



Sbi pensioners' bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

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FEDERATION OF SBI PENSIONERS' ASSOCIATIONS GOVERNING BODY MEETING AND 31st ANNUAL GENERAL MEETING HELD AT PATNA



Photo Shows
Shri. R N Banerjee,
President of our
Federation delivering the
Presidential Address
while S. Shri Vijayakant
CDO, BS Negi GM ,
Ramesh Babu Gen.
Secretary (Federation)
G.Srivastawa GS SBIOA
looking on.

The Governing Body and Annual General Meeting of our Federation was held on 30th and 31st March 2016 at State Bank Learning Centre, Patna. The meeting was inaugurated by Shri. BS Negi General Manager Network III LHO Patna in presence of more than 75 delegates who have come from all parts of the country representing the various affiliates." It is a special privilege to be among the fraternity of the senior most citizens of our Bank who had contributed much to the growth and development of our Bank." He

continued. Shri. R N Banerjee, President of our Federation while delivering his presidential address welcomed all the senior colleagues and paid rich compliments to the host affiliate for the excellent arrangements made for the meeting. During our service we have all contributed much to our Bank. However today we are confronted with many issues. The pension fund corpus is more than 64000 crores. But when it comes to the issue of revision of pension and also rectification of anomalies in

respect of 7th bipartite retirees, sluggishness is observed often on the part of both Government and Bank. He hoped that the issues will be deliberated in detail in the business session. Before concluding his address he also thanked the Circle Management for providing the very spacious conference hall in the new SBLC. While extending his felicitations Shri.VijaykantPatak Circle Development Officer, Patna LHO, expressed his pleasure in attending the meeting and also assured all the support to the Pensioners Association. " It is not a fight of yours alone. Tomorrow when we retire it becomes our issue also and hence we will be with you all." He concluded.



A view of the Participants

Shri.GhanashyamSrivastava General Secretary of SBI Officers Association Patna Circle, who spoke on the occasion paid respects to all the senior leaders who played a bigger role in the serving Associations prior to their retirement. He offered all the support of his organisation in solving our issues. Shri. A. Ramesh Babu, General Secretary of our Federation recalled the previous three General Body meetings held in Patna and felt happy that this 31st Annual General meeting is also being held in Patna again. He gave a detailed account

of the plight of pensioners in our Bank. "We have been fighting for the past 20 years. The case we filed in Supreme Court and subsequently transferred to Delhi High Court in 2013 is still being heard almost every week with no result at all. The Central Govt. Employees get an increase of 50% in their salary revision whereas in the salary revision of Bank employees Government puts all resistance. He vehemently condemned the attitude of the Government and concluded that a long drawn fight alone can solve our problems.

The Chief General Manager of Patna Circle Shri.AjitSood , who joined the meeting in the afternoon began his felicitations saying that he always made it a point not to miss the opportunity of meeting the elders and seniors of the Bank. He could not be present in the morning for being preoccupied with a meeting with the Chief Minister. He spoke on the new medical insurance scheme introduced in our Bank for the benefit of Retirees. He also touched upon the latest challenges faced by the Bank. He concluded recalling the yeoman services rendered by all the seniors. The others who spoke on the occasion included S.ShriP.K.Mitra (DMD Retd) AC Varma (DMD Retd) AP Varma (DMD Retd) Ashok Mukund (DMD Retd) Shivaji Singh (Former GS of SBIOA) JN Singh (former GS of Staff Association) ShantaRaju(Vice President, Federation) and S.Saravanamuthu (General Secretary Pensioners Association Chennai.

The business session which commenced after lunch, mainly deliberated on the issue of our writ petition filed in the Delhi High Court

STATE BANK OF INDIA

Local Head Office, Thiruvanthapuram Circle
&

STATE BANK OF INDIA PENSIONERS' ASSOCIATION KERALA

Cordially invite you to

SBI PENSIONERS' MEET

& 15th Annual General Body Meeting

Venue : At CSI Hall, (Near Craven School) Kollam

**On Sunday 29th
May 2016 at 10-30 a.m.**

Programme for SBI Pensioners' Meet

- Registration/Tea : 9.30 am to 10.30 am
Prayer : 10.30 am
Welcome Address : **Shri. Tom Jacob**
Dy. General Manager & Circle Development
Officer SBI Thiruvananthapuram Circle
- Lighting the Lamp &
Inaugural Address : **Shri Badal Chandra Das**
Chief General Manager, SBI Thiruvananthapuram Circle
- Presidential Address : **Shri. K.Rajeevan**
President, SBI Pensioners' Association, Kerala
- Key note address : **Shri. A.Ramesh Babu**
General Secretary, Federation of SBI
Pensioners' Association
- Felicitations : **Shri. M.Muralidharan**
General Secretary, SBI Officers' Association,
Kerala Circle
Shri. A.Jayakumar
General Secretary, State Banks' Staff Union,
Kerala Circle
Shri. John Joseph
General Secretary, SBI Pensioners' Association,
Kerala
- 12 noon to 12.45 pm : **Interaction with Pensioners**
- Vote of Thanks : **Sri. T.C. Purushotham an Pillai**
General Convener, Organising Committee
- Lunch : **1pm to 1.30 pm**
- 1.30 pm. Onwards : **15th Annual General Body Meeting**

National Anthem

Attention Members/Readers

We are happy to inform that at the request of our Federation Bank has extended the date of joining Group Mediclaim Policy 'B' till 30-04-2016. Necessary instructions in this regard have been issued vide e-Circular P&HRD. Sl. No. : 17/2016 - 17 Circular No. : CDO/P&HRD-PPFG/1/2016-17 April 02,2016. Members who are yet to join the scheme may submit their applications before 30-4-2016.

It should also be noted that as per IRDA regulations members of the scheme has to submit duly filled in Mandate form for Electronic clearing System attaching a cancelled cheque of their account while submitting their FIRST CLAIM for reimbursement

and the inordinate delay suffered on account of the indifferent approach of all concerned. The meeting felt that a concerted follow up action has to be made by reconstituting the legal monitoring committee. The meeting decided to reconstitute the existing committee by including members from Delhi Chennai, Karnataka, Bhopal and Kerala along with President and General Secretary of the Federation. The meeting concluded at 6 pm.

The Annual General Meeting began at 10 am on 31st March. In his presidential address Shri. RN Banerjee explained in detail the latest in our WP 1875 and its latest postponement to 26th April at the request of ASG. There was strong resentment against the lacklustre approach from all including Bank and Government and the members urged upon the leadership to adopt any action which would bring a speedy and logical conclusion. From our

Association S. Shri John Joseph, Antony D'coutho, K. Rajeevan V. Karunakaran and Joseph Palackal participated in the discussions.

The meeting thereafter unanimously nominated Shri. A. Ramesh Babu as the General Secretary and Shri. Dipak Kumar Basu as the secretary of the Federation for the remaining term. General Secretary's report and the financial statements were thereafter presented and was approved after detailed discussions. The meeting deliberated on the issue of augmentation of Legal fund and it was decided to collect pro rata amount from each affiliate. Regarding amendments to the bye-laws the meeting decided to constitute a committee to look into the same within three months and all the affiliates were requested to submit their proposals within a month. The meeting concluded at 5.30 pm after national anthem.

EDITORIAL

All eyes now set to Kollam. Elaborate preparations are being made by the organising committee for the historic conference of 15th Annual General Body meeting of SBI Pensioners Association Kerala to be held on 29th May 2016 at the CSI Hall Kollam. The previous meeting held on 31st May 2015 at Kozhikode had set a new record for its large attendance of more than 350 members who has come there from all parts of the state. There has been a phenomenal increase in the membership since then due to the massive retirements taken place during the year. Kollam conference is definitely going to be another historic one and the onus of making it a reality lies on all of us. The Annual General Body Meetings of all District units have been completed and the new team of leadership at District centres have come into force

effective from 1st April 2016. The names of Presidents and Secretaries of all district units and names of delegates elected from the districts are published in this bulletin. Kollam conference will also signify for another remarkable step in our organisational activity. Unlike in the past we are introducing the new electoral system to decide on the leadership for the forthcoming triennial period 2016-2019, strictly adhering to the democratic principles, the details of which are included in this issue. We request all our members to go through the instructions very closely and also to start preparations for being a part of the historic meeting.

Much was expected in the central budget for the year 2016-2017 especially in favour of senior citizens and Retirees like us. Increasing the IT exemption limit from present 3 lacs to 5 lacs was more prominent and widely propagated. However, the FM did not heed to any such yearnings of the hapless millions. Adding insult to injury FM chose for a reduction in interest rates in small savings schemes like PPF, NSC etc. which is mostly subscribed by Pensioners and salaried income groups. In short life becomes more and more miserable with the new policies of the Govt. and our hopes and aspirations for a brighter day are becoming thin and narrow.

Well friends, amidst these sorrows and worries we were fortunate that our Bank has introduced two mediclaim insurance policies exclusively for the retirees of the Bank. The scheme is indeed a relief for those who were not the members of SBIREMBS and who could not join the scheme for various reasons and especially the family pensioners. Compared to many other medical insurance scheme the

scheme opened by our Bank is no doubt with many advantages. Though the acceptance in the initial period was not that much encouraging, may be due to the lack of awareness and publicity, the scheme has picked up wide acceptance numbering more than forty thousand under Policy 'B' alone. Still there are many remaining to join the scheme. On a request from our Federation we are happy to inform our members that Bank has extended the last date for joining till 30th April 2016. We are hopeful that all our members shall utilise the opportunity and that nobody is deprived of the benefits.

UPDATE ON OUR WP 1875/2013 IN DELHI HIGH COURT

Members are informed that the above case came up for hearing on 28th March. It is reported that the counsel for the Government of India sought time to respond submitting that the committee set up by Government of India would meet on 29th March 2016. Despite objection raised by our Advocates and the Court's observation that delaying the matter was not desirable the case has been adjourned and an order was passed by the Hon'ble Court posting the case for further hearing on 26th April 2016.

STRUCTURED MEETING WITH FEDERATION OF PENSIONERS' ASSOCIATIONS BY BANK

The above meeting was held at Staff College Hyderabad on 29th January 2016. The participants included Presidents and General Secretaries of all affiliates. Representing the Bank S.Shri. Ashwini Mehra, DMD & CDO, Shilesh Verma CGM (HR), A T Thorat, GM(Law), Dipak Kumar Mandal, DGM (PM&PPG) and Asit Kumar Nandi, AGM(PM & PPG) participated.

The Prominent Agenda items came up for discussions included:

Improvements in facilities provided to pensioners in Medical Dispensaries,

Uploading of Life certificates and difficulties suffered by many members.

Online submission of applications for terminal benefits

Delay in sanction and release of Family Pension.

Extending of Goodwill package to all pensioners every year

Sanction of pension on revised salary in respect of 7th bipartite retirees.

Removal of anomalies in pension in respect of 5th and 6th Bipartite retirees.

Introduction of Grievance cell for pensioners in LHOs.

Higher percentage of pension for senior pensioners above the age of 75 years.

Uniform Dearness Relief for all pensioners irrespective of date of retirement, with change at quarterly intervals.

The meeting was held in a very cordial atmosphere wherein the management assured to consider the issues well within their powers.

KOLLAM CONFERENCE **29th May 2016**

Members who wish to have stay arrangements in connection with the conference at their own expense, may please contact Shri S. Chandrabhanu, (Mob No. 9496270715, 0474 2556944) for booking rooms well in advance.

NAMES OF DELEGATES

- ALLEPPEY** : 1. Shri. B C Unnikrishnan Nair
2. Shri. R. Radhakrishna Pillai
3. Shri. Sasidharn Pillai TK
- ERNAKULAM** : 1. Shri. R M Nair
2. Shri. P I Thomas
3. Shri. KP Prabhu
4. Shri. S V Nair
5. Shri. Antony P Mathew
6. Shri. N P Varghese
7. Shri. K S Jayaram
8. Shri. K Vaidyanathan
9. Shri. K K Subhash Chandra Bose
10. Shri. R Rajendra Wadhyar
- KANNUR** : 1. Shri. K T Prahlad
2. Shri. M Janardanan Nair.
3. P Krishnan Adiyodi
4. Shri. E. Balan
5. V K Purushothaman
6. T V Sethumadhavan Nair
- KASARAGOD** 1. Shri. M Vijayan
- KOLLAM** 1. Shri. S. Chandrabhanu
2. Shri. T C Purushothaman Pillai
- KOTTAYAM** 1. Shri. C P Mathew
2. Shri. K J Varghese
3. Mrs. Achyamma Abraham
4. Shri. M I Gopalan
5. Shri. M C Alex
- KOZHIKODE** 1. Shri. M Mukundan
2. Shri. T Raghu.
3. Shri. K Ramachandran.
4. Shri. M Raveendran
5. Shri. P Prabhakaran Nair
6. Shri. M Sreenivasan.
7. Shri. C Rajendran
- MALAPPURAM** 1. Shri. P Girja Vallabhan
2. Shri. P Narayanan
- PALAKKAD** 1. Shri. K V Jayaraman
2. Shri. V M V Gangadharan
3. Shri. A K Rajendran
4. Shri. C Bharathan
5. Shri. K Vasudevan
6. Shri. T V Krishnan

- PATHANAMTHITTA** 1. Shri. Shaju Varghese
2. Shri. P I Mathew
- TRIVANDRUM** 1. Shri. K Karthikeyan Nair
2. Shri.P.Surendranath Bhas
3. Smt.PV Radha Devi
4. Shri.A R Somanathan Pillai
5. Shri. Syed Abdul Rahaman
6.Shri.R Sasi
7. Shri. S. Gopinathan Unni
- THRISSUR** 1. Shri. M R Janardhanan
2. Shri. A C Johny
3. Shri. T T Balakrishnan.
4.Shri. K Radhakrishnan
5. Shri. V G Chidambaran
6. Shri. A Sivadas Nair

NAMES OF DISTRICT PRESIDENTS AND SECRETARYS

ALLEPPEY

President : Shri. B C Unnikrishnan Nair
Secretary : Shri. George Mathew

ERNAKULAM

President : Shri.P I Thomas
Secretary : Shri. R. Madhusudanan Nair

KANNUR

President : Shri.N P Ramanarayanan
Secretary : Shri. P T Premkumar

KASARAGOD

President : Shri.N Gopalan
Secretary : Shri. M Vijayan

KOLLAM

President : Shri. S. Chandrabhanu
Secretary : Shri. T C Purushothaman Pillai

KOTTAYAM

President : Shri.M G Raghavan
Secretary : Shri. Mathew Adackamundackal

KOZHIKODE

President : Shri.T Balagopala Menon
Secretary : Shri. M Rajagopalan

MALAPPURAM

President : Shri. M Balaraman
Secretary : Shri. P Narayanan

PALAKKAD

President : Shri.KV Jayaraman
Secretary : Shri. A K Rajendran

PATHANAMTHITTA

President : Shri. Shaju Varghese
Secretary : Shri. P I Mathew

TRIVANDRUM

President : Shri. K Karthikeyan Nair
Secretary : Shri.P Surendranath Bhas

THRISSUR

President : Shri M R Janardhanan
Secretary : Shri.T T Balakrishnan

As per e - circular No.CDO/P&HRD-PPFG/109/2015-16 dated 31 March 2016, Staff Pension Payment Schedule 2016-17 is as under:-

Month	Date
April 2016	25.04.16
May 2016	25.05.16
June 2016	24.06.16
July 2016	25.07.16
Aug 2016	24.08.16
Sept 2016	23.09.16
Oct 2016	25.10.16
Nov 2016	25.11.16
Dec 2016	23.12.16
Jan 2017	25.01.17
Feb 2017	24.02.17
Mar 2017	24.03.17

OBITUARY

We deeply regret to inform you all that the following members had 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.

1	LM 500	Vasu A K Mundur , Palakkad	23-01-2016
2	LM 3733	Ramachandran K Konni , Pathanamthitta	01-02-2016
3	LM 2352	Jacob Mathew Palai, Kottayam	05-02-2016
4	LM 2103	Hussain Khan H R Edappally, Ernakulam	03-03-2016
5	LM 278	Jose P P Kannankulangra, Thrissur	15-03-2016
6	LM 1346	Mohandas T Kunnaathurmedu, Palakad	25-03-2016
7.	LM 3771	Krishnamony Kottarakkara , Kollam	24-03-2016
8.	LM 3816	Ramachandran P.V Sukharipuram, Palakad	06-04-2016

(Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/ Dated)

Annexure - I

RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS FROM FEB 2016 TO JUL 2016

Table -1 For those who have retired (a) prior to 1-11-1987 and (b) between 1-11-1987 & 31-10-1993

Sr.No.	Basic Pension + FDR (As applicable)	Dearness Relief for the months Average Index - 5896)(Slabs - 1386)
01	Upto Rs. 1250.00	928.62% of aggregate of Basic Pension (B P) & F.D.R.
02	From Rs. 1251.00 to Rs. 2000.00	Rs.11,607.75 + 762.30% of aggregate of B.P & F.D.R. in excess of Rs.1,250.00.
03	From Rs. 2001.00 to Rs. 2130.00	Rs.17,325.00 + 457.38% of aggregate of + B P & F.D.R. in excess of Rs.2,000.00
04	Above Rs. 2130.00	Rs.17,919.59 + 235.62% of aggregate of B P & F.D.R. in excess of Rs.2,130.00

Table-2 For those who have Retired on or after 1-11-1993 & upto 31-10-2002

Sr.No.	Basic Pension + FDR as applicable	Dearness Relief for the months (Average Index - 5896)(Slabs -1249)
01	Upto Rs. 2400.00	437.15% of Basic Pension
02	From Rs. 2401.00 to Rs. 3850.00	Rs.10,491.60 + 362.21% of B P in excess of Rs.2,400.00
03	From Rs. 3851.00 to Rs. 4100.00	Rs.15,743.64 + 212.33% of B P in excess of Rs.3,850.00
04	Above Rs. 4100.00	Rs.16,274.46 + 112.41% of B P in excess of Rs.4,100.00

TABLE-3

For those who retired between 01.11.2002 & 31.10.2007 Average index = 5896 No of Slabs = 964	For those who retired after 1.11.2007 and upto 31.10.2012 Average index = 5896 No. of slabs = 827
Rate of dearness relief = 173.52% of Basic pension	Rate of dearness relief = 124.05% of basic pension

For those who retired on or after 01.11.2012 No of Slabs = 460

Rate of dearness relief = 42.60% of basic pension

(ignore decimals from 3rd place onwards)

Dearness Relief payable to - FAMILY PENSIONERS

ANNEXURE - II

(i) Dearness Relief for Family Pensioners in respect of Pensioners who died or retired (a) before 1-11-1993 (b) on or after 1-11-1993 but before 1-4-1998 and (c) on or after 1-11-2002 will be paid as per the tables given for the Pensioners as per Annexure-I

(ii) The Dearness Relief of Family Pensioners in respect of Pensioners who died/retired on or after 1-4-1998 but before 01.11.2002 will be as per the following table :-

Sr.No.	Basic Family Pension	Dearness Relief for the months - Average Index - 5896) (Slabs - 1115)
i)	Upto Rs. 3,550/-	267.60%
ii)	Rs. 3,551/- to Rs. 5,650/-	Rs.9,499.80 + 223.00% of Basic Family Pension in excess of Rs.3,550/-
iii)	Rs. 5,651/- to Rs. 6,010/-	Rs.14,182.80 + 133.80% of Basic Family Pension in excess of Rs.5,650/-
iv)	Above Rs. 6,010/-	Rs.14,664.48 + 66.90% of Basic Family Pension in excess of Rs.6,010/-

MD India Healthcare Services (TPA) Pvt.Ltd
Re-imburement Process - Documents Check List
State Bank Of India - Pensioner's Policy

Claim Intimation: Can be given by Insured/ Patient/ Agent/ Dev.Officer/ IC.

- Intimation can be placed through Phone / Email.
- Phone:Email:.....
- **Details Required for Intimation:**
 - ✓ Patient Name :
 - ✓ MDID Card No. Or Policy Number :
 - ✓ Hospital Name :
 - ✓ DOA&DOD (Probable details) :
 - ✓ Treatment Or Diagnosis :
 - ✓ Approximate Cost Involved in Treatment :

Claim Reimbursement Process: Below are the basic lists of document that are mandatory to process the claim. Apart from below basic documents, further documents would be called basis treatment or stay in hospital (case to case basis).

- IRDA Claim Form Part - A duly filled by the Insured/ Proposer.
- If Hospital is a Non-Network Hospital: Part - B (Section E & Section F) mandatory. Or Treated Hospital should provide the details required in the enclosed format on Hospital Letter head duly attested along with a copy of Hospital Registration Certificate.
- Discharge Summary in Original.
- Final Bill in Original.
- Payment Receipts in relation to the Final Bill in Original.
- All the Laboratory Reports in Original including X-Ray films and Scanning Reports.
- All the Consultation papers in Original (if any)
- Pharmacy Bills in Original.
- ECS Details Duly filled in Claim form Part A (Section: G).
- Account Proof: Cheque copy with the Account Holder Name printed on Cheque. Or Bank Pass Book Copy clearly visible with Account Holder Name, Account Number, IFSC Code available on same.
- Govt Issued ID Proof of the Patient.

Sr. No.	Employee Name	Location	Mobile Number	Email ID
1	Dr Pinchu Paulson	MDIndia- Kerala	9349004423	ppaulson@mdindia.com
2	Muhammed Nisar	MDIndia Kerala-SBI-Calicut	9072605053	sbi_kozhikode@mdindia.com
3	Yibnu Ahmed Kabir	MDIndia Kerala-SBI-Ernakulam	9072605054	sbi_ernakulam@mdindia.com
4	Prasanth Sathyan	MDIndia Kerala-SBI-Trivandrum	9072605056	sbi_trivandrum@mdindia.com
5	Akhil Rajan	MDIndia Kerala-SBI-Thrissur	9072605055	sbi_trichur@mdindia.com
6	Abhilash Varma	Anandh Rati Kerala-SBI-	9447241099	abhivarmatvm@gmail.com abhilashvarma@rathi.com
7	Sanath Shetty	Anandh Rati Kerala-SBI	0974300087	sanathshetty@rathi.com

STATE BANK OF INDIA PENSIONERS' ASSOCIATION, KERALA

(Ref. No. ER/450/2001)

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30/63, Dwaraka
Poonithura, Kochi – 682 038
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Mob: 9446935316



Administrative Office:

T.C. 14/523(1) NRA 139
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Phone: 0471 – 2323279
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E-mail: john-joseph1@hotmail.com

Ref. No. GS/PAK/TVPM/23

5th April 2016

**NOTICE
(for members only)**

FIFTEENTH ANNUAL GENERAL BODY MEETING

NOTICE is hereby given to the members that the 15th Annual General Body Meeting of the Association will be held at 01.30 p.m. on Sunday, 29th May 2016 at CSI Hall, Kollam to transact the following business.

AGENDA

1. Prayer
2. Condolences
3. Welcome Address
4. Presidential Address
5. Honouring members on completion of 75/85 years of age
6. Keynote address: Shri A. Ramesh Babu,
General Secretary Federation of SBI Pensioners' Associations.
7. Presentation of minutes of the 14th AGM on 31st May 2015 and General Secretary's Report for the year 2015-2016.
8. Presentation of Financial statement for the year 2015 – 2016.
9. Discussion on the General Secretary's Report & Accounts for the year 2015-2016 and its adoption.
10. Amendments to Bye-Laws, if any, and Resolutions.
11. Appointment of Auditors for the year 2016-2017.
12. Election of Office-Bearers for the period 2016-2019.
13. Views/queries/suggestions from members, if any.
14. Any other subject with the permission of the chair.
15. Vote of thanks

(JOHN JOSEPH)
General Secretary.

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

STATE BANK OF INDIA PENSIONERS' ASSOCIATION, KERALA

(Ref. No. ER/450/2001)

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E-mail: john-joseph1@hotmail.com

Ref. No. GS/PAK/TVPM/22

Date: 01/04/2016

To All our Members

Dear Comrades,

Election of Office Bearers of SBIPAK for the triennial period 2016-2019

We are happy to inform our members that the Executive Committee meeting held at Ernakulum on 22nd March 2016 has unanimously resolved to hold election of Office bearers for the triennial period 2016 -2019 in connection with the 15th Annual General Body Meeting. Accordingly, in terms of Rule No 8 of the Bye-laws of our Association, the Executive committee has constituted a three member Election Committee for the smooth conduct of the elections. The names of the committee members are given below:

1. Shri. R. Radhakrishnan Nair (Thiruvananthapuram) : Returning Officer
2. " M. Sreepathi Rao. (Thiruvananthapuram) : Assistant
3. " S. Radhakrishnan (Thiruvananthapuram) : Assistant

The Schedule of Election as decided and approved by the Executive Committee is as under:

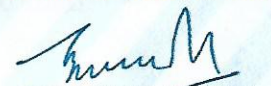
- a) Filing of nominations will commence from : 25th April 2016
- b) Publication of voters list in Association
Office Thiruvananthapuram : 11 am on 2nd May 2016
- c) Last date of filing Nominations : 5 pm on 5th May 2016
- d) Scrutiny of Nominations and Publication of
Valid Nominations in Association Office
Thiruvananthapuram : 12 noon on 6th May 2016
- e) Last date of withdrawal of Nominations : 5 pm on 09th May 2016
- f) Publication of final list of Valid Nominations : 11 am on 10th May 2016
- g) Voting will be held on : 29th May 2016

Nomination enclosed in a sealed cover superscribed ' NOMINATION' shall be forwarded to Returning Officer, SBIPAK Elections , TC- 14/523(1), NRA 139, 'ANJORA' , Nandhavanam, Thiruvananthapuram -695 033. 0471 2323279

We request all our members to extend their whole hearted support to the Election committee and also to follow the guidelines and abide by the instructions issued by the committee from time to time.

District Centers/members desiring to move Resolutions/ Propositions/ Amendments to Bye-Laws should forward the same IN DUPLICATE so as to reach the undersigned on or before 5th May 2016.

Yours faithfully,


(JOHN JOSEPH)
General Secretary.

To all District Secretaries and Members

SBIPAK Election of Office Bearers for the period 2016- 2019

With reference to the Circular No. GS/PAK/TVPM/22 dated 1st April 2016 issued by the General Secretary SBIPAK notifying the appointment of the Election committee comprising of three members with the undersigned as the Returning Officer and pursuant to Rule No. 8 and the Resolution passed by the Executive Committee in its meeting held on 22nd March 2016, notice is hereby given that Elections for the following posts of Office bearers of SBI Pensioners' Association Kerala for the triennial period 2016-2019 shall be held as prescribed by the Bye-Laws and Rules of the Association and in accordance with the Schedule of election as notified by the Executive Committee.

Election shall be held for the following posts:

President	1 (one)	
Vice Presidents	2 (Two)	one from present Thiruvananthapuram and Ernakulam Administrative Office area and another from Thrissur and Kozhikode Administrative Office area.
General Secretary	1 (one)	
Deputy General Secretary	4 (four)	One each from present four Administrative Office area viz. Thiruvananthapuram, Ernakulam, Thrissur and Kozhikode
Treasurer	1 (one)	

General Rules and Guide lines

- Nomination for the post of Vice President/Deputy General secretary shall specify the Administrative Office Area for which the nomination is submitted and the candidate shall be a resident of the respective area.
- Members residing within the area of Thiruvananthapuram and Ernakulam Administrative Offices only shall file nomination for the post of Vice President for the respective area.
- Members residing within the area of Thrissur and Kozhikode Administrative Offices only shall file nominations for the post of Vice President for the respective area.
- Members filing nominations for the Deputy General Secretary posts shall be residing within the respective Administrative Office area.
- No member shall contest for more than one post.
- Only those who are in the list of voters published shall be eligible to vote.
- Voting shall be in person and no proxy and postal votes shall be permitted.
- In the event of a tie the successful candidate shall be decided by lot.
- The candidate shall not be completing 75 years of age as on 1st July 2016.
- Multiple nominations for different posts in the name of same candidate if found remaining after the last date of withdrawal shall invalidate all the nominations submitted in the name of candidate.
- Voters should carry their Photo ID card and produce the same before the Returning Officer before voting.

(Sd)

Returning Officer

Election Committee SBI Pensioners' Association Kerala

**RECEIPTS AND PAYMENTS ACCOUNT FOR
THE PERIOD 1ST APR 2015 to 31ST MARCH 2016**

FOR THE YEAR	RECIPTS	2015-2016	2014-2015	2014-2015	PAYMENTS	2015-2016
	Cash at Bank 59655,64+ 30803	90,458.64		154,065	Traveling Expense	1,46,674
	Life Membership Received	5,27,875	3,81,000	212,646	Printing & stationary	1,25,439
				55,895	Postages & Courier	63,693
	Income From Bylaws	2,960	5990	57,200	Delegation fee (federation)	7,000
				20,050	Reimbursement of Exp To dist Committees	35,125
					Food and Mise Exp	28,294
	Admission Fee Received	25,315	14,980		Telephone and Net	10,341
	Income from Bulletin				Audition Fee	3,000
		30,000	63,200	62000	AGM Expensed	1,70,000
	Donation From SBSU,SBIOA,SB			100,000	Fixed Deposit	1,00,000
		131,820	1,12,255	20,050	Subscription to Federation	24,230
	Income From Advertisement	60,000		70,000	Legal Fee Paid	10,000
	Interest Income	5733	8334	90,458.64	Cash in Bank (1)1,28,017.64 (2) 22,348	1,50,365.64
		8,74,161.64				8,74,161.64

Fixed Deposits : 13 Ro 21,23,237
 1 1,00,000
 14 22,23,237

Accrued Interest
Not Included

Prepared by the Treasurer
Sri. K C Somanathan
31/03/2016

Audited Financial Statements will be given at the time of AGM at Kollam

STATE BANK OF INDIA PENSIONERS' ASSOCIATION KERALA NOMINATION FOR THE POST OF.....

(PRESIDENT, VICE PRESIDENT, GENERAL SECRETARY, DEPUTY GENERAL SECRETARY, TREASURER)

Name of Candidate (in Block Letters) :
 Membership No. :
 District :
 Administrative Office :
 Adm. Office Area Chosen* :
 Tel. No. : Mobile:
 Permanent Address :

Date of Birth (DD/MM/YYYY) :

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Name of Proposer	Membership No	Tele No.

I, hereby propose Shri/Smt.
 who is a member of SBI Pensioners' Association Kerala for the post of.....

Date: _____ Signature of Proposer

Name of Seconder	Membership No	Tele No.

I, hereby second the above proposal

Signature of the Seconder

Date :

CONSENT AND DECLARATION BY THE CANDIDATE

I.....aged , S/o. Shrido.
hereby give my consent for the above proposal and solemnly pledge and undertake that I shall discharge my duties and responsibilities of the SBI Pensioners' Association Kerala faithfully as laid down in its By-laws and rules.

Date:

Signature of the candidate.

For Office use only

Certified that Shri/Smt is a member of the SBI Pensioners Association Kerala and the nomination submitted in his/her name has been scrutinized and found in order.

Date:.....

Nomination is Accepted/Rejected

Reason for rejection.

Date :

Returning Officer/Presiding Officer

* Nomination for the post of Vice President/Deputy General Secretary shall invariably specify the Administrative Office area for which he/she wishes to represent and the candidate shall be a resident of that respective area.

(Vice President two posts (1) for **Thiruvananthapuram and Emakulam** Administrative Office area (ii) Thrissur and Kozhikode Administrative Office area

Deputy General Secretary - Four posts - One each for **Thiruvananthapuram, Emakulam, Thrissur and Kozhikode** Administrative Office area)

Note:

1. All nominations should be sent in a sealed cover superscribed "Nomination"
2. Candidate, Proposer and Seconder, shall be eligible members of the SBI Pensioners' Association, Kerala as specified in its bye-laws.
3. No member shall contest for more than one post in the organisational elections.

Home Loans for the ones who make the HOME.

Interest Rates further slashed



Presenting SBI Home Loans for Women @ reduced interest rates.

LOWEST INTEREST RATE

LOWEST EMI

- MAXGAIN: Overdraft facility
- Interest on daily reducing balance

Processing Fees NIL

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SBI Gold Loan hai aasan, Poora hoga har armaan



- Low Interest rate
- Gold is safe & secure
- Hassle free
- Convenient repayment period
- No pre payment penalty



Sona Aapka, Saath Hamara Website: www.sbi.co.in

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 also wish them good health and very happy and peaceful days ahead.

- LM-4506/AFM-4507- KRISHNAN KP/KOMALAM K- Kishanore,Souhrida Gardens,Puranattukara-Post,Thrissur-680551. Mob-8547873137
- LM-4508/AFM-4509- ROSAJAYASREE A.S/THOMAS C.J.- Chiriyankandath House, Powar-79,Mini Road,Olari, Pullazhi-Post, Thrissur-680012.
Tel-0487-2362732/8891642440/8891642445
- LM-4510/AFM-4511- AMBIKA TR/CHANDRASEKHARAN V-III/48, Akshaya Vakkat Madhom Thirupad Road, Ollur-Post, Thrissur-680306.
Tel-0487-2250285/9633003017/9048431026
- LM-4512/AFM-4513- RAJINI PR/SREENIVASAN O K-Odathuparambil House, Kanimangalam-Post, Thrissur-680027. Tel-0487-2448791/9446377891
- LM-4514/AFM-4515- SARADA P/PAPPU KK-Kundoli House, SN Park, Poothole-post,Thrissur-680004.Tel-0487-2385867/9567995051
- LM-4516/AFM-4517- RADHAKRISHNA PILLAI P/GEETHA RADHAKRISHNAN-Kolasseril Parangottu, Valamangalam North, Thuravoor-post, Alappuzha-688532. Tel-0478-2563129/9847913129
- LM-4518/AFM-4519- VIJAYALAKSHMI NAICK/NAICK RK-Thayyil Thekkethil Puthan Madom, Old Thirumala, Alappuzha-688011. Mob-9446319586.
- LM-4520/AFM-4521- KRISHNAN KUTTY KK/GEETHA KRISHNAN KUTTY- Jajil, Thathampally-Post, Alappuzha-688013.
Mob 9446137883/9349725399
- LM-4522/AFM-4523- LATHA SHANKAR/SHANKAR K-Flat No-4 D,Grandiose Apartments,Sreekandath Road Ravipuram,Ernakulam-682016.
Tel-0484-2356614/9995012021/9895596514.
- LM-4524/AFM-4525- VENUGOPAL O S/REJULA P S -Oravanthur5uthil House, Alamthuruth,Vadakkkara, Via-North Parur, Ernakulam-683522.
Tel-0484-2449378/9495842654/9446949378
- LM-4526/AFM-4527-GEETA K KARTHIKEYAN/KARTHIKEYAN V-Ponmeli Madom, Peringara-post,Thiruvalla Pathanamthitta-689108.
Tel-0469-2740391/9562095116/8547340391
- LM-4528/ RADHAMONYR-Sreenandanam, Athaloor, Kodum Thirapally-post, Palakkad-678004.MOB-9633682410
- LM-4529/AFM-4530-SANKARANARAYANAN C C/USHA K T-Chammoth House, Harsha, Thiruvazhiyode-Po Palakkad-679514
Tel-0466-2260462/9447881287/9037715658
- LM-4531- PADMINIAMMAL KK-Kocherry House, Paral Vazhappally, West-Po, Changanacherry, Kottayam-686103. Mob-9526724009.
- LM-4532- JAMEELA TC -Vishnu Giri, Peroor-post, Kottayam-686637. Mob-9400690886/9447520723
- LM-4533/AFM-4534- SIVASANKARAN K/THANKAMANI K-Polayilthekkathil, Jawahar Nagar-87, Manayilkulangara, Thirumullavaram-post Kollam-691012. Mob-9567564222.
- LM-4535/AFM-4536-SREEKUMAR K/JAYASREE P -Sreejas, MRA-153, Manayilkulangara, Thirumullavaram-Post, Kollam-691012.
Tel-0474-2795445/9895456389/8129156285
- LM-4537/AFM-4538-MOHANAN P/USHAKUMARY K-Padmatheertham,Janakeeya Nagar-60, Uliyakovil-post, Kollam-691019.
Tel-0474-2731639/9447358385/9961517188
- LM-4539/AFM-4540- SELEENA RETNAKARAN/RETNAKARAN K-Krishana, Thottummughathu, Eravipuram-Post, Kollam-691011.
Tel-0474 2727401/9446229059/9447127405
- LM-4541/AFM-4542- THOMAS JOSEPH/REICHEL THOMAS-Arunvil, Mukkulam, Mayyanad-post, Kollam-691303. Tel-0474-2555609/9447504339.
- LM-4543/AFM-4544- Thresikutty John/Xavier TV - Thalodil House, MDRA-106, Morarji Road, Vazhakala, Kakkanad West,Ernakulam-682030.
Tel-0484-2428402/9495467117
- LM-4545/AFM-4546- Laly Mary Thomas/Rajumon,KS- 357 D, 4/1255, Kaippallil, Thrikkakara-Post, Kochi, Ernakulam- 682021. Mob-9446226804
- LM-4547/AFM-4548- Rajan Kinathi/Malathi P-Raj Cottage, Melur-post, Palayad, Thalassery, Kannur-670661. Tel-0490-2347550/9446675417
- FPM-4549- Ganga A. W/o Late C V Raman, A C Nagar, Athikoth, Balla -post, Via-Anandashram, Kanhangad, Kasragod-671531.
Mob-8943997828
- LM-4550/AFM-4551-Joseph KT/Valsamma Joseph-Kayyalackal House, Mannar, Kaduthuruthy, Poozhikole-Post, Kottayam-686604.
Tel-04829238907/9447286512. Ktjoy55@gmail.com
- LM-4552/AFM-4553-Balan N/Narayani K V-Komminiyottu Kandy Meethal, Marutheri Road, Perambra, Kozhikode-673525.
Mob: 8592059348/8592058948
- LM-4554/AFM-4555-Abdumanaf K/Shahija Manaf-DILRUBA, Near Dr. K G Nambiar, N H Bye-Pass Road, Vadakara, Kozhikode-673101.
Mob-9446056188/9048703518
- AFM-4556- Lakshmy Kutty K-Sreelakshmi, Nediyrup-Post, Kondotty, Malappuram-673638, Tel-0483-2713223/9446043223
- LM-4557/AFM-4558-Ramankutty A P/Sanathi K-Ambalapattuparambil House, Cherukode-Post, Via-Vallapuzha, Palakkad-679336.
Tel-0466-2235050/9539512078

- LM-4559/AFM-4560-Jacob Varghese/Mercy George-Kizhakkedathu House, Kuttappuzha-Post, Thiruvalla, Pathanamthitta-689103.
Tel-0469-2618491/9495114743
- LM-4561/AFM-4562-Radha M/ Gopalakrishnan M-House No.25, Krishna Nivas, Kalpaka Nagar, Chacka, Thiruvanthapuram-695024.
Tel-0471-2501173/9645706219
- LM-4563/AFM-4564-Radhakrishnan N E/Sumathi C M-Ramya Nivas, Millu mukku, Kaniyambetta-Post,Wayanad-673122.
Tel-0493-6285903/9048926061
- LM-4565/AFM-4566-Thankappan N K/Leela Thankappan-Parachalil House, Pareeckapeedika, Vazhakulam-Post, Muvattupuzha, Ernakulam-686670.
Mob-9526850309.
- LM-4567/AFM-4568-Asokan N/ Mrs. Asokan - 13/F, White Waters -I, Santhi Nagar, Pandit Karuppan Road, Thevara, Kochi, Ernakulam-682013.
Mob-9895166666.
- LM-4569- Emmanuel K M-Kariamadam House, Vazhakulam -post, Via-Muvattupuzha,Ernakulam. Pin-686670.
Tel-0485-2260021/9447609343. emlkar@yahoo.com
- LM-4570/AFM-4571-Moly Joseph/Pius Peter-Koikkara House, Pazhanganad, Kizhakkambalam-post,Ernakulam-683562.
Tel-0484-2683079/9895463364/9446127694
- LM-4572/AFM-4573-Jose P/ Mercy Jose-Ponkathil House, Kattachira-post, Kidangoor-ViaKottayam-686572.
Tel-0481-2536274/9446467274/9446067274
- LM-4574/AFM-4575-Ayyappan Kanholipadical/Lekshmi P- SREESHYLAM, Kodakkad Paramb, Kavanur, Malappuram-673639.
Mob-9746510901/ 9446372027/avyappankpadical@gmail.com
- LM-4576/AFM-4577-Narayanan P/Santhakumari V-Pozhath House, Naduvattom - Post, Malappuram-679592.
Tel-0494-2572447/9496459277/9496875314.
- LM-4578/AFM-4579-Mohanadasan P/Rema Mohan-Ramesh Nivas, Manjakkad, Shoranur, Palakkad-679121. Mob-9946010707/9645001801
- LM-4580/AFM-4581-Rajendran C/ Sugatha R - Revathy, T C/17/1014(2), CGRA-95, Poojappura-Post, Thiruvanthapuram-695012.
Tel-9995175638/9746658881/6588805.
- LM-4582/AFM-4583-Krishnan NS/ Jothy V-Vrindavan, Kailas Lane, Punnamm-Post, Thrissur-680002
Tel-0487-2388067/9995563579. Nskrishnan_56@rediffmail.com
- LM-4584/AFM-4585-Prakasan P/Rathidevi G. 11/159, Devikripa, Gandhinagar Main Street, Cheroor-Post, Thrissur-680018.
Tel-0487-2333125/9447321897. Prakasan127@gmail.com
- LM-4586/AFM-4587-Prathapan M Pillai/Mini Prathapan -Mulavara House, Mala-Aloor Road, Ashtamichira-post, Thrissur-680731.
Tel-0480-2892144/8129952552/9446460144.
- LM-4588/AFM-4589-Thulasidas D/Suvarnakumary P-Punnoor House, Avoor North, Avoor North-Post, Cheppad, Alappuzha-690507.
Tel-0479-2401699/9447449384/9447449331.
- LM-4590/AFM-4591-Francis M K/Lucy Francis-37/2314-A, PLRWA-34, Palliparambu Road, Kaloor, Ernakulam-682017.
Tel-9446415465/9446344843
- LM-4592/AFM-4593-Prem KA/Jasmine Molly Prem- Maramparmbil House, Thoppumpady, Kochi, Ernakulam-682005. Mob-9447741572.
- LM-4594/AFM-4595-Rajasen V/Indira M R- , 35/2112-C, Friendship Nagar, South Janatha, Palarivattom, Ernakulam-682025.
Tel-0484-2331838/9497651838
- AFM-4596- Devayani Kurup, W/o Shri. T R P Kurup, B-602, Santhigardens, Thoppil, Thrikkakara, Ernakulam-682021.
Tel-0484-2575580/9388677771
- LM-4597/AFM-4598-Paul K George/Jancy Ittiyachan-XI/62-B, Kodiyat, Asan Lane, Aluva, Ernakulam-683101.
Tel-0484-2627575/9446458575/9495105629
- LM-4599/AFM-4600-Ravindean P K/Padimini Ravindran -SURABHI, Near High School Onakkunnu, Karivellur, Kannur-670521.
Tel-04985-260001/9495619913
- LM-4601/AFM-4602-Kunhikrishnan/Lagitha P K- AMRATHAM, Palayad, Taliparamba, Kannur-670141, Tel-0460-2208144/9446716224
- LM-4603/AFM-4604-Kannan KV/Chandramathi K V, -Bankmens Colony, Tuluvennor Temple Road, Thayineri, Payyanur, Kannur-670307.
Mob-8547131209/9895721616
- LM-4605/AFM-4606-Jayaprakash R/Girija KG, -ARCHANA, Kandachira, Perinad-Post, Kollam-691601. Tel-0474-2552009/9388252009
- LM-4607/AFM-4608-Capt.Sam Prasad/Liji Prasad Cherian-, 13/1958-3, Kaithamukkil Sharon, Kannanmoola, Medical College Post, Trivandrum-695011.
Tel-0471-2440906/9633812760/9995504897

- LM-4609- Thankamoni P- Lakshmi Lekha Nivas, Vura-21, Valiaudeswaram Temple Road, Anayara, Trivandrum-695029.
Tel-0471-2740262/9447738473.
- LM-4610/AFM-4611-Thomas P J/Mercy Thomas, Puthenpurackal House, 44/2583, Banjara Gardens, Karanakodam, South Janatha Road, Palrivattom, Ernakulam-682015. Tel-0484-2341680/9496121680
- LM-4612/AFM-4613-George P J/Suma George - Pulickasseril House, Parathode-post, Idukki-685571, Mob-9656622565/8281086428
- LM-4614-/ Pankajavally E G - NANDANAM, Near CCS Mills, Chovva-post, Kannur-670006. Tel-0497-2734189/9745352306
- LM-4615/AFM-4616-Jayarajan P/Sujatha P V-ROHINI NIVAS, Muzhappilangad-Post, Puthiyatheru, Kannur-670662. Mob-8138970855
- LM-4617/AFM-4618-Joseph P C/Rosamma Joseph-Parakkadavil House, Vazhappilly-Post, Changanacherry, Kottayam-686103. Mob-9447843536
- LM-4619/AFM-4620-Kurian K J/Leelamma Kurian-Kochupurackal House, Ashramam Road, Chanaganacherry, Kottayam-686101. Mob-9946435985
- LM-4621- Padmavathi A V-29/1608-A, NOOPURAM, Pandara paramba, Kottooli-Post, Kozhikode-673016. Tel-0495-2740377/9446023377.
- AFM-4622- Komalavally P, Kousthubham House, Near Co-operative Bank Karuvissery, Malikadav-post, Kozhikode-673010
Tel-0495-2374579/949613418
- AFM-4623- Pushpa S-Krishnakripa, VARA-375, Near BSN Ltd, Arappura, Vattiyurkavu-Post, Trivandrum-695013. Tel-0471-2366131/
9447246894.
- AFM-4624- Augustine KJ-Konikkara House, Vinpy Nagar, Paravattany, Thrissur-680005. Tel-0487-2373439/9946003439
- LM-4625/AFM-4626- Alias P P/Annamma Alias-KTC-RA-96, Padom Road, Elamakkara, Kochi, Ernakulam-682026.
Tel-0484-6060169/9847182220/9495285883
- FPM-4627- Achamma Daniel-Ullanukunnel House, Mulappuram-Post, Karimannur, Idukki-685581. Mob-9495704584
- LM-4628/AFM-4629- Raghunathan V P/Sheela P O, -AATHIRA, JJR-31, Jai Jawan Road, Pallikunnu-PO, Kannur-670004. Mob-8086040401
- LM-4630/AFM-4631-Dolley Michael/Michael M M-Mundathanthu House, Amalagiri-post, Kottayam-686036.
Mob-9846113787/9846113787/9562373613
- LM-4632/AFM-4633-Vanaja Paravathy Subbayan/Chandran V K-Anish Bhavan, Peroor Road, Jawahar Nagar, Ettumanoor, Kottayam-686631.
Tel-0481-2535859/9495525064/9447267521
- LM-4634/AFM-4635-Philip K L/Beena Philip-Kottathil House, Neendoor-Post, Kottayam-686601. Tel-0481-2712260/9400084360/9495874747
- LM-4636/AFM-4637-Chandrasekharan G/S Parvathy -2C, Hampton Manor, S I Apartments, West Hill, Kozhikode-673005.
Mob-9447637813/9447233819
- LM-4638/AFM-4639-Syamala K/Soman P -Panayil Veedu, Vadakkum Bhagom, Vettu Road, Kazhakkuttam-Post, Trivandrum-695582.
Mob-9526758064/9847063313
- LM-4640/AFM-4641-Sainudeen Koya A/R. Shahida Beevi- S. K. Manzil, Peroor-Kuttichira, TKML-Post, Kollam-691005.
Tel-0474-2710622/9947996775/9562958374
- LM-4642/AFM-4643-Aravindakshan K/Rajasree P V-Akshara, Kattilangadi, Tanur-Post, Malappuram-676302.
Tel-0494-2444333/9544121528/9446147570
- LM-4644/AFM-4645-Mohanakrishnan P/T Srilatha Menon -Gayathri, Prasanthi Nagar Kallekulangara, Palakkad-678009.
Tel-0491-2555124/9497827187/9446045124
- AFM-4646- Umadevi Kavil -17/310, Sreesankara, Manappullikavu, Kunnathurmedu-Post, Palakkad-678013. Tel-0491-2506505
- LM-4647/AFM-4648- Meenakashi V/R Padmakumar-Jaipura, JRA-209 A, Jagathy, Trivandrum, Tel-9447712107/9442039915
- LM-4649/AFM-4650- Vincent Joseph/Lizy Vincent-Thottupurath House, Pulinkara, Kuttichira-Post, Thrissur-680724.
Tel-04802740934/9961987576/9495770934
- LM-4651/AFM-4652-Thomas E K/Rosily K E-Edakkalathur House, Pavaratty Post, Thrissur-680507, Tel-0487-2643419/9446278305/9846907800
- LM-4653/AFM-4654-Muraleedharan P Nair/Sujatha Murali-SRIPADAM, Medical College-Post, Velappaya, Thrissur-680596
Tel-0487-2201515/9446567215/9495201555
- LM-4655/AFM-4656-James T Anchery/C Betsy Kuryan -PALM SHADE, SARA-70, St. Antony's Street, Kuriachira-Post, Thrissur-680006.
Tel-0487-2250896/9446795896
- LM-4657- Joseph Thomas P-Paruthickal, Pulincunoo-post, Alapuzha-688504. Mob-9447431858
- LM-4658/AFM-4659- Antony KP/Deenamma CT-Kakkariyil House, Arthinkal -Post, Cherthala, Alapuzha-688530.
Tel-0478-2572925/9447778926/9846715925
- LM-4660/AFM-4661-Joseph P G/Mary Sheeba-Puthen parambil, Beach Ward, Bazaar-post, Alapuzha-688012. Tel-9847727103/7736894734
- LM-4662/AFM-4663-Sebastian. A. Manadan/Mary Sebastian-Manadan House, Cherai-post, Ernakulam-68354. Tel-0484-2488494/9847613553
- LM-4664/AFM-4665-Philomina KX/Alphonse Nolasky- Kakrancherry House, Suvarna Nagar Eroor-Post, Tripunithara, Ernakulam-682306.

- LM-4666/AFM-4667-Rajagopal.C.G/Anitha Rajagopal-CHINMAYAM, Choorakkad, Vaikom Road, Tripunithura, Ernakulam-682301.
Tel-0484-2780946/9495041379/9446114998
- LM-4668/AFM-4669-Velayudhan Nair/Latha Nair-SRIHARI, K M K Junction, North Paravur, Ernakulam-683513. Tel-9446964908
- LM-4670/AFM-4671-George Varghese/Laly George-Nelpuraparampil, 34/2554 A-I, TPRRA-79, Thampurattiparamp Road, Edappally, Ernakulam
682024. Tel-0484-2340291
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