rs. 9,972, Rs. 24,653 respectively. We do not find any rationale in fixing the premium for the above policies by UII, except to discourage the insured from opting for a domiciliary policy. It needs to a re-look into the matter.

#### **Our View/ suggestion:**

The same analogy, with which premiums for the non-domiciliary policies have been lowered over last year, though very marginally, may please be extended to the Domiciliary Cover Policies also and the premiums may please be reduced. Or alternatively, the ceiling of 10% may be revised to suit the insured sum, including the amount of insurance under Super-Top up plan.

### 4. CRITICAL ILLNESS COVER:

As per Para 4(iii), Critical illness cover has been provided for Rs.5 lakhs for undernoted six diseases:

1. Stroke resulting in permanent symptoms
2. Cancer of specified severity
3. Kidney failure requiring regular dialysis
4. Major organ / bone marrow transplant
5. Multiple sclerosis with persisting symptoms
6. Open chest CABG

#### **Our View/ suggestion:**

However –

1. Please clarify whether the above six diseases are available for reimbursement in the base policy.
2. Clauses (a) entry shall be available only up to the age of 65 years and (b) pre-existing diseases will not be covered are obnoxious and are not at all acceptable. Conditions of 'Age restriction', 'pre-existing diseases' and 'waiting period of 90 days and surviving period of 30 days' may please be waived, since additional loading of 20% on premium is being charged.

3. There is a need to elaborate on items 1 to 6 for the benefit of the policy holder.

**5. ANOTHER OPTION FOR LEFT OUT RETIREES TO JOIN POLICY 'B' :** As per Para 7 of the circular one-time option has been given to left out retirees to join policy B.

***Our View/ suggestion:***

All the old retirees who could not join the scheme earlier or had exit the policy in earlier years may be allowed to opt for any plan between Rs.3 lakhs and Rs.10 lakhs.

The condition of one time loading of 20% may be waived and all the retirees irrespective of nature of retirement (including retired under VRS) and those retired prior to merger of e-associate banks, may please be permitted to join the policy B.

**6. POLICY " A "MEMBERS**

Policy A members whose residual limit falls below 1 lakh can also join the Policy B during its currency, but policy of Rs 3 lakhs with a waiting period of 60 days and on payment of full premium (not pro-rata premium).

***Our View/ suggestion:***

Such of the above members, may please be allowed to join any plan between Rs.3 lakhs and Rs.10 lakhs without any conditions since he is paying full premium, though he may join the scheme during the currency of the policy.

**7. TIER WISE STRUCTURE**

As per point number 8, last Para, the removal of tier wise structure and enhanced capping for ailment wise expenditure would be applicable for the treatment taken during the period 16th January 2019 onwards.

***Our View/ suggestion:***

What would be the fate of those claims when there is a continued hospitalization during both the policy period?

**8. EXISTING MEMBERS:**

Existing members under Rs. 4 ,5 & 10 lakhs Plan can reduce their existing Sum Insured only up to 1 step lower to avail Basic + corresponding Super Top Up cover.

***Our View/ suggestion:***

The facility shall be both ways i.e., upwards and downwards.

**9. LISTED DISEASES**

There is a capping on 8 listed diseases.

***Our View/ suggestion:***

If one is having a Super Top Cover, whether the amount over & above the capping limit for the respective amount, would be given under Super Top Cover or Critical illness cover up to the Sum Insured available under Super Top or Critical Illness?

**10. OUR FURTHER VIEWS/ FEEDBACK REQUIRING YOUR CLARIFICATIONS:**

1. MEMBERSHIP ADMISSION: Since extra premium is proposed, one-time option for joining the policy should be made available to all including those who took voluntary retirement and also to the e-associate bank retirees who retired before merger of associate banks. Similarly, since 20% extra premium is proposed, the restriction under one-time option to Rs.3 lacs policy may be removed.

Restriction on movement to lower policy is unfair. The Bank may consider for free movement both upward and downward, with a condition of waiting period in case of upward movement.

2. GST: GST is charged at 18%. For a pensioner whose pension is meagre and fixed, it is very much burdensome. We request that the Bank may request the Government to exempt the same or alternatively the GST cost may be borne by the bank itself.
3. Premium hike is irrational – while for Rs.3 lakhs base policy, the premium is Rs.16K, for Rs.5 lakhs it should have been Rs.26K instead of Rs.35K and for Rs.10 lakhs Rs.100K. If pensioner and his or her spouse take separate policies say for Rs.5 lakhs each, the premium is Rs.70K (as per revised premium of Rs.35K for Rs.5 lakhs policy). Besides, single pensioners and family pensioners, whose claim is restricted to one individual instead of 2, no separate premium is quoted.
4. We have to advise that despite the best efforts put in at Corporate Centre and Circle to percolate down the information at the fastest rate, the branches are not keen to help the pensioner/family pensioner to extend possible assistance to enrol for admission to the scheme, instead the pensioners are directed to the Pensioners' Association for eventual filling the application etc. Similar is the case in uploading the life certificates. There is an urgent need to address the issue.

02. In view of the criticality of the issues involved and limited time available, we request you to please arrange a meeting at the earliest, with the Insurance Company and Pensioners' Federation so as to sort out the issues/ obtain clarifications. This helps better understanding by the pensioners/ family pensioners who are eager to know the details of the policy for which they are to contribute the premium. Thanking you and looking to your cooperation and support.

With kind regards,

Yours faithfully,



(A. Ramesh Babu)  
GENERAL SECRETARY

**COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS**  
**(Federation of SBI Pensioners' Associations, AIBPARC, RBONG, AIRBEA & FORBE)**  
**AND**  
**ALL INDIA BANK RETIREES' FEDERATION**

J-208, Vijay Rattan Vihar, Sector-15, Part II, Gurgaon-122001  
Tel: 01244270198 Mob: 9868220338

Dated: 17.12.2018

To  
Shri Narendra Modi ji  
Honourable Prime Minister of India  
South Block  
New Delhi

Honourable Sir,

**Sub: Pending issues of Bank Pensioners and Retirees**

We on behalf of CBPRO (Coordination of Bank Pensioners and Retirees Organisation) and AIBRF (All India Bank Retirees Federation) representing the entire community of Bank Retirees and Pensioners (100%)

have been pursuing with the Government and Ministry of Finance and IBA for resolving the following long pending issues of Bank Pensioners and Retirees for which we have written to your goodself on several occasions and submitted detailed memorandum:

1. Pension Updation (Pension Revision);
2. Revision in Family Pension in line with Government and RBI Pensioners;
3. 100% D.A. Neutralisation to pre-2002 retirees;
4. Pension @ 50% of the last drawn Basic Pay to all SBI employees and officers;
5. Removal of anomalies in Fixation of Pension in SBI including Commutation at par with Industry and reckoning Probationary period of service for Calculation of Pension;
6. Defined Benefit Pension Scheme to those who are recruited after April 2010.
7. Pension to resignees with pensionable service;
8. Full reimbursement of medical insurance premium as extended to serving employees;
9. Reckoning special allowance component of pay for gratuity and pension;
10. Negotiating rights in regard to pensioners and retirees issues with Indian Banks Association/ Government;
11. Implementation of all Supreme Court Judgements for pensioners and retirees of all Private and Public Sector Banks; and
12. Enhancement of gratuity to Rs. 20 lakhs w.e.f. 01.01.2016 as in the case of Central Government employees

Since there has been no resolution in sight of our pending issues, the Bank Pensioners and Retirees are thoroughly disappointed and agitated. Accordingly our Organisations have decided to hold **Dharnas and Demonstrations** at all important centres including State Capitals throughout the country from 01.12.2018 to 15.01.2019 and many centres like Bangalore, Trivandrum, Ernakulam and Kolkata have already held dharnas. The demonstration programme also includes a massive **Dharna at Jantar Mantar on 08.01.2019 followed by a march to Parliament in the afternoon on the same day**. We also wish to submit a detailed memorandum to your goodself again on the same day. We as Senior and Super Senior Citizens having served the country for several decades shall be grateful if suitable arrangements are made receiving our memorandum around 02.30 p.m. at Parliament House or at your office.

It is reiterated that all our financial demands are not only legitimate but also can be met out of the statutory funds created for the respective purposes including contributions by us by way of surrendering Provident Fund. It is also pertinent to bring to your kind notice that Pension Funds of all the Banks put together aggregates to more than Rs. 3 lakh crores and annual disbursements towards pension and family pension are not even 40% of the annual yield and contributions to the fund. It is thus clear that resolution of our demands will not cause any extra burden on the Balance Sheets of the Banks. Unfortunately Indian Banks Association and other vested interest groups are thoroughly misleading the Government about cost implications and denying us of our dues in violations of Pension Regulation 35(1) which clearly provides for Updation of Basic Pension and Additional Pension. In utter disregard to the National Litigation Policy of the Government, the Senior Citizens and Super Senior Citizens are being driven to seek judicial recourse at a heavy cost in terms of time and money in the evening of their life.

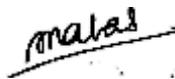
**Honourable Sir**, we are confident that with your goodself at the helm of affairs of the Government, the Senior Citizens and Super Senior Citizens who have wholeheartedly contributed for the economic growth and social upliftment of the people of the country by implementing all the schemes, programmes and policies of the Government during last five decades, including Financial Inclusion, PMJDY, Mudra, Skill India, Start Up India, Make in India, Demonetisation and other programmes, shall get justice at your hands.

With regards,

Yours faithfully,



(A. Ramesh Babu) (K.V. Acharya)  
Joint Conveners, CBPRO



(S.C. Jain)  
General Secretary, AIBRF

## New Members

The following new retirees, spouses and family pensioners have joined our Association as Life Members. We extend a warm welcome to all of them and also wish them good health and very happy and peaceful days ahead. With these, the total number of members stand at 6837, the last Membership No. being 6930:

<u>Membership No.</u> Name/Name of Spouse	<u>Address</u>	<u>Phone/Mobile No.</u> Email Address
LM/6795/AFM/6796 Sasi Kumar N/Ambily Sasikumar	Chandra Bhavana m, Karalakam Ward Thatham Pally <b>Alappuzha 688013</b>	9446094764/
LM/6669/AFM/6670 Thomas P J/Lalamma Thomas	NadickaThara House, Poothoppu Ward Avalookunnu <b>Alappuzha 688006</b>	0477 2232459/ 9446164386
LM/6724/AFM/6725 Sreekumar N K/Geethadevi G	Chettivelikkakam, Geethanjali, Asramam Ward Avalookunnu <b>Alappuzha 688006</b>	9446353816/ sreekumarnk1958@gmail.com
LM/6753/AFM/ Valsala Kumari S/Sivadas T	Velante Vadakkethil, Perisserry Chengannur <b>Alappuzha 689121</b>	9526539654/ 9526531554
LM/6797/AFM/6798 Sali Joseph/Joy K T	Kunnumpurath House, 54 Nivya Nagar Kaloor <b>Ernakulam 682017</b>	0484 2530684/ 9446430684 Sali.joy@gmail.com
LM/6671/AFM/6672 Neelakandan Nambooripad N P/ Suma Neelakantan	Nirangalathu Mana, Pralayakad, Thuruthy Perumbavoor <b>Ernakulam 683545</b>	0484 2644006/ 9447816006 neelakantanp@gmail.com
LM/6673/AFM/6674 Paul M K/Tessy Paul	Moonjelly House, E N 99 Angamaly <b>Ernakulam 683572</b>	0484 2453025/ 9495747819 vahulpaul@gmail.com
LM/6675/AFM/6676 Joseph P A/Philomina Joseph	Purakkat House PWD Rd, Near St.Joseph Convent Kumbalam <b>Ernakulam 682506</b>	0484 2702780/ 9961992780 joseph.parakkat1958@gmail.com
LM/6677/AFM/6678 Rajasekharan C/Radha Rajasekharan	102, Seven Seas Apartments, T D Rd Cochin <b>Ernakulam 682011</b>	0484 2369818/ 9447799818 raju1958.rc@gmail.com
LM/6679/AFM/6680 Murali V/Remadevi K	Sreehari, Puthiyakavu Vadakkakara, North Parur <b>Ernakulam 683522</b>	0484 2441707/ 9895131707 muraliv123@yahoo.com
LM/6681/AFM/6682 Sivadasan K C/Santha P K	Swetha Nivas, Karimath Rd Kandanad <b>Ernakulam 682305</b>	9496275385/ 9496071212
LM/6683/AFM/ Venkitaramani R/	103, Sivam Enclave, Mahakavi G Rd Cochin <b>Ernakulam 682011</b>	9447078425/ vrramani58@yahoo.co.in
LM/6726/AFM/6727 Jones Paul/Rosemary	Palathinkal House, Mampilly Enclave Azad Rd Eroor South Tripunithura <b>Ernakulam 682306</b>	0484 2781398/ 9496161222 jonesp06@gmail.com
LM/6730/AFM/ Stella Frank/	House No.17/912, Mundaveli Saude Kochi <b>Ernakulam 682507</b>	9745654190/ 9074084641 stellafaria1958@gmail.com
LM/6739/AFM/6740 Paulose P K/Maggi Paulose	Mandapathil House, Piravom Piravom <b>Ernakulam 686664</b>	9961516536/ 9605338739
LM/6754/AFM/ Rosamma Samuel/	Karottupurackal House, Eranalloor Kalampoor Muvattupuzha <b>Ernakulam 686673</b>	9142498070/ 9142223337
LM/6755/AFM/6756 Capt Prem G Nath/Nishi Prem	SFA 31, Prathiksha, 22/432 B C 2nd Cross Rd Cusat <b>Ernakulam 682022</b>	9846123334/ 9447815040 premnishi56@gmail.com
LM/6757/AFM/6758 Sajy Cherian/Alice K George	Chennattu, Karipaserymugal Vada code Kalamassery <b>Ernakulam 682021</b>	9539066512/ 8589066512 sajycherian@yahoo.com
LM/6759/AFM/6760 Pius Vallavanthara/Dolly Mary Pius	Vallavanthara House, Evergreen Nagar Asokapuram Aluva <b>Ernakulam 683101</b>	0484 2839527/ 9895540365 pius7355@gmail.com
LM/6761/AFM/ Elizabeth V M/	Panachikkal House, NFARA 21 Opp Varma Hospital, Tripunithura <b>Ernakulam 682301</b>	0484 2776857/ 9746824789 perupanvel@gmail.com
LM/6762/AFM/ Prakash K S/	Panicker Villa, Sree Narayana Rd Edappally <b>Ernakulam 682024</b>	0484 2800337/ 9388663345 kathikavishnu@hotmail.com
LM/6763/AFM/6764 Sebastian Xavier T X/Shobi Sebastian	Thekkumpurath House, Porakelil Via Maradu Nettoor <b>Ernakulam 682040</b>	9495714288/ 8301825077
LM/6765/AFM/ Komaladas V V/	Vazhuthanakattil House, Vattekkunnam Edappally North <b>Ernakulam 682024</b>	9446451688/ 9496824527

<u>Membership No.</u> Name/Name of Spouse	Address	<u>Phone/Mobile No.</u> Email Address
LM/6766/AFM/ Vijayakumar R/	8 1404 (A) T D East Rd, Elanjikkal Parambu Cochin <b>Ernakulam 682002</b>	0484 227660/ 9447027660
LM/6774/AFM/6775 Paulachan T M/Darly Augustine	Thachil House, Karayamparambu Karukutty <b>Ernakulam 683576</b>	0484 2454384/ 9446344384 paulachantha.chil@gmail.com
<u>LM/6776/AFM/6777</u> Annamma Chacko/Mathew Samuel	Lalithya, South Vazhkulam Via Aluva <b>Ernakulam 683105</b>	0484 2677157/ 9447126773 annammalalithya@gmail.com
<u>LM/6778/AFM/6779</u> Prema S/Parasuram P E	viii / 563 Alarmela, High Rd Aluva Aluva <b>Ernakulam 683101</b>	0484 2622170/ 8907875749 sprema1957@gmail.com
LM/6780/AFM/6781 Shila Kurian P/Easo G Abraham	House NO.26/243, M A Sajeer Rd, Toll Junction Edappally <b>Ernakulam 682024</b>	0484 2559511/ 9061866679 shylaeaso@gmail.com
LM/6782/AFM/6783 Susamma Chacko/George Samuel P	Parathalackal Patmos, Kairaly Nagar 63, Choondy Erumathala, Aluva <b>Ernakulam 683112</b>	0484 2838800/ 9446744664
<u>LM/6784/AFM/6785</u> Saroja N/Balasubramanian S	Mansarovar, Sahajagramam SRCM, Zonal Ashram W. Kadungalloor <b>Ernakulam 683110</b>	9947842110/ 9847582163 itsaroja@gmail.com
<u>LM/6786/AFM/6787</u> Narayanan T P/Sheeladevi P D	Thuruthi Illoom, Chendamangalam Via North Paravur <b>Ernakulam 683512</b>	0484 2518051/ 9447118051 narayanan2310@gmail.com
LM/6684/AFM/6685 Muthaiah S/Lailamani S	Nandanam House, Kurishumood, Vallakkadavu Vandiperiyar <b>Idukki 685533</b>	9562203893/ 9544413627
LM/6799/AFM/6800 Uthaman KV/Geolsna K V	Kandi Valappil House, Kunnanagad Cherukunnu (R S) <b>Kannur 670301</b>	0497 2861933/ 9495263550 kvuthaman@yahoo.co.in
<u>LM/6694/AFM/6695</u> Aravindakshan MK/Prasannakumari T	Sithara, Thalicherry Civil Station <b>Kannur 670002</b>	0497 2701748/ 9495724085 aditrohit1@hotmail.com
<u>LM/6707/AFM/6708</u> Ravindran K/Shalini K P	Kavya Nivas, Near Kaniyil Palam Payyambalam Popst <b>Kannur 670001</b>	9495380067/ 8281578867
<u>FPM/6741/AFM/</u> Janaki P/	Thavrool Puthyedath House, Pacheni Thiruvattoor <b>Kannur 670502</b>	460222030/ 7984341799 dhanyaaneeshkumar@gmail.com
LM/6767/AFM/6768 Dinesan E S/Shiny K	Shanthi, Moonuni rath Azhikode <b>Kannur 670009</b>	0497 2772150/ 9744884495 dinesanes@yahoo.in
<u>FPM/6769/AFM/</u> Subaida V/	Jeenas, Kizhuthally Chovva PO <b>Kannur 670006</b>	0497 2725225/ 9886863647
<u>LM/6686/AFM/6687</u> Rajagopala Pillai K/Mini Raja Gopal	Sreevalsam, Bharath Nagar 13, Ramankulangara Thirumullavaram <b>Kollam 691012</b>	9446997555/ 9446662131
<u>LM/6688/AFM/6689</u> John Panicker O/Beena Jacob	Mangala Bhavan, Nr. Govt. Poly Tec. College, Irumpanangadu, Ezhukone <b>Kollam 691505</b>	0474 2482102/ 9447556380 johnsb2004@yahoo.com
LM/6709/AFM/6710 Vijaya Kumar K/Rajeswari K	MRA 86, Kavilayil Manayil Kulangara <b>Kollam 691012</b>	0474 2792522/ 9447764522 vijakurup1@gmail.com
LM/6801/AFM/ Elsy O C/	Panachenkattu House, Ettumanoor Ettumanoor <b>Kottayam 686631</b>	0481 2537353/ 9496409648
<u>LM/6802/AFM/</u> Komalavally P R/	Pullattu House, Panachippara Poonjar <b>Kottayam 686581</b>	9495048603/ 9447074468 peeyarke@gmail.com
<u>LM/6690/AFM/</u> Unnikrishnan N/	Paikattu Vadakke Madom, Parampuzha Muttambalam <b>Kottayam 686004</b>	0481 2771225/ 9446071825 unny_sheerja@yahoo.co.in
LM/6696/AFM/6697 John O K/Rosily Thomas	Ottapallil House, Carithas (H) Complwx Thellakom PO <b>Kottayam 686630</b>	9447126050/ 9495107034
LM/6698/AFM/6699 Stephen Cherian P C/Ivy Mary Stephen	Ponnattu House, Kummanam Kummanam <b>Kottayam 686005</b>	0481 2516384/ 9446356384
<u>LM/6711/AFM/6712</u> Ushakumari P G/Gopinatha Rao T A	Thricovil House, Mannanam Mannanam <b>Kottayam 686561</b>	0481 2594600/ 9495335022
<u>LM/6713/AFM/</u> Gopalakrishnan Nair P G/	Indeevaram, Kudamaloor PO Kudamaloor <b>Kottayam 686017</b>	0481 2393296/ 9633490499 gopknair@gmail.com
LM/6742/AFM/6743 Raju Jacob/Aleyamma Raju	Puthiyaparampil House, Chingavanam Chingavanam <b>Kottayam 686531</b>	0481 2434670/ 9947057734 rajujac@gmail.com
LM/6744/AFM/6745 Mathewkutty Jose/Sally Mathew	Vettukattil House, Edappady Via Bharananganam <b>Kottayam 686578</b>	9447367447/ 9400978864 vettukattiljoshy@gmail.com

Membership No. Name/Name of Spouse	Address	Phone/Mobile No. Email Address
<u>LM/6746/AFM/</u> Job A S/	Ancheril House, M R A 50 Pala <b>Kottayam 686575</b>	04822 212008/9495312008 jobancheril@yahoo.co.in
LM/6747/AFM/ Valsarajan S/	Navaneetham, Puliyan noor Puliyannoor <b>Kottayam 686573</b>	04822 205756/9447356356 valsarajans@gmail.com
LM/6770/AFM/ Jose Xavier/	Erattu parambil House, Thidanadu Thidanadu <b>Kottayam 686123</b>	9496106487/9961064466 jismajose13@gmail.com
LM/6691/AFM/6692 Vijayakumar M P/ Rajashree Varma K V	24/2009 C, Pranavam, Manalody Imbichi Haji Rd Mankavu <b>Kozhikode 673007</b>	0495 2330425/9847065750 mpvijay100@gmail.com
LM/6700/AFM/ Thressia M/	Jyothi House, Pallimalakunnu Kottooli <b>Kozhikode 673016</b>	0495 2744318/9744571185
<u>LM/6701/AFM/6702</u> Geetha K Nair/Sasidharan Nair K	Sangeeth, Kovily Elathur <b>Kozhikode 673303</b>	9495611887/9447538284 geethanairk@gmail.com
LM/6714/AFM/6715 Bhuvanar C P/Sudakshina	Cheru Puthukku di House, Padinhattu mmuri Kakkodi <b>Kozhikode 673611</b>	9946816225/9497622339
LM/6716/AFM/6717 Saseendran K K/Dr.Sabeena M S	109 A, Hilite Metro Max Nellikode <b>Kozhikode 673016</b>	0495 2351715/8078972600 saseendran.sbi@gmail.com
/6731/AFM/0 Usha T N/	Chaithanya PNRA 17, Mini Bypass Rd Meenchantha <b>Kozhikode 673003</b>	0495 2320837/9895037168 ushathekkil@gmail.com
LM/6733/AFM/6734 Chandradasan/Sheeba E	Mannil Thodi House, Vydaragadi Via Ramanattukara <b>Kozhikode 673633</b>	9847492072/9847749110
LM/6735/AFM/ Durgadas A P/	Pushpakam, Neduva Parappan angadi <b>Malappuram 676303</b>	0494 2411253/9447392874 durgadasap@gmail.com
LM/6736/AFM/6737 Ramakrishnan K/Rajamani A	Cheerba Kavu House, Pullo Alathur <b>Palakkad 678545</b>	9947740512/9446200343 krko8818@gmail.com
LM/6703/AFM/6704 Mathew K J/Letha Kurian	Kizhekke Mattackal, Paricheril Valanjavattom Thiruvalla <b>Pathanamthitta 689104</b>	9496807265/9496807266 kjmathew1959@gmail.com
LM/6705/AFM/6706 Radhakrishnan R/Valsaladevi J	Shivshilam, Thalayar Kuttoor Thiruvalla <b>Pathanamthitta 689106</b>	4692614053/9495435757
LM/6718/AFM/6719 Kala S/Chan drasekharan Nair C R	ROHINI, Kattookkara Thiruvalla <b>Pathanamthitta 689101</b>	0469 2604520/9447799037 kala_sbt@yahoo.com
LM/6790/AFM/0 Sankara Narayanan K/Sarada G	Saraswathy Nivas VNA 8, Vinayak Nagar Pappenamcode <b>Thiruvananthapuram 695018</b>	0471 2492275/9995232287
LM/6792/AFM/6793 Subbaraju M/Usha K	Krishna Bhavan, VVRA 32, Konchiravila, Manacaud <b>Thiruvananthapuram 695009</b>	0471 2456910/9447556910
LM/6794/AFM/ Baby Girija N/	TC/5/2100/1, Krishna, PNRA E 58 Kowdiar <b>Thiruvananthapuram 695003</b>	0471 2432168/9074584267 girija.kanier@gmail.com
<u>FP M/6693/AFM/</u> Vijayakumari V/	Jaya Bhavan PNRA 19, Panniyode Lane Vattappara PO <b>Thiruvananthapuram 695028</b>	/9567189757
<u>LM/6720/AFM/6721</u> Lali Cherian/Philip Thomas	Thottungal, Kairali Nagar G 184 Thirumala PO <b>Thiruvananthapuram 695006</b>	0471 2351361/9447657418 philip.lali@gmail.com
<u>LM/6738/AFM/</u> Jose Thomas/	T C/7/1367(4) Puthenpurackal House, Near S U T Royal Hosp MC PO <b>Thiruvananthapuram 695011</b>	8281229115/9495825561 jose11thomas@gmail.com
<u>LM/6748/AFM/</u> Molly Thomas/	SRWA No. 8, Sree Hills Colony Thirumala PO <b>Thiruvananthapuram 695006</b>	0471 2354860/9446356252 mollythomas.mt@gmail.com
<u>LM/6771/AFM/</u> Padmanabhan R/	Flat No. 5 F, Nikunj Estates Jagathy <b>Thiruvananthapuram 695014</b>	0471 2324964/9446101171 tvmpathu@gmail.com
<u>LM/6772/AFM/6773</u> George Cherian/Anna George	PRA 11 Ayrookuzhiyil, Palm Grove Lane Vattiyurkavu <b>Thiruvananthapuram 695013</b>	0471 2361507/9188805828 george.cherian58@gmail.com
<u>LM/6788/AFM/6789</u> Remeswary V/Devapalan P	Devadatham, Charachira Nanthencode Kowdiar <b>Thiruvananthapuram 695003</b>	0471 2725083/9447139283 remadevan@gmail.com
<u>LM/6722/AFM/6723</u> Rosily M P/Johny Thomas	Palatty House, Near Lissieux, Kattungachira Injalakud North <b>Thrissur 680125</b>	0480 2820880/9495246252 rosamma.johny@gmail.com
<u>LM/6728/AFM/6729</u> Revi Agrasala/Madhavikutty V	Gurukripa, Gandhinagar West Nada Guruvayur <b>Thrissur 680101</b>	9847400885/9895733885 reviagrasala@gmail.com
<u>LM/6749/AFM/6750</u> Rajagopal T I/Devi Rajagopal	Thoppilwchora House, Kuzhur Kuzhur Mala <b>Thrissur 680734</b>	0480 2779427/9496123006 tirajagopal@gmail.com
<u>LM/6751/AFM/6752</u> Muralidharan K/Sreelatha K K	Swami Sadanam, Mythri Nagar Emily Kalpetta <b>Wayanad 673121</b>	04936 206990/9447339966 muralidharankarayadath@gmail.com



# SBI HOME LOANS

**Lowest EMI\***

**Interest Rate:**

**Women: 8.45%**

**Others: 8.50%**

Switch Your Home Loan to SBI

- ▶ No Pre-Payment Penalties
- ▶ Low Interest rates
- ▶ Packages of Benefits

## SBI LAP

Avail a Loan Against Your Existing Property

## SBI Top up Loan

For your future needs

## SBI Flexipay

EMIs to match your income

## SBI MAXGAIN

Overdraft to save interest and manage liquidity

T&C Apply

Visit: [sbihomeloans.sbi.co.in](http://sbihomeloans.sbi.co.in)  
Give a missed call or SMS "HOME<space>LOCATION"  
to **94460 04131** for more details

## *Glimpses of Agitation Programmes organised by Bank Pensioners in various States*



**Hyderabad**



**Lucknow**



**Mumbai**

## Glimpses continued...



New Delhi



Chennai



Ernakulam

*Printed Matter*

## BOOK POST

To:

*If undelivered, please return to*

**SBI Pensioners' Association, Kerala**

**Admn. Office: TC 14/523 (1)**

**Anjora, NRA 139**

**Nandavanam, Palayam**

**Thiruvananthapuram 695 033**

**Edited, Printed & Published by Shri John Joseph, General Secretary, SBI Pensioners' Assn., Kerala  
Printed at Art Line : 9447158257**