

SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

JAN-MAR 2022

Vol. 9 Issue 10



28th
MAY
2022

SBI PENSIONERS' **Meet** at 10am

Inauguration : **Shri Shreekant**
Chief General Manager, SBI Thiruvananthapuram Circle

SBI Pensioners'
Association Kerala

21st Annual **General Meeting** at 1.30 pm

Inauguration :

Shri A. Ramesh Babu

General Secretary, Federation of SBI Pensioners Associations

Venue

**Surendranath
Bhas Nagar**
AKG Center, Palayam
Thiruvananthapuram

Delegate Session
on 27th May 2022 at 3.30 pm



State Bank of India

Local Head Office, Thiruvananthapuram Circle &



State Bank of India Pensioners' Association Kerala
cordially invite you to

SBI Pensioners' Meet & 21st Annual General Body Meeting

on Saturday, the 28th May 2022

**at Surendranath Bhas Nagar
(AKG Center Hall), Palayam, Thiruvananthapuram**

Programme for SBI Pensioners' Meet

- 09.00 a.m. **Registration/Tea**
- 10.15 a.m. **SBI Pensioners' Meet**
Prayer
Welcome Address: **Shri Ashutosh Sharma**, Dy. General Manager & Circle Development Officer, SBI, Thiruvananthapuram Circle
Lighting the Lamp & Inaugural Address: **Shri Shreekant**, Chief General Manager, SBI, Thiruvananthapuram Circle
Presidential Address: **Shri K Rajeevan**, President SBI Pensioners' Association Kerala
Keynote Address: **Shri Ramesh Babu A**, General Secretary, Federation of SBI Pensioners' Associations
Felicitations: **Shri Jayakrishnan GR**, General Secretary, SBIOA (KC)
Shri Philip Koshy, General Secretary, SBSU (KC)
Shri Jayakumar A, General Secretary, SBI Pensioners' Association Kerala
- 12.00 noon **Interaction with pensioners**
- 12.45 p.m. **Vote of Thanks:** **Shri Subramonia Iyer M**
Chairman, Organizing Committee
- 1.00 p.m. **Lunch (at Hassan Marakar Hall)**
- 1.30 p.m. **Annual General Body Meeting** (Members only)
- National Anthem**

Editorial

PENSION UPDATION – IS IT A FAR DISTANT DREAM?

“I want bank employees to be given their due. A lot of pensioners are waiting for a very long time. Yesterday, I had meeting with Rajkiran Rai of IBA. I spoke to him, too. We need bank employees to be attended to particularly their families and the pension of retired employees.” - Mrs. Nirmala Sitharaman, Finance Minister, Government of India.

More than five lacs of Bank pensioners across the country breathed a sigh of relief when they listened to the Hon'ble Union Finance Minister while sharing the above information with the print and visual media, on the eve of the Annual General Meeting of Indian Banks Association on 10th November 2020 in Mumbai. It was the pronouncement by the most competent authority admitting the pitiable situation in which the hapless Bank pensioners are placed, struggling for their survival and existence. Many among the public refused to believe that the pension amount drawn by a bank pensioner remained static till his/her final exit from the world. They are under the impression that what is prevalent in Central and State Government services, where pension amount also gets revised correspondingly with each salary revision as per the pay commission recommendations, is applicable to Bank pensioners also. Whereas in Banking Sector it continues as an all-time anomaly that when the salary revision settlement takes place every five years it does not provide for a revision in pension of the

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existing pensioners. Six bipartite settlements have so far taken place ever since the pension scheme was introduced in Banking Sector. But quite unfortunately there was not even a passing reference about the revision in pension in any one of these settlements. Obviously, those who retired under the sixth bipartite are continuing with the same pension even after a lapse of twenty-five years. Similar is the position of others who retired thereafter under the respective bipartite settlement they belonged to. Whatever was the pension fixed for them based on their last drawn basic salary did not undergo any revision thereafter. Delegations, resolutions and representations initiated by individual pensioners and various organisations of retirees and pensioners throughout the country and placed before the Government and Bank Managements did not evoke any positive response so far. On the contrary, the management came out with the oft repeated reason of requiring additional financial provision which is far from true. The satisfactory position in pension corpus funds, held by different Banks as revealed in the financial statements obtained under Right to Information disproved the argument of IBA and Government in that regard. It has also been ascertained that the inflow to the pension corpus by way of interest earned, yield on investments and Bank's contribution each year is more than what is actually paid out as pension. It is pertinent to make a mention of the New Pension Scheme which was introduced in the year 2010, which proclaims the winding up of the prevailing pension scheme after a certain point of time. Quite obviously the pension corpus fund also will become redundant thereafter. Facts being so, we are unable to understand why Bank pensioners of our country are deprived of their well-deserved eligibility for the past three decades. It is also not clear how the actuaries have worked out the requirements of provision towards pension payment. It is almost one and a half year after the Hon'ble Finance Minister directed the Chairmen of IBA and SBI to look into the

pension updation issue of Bank Pensioners in the country. Thousands of our pensioner brethren who heaved euphoric sighs of relief after listening to press meet of Madam Finance Minister on 11 th November 2020 have already left for their heavenly abode. We also heard about the formation of a small committee by IBA to report on the feasibility of the much-debated pension updation. Unfortunately, nothing heard about the Committee's dealings thereafter. We feel that time has come now, for placing the one and only question before the respected authorities in IBA and DFS, are we, the poor old and hapless, to continue building hopes on this receding star? Is Updation of Pension a far distant dream?

Tail Piece

The Civil Appeal No. 6727 of 2018 filed before the Hon'ble Supreme court of India in respect of payment of gratuity enhanced from Rs.3.50 lacs to Rs. 10 lacs to all those who retired after 01/01/2006 came up for final hearing on 24 th February 2022. The Hon'ble Court refused to interfere with the matter and dismissed the captioned Civil Appeal opining that the fixing of the cut of date for disbursing the enhanced gratuity is the discretion of employer as rightly, concurrently and consistently upheld by the Hon'ble High Court.

“Injustice anywhere is a threat to justice everywhere” – Martin Luther King Jr.

MORE ON FAMILY PENSION ANOMALIES

Ramanarayanan NP, AGM (Retd), Former President, SBIPA Kannur (Mob: 8921920047)

In our Bulletin volume 9, Issue 8 (July–Sept 2021), I had penned an article regarding Family Pension of Bank employees. The article was a hurriedly prepared one after the announcement of enhancement of family pension from 15 % to 30 % without any upper ceiling. In that article what I tried to highlight was the plight of the lowest paid family pensioners in Banks, who are already getting 30% of the last drawn pay of the pensioner. Though they were the lowest paid among all pensioners, there is not even a single rupee increase in pension, whereas better paid family pensioners, especially who retired from the higher posts got varying increase in pension starting from 100 % to more than 300 % increase. That article was meant to invite the attention of those who formulated the revised pension to the plight of the lowest paid family pensioners. However, there was no response of any kind from those who are in the helm of affairs and the plight of the most deserving among family pensioners were totally neglected. The most heart-breaking part of the case is there was no protest from any of the all-India pensioners associations or working unions, as they seem to think this is either a trivial issue or no issue at all.

My article was circulated in several other state pensioners' forum through Whatsapp etc. on account of the efforts by our Pensioners Association State President Mr. K Rajeevan, and the response I received from several pensioners all over India, thanking me for highlighting the issue of Lowest paid family pensioners as well as getting their pension / family pension verified by me. This only prompted me to write another article on Family pension highlighting the grave areas to be noticed by Bank Pensioners after the revision in Family pension without any upper ceiling.

1. PENSIONERS RETIRED BEFORE 01.11.2002

These are family pensioners who are the worst affected. Earlier their pension was sanctioned as per the scale of pay drawn in their previous wage settlement. After years long untiring efforts by all, they were sanctioned revision of their pension as per the actual pay drawn by them. Accordingly, bank revised their pension and also revised family pension of such employees. However, the bank did not inform such pensioners / family pensioners about their pension revision and payment was only affected. This has brought a situation, where pensioners do not have any record to claim their eligible family pension, whenever they found there are anomalies in the revised pension.

In our circle, several pensioners were complaining that though their family pension was expected to double (when enhanced from 15 to 30%) what they were currently getting, but received only an increase of 20 to 25% in pension. On a close scrutiny of such pensioners, I had noticed that the lower increase in pension was mainly on account of erroneous calculation taking original family pension sanctioned to them instead of revised family pension described above.

Majority of these family pensioners are more than 75 years old and unaware of revision of their family pension. Only a very small percentage of family pensioners know about the family pension revision and aware that their revised pension seems short of their entitlement. Majority of the family pensioners, who are getting a total pension of Rs. 6000 to 17500 are very happy to receive a pension increase of even an amount of Rs. 1500 Rs. 4000 though they are entitled to get their pension amount doubled, which they are actually unaware. Pensioners Associations should take an active interest to see that all family pensioners get their eligible revised family pension, without being troubled to send individual representations for rectifying the anomalies. This category of pensioners, as I stated above are very old aged and we have to see that they are paid the eligible family pension at the earliest. There are clear Corporate Centre guidelines to the circles to revise the pension/family pension, whenever there is a change in the pension calculation on account of wage revision/corrections in their substantive pay, without getting a request of the pensioner. However, authorities concerned are either unaware of such instructions or pretend there are no such instructions.

2. PENSIONERS WHO RETIRED AFTER COMMENCEMENT OF NEXT BIPARTITE SETTLEMENT PERIOD BUT BEFORE SIGNING THE AGREEMENT

There will always be several pensioners who falls under the above category. After settlement of the wage revision, such pensioners were paid arrears of salary and also got their pension revised. However, a majority of the pensioners did not get their revised Pension Payment Order incorporating the revised substantive pay. Though they were getting revised pension, they are unable to verify the correctness of their pension / family pension. Another common error observed in such cases who received revised P P O is the error in family pension, which in many cases were not corrected/ revised.

Now the question comes how we safeguard the interest of the pensioners. The first and foremost is getting a communication, whenever there is any change in the existing pension. But how far it will be effective, we have to wait and see. Moreover after the death of the pensioner, spouse or children are not aware of their entitlement of family pension and hence even when they receive lower amount of pension, the same is not getting proper attention. Under these circumstances, I make an earnest attempt to make the pensioners get an idea about how much Family Pension their dear ones get after their demise. If the pensioners give an idea about the approximate amount of family pension, they are entitled, to their spouse / children, it will go a long way to bring to the attention of the family members if any errors are crept into. Many aged pensioners also requested me to inform them their eligible family pension so that they have peace of mind to know how much their family will get in their absence. For such pensioners also this article will give an idea of how much is their family pension entitlement.

PENSION AS PER VI TH BIPARTITE SETTLEMENT (Retired from 01.11.1992 to 31.10.1997)/ 01.07.1993 to 31.03.1998							PENSION AS PER VII TH BIPARTITE SETTLEMENT (Retired from 01.11.1997 / 01.04.1998 to 31.10.2002)					
Category of pensioners	Max pay without PQA, FPA and Spl. Allowance	Basic pen	Total pen Including D R	Basic Family pension	Total family pension incl D R	% of Family pension to that of pension	Maximum Pay	Basic pension	Total pensin incl D R	Basic Family pension	Total family pension incl D R	% of Family pension to that of pension
SUB STAFF	3420	1710	12315	1026	7389	60	5850	2925	14424	1755	8654	60
CLERICKAL	6420	3210	21302	1926	13871	65.11	10880	5440	25588	3264	16095	62.9
JMG 1	8050	4025	26885	2415	17377	64.63	14240	7120	29755	4272	20590	69.2
MM II	8740	4025	26885	2622	18647	69.36	15380	7120	29755	4614	22052	74.11
MM III	9700	4025	26885	2910	20415	75.93	15760	7120	29755	4728	23116	77.69
CHIEF MGR	10450	4180	27887	3135	21796	78.16	16140	7120	29755	4842	23603	79.32
ASST. G MGR	11450	4580	28435	3435	23638	83.13	17660	7120	29755	5298	25553	85.88
Dy G. MGR	12650	5060	29681	3795	25848	87.09	19340	7736	30976	5802	26934	86.95
GEN MGR	14000	5600	31082	4200	27448	88.31	21300	8520	32531	6190	27910	85.8

PENSION AS PER VIII TH BIPARTITE SETTLEMENT (Retired from 01.11.2002 to 31.10.2007)							PENSION AS PER IX TH BIPARTITE SETTLEMENT (Retired from 01.11.2007 to 31.10.2012)					
Category of pensioners	Max pay without PQA, FPA and Spl. Allowance	Basic pen	Total pen Including D R	Basic Family Pension	Total family pension incl D R	% of Family pension to that of pension	Max pay without PQA, FPA and spl. Allowance	Basic pension	Total pensin incl DR	Basic Family pension	Total family pension incl DR	% of Family pension to that of pension
SUB STAFF	9180	4590	16876	2754	10125	60	13800	6900	20872	4140	12523	60
CLERICKAL	16570	8285	30461	4971	18276	60	23900	11950	36148	7170	21689	60
JMG I	21040	10520	38678	6312	23207	60	31500	15750	47643	9450	28586	60
MM II	22900	10520	38678	6870	25258	65.3	34200	15750	47643	10260	31036	65.14
MM III	23520	10520	38678	7056	25942	67.07	35100	17550	47643	10530	31853	66.85
CHIEF MGR	24140	10520	38678	7242	26626	68.84	36200	18100	47643	10860	32851	68.95
ASST. G MGR	26620	10648	39148	7986	29361	75	40400	20200	48884	12120	36663	75
Dy. G. MGR	29340	11736	43149	8802	32361	75	46800	23400	56628	14040	42471	75
Gen MGR	32600	13040	47943	9780	35957	75	52000	26000	62920	15600	47190	75

PENSION AS PER X TH BIPARTITE SETTLEMENT (Retired from 01.11.2012 to 31.10.2017)							PENSION AS PER XI TH BIPARTITE SETTLEMENT (Retired from 01.11.2017 to 31.10.2022)					
Category of pensioners	Max pay without PQA, FPA and Spl. Allowance	Basic pen	Total pen Including D R	Basic Family Pension	Total family pension incl D R	% of Family pension to that of pension	Max pay without PQA, FPA and Spl.Allowance	Basic pension	Total pensin incl D R	Basic family pension	Total family pension incl D R	% of Family pension to that of pension
SUB STAFF	23785	11893	23179	7136	13908	60%	37145	18573	24697	11144	14818	60
CLERICKAL	42020	21010	40948	12606	24569	60%	65830	32915	43767	19749	26260	60
JMG I	51490	25745	50177	15447	30106	60%	80450	40225	53487	24135	32092	60
MM II	57330	25745	50177	17199	33521	66.81	89330	40225	53487	26799	35635	66.62
MM III	58790	25745	50177	17637	34375	68.51	92110	40225	53487	27633	36744	68.69
CHIEF MGR	60820	25745	50177	18246	35561	66.89	95120	40225	53487	28536	37944	70.94
ASST. G MGR	66070	26428	51508	19821	38631	75.00	103320	41328	54954	30996	41215	75.00
Dy. G. MGR	76520	30608	59655	22956	44741	75.00	116120	46448	61762	34836	46321	75.00
GEN MGR	85000	34000	66266	25500	49700	75.00	129000	51600	68613	38700	51459	75.00

Points to be noted.

1. Basic Pension in the maximum scale without PQA, FPA and Spl. Allowance is taken.
2. For award staff and Officers under JMG I Category, Family pension will be always 60% of the last drawn pension except a few in the last Bipartite settlement, who is drawing a Special allowance of Rs.11000. Also those retired before 31.10.2002, there will be higher increase in 60% on account of DA without 100 % neutralization. (60% to 88.31%) This is because lower amount of basic family pension carry higher % of D A.
3. Officers above JMG I category, Basic Pension is 40 % of the average last drawn Basic Pay of 12 months. For these officers' family pension shall be slightly more than the 60% as shown in the table above. When FPA and PQA if available, family pension percentage will be marginally lower than the amount shown in the table.
4. These Table is applicable only for employees who were eligible for full pension with more than 30 years pensionable service.
5. Those employees who had lower pensionable service (less than 30 years), and are drawing less than the maximum eligible pension, Family pension will be more than 60%. For example, an employee eligible for pension with 18 years or lesser service, their eligible family pension will be equal to the pension drawn by the retired employee.

6. Those employees who had passed away before attaining superannuation or 65 years are eligible for family pension equal to the eligible full pension of the employee for first 5 years or up to 65 years of age of the retired employee, whichever is earlier. (Commutation amount will be deducted)
7. The above calculations are made based on the Gross Pension of the employee. Those who had commuted their pension had to add the commuted portion of the pension to their actual pension credited to their pension account.
8. % of family pension to that of pension received by a pensioner is higher than 60 %, not because of higher amount of family pension, but on account of the pensioner drawing lesser amount of pension on account of service less than 30 years or drawing pension less than 50% of the substantive pay.
9. For employees who had opted IBA pension formula, (E SBT Employees) all employees irrespective of category shall get 60% of their last drawn pay as Family Pension. Exception is in the case of employees, who had e lesser than 33 years of service, who will be getting 60 % to 100% of their last drawn pension as Family pension. Those employees who had passed away before attaining superannuation or 65 years are eligible for family pension equal to the eligible full pension of the employee or twice the eligible family pension amount, whichever is lower for first 7 years or up to 65 years of age of the retired employee, whichever is earlier. (Commutation amount will not be deducted)

The percentage shown in the table above are only indicative. But we can safely arrive at the indicative family pension eligible by applying the percentage in the table (last column of the table) with the last drawn pension of the retiree. Add commutation amount to the last drawn pension if the same is deducted from the gross pension to arrive at the indicative family pension amount. At any stage, Family pension of an employee shall not be less than 60% if not more of the last drawn pension amount credited to their pension account + Commuted pension if any.

ഫാമിലി പെൻഷനിലെ അപാകതകളെക്കുറിച്ച് കുറേക്കൂടി

രാമനാരായണൻ എൻ പി, റിട്ട. എ ജി എം, മുൻ പ്രസിഡണ്ട് കണ്ണൂർ ജില്ല (Mob: 8921920047)

നമ്മുടെ സ്പെൻഡിംഗ് അസോസിയേഷൻ ബുള്ളറ്റിനിൽ (വോളം 9 ലക്കം 8, ജൂലൈ-സെപ്റ്റംബർ 2021) ബാങ്ക് ജീവനക്കാരുടെ ഫാമിലി പെൻഷൻ സംബന്ധിച്ച് ഞാൻ ഒരു ലേഖനം എഴുതിയിരുന്നു. ഫാമിലി പെൻഷൻ പതിനഞ്ച് ശതമാനത്തിൽ നിന്ന് മുപ്പതു ശതമാനമായി വർദ്ധിപ്പിക്കുമെന്ന പ്രഖ്യാപനം വന്നതിനു ശേഷം ഉടനെ തയ്യാറാക്കിയ ലേഖനമായിരുന്നു അത്. ആ ലേഖനത്തിൽ ഞാൻ എടുത്തുകാട്ടാൻ ശ്രമിച്ചത് ബാങ്കുകളിലെ ഏറ്റവും കുറഞ്ഞ ഫാമിലി പെൻഷൻകാരുടെ ദുരവസ്ഥയാണ്. എല്ലാ പെൻഷൻകാരിലും ഏറ്റവും കുറഞ്ഞ വേതനം ലഭിക്കുന്നവരായിരുന്നു ഇവരെങ്കിലും പെൻഷനിൽ ഒരുരൂപ പോലും വർദ്ധിച്ചിട്ടില്ല.

എന്നാൽ മെച്ചപ്പെട്ട പെൻഷൻ ലഭിക്കുന്ന ഫാമിലി പെൻഷൻകാർക്ക് പ്രത്യേകിച്ചു ഉയർന്ന തസ്തികകളിൽ നിന്ന് വിരമിച്ചവർക്ക് പെൻഷനിൽ 100 % മുതൽ 300% ത്തിലധികം വർദ്ധനവ് വരെ ലഭിച്ചു. ഏറ്റവും കുറഞ്ഞ വേതനം ലഭിക്കുന്ന കുടുംബ പെൻഷൻകാരുടെ ദുരവസ്ഥയിലേക്ക് പുതുക്കിയ പെൻഷൻ ആവിഷ്കരിച്ചവരുടെ ശ്രദ്ധ ക്ഷണിക്കാനായിരുന്നു ആ ലേഖനം. എന്നിട്ടും അധികാര സ്ഥാനങ്ങളിൽനിന്ന് ഒരു തരത്തിലുള്ള പ്രതികരണവും ഉണ്ടാകാത്തതിനാൽ കുടുംബ പെൻഷൻകാരിൽ ഏറ്റവും അർഹരായവരുടെ ദുരിതംതിർത്തും അവഗണിക്കപ്പെട്ടു. ഇവിടെ ഏറ്റവും പുറയഭേദകമായ ഭാഗം, ഓൾ ഇന്ത്യ പെൻഷനേർസ് അസ്സോസിയേഷനിൽ നിന്നോ മറ്റു സഹോദര സംഘടനകളിൽ നിന്നോ കാര്യമായ യാതൊരു ഇടപെടലും ഉണ്ടായതായി കാണുന്നില്ല. കാരണം ഇത് കേവലം നിസ്സാരമായ പ്രശ്നമോ അഥവാ ഒരു പ്രശ്നമേ അല്ലെന്നു അവർക്ക് തോന്നിയിരിക്കും.

നമ്മുടെ പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന പ്രസിഡണ്ട് ശ്രീ കെ രാജീവന്റെ ശ്രമഫലമായി, വാട്ട്സ് ആപ്പ് വഴിയും മറ്റും പല സംസ്ഥാന പെൻഷനേഴ്സ് ഫോറത്തിലും എന്റെ ലേഖനം പ്രചരിപ്പിക്കുകയുണ്ടായി. രാജ്യത്തുടനീളമുള്ള നിരവധി പെൻഷൻകാരിൽ നിന്ന് നല്ല പ്രതികരണം ഇതിനു ലഭിച്ചു. ഏറ്റവും കുറഞ്ഞ ശമ്പളമുള്ള കുടുംബ പെൻഷൻകാരുടെ പ്രശ്നം എടുത്തുകാണിച്ചതിനും അവരിൽ ചിലരുടെ ഫാമിലി പെൻഷൻ ഞാൻ പരിശോധിച്ചു കൃത്യത വരുത്തിയതിനും നന്ദി അറിയിക്കുകയും ചെയ്തു. ഇതുകൊണ്ടാണ് കുടുംബ പെൻഷൻ പരിധിയില്ലാതെ പരിഷ്കരിച്ചതിനുശേഷമുള്ള ഈ കാലയളവിൽ ബാങ്ക് പെൻഷൻകാർ ശ്രദ്ധിക്കേണ്ട ഗൗരവമായ വിഷയങ്ങളെ പ്രതിപാദിച്ചുകൊണ്ടു ഫാമിലി പെൻഷനെ കുറിച്ച് മറ്റൊരു ലേഖനം എഴുതാൻ എന്നെ പ്രേരിപ്പിച്ചത്.

01.11.2002ന് മുൻ വിരമിച്ച പെൻഷൻകാർ

ഈ കാലഘട്ടത്തിൽ വിരമിച്ചവരുടെ ഫാമിലി പെൻഷൻകാരാണ് ഏറ്റവും കുടുതൽ ദുരിതമനുഭവിക്കുന്നത്. അവർക്ക് പെൻഷൻ അനുവദിച്ചിരുന്നത് തൊട്ട്മുൻപുള്ള ബൈപാർട്ടൈറ്റ് സെറ്റിൽമെന്റിൽ വരുന്ന ശമ്പള സ്കെയിൽ അനുസരിച്ചായിരുന്നു. എന്നാൽ ഇവർക്ക് യഥാർത്ഥത്തിൽ ലഭിക്കേണ്ടിയിരുന്നത് അവർ വിരമിച്ചതിനുശേഷം പ്രാബല്യത്തിൽ വന്ന പുതിയ സെറ്റിൽമെന്റ് അനുസരിച്ചായിരുന്നു. വളരെ നീണ്ട പോരാട്ടത്തിനൊടുവിൽ, പുതുക്കിയ സെറ്റിൽമെന്റ് അനുസരിച്ചുള്ള അടിസ്ഥാന ശമ്പളം കണക്കാക്കി അത്തരം ജീവനക്കാരുടെ പെൻഷനും കുടുംബ പെൻഷനും പരിഷ്കരിച്ചു. എന്നാൽ പരിഷ്കരിച്ച പെൻഷൻ സംബന്ധമായ യാതൊരു അറിയിപ്പും അവർക്ക് നൽകിയില്ല. കുടുംബപെൻഷൻ പരിഷ്കരണത്തിലെ എന്തെങ്കിലും അപാകതകൾ ഉണ്ടായിരുന്നോ എന്ന് പരിശോധിക്കാനുള്ള ഒരു രേഖയും അവരുടെ പക്കൽ ഉണ്ടായില്ല എന്നതാണ് യാഥാർത്ഥ്യം.

നമ്മുടെ സർക്കിളിൽ നിരവധി പെൻഷൻകാർ തങ്ങളുടെ ഫാമിലി പെൻഷൻ ഇപ്പോൾ ലഭിക്കുന്നതിന്റെ ഇരട്ടിയാകുമെന്ന് (15 ൽ നിന്ന് 30% ആയി ഉയർത്തുമ്പോൾ) പ്രതീക്ഷിച്ചിരുന്നെങ്കിലും പെൻഷനിൽ 20 മുതൽ 25% വരെ വർദ്ധനവ് മാത്രമേ ഉണ്ടായുള്ളൂ എന്ന് പരാതിപ്പെട്ടിരുന്നു ഇത്തരം പെൻഷൻകാരുടെ പെൻഷൻ സൂക്ഷ്മമായി പരിശോധിച്ചപ്പോൾ, ഒരു കാര്യം മനസ്സിലായി പെൻഷൻ പരിഷ്കരിച്ചതിന്റെ കൃഷ്ടമല്ല, മറിച്ച് ആദ്യം അനുവദിച്ച ഫാമിലിപെൻഷനിൽ കടന്നുകൂടിയ തെറ്റുകൾ കാരണമാണ് പെൻഷൻ കുറഞ്ഞതെന്ന് ബോധ്യപ്പെട്ടു. ഈ ഫാമിലി

പെൻഷൻകാരിൽ ഭൂരിഭാഗവും 75 വയസ്സിനു മുകളിൽ പ്രായമുള്ളവരും അവരുടെ ഫാമിലി പെൻഷൻ പുതുക്കിയതിനെ കുറിച്ചോ പുതുക്കുന്നതിനെക്കുറിച്ചോ അറിവില്ലാത്തവരുമാണ്. കൂടാതെ അവർക്ക് പുതുക്കിയിട്ടില്ലാത്ത പെൻഷനാണ് യഥാർത്ഥത്തിൽ അവർക്ക് അർഹപ്പെട്ട പെൻഷൻ എന്നതുപോലും മനസ്സിലാക്കാൻ പരിഷ്കാരമില്ലാത്തവരാണ്. കൂടുംബ പെൻഷൻകാരിൽ ഭൂരിഭാഗവും 6000 മുതൽ 17500 വരെ മൊത്തം പെൻഷൻവാങ്ങുന്നവരാണ്. 1500 മുതൽ 4000 രൂപ വർദ്ധന പോലും ലഭിക്കുന്നതിൽ വളരെ സന്തോഷം കണ്ടെത്തുന്നവരാണ് ഇവർ. പക്ഷെ അവർക്ക് ഇതിന്റെ ഇരട്ടി പെൻഷൻ കിട്ടാൻ അർഹതയുണ്ടെങ്കിലും അതെന്നപ്പറ്റി ഒട്ടും ഗ്രാഹ്യമില്ല എന്നതാണ് സത്യം.

അപാകതകൾ പരിഹരിക്കുന്നതിനായി ഓരോരുത്തരും വെവ്വേറെ നിലവേദനം കൊടുക്കുന്നതിനുപകരം എല്ലാ ഫാമിലി പെൻഷൻകാർക്കും അർഹമായ പുതുക്കിയ ഫാമിലി പെൻഷൻ ലഭിക്കുന്നുണ്ടെന്ന് ഉറപ്പുവരുത്താൻ പെൻഷനേഴ്സ് അസോസിയേഷനുകൾ മുൻകൈ എടുക്കണം. ഈ വിഭാഗം പെൻഷൻകാർ, ഞാൻ നേരത്തെ സൂചിപ്പിച്ചതുപോലെ വളരെ പ്രായമായവരാണ്, അവർക്ക് അർഹപ്പെട്ട ഫാമിലി പെൻഷൻ എത്രയും വേഗം ലഭിക്കുന്നുണ്ടോ എന്ന് നാം ശ്രദ്ധിക്കേണ്ടതുണ്ട്. പെൻഷൻ / ഫാമിലി പെൻഷൻ പരിഷ്കരിക്കുന്നതിന് സർക്കിളുകൾക്ക് വ്യക്തമായ കേന്ദ്ര മാർഗ്ഗനിർദ്ദേശങ്ങൾ ഉണ്ട്, വേതന പരിഷ്കരണത്തിന്റെ ഭാഗമായി പെൻഷനിൽ മാറ്റം വരുത്തുമ്പോഴെല്ലാം, പെൻഷൻകാരുടെ അപേക്ഷ ലഭിക്കാതെ തന്നെ പെൻഷനും കൂടുംബ പെൻഷനും പുതുക്കിനൽകണം എന്നതാണ് അതിന്റെ ചുരുക്കം. ഉത്തരവാദിപ്പെട്ടവർ ഈ നിർദ്ദേശങ്ങൾ അറിയാതിരിക്കുകയോ അറിഞ്ഞില്ലെന്നു നടിക്കുകയോ ആണ് ചെയ്യുന്നത്.

പുതിയ ബെമ്പാർട്ടെറ്റ് സെറ്റിൽമെന്റ് കാലാവധി തുടങ്ങിയ ശേഷം, എന്നാൽ കരാർ ഒപ്പിടുന്നതിന് മുമ്പ് വിരമിച്ചവർ

മേൽപ്പറഞ്ഞ വിഭാഗത്തിൽ പെടുന്ന നിരവധി പെൻഷൻകാർ എപ്പോഴും ഉണ്ടാകും. ശമ്പളപരിഷ്കരണം തീർപ്പാക്കിയ ശേഷം, അത്തരം പെൻഷൻകാർക്ക് ശമ്പള കുടിശ്ശിക നൽകുകയും അവരുടെ പെൻഷൻ പരിഷ്കരിക്കുകയും ചെയ്യും. എന്നിരുന്നാലും, ഭൂരിഭാഗം പെൻഷൻകാർക്കും അവരുടെ പുതുക്കിയ പെൻഷൻ പേമെന്റ് ഓർഡർ ലഭിക്കുന്നില്ല. പുതുക്കിയ പെൻഷൻ ലഭിക്കുന്നുണ്ടെങ്കിലും പെൻഷൻ/കൂടുംബ പെൻഷൻ ശരിയാണോ എന്ന് പരിശോധിക്കാൻ അവർക്ക് കഴിയുന്നില്ല. പുതുക്കിയ പി പി ഒ ലഭിച്ച സന്ദർഭങ്ങളിൽ മറ്റൊരു സാധാരണ പിശക് കാണുന്നു. ഫാമിലി പെൻഷൻ കൊടുത്തിരിക്കുന്നത് തെറ്റായിട്ടാണ്. ഇത് പലരുടെയും കാര്യത്തിൽ പിന്നീട് തിരുത്തുകയോ പരിഷ്കരിക്കുകയോ ചെയ്യുന്നില്ല.

പെൻഷൻകാരുടെ താൽപര്യം എങ്ങനെ സംരക്ഷിക്കുമെന്ന ചോദ്യമാണ് ഇപ്പോൾ ഉയരുന്നത്.

നിലവിലുള്ള പെൻഷനിൽ എന്തെങ്കിലും മാറ്റം വരുമ്പോൾ അറിയിപ്പുകൾ കൊടുക്കുക എന്നതാണ് പരമ പ്രധാനമായിട്ടുള്ളത്. എന്നാൽ ഇത് എത്രത്തോളം ഫലപ്രദമാകുമെന്ന് കാത്തിരുന്ന് കാണണം. പെൻഷൻകാരുടെ മരണശേഷം, ജീവിതപങ്കാളിക്കോ കുട്ടികൾക്കോ എത്രയാണ് അർഹപ്പെട്ട ഫാമിലി പെൻഷൻ എന്ന് ഒരറിവും ഉണ്ടാകില്ല. അതിനാൽ കുറഞ്ഞ തുക പെൻഷൻ ലഭിക്കുമ്പോഴും ആരും ഒന്നും ശ്രദ്ധിക്കാറില്ല. ഈ സാഹചര്യത്തിൽ പെൻഷൻകാരുടെ മരണശേഷം അവരുടെ പ്രിയപ്പെട്ടവർക്ക് എത്ര ഫാമിലി പെൻഷൻ ലഭിക്കും എന്നതിനെക്കുറിച്ചു ഒരു അവബോധം നൽകാൻ എന്റെ ഭാഗത്ത് നിന്ന് ഒരു ശ്രമം നടത്തുകയാണ്.

ഫാമിലി പെൻഷൻ ഏകദേശ തുകയെക്കുറിച്ച് അവരുടെ പങ്കാളിക്ക് / കുട്ടികൾക്ക് ഒരറിവ് പകർന്നു കൊടുക്കാൻ സാധിച്ചാൽ, എന്തെങ്കിലും തെറ്റുകൾ പിന്നീട് കടന്നു കൂടിയാൽ അതു അവരുടെ കുടുംബാംഗങ്ങളുടെ ശ്രദ്ധയിൽപ്പെടുകയും ചെയ്യും. പ്രായമായ നിരവധി പെൻഷൻകാർ അവരുടെ കൂടുംബ പെൻഷൻ എത്രയെന്നു കണക്കുകൂട്ടി പറയാൻ എന്നോടു ആവശ്യപ്പെടുകയുണ്ടായി. അവരുടെ കാലശേഷം അവരുടെ കുടുംബത്തിന് എത്ര പെൻഷൻ ലഭിക്കുമെന്ന് അറിയാൻ സാധിച്ചാൽ അത് മനസ്സമാധാനം നൽകുന്ന കാര്യമാണെന്നതിൽ ഒരു സംശയവുമില്ല.

അത്തരം പെൻഷൻകാർക്ക് അവരുടെ കൂടുംബ പെൻഷൻ എത്രയാണെന്ന് മനസ്സിലാക്കാൻ ഈ ലേഖനം സഹായിക്കും.

(മുകളിൽ കൊടുത്തിരിക്കുന്ന ഈ ലേഖനത്തിലെ ഇംഗ്ലീഷ് പരിഭാഷയുടെ അവസാനം നൽകിയിരിക്കുന്ന ചാർട്ടുകൾ കാണുക)

ശ്രദ്ധിക്കേണ്ട ചില വസ്തുതകൾ

1. PQA, FPA, സ്പെഷ്യൽ അലവൻസ് എന്നിവ ഒഴിവാക്കിക്കൊണ്ടുള്ള ചാർട്ട് ആണ് ഇവിടെ സൗകര്യമോ കൊടുത്തിരിക്കുന്നത്.
2. JMG 1 ഓഫീസർമാർ കാറ്റഗറിക്കും അവാർഡ് ജീവനക്കാർക്കും, അവസാനമായി കിട്ടിയപെൻഷന്റെ 60% ഫാമിലി പെൻഷൻ ആയിരിക്കും എന്നാൽ കഴിഞ്ഞ ബെമ്പാർട്ടെറ്റ് സെറ്റിൽമെന്റിൽ 11000 രൂപ പ്രത്യേക അലവൻസായി ലഭിക്കുന്നവർക്ക് ഇത് ബാധകമല്ല. കൂടാതെ 31.10.2002ന് മുമ്പ് വിരമിച്ചവർക്കും, 100 % DA ന്യൂട്രലൈസേഷൻ ഇല്ലാത്തതിനാൽ 60% കൂടുതൽ വർദ്ധനവുണ്ടാകും. (60% മുതൽ 88.31% വരെ) അതിന്റെ തത്വം കുറഞ്ഞ അടിസ്ഥാന പെൻഷൻ കൂടിയ ഡി എ ശതമാന നിരക്ക് എന്നാണു.
3. JMG 1 വിഭാഗത്തിന് മുകളിൽ വരുന്ന ഉദ്യോഗസ്ഥർക്ക്, അടിസ്ഥാന പെൻഷൻ, 12 മാസത്തെ ശരാശരി ശമ്പളത്തിന്റെ 40% ആണ്. ഈ ഉദ്യോഗസ്ഥർക്ക് ഫാമിലി പെൻഷൻ മുകളിലെ പട്ടികയിൽ കാണിച്ചിരിക്കുന്നതുപോലെ 60%ത്തിനേക്കാൾ അല്പം കൂടുതലായിരിക്കും. എന്നാൽ FPA, PQA എന്നിവ ലഭ്യമാണെങ്കിൽ, കൂടുംബ പെൻഷൻ ശതമാനം പട്ടികയിൽ കാണിച്ചിരിക്കുന്ന തുകയേക്കാൾ ചെറിയ തോതിൽ കുറവായിരിക്കും.
4. മുപ്പതുവർഷത്തിൽ കൂടുതൽ പെൻഷൻ ലഭിക്കാവുന്ന സേവനകാലമുള്ളവർക്കേ മുഴുവൻ പെൻഷനും ലഭിക്കുകയുള്ളൂ. അവർക്കേ ഈ പട്ടിക ബാധകമാകൂ.
5. കുറഞ്ഞ പെൻഷൻ ലഭിക്കാവുന്ന സേവനകാലമുള്ളവർക്ക് (30 വർഷത്തിൽ താഴെ), പരമാവധി പെൻഷനേക്കാൾ താഴെ ആയിരിക്കും അവരുടെ പെൻഷൻ അങ്ങനെയുള്ളവരുടെ കൂടുംബ പെൻഷൻ 60% ൽ കൂടുതലായിരിക്കും. ഉദാഹരണത്തിന്, 18 വർഷമോ അതിൽ താഴെയോ സേവനകാലമുള്ളവർക്ക് അവരുടെ കൂടുംബ പെൻഷൻ അവസാനം ലഭിച്ച പെൻഷന് തുല്യമായിരിക്കും.

6. വിരമിക്കൽ പ്രായം എത്തുന്നതിനു മുൻപ് മരണപ്പെട്ടിട്ടുണ്ടെങ്കിൽ അദ്ദേഹത്തിന് 65 വയസ്സ് എത്തുന്നതുവരെ അല്ലെങ്കിൽ ആദ്യത്തെ അഞ്ചു വർഷം അതിൽ ഏതാണ് ആദ്യം പൂർത്തിയാവുന്നത് എന്നതുവരെ പെൻഷൻക്ക് അർഹമായ മുഴുവൻ പെൻഷനു തുല്യമായ സംഖ്യ കൂടുംബ പെൻഷൻക്ക് അർഹതയുണ്ട്.(ഈ കാലയളവിൽ കമ്മ്യൂട്ടേഷൻ തുക കുറയ്ക്കും).

7. മുകളിൽ കൊടുത്തിരിക്കുന്ന കണക്കുകൾ മൊത്ത പെൻഷനെ അടിസ്ഥാനമാക്കിയാണ്. പെൻഷൻ കമ്മ്യൂട്ട് ചെയ്തവർ അവരുടെ പെൻഷൻ അക്കൗണ്ടിലേക്ക് വന്നിട്ടുള്ള പെൻഷന്റെ കൂടെ കമ്മ്യൂട്ട് ചെയ്ത തുക കൂടി ചേർത്ത് കണക്കു കൂട്ടണം.

8. ഫാമിലി പെൻഷൻതുക പെൻഷൻക്ക് ലഭിക്കുന്ന പെൻഷന്റെ 60%ത്തിനു മേലെ വരുന്നുണ്ടെങ്കിൽ അതിന്റെ അർത്ഥം, കൂടുംബ പെൻഷൻ കൂടുതലെന്നല്ല മറിച്ച് 30 വർഷത്തിൽ താഴെ മാത്രമേ ആ പെൻഷൻക്ക് സേവനകാലം ഉണ്ടായിരുന്നുള്ളൂ അതല്ലെങ്കിൽ 30 വർഷത്തിൽ താഴെ സേവനകാലം ഉണ്ടായിരുന്നതുകൊണ്ട് അടിസ്ഥാന ശമ്പളത്തിന്റെ 50% ത്തിൽ താഴെ മാത്രമാണ് പെൻഷൻ ലഭിച്ചിരുന്നത് എന്നത് കൊണ്ടാണ്.

9. IBA പെൻഷൻ ഫോർമുല തിരഞ്ഞെടുത്ത ജീവനക്കാർക്ക്, (eSBT ജീവനക്കാർ) ഏതുവിഭാഗത്തിൽപ്പെട്ടവർ ആയിരുന്നാലും എല്ലാ ജീവനക്കാർക്കും അവരുടെ അവസാനത്തെ ശമ്പളത്തിന്റെ 60% ഫാമിലി പെൻഷനായി ലഭിക്കും. എന്നാൽ 33 വർഷത്തെ സേവനകാലം ഇല്ലാത്തവർക്ക് അവസാനം വാങ്ങിച്ച പെൻഷന്റെ 60% മുതൽ 100% വരെ കൂടുംബ പെൻഷനായി ലഭിക്കും. സാധാരണ നിലയിലുള്ള വിരമിക്കൽ അഥവാ സൂപ്പർഅനുവേഷൻ, അല്ലെങ്കിൽ 65 വയസ്സ് പൂർത്തിയാകുന്നതിന് മുമ്പ് മരണമടഞ്ഞ ജീവനക്കാർക്ക്, ജീവനക്കാരുടെ പൂർണ്ണ പെൻഷൻ തുല്യമായ കൂടുംബ പെൻഷൻ അല്ലെങ്കിൽ അർഹതപ്പെട്ട കൂടുംബ പെൻഷന്റെ രണ്ടിരട്ടി ഇതിൽ ഏതാണോ കുറവ് അതു ആദ്യത്തെ 7 വർഷം അല്ലെങ്കിൽ പെൻഷനറുടെ വയസ്സ് 65 ആകുന്നതുവരെ അതിൽ ഏതാണ് ആദ്യം സംഭവിക്കുന്നത് അതുവരെ അർഹതയുണ്ട്. ഇതിൽ നിന്ന് കമ്മ്യൂട്ടേഷൻ തുക കുറയ്ക്കുകയില്ല.

ഈ ലേഖനത്തിന്റെ ഇംഗ്ലീഷ് പരിഭാഷയുടെ കൂടെ ചേർത്തിരിക്കുന്ന പട്ടികയിൽ കാണിച്ചിരിക്കുന്ന ശതമാനം സൂചിക മാത്രമാണ്. പട്ടികയുടെ അവസാന കോളത്തിൽ കൊടുത്തിരിക്കുന്ന ശതമാനം അവസാനം വാങ്ങിച്ച പെൻഷന്റെ എത്രയെന്നു കണക്കുകൂട്ടിയാൽ നമുക്ക് വളരെ എളുപ്പം കൂടുംബപെൻഷന്റെ ഏകദേശ രൂപം ലഭിക്കും. മൊത്ത പെൻഷനിൽ നിന്ന് കമ്മ്യൂട്ടേഷൻ തുക കുറച്ചിട്ടുണ്ടെങ്കിൽ അടും കൂടി പെൻഷന്റെ കൂടെ ചേർത്ത് വേണം ഫാമിലി പെൻഷൻ കണ്ടുപിടിക്കാൻ. ഏത് ഘട്ടത്തിലും, ഒരു ജീവനക്കാരുടെ ഫാമിലി പെൻഷൻ അവസാനമായി അക്കൗണ്ടിൽ വരവ് വെച്ച പെൻഷന്റെ 60% ത്തിൽ കുറവായിരിക്കരുത്. കമ്മ്യൂട്ടേഷൻ തുക കുറച്ചിട്ടുണ്ടെങ്കിൽ അതും കൂടി പെൻഷന്റെ കൂടെ ചേർക്കണം.

Annual General Meetings at District Centres and the newly elected Office-bearers

We are happy to inform that as directed by the State Executive Committee meeting held on 21st December 2021, all the district units, except Thrissur, have elected new team of office-bearers for the next triennial period 2022-2025 and we give below brief reports of the Annual General Meetings held by the district units and also the names of newly elected District office bearers and committee members.

ALAPPUZHA

The Annual General Body Meeting of SBIPAK, Alleppey was convened on 26th February 2022 at Marthoma Church hall under the chairmanship of District President Shri P Venugopala Menon. The meeting which commenced at 10 am with prayer also paid homage to those members who left for their heavenly abode since the last AGM. Shri Jayaprakash, District Secretary welcomed all the participants and presented a detailed report for the triennial period.

Shri PVG Menon in his presidential address specifically mentioned about the organisational matters and also about the difficulties faced during the corona period.

Comrades K.Rajeevan, State President and A Jayakumar General Secretary delivered their special addresses in online Google meet and complimented Team Alappuzha for the various activities undertaken by the unit.

Shri BC Unnikrishnan Nair, State Vice President delivered the keynote address touching upon organisational

developments at National and State level. He also explained in brief on mediclaim insurance policies and also exhorted the members to focus on membership campaign.

Shri VK Philip, Treasurer presented the financial statements, and the General Body unanimously passed the same. Shri AP Suresh, Vice President while delivering his felicitations specially appreciated the house visits to the aged seniors undertaken by the district committee during the pandemic period.

Shri KK Umapathy, Asst. Returning Officer, declared the election results of the triennial period 2022-2025. The following members were declared unanimously elected.

- | | |
|----------------------|--------------------|
| 1. Sreekumar NK | District President |
| 2. Vijayan Pillai PK | Vice-President |
| 3. Sasikumar R | District Secretary |
| 4. Devasia MJ | Jt. Secretary |
| 5. Reji John | District Treasurer |
| 6. Laji Philip | Asst. Treasurer |
| 7. Ragavan T | Member |
| 8. Narayana Naick | Member |
| 9. Nazeer Khan | Member |
| 10. Jais Mathew | Member |
| 11. Harikrishnakumar | Member |
| 12. Rasheed KAM | Member |
| 13. Shukoor MA | Member |
| 14. Anirudhan S | Member |
| 15. Ramesan V | Member |
| 16. Smt. Ambika S | Member |
| 17. Smt. Shylaja DS | Member |

Outgoing District Secretary Shri Jayaprakash congratulated the new team and on behalf of the newly elected team Shri Sreekumar, and Sasikumar new President and Secretary respectively, thanked all members for electing the new team and assured their committed service to the members. The meeting concluded at 1.45 pm followed by a sumptuous Sadya.

ERNAKULAM

The Annual General Meeting of Ernakulam District Unit was held on 19/3/2022 at Olympian O Chandrasekhar Nager (AJ Hall, Kaloor) which commenced at 10.10 a.m. with prayer by Smt. Ranjini, followed by condolences to the bereaved members and family members. The meeting was presided over by Shri T.O. John, District President. Shri C.R. Shaji welcomed the participants. Shri TO John presented a detailed account of the activities undertaken by the District Centre including the successful membership drive and its other activities during the year. Shri Sajith Kumar, Regional Manager, inaugurated the meeting and. Shri Joseph Palackal, Dy. General Secretary delivered the keynote address. Sarvashri Vinu Mohan, Dy. General Secretary, SBIOA and Shine Kumar K, Asst. General Secretary of SBSU also addressed the participants.

Senior members who attained 75/85 years of age during the calendar years 2020, 2021 and those who are attaining 75/85 years of age during the calendar year 2022 were honoured by the Bank represented by Shri Sajith Kumar, Regional Manager and Shri Joy Jose, CM (HR)at AO, Ernakulam.

Shri CG Rajagopal, Dist. Secretary presented the minutes of the 20th AGM and his report for the year 2021-22. The minutes and Report were approved by the members with applause. Shri Prabhakara Prabhu K, Treasurer presented the financials for the 11-month period ended 28/2/2022 and the same were approved unanimously after detailed discussions.

The following outgoing EC Members were honoured during the meeting:

- | | |
|---------------------------|-----------------|
| 1. Shri Prabhakara Prabhu | Dist. Treasurer |
| 2. Shri V.P.R. Nair | Joint Secretary |
| 3. Shri Sadanandan PV | EC Member |
| 4. Dhanalakshmi KN | EC Member |
| 5. Shri Anto Jose | EC Member |

Then Shri Joseph Palackal, Returning Officer, declared the names of the following candidates who are elected unopposed to the relevant posts for the period 1.4.2022 to 31.03.2025:

- | | |
|-----------------------|-----------------|
| 1. John TO | Dist. President |
| 2. Francis PP | Vice President |
| 3. Pappachan PJ | Vice President |
| 4. Rajagopal CG | Dist. Secretary |
| 5. Shaji CR | Joint Secretary |
| 6. Antony P. Mathew | Joint Secretary |
| 7. Rajamony TV | Dist. Treasurer |
| 8. Beena K. Ravi | Asst. Treasurer |
| 9. Poullose AO | Member |
| 10. Mathachan VP | Member |
| 11. Sunny TV | Member |
| 12. Krishnamoorthy KV | Member |
| 13. Pious AA | Member |
| 14. Ambrose CD | Member |
| 15. Balachandran VA | Member |
| 16. Suseela Kumari TJ | Member |
| 17. Helen D'Cruz | Member |

The committee thereafter unanimously elected 10 members as delegates for the ensuing 21st State Annual General Meeting to be held in the month of May 2022. The new Executive Committee members were introduced to the members. The meeting concluded at 1.15 p.m. with vote of thanks by Dist. Vice President, Shri P.P. Francis.

IDUKKI

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് അസോസിയേഷൻ (കേരള) ഇടുകി ജില്ല വാർഷിക പൊതുയോഗം 2022 മാർച്ച് മാസം 12ാം തീയതി ശനിയാഴ്ച രാവിലെ 10.30 ന് തൊടുപുഴ അമ്പാടി ടൂറിസ്റ്റ് ഹോം ഓഡിറ്റോറിയത്തിൽ വച്ച് ജില്ല പ്രസിഡൻ്റ് ശ്രീ ടി. ജെ. ജോസഫിന്റെ അദ്ധ്യക്ഷതയിൽ നടത്തി. ഈശ്വര പ്രാർഥനയോടെ ആരംഭിച്ച യോഗം, വേർപിരിഞ്ഞുപോയ അംഗങ്ങളെ അനുസ്മരിച്ച് അനുശോചനം രേഖപ്പെടുത്തി മൗനാചരണം നടത്തി. തുടർന്ന് ജില്ലാ വൈസ് പ്രസിഡൻ്റ് ശ്രീ. പി. പി. തോമസ് സ്വാഗതം ആശംസിച്ചു. ശ്രീ. ജോസഫ് തന്റെ അദ്ധ്യക്ഷ പ്രസംഗത്തിൽ ജില്ലയിലെ അസ്സോസിയേഷന്റെ മികവുറ്റ പ്രവർത്തനങ്ങളെ സവിസ്തരം പ്രതിപാദിച്ചു. തുടർന്ന് ജില്ലാ സെക്രട്ടറി ശ്രീ. പി. എം. ജോർജ് കഴിഞ്ഞ വാർഷിക പൊതുയോഗത്തിന്റെ മിനിറ്റ്സ്സും റിപ്പോർട്ടും അവതരിപ്പിച്ചു. ശ്രീ. എം. ഐ. ഗോപാലൻ, ട്രഷറർ 2021-22 വർഷത്തെ വരവു ചെലവ് കണക്കുകൾ അവതരിപ്പിച്ചു. റിപ്പോർട്ടുകളും കണക്കുകളും യോഗം ഐക്യകണ്ഠേന പാസ്സാക്കി.

ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി ശ്രീ ജോസഫ് പാലക്കൽ തന്റെ ഉൽഘാടന പ്രസംഗത്തിൽ ഇടുകി ജില്ല യൂണിറ്റിന്റെ പ്രവർത്തനങ്ങളെ അഭിനന്ദിച്ചു. പെൻഷനേഴ്സിന്റെ പ്രശ്നങ്ങൾ പരിഹരിക്കുന്നതിന് സംസ്ഥാനതലത്തിലും ദേശീയതലത്തിലും സംഘടന നടത്തിക്കൊണ്ടിരിക്കുന്ന പ്രവർത്തനങ്ങളെപ്പറ്റി അദ്ദേഹം വിശദീകരിച്ചു. സംസ്ഥാന ട്രഷറർ ശ്രീ. ജയറാം ജില്ലയിലെ പ്രവർത്തനങ്ങളെ അഭിനന്ദിക്കുകയും സാമ്പത്തിക കാര്യങ്ങൾക്കു വേണ്ടി പാൻ കാർഡ് എടുക്കുവാനും നിർദ്ദേശിച്ചു.

ജില്ലയിലെ മുതിർന്ന അംഗമായ ശ്രീ. സി.എ. ജോസഫ് ചമ്പക്കരയെ പൊന്നാട അണിയിച്ചു ആദരിക്കുകയും ഉപഹാരം നൽകുകയും ചെയ്തു.

01.04.2022 മുതൽ 31.03.2025 വരെ ഭാരവാഹികളായി തിരഞ്ഞെടുക്കപ്പെട്ടവർ:

- | | |
|--------------------------|------------------|
| 1. പ്രഭാകരൻ ടി. ജി. | ജില്ല പ്രസിഡൻ്റ് |
| 2. ജോർജ്ജ് പി. എം. | ജില്ല സെക്രട്ടറി |
| 3. ഗോപാലൻ എം.ഐ. | ജില്ല ട്രഷറർ |
| 4. തോമസ് പി. പി. | വൈസ് പ്രസിഡൻ്റ് |
| 5. ജോണി കെ. ജെ. | ജോ. സെക്രട്ടറി |
| 6. സുധാകരൻ സി. ജി. | അസി. ട്രഷറർ |
| 7. ജോസഫ് ടി. ജെ. | മെമ്പർ |
| 8. ജോർജ്ജ് ജോസഫ് പി. | മെമ്പർ |
| 9. ശശി ഇ. വി. | മെമ്പർ |
| 10. ജോർജ്ജ് എം. ഡി. | മെമ്പർ |
| 11. മോഹനൻ സി. ആർ. | മെമ്പർ |
| 12. ദിലീപ് കുമാർ വി.എസ്. | മെമ്പർ |
| 13. ജെയിംസ് മാത്യു | മെമ്പർ |
| 14. സുബേദ ശിവൻ | മെമ്പർ |
| 15. ആലീസ് ജോസഫ് | മെമ്പർ |

അരുത്തുവരുന്ന 21മത് സംസ്ഥാന വാർഷിക പൊതുയോഗത്തിലേക്ക് പ്രസിഡൻ്റ് ശ്രീ. ടി. ജെ. ജോസഫ്, നിയുക്ത ജില്ല പ്രസിഡൻ്റ് ശ്രീ. ടി. ജി. പ്രഭാകരൻ എന്നിവരെ പ്രധിനിധികളായി തിരഞ്ഞെടുത്തു.

നിയുക്ത ജില്ലാ പ്രസിഡൻ്റ് ശ്രീ. ടി. ജി. പ്രഭാകരൻ പുതിയ കമ്മറ്റിയെ പ്രതിനിധീകരിച്ച് സംഘടനയുടെ ബഹുമുഖമായ പുരോഗതിക്കു വേണ്ടി ആത്മാർത്ഥമായി പ്രവർത്തിക്കുമെന്നും എല്ലാവരുടെയും സഹകരണം ഉണ്ടാകണമെന്ന് അഭ്യർത്ഥിക്കുകയും ചെയ്തു. പുതിയ അംഗങ്ങളെ പുച്ചെടുത്ത് നൽകി അഭിനന്ദിച്ചു. അവർക്ക് സ്വയം പരിചയപ്പെടുത്തുവാനും അവസരം നൽകി.

ഓപ്പൺ ഫോറത്തിൽ അംഗങ്ങൾ ഉന്നയിച്ച സംശയങ്ങൾക്കും ശ്രീ. ജോസഫ് പാലക്കൻ ഉചിതമായ മറുപടി നൽകി. പ്രസിഡൻ്റ് പദവി ഒഴിയുന്ന ശ്രീ. ടി. ജെ. ജോസഫ് തന്റെ വിടവാങ്ങൽ പ്രസംഗത്തിൽ നാളിതുവരെ സഹകരിച്ച എല്ലാവരോടും തന്റെ നിസ്സീമമായ നന്ദി അറിയിച്ചു. ജില്ലാ സെക്രട്ടറി ശ്രീ. പി. എം. ജോർജ്ജ് അദ്ദേഹത്തിന്റെ ഉൽകൃഷ്ടമായ നേതൃത്വത്തിനും പ്രവർത്തനങ്ങൾക്കും അനുഭാവങ്ങൾ അർപ്പിച്ചു. ജില്ലാ ജോയിൻ്റ് സെക്രട്ടറി ശ്രീ. കെ. ജെ. ജോണി നന്ദിപ്രകാശനം നടത്തി. നല്ലൊരു ഉച്ച ഉഠണിനു ശേഷം രണ്ടു മണിയോടുകൂടി യോഗം പര്യവസാനിച്ചു.

KANNUR

The General Body Meeting of Kannur District Centre was held on 22/2/2022 on GoogleMeet Platform. The meeting started with silent prayer at 10.15 a.m. Shri A.V Suresh Babu, Vice President SBIPA Kerala Kannur Dist. welcomed the participants. The meeting paid homage to departed members by observing a minute silence. Shri M.P Sethurathnam in his presidential address thanked the members for the cooperation extended to the present office bearers and extended full support to the new office bearers.

Shri Ramanarayanan, Returning Officer declared the result of election of office bearers and Committee members for the ensuing triennial term 2022-2025. Given below is the details of the new team of Office bearers and committee members for the next triennial term 2022-2025:

- | | |
|-------------------------|--------------------|
| 1. Narayanan P | District President |
| 2. Suresh Babu A V | Vice President |
| 3. Smt. Komalavally K V | Vice President |
| 4. Babu NV | District Secretary |

- | | |
|------------------------|--------------------|
| 5. Susheel Kumar AP | District Treasurer |
| 6. Jayarajan P K | Jt. Secretary |
| 7. Gangadharan T | Jt. Secretary |
| 8. Balamani A | Asst. Treasurer |
| 9. Harikumaran Nambiar | Member |
| 10. Krishnan E K | Member |
| 11. Raghavan A | Member |
| 12. Rema P | Member |
| 13. Babu Jacob N | Member |
| 14. Vinod Kumar E V | Member |
| 15. Ramachandran C H | Member |
| 16. Sethurathnam M P | Member |
| 17. Narayanan K K | Member |

Shri K Rajeevan, President SBIPA(K) in his key note address congratulated the new President, Secretary and Treasurer. He also appreciated activities of Kannur unit for the last 3 years. He briefed the members about the latest development in organizational matters.

Shri KK Narayanan presented the report of the activities of Dist. Centre for the last 3 years. Shri M Krishnan presented the Income and expenditure statement for the triennial period. The report and accounts were unanimously approved after discussion.

Shri K Raja Kurup, Vice President briefed the members about the latest development in banking field. He also severely criticized the SBI management for introduction of new pension scheme in SBI by stopping the existing pension scheme in gross violation of SBI act and without any amendment in the SBI pension fund rules.

Shri Sethu Madhavan Nair congratulated the new office bearers, in his speech he also detailed the efforts taken by him to bring E-SBT members to the association and requested to bring more E-SBT members to the association.

Shri A Raghavan also briefed the members about the privatization of public sector undertaking by the Central Govt and the need for ensuring maintenance of PPO at our branches.

The meeting then took the Welfare Fund Scheme finalized by the Executive Committee for discussion. Shri A Raghavan read out the scheme to the members and after discussion the General Body approved the scheme with slight modification and decided to implement the scheme w.e.f 01.04.2022.

The meeting passed the resolution on following matters unanimously: -

1. Updation of pension
2. Against de-nationalization and privatization of PSU
3. Medical benefit to pensioners
4. Rectification of anomaly in family pension.
5. Issue of revised PPO on account of change of pension.
6. Ensure statutory pension to all SBI employees as per SBI pension scheme.

The meeting concluded at 2.00 p.m. with vote of thanks by Shri M Krishnan, Treasurer.

KASARAGOD

SBIPA Kerala, Kasaragod District Annual General Body Meeting was held on 12.02.2022 at Bakel Resorts. The meeting was attended by a large number of members. Treasurer, Shri Krishnan M, welcomed the participants. The meeting was inaugurated by Smt. Jayasree Raveendran, IAS. New members were introduced to the participants. The Secretary's Report was presented by the District Secretary, Shri Vijayan M, which was unanimously adopted.

A new committee comprising of the following members were elected. The election results were declared by Shri D Umesh, Presiding Officer.

- | | |
|-------------------------|--------------------|
| 1. Raveendran Nair PV | District President |
| 2. Krishnan Pathanath | Vice-President |
| 3. Vijayan M | District Secretary |
| 4. Krishnan M | Jt. Secretary |
| 5. Krishnan KV | District Treasurer |
| 6. Babu VP | Member |
| 7. Sudhakara Battia | Member |
| 8. Shankar Pai H | Member |
| 9. Hemanth Kumar N | Member |
| 10. Smt. Rukmini Rajesh | Member |

The meeting was dispersed after Vote of Thanks proposed by Shri VP Babu and a sumptuous lunch sponsored by Smt. Janaki P, Member.

KOLLAM

The Annual General Body Meeting started at 10:30 a.m, online under the chairmanship of the Dist. President Shri Gopa kumar. Our State President Shri K.Rajeevan, General Secretary, Shri A Jayakumar, Vice President Shri B.C.Unnikrishnan Nair were also present.

After the welcome address by Asst Secretary Shri Yusuf, the meeting observed one minute's silence to pay tribute to those who departed us for their heavenly abode. In the presidential address Shri Gopa Kumar mentioned the difficulties faced in conducting physical meetings due to the

pandemic and also briefly explained about the functioning of the unit.

State President Shri Rajeevan inaugurated the meeting. He explained in detail on organisational matters. The District Secretary Shri T.C.Purushothaman Pillai presented the report of the last meeting and the same was passed unanimously. He also shared about the achievement of getting 100% membership in Kollam. A brief report of the unit functioning was also presented by him. He thanked Shri Jayachandran, the Returning Officer and his two assistants for conducting the election smoothly as per Bye-laws. Thereafter returning officer declared the results of the election of new District committee for the next triennial period 2022-2025.

New Office bearers:

- | | |
|----------------------------|--------------------|
| 1. Gopakumar S | District President |
| 2. Sajeevan V | Vice-President |
| 3. Purushothaman Pillai TC | District Secretary |
| 4. Yusuf J | Asst. Secretary |
| 5. Chandrabhanu S | District Treasurer |
| 6. Saleena Ratnakaran, | Asst. Treasurer |
| 7. Remadevi H | Member |
| 8. Jyothikumar B | Member |
| 9. Vikraman B | Member |
| 10. Jose SG | Member |
| 11. Sathiarajan K | Member |
| 12. Sadanandan N | Member |
| 13. Sasidharana VK | Member |
| 14. Raveendran Pillai BS | Member |
| 15. Suresh Babu G | Member |

In the felicitation address our General Secretary Shri A.Jayakumar & Vice president Shri B. C. Unnikrishnan Nair, briefed about the organisational activities both at National and State level.

The DGS Shri Ganapathy Krishnan explained about the successful and timely conduct of the Structured meeting held on 28/12/21 and said that the next meeting was scheduled on 15/3/22. AGS Shri Ramakrishna Pillai also explained about the successful functioning of the unit. With the vote of thanks by the treasurer Shri Chandrabhanu, the meeting concluded at 1 o'clock.

KOTTAYAM

സ്റ്റേറ്റ് ബാങ്ക് ഫെൻഷനേഴ്സ് അസോസിയേഷൻ കോട്ടയം ജില്ലാ വാർഷിക പൊതുയോഗത്തിന് 12/03/2022 ശനിയാഴ്ച രാവിലെ 10.30 മണിക്ക് ബേക്കർ L P സ്കൂൾ ഓഡിറ്റോറിയത്തിൽ സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ രാജീവൻ ഓൺലൈനിൽ കോട്ടയത്തെ പ്രവർത്തകരെ അഭിസംബോധന ചെയ്തുകൊണ്ടു തുടക്കം കുറിച്ചു. കോട്ടയം ജില്ലയുടെ പ്രവർത്തനങ്ങളെ അദ്ദേഹം വിലയിരുത്തി സംസാരിച്ചു മികച്ച രീതിയിൽ പ്രവർത്തനം കാഴ്ച വെയ്ക്കുന്ന ജില്ലാ നേതൃത്വത്തെ

അദ്ദേഹം അഭിനന്ദിച്ചു. ആദ്യമായി ഒരു സഹകരണ സംഘം തുടങ്ങിയത് കോട്ടയത്താണ് എന്ന് പറഞ്ഞു. എല്ലാ മാസവും പുതിയ വിശേഷങ്ങളുമായി നമ്മുടെ കൈകളിൽ OASIS എത്തുന്നു, അത് കോട്ടയത്തിന്റെ സംഭാവനയാണ്. അതിന്റെ പിന്നിൽ പ്രവർത്തിക്കുന്ന ജില്ലാ പ്രസിഡന്റ് ശ്രീ എം ജി രാഘവൻ അവർകളെ അഭിനന്ദിച്ചു യോഗത്തിനു എല്ലാ ആശംസകളും നേർന്നുകൊണ്ട് പ്രസംഗം പര്യവസാനിപ്പിച്ചു. തുടർന്ന് ബഹറിനിൽ നിന്ന് സ്റ്റേറ്റ് കമ്മിറ്റി ചെയർ ശ്രീമതി. ദൈസാ ബീഗം പൊതുയോഗത്തിന് ആശംസകൾ നേർന്നു. അതിന് ശേഷം 11 മണിയ്ക്ക് കോട്ടയം ജില്ലാ കളക്ടർ ശ്രീമതി. പി. കെ. ജയശ്രീ ദ്വദീപം കൊളുത്തി യോഗം ഔദ്യോഗികമായി ഉദ്ഘാടനം ചെയ്തു. സർവീസിൽ നിന്ന് വിരമിച്ചവർ സാമൂഹ്യ പ്രതിബദ്ധതയുള്ള സമൂഹ സൃഷ്ടിയ്ക്കായി ശ്രമിക്കണം, പരസ്പര വിശ്വാസത്തിന്റെ അന്തരീക്ഷം ഉണ്ടാക്കണം എന്ന് അവർ ഉദ്ബോധിപ്പിച്ചു.

ജില്ലാ പ്രസിഡന്റ് ശ്രീ എം.ജി. രാഘവൻ അധ്യക്ഷത വഹിച്ചു. എസ് ബി ഐ ഡെപ്യൂട്ടി ജനറൽ മാനേജർ ശ്രീ സുരേഷ് വാക്കയിൽ മുഖ്യ പ്രഭാഷണം നടത്തി. ബൈനവൽ ഫണ്ടിൽ നിന്നുള്ള ധന സഹായം അദ്ദേഹം വിതരണം ചെയ്തു. ശ്രീ ബി സി ഉണ്ണിക്കൃഷ്ണൻ നായർ, സ്റ്റേറ്റ് വൈസ് പ്രസിഡന്റ്, മുതിർന്ന അംഗങ്ങളേയും, തുടർച്ചയായി സംസ്ഥാന തല വെറ്റൻ നിന്തൽ മത്സരത്തിൽ ഗോൾഡ് മെഡലുകൾ കരസ്ഥമാക്കിയ ശ്രീ അലക്സ് മേനോപറമ്പിലിനെ ആദരിച്ചു. സർവ്വശ്രീ. അലക്സ് മണ്ണുരാൻപറമ്പിൽ, ഡി.ജി.എസ്. എസ് ബി ഐ ഓ എ., മാത്യു അടയ്ക്കമുണ്ടയ്ക്കൽ, ഡിജി എസ് എസ് ബി ഐ പിഎ, രാജമോഹൻ നായർ (എ ജി എസ് എസ് ബി ഐ പിഎ എന്നിവർ ആശംസകൾ നേർന്നു സംസാരിച്ചു. ജില്ലാ സെക്രട്ടറി ശ്രീ പി എം ജേക്കബ് റിപ്പോർട്ട് അവതരിപ്പിച്ചു, അസിസ്റ്റന്റ് ട്രഷറർ ഈശോ ചെറിയാൻ കണക്ക് അവതരിപ്പിച്ചു. പുതിയ ഭാരവാഹികളെ റിട്ടേർണിംഗ് ഓഫീസർ Dr കുര്യാക്കോസ് ജോസഫ് സദസ്സിന് പരിചയപ്പെടുത്തി. തെരുഞ്ഞൊട്ടു കുറ്റമറ്റതാക്കാൻ സഹകരിച്ച എല്ലാ അംഗങ്ങളോടും അദ്ദേഹം നന്ദി പറഞ്ഞു. അസിസ്റ്റന്റ് റിട്ടേണിംഗ് ഓഫീസർ ശ്രീ എം സി ചെറിയാൻ പുതിയ ഭാരവാഹികളെ അനുമാദിച്ചു സംസാരിച്ചു.

പുതിയ ഭാരവാഹികൾ

- | | |
|-------------------------|--------------------|
| 1. Viswanathan Nair KN | District President |
| 1. Pushkaran MP | Vice President |
| 3. Thresiamma Antony | Vice President |
| 4. Jacob PM | Secretary |
| 5. Balakrishnan Nair VR | Jt. Secretary |
| 6. Ramesh Babu | Jt. Secretary |
| 7. Mathew CP | District Treasurer |
| 8. Rajagopal DK | Asst. Treasurer |
| 9. Philip PP | Member |
| 10. George Joseph P | Member |
| 11. Varghese KJ | Member |
| 12. Rajan George | Member |
| 13. Rafeek SM | Member |
| 14. George Joseph K | Member |
| 15. Rajamohanam Nair PS | Member |
| 16. Sunny Joseph V | Member |
| 17. Pappachan KK | Member |

വെലിഗേറ്റ്സ് ആയി 10 അംഗങ്ങളെ എക്സിക്യൂട്ടീവ് കമ്മിറ്റിയിൽ നിന്നും തിരഞ്ഞെടുത്തു. പുതിയ പ്രസിഡന്റ് ശ്രീ വിശ്വനാഥൻ നായർ തങ്ങളിൽ അർപ്പിച്ച വിശ്വാസത്തിന് നന്ദി പറഞ്ഞു എല്ലാവരുടെയും സഹകരണം അഭ്യർത്ഥിച്ചു. ഉച്ചയൂണിനു ശേഷം 2 മണിയോടുകൂടി യോഗം പര്യവസാനിച്ചു. 312 പേർ യോഗത്തിൽ പങ്കെടുത്തു.

KOZHIKODE

The Annual General Body Meeting of Kozhikode District Centre was held at Karthika Hall, Alakapuri, on 14/3/2022. The meeting commenced at 10 a.m. One minute silence was observed in memory of the members who left us during the period. Shri MC Sreedharan Vice president welcomed the dignitaries and participants. In his presidential address District President Shri Balagopala Menon welcomed the newly joined members. He also mentioned about the Benevolent Fund. Dt Secretary. Shri M Rajagopalan submitted the report and statement of accounts. State President Shri Rajeevan, State Vice President Shri Raja Kurup, DGS Shri Jose Marciline and AGS Shri Sethumadhavan Nair spoke on the occasion. During the open discussion Shri M. Rajagopalan, Dt Secretary presented resolutions which were unanimously passed by the General Body

The meeting elected the following members for the District Committee for the period 01-04-2022 to 31-03-2025. As no nominations were received, the current executive committee presented a panel of members for The District Committee. Shri M Suresh, Returning Officer, read out the names of members of the New committee. The General body unanimously approved the panel.

The new committee members for the period 01-04-2022 to 31-03-2025 are:-

- | | |
|-----------------------|--------------------|
| 1. Balagopala Menon T | District President |
| 2. Viswanathan R | Vice President |
| 3. Sreenivasan M | Vice President |
| 4. Venugopalan C | District Secretary |
| 5. Rajagopalan M | Jt. Secretary |
| 6. Manoharan K | Jt. Secretary |
| 7. Vinod Davis | District Treasurer |
| 8. Venkitramani VS | Jt. Treasurer |
| 9. Smt Shylavathy K | Member |
| 10. Smt. Padmalochana | Member |
| 11. Smt Latha D | Member |
| 12. Sreedharan M C | Member |
| 13. Padmanabhan C | Member |
| 14. Pokkar VK | Member |
| 15. Raveendran C | Member |
| 16. Ashokan MK | Member |

One post is kept apart for co-option by the new Committee of office bearers. The meeting concluded at 2.15 pm after vote of thanks proposed by C. Venugopalan.

MALAPPURAM

General Body meeting of SBI PAK Malappuram unit was held on 12.03.2022 at Scout Bhavan Malappuram under the chairmanship of the President Shri Ashok Kumar. After the welcome address by Shri M Karuppan, the meeting observed one minute's silence to pay tribute to those who departed us for their heavenly abode during the three-year period.

In his presidential address Shri Ashok Kumar welcomed the new members to the organisation. He mentioned the difficulties faced in conducting physical meetings due to the pandemic. He also mentioned the progress regarding the establishment of bank's clinic at Malappuram. He stressed the need to raise funds for the working of the unit.

Shri Sethumadhavan Nair, our AGS, in his inaugural address spoke in detail about the organisational matters. He specifically mentioned about the negative attitude of the bank's management at Kozhikode AO in conducting structured meetings. He also stressed the need to set up a benevolent fund.

The District Secretary Shri Narayan presented the report for the period. He said that setting up area committees would enable better communication among the members.

During the discussions on the report, Shri Mohammed Kunhi pointed out the anomalies in granting of gratuity to old pensioners. Shri Karuppan stated that standing instructions from all the members would make the collection of funds easier. Shri UA Kabeer, participating in the discussions, compared the pensions of State Bank retirees vis-a-vis State and Central Government pensioners. Shri Mohandas MP expressed that standing instructions should be obtained from members for setting up of the working/benevolent fund. Shri Vasudevan V demanded that new PPOs should be sent to family pensioners.

The AGS replied to the queries and clarified the doubts raised by the members. He also stated that a corpus fund should be demanded from the State committee and efforts are on to realise the same.

Afterwards Shri Balakrishnan P, returning officer of the elections, declared the results. Newly elected members to the Executive Committee of Malappuram unit are as under:

1. Velayudhan C	District President
2. Vinod Kumar T	Vice President
3. Ashok Kumar V	District Secretary
4. Karuppan M	Jt. Secretary
5. Durgadas A P	District Treasurer
6. Ahamed Kabeer U A	Member

7. Balakrishnan P	Member
8. Gopi Mohanan K	Member
9. Mohamed Kunhi M	Member
10. Narayanan P	Member
11. Radhakrishnan M	Member
12. Surendranath M	Member
13. Smt. Suseela U	Member
14. Vasudevan Parol	Member

Shri Narayanan, on behalf of the outgoing committee, presented a panel for the posts of executive committee members. The General Body approved the election of 11 executive committee members unopposed.

Two resolutions were also presented and approved in the meeting. Shri Vinod Kumar T presented the resolution for pension updation and Shri MP Mohandas presented the resolution for rectifying the anomalies in computing family pension. With the vote of thanks by Shri AP Durgadas, the meeting ended at 1 o'clock

PALAKKAD

Annual General Body Meeting of Palakkad District Centre was held on 26.3.2022 at Hotel Gazala, Sultanpet, Palakkad. The meeting was also available online to enable our State Leaders and our members from distant places to participate in the meeting. A big projected screen was also arranged in the hall to have a full view of our leaders while they addressed. About 120 members were present at the hall and around 45 members participated online.

Meeting was presided over by our District President Shri PP Sreenivasan. The meeting started with a prayer and our District Secretary Shri Radhakrishnan Pullancheri welcomed our State Leaders and Members. One minute's silence was observed to pay homage to our departed members during the period. The senior members were honoured by draping 'PONNADA' by our Vice President Shri Achuthanunni. Our State President Shri K Rajeevan, inaugurated the AGM and delivered Keynote address. In his address, he explained in detail the position of our pension revision suit which is going on endless delay due to the negative attitude of our management. Our General Secretary Shri A Jayakumar in his Special Address narrated the various activities of our Federation at national level and the efforts taken by our Association at State level for the benefit of our members. Our Vice Presidents, Shri BC Unnikrishnan Nair and Shri Rajakurup, and our Deputy General Secretaries Shri Jose Marcelline, Shri Joseph Palackal and Assistant General Secretary Shri TI Rajagopal in their address expressed their appreciation and happiness for our hard and sincere work done for the benefit of the members of Palakkad especially in

the area of Medical Benefits, Welfare schemes and Health Insurance policies. District Secretary Shri Radhakrishnan Pullancheri, presented the Secretary's Report. Financials were presented by Treasurer Shri K Sivadasan, Members Welfare Fund Report by Shri R Viswanathan. All the reports were unanimously approved and passed by General body. The election for the triennial period 2022- 2025 were conducted as per our Bye law and the results were declared by the Returning Officer Shri AKK Menon. The newly elected members are as under:-

1. Sreenivasan PP	District President
2. Achuthanunni P	Vice-President
3. Radhakrishnan P	District Secretary
4. Ramakrishnan K	Jt. Secretary
5. Sivadasan K	District Treasurer
6. Vasudevan K	Asst. Treasurer
7. Viswanathan R	Member
8. Balakrishnan S	Member
9. Harshan KN	Member
10. Thushar KC	Member
11. Premkumar PM	Member

Dist. President Shri Sreenivasan PP welcomed the newly elected members of the Committee and wished them success in their future endeavours.

A Doctors Meet was arranged after the 'SADHYA' and our Medical Officer Dr. Govindaraju V. addressed our members. He replied to all the issues and doubts raised by our members satisfactorily. Meeting Concluded at 1. 30 pm. after distribution of Gift articles to all members. Shri K Ramakrishnan, Joint Secretary proposed vote of thanks.

PATHANAMTHITTA

SBI Pensioners Association Pathanamthitta District held its General Body meeting on 26th February 2022 at 3.00 pm at YMCA Hall Thiruvalla. District President Mr K A Cherian presided over the meeting. 30 members attended the meeting. Accepting our invitation, SBI Pensioners Association, Kollam DGS Mr Ganapathi Krishnan and Kollam AGS Mr Ramakrishna Pillai B also participated in the meeting. The meeting started with silent prayers. Joint Secretary Mr Babu Issac welcomed the invitees and all the members participating the meeting, especially the new members who attended General Body meeting first time. The new members introduced themselves and the meeting gave a warm welcome to them. The Secretary requested the meeting to approve the minutes of last meeting, which was already circulated among the members, and the General body passed it. The treasurer Mr Abraham George presented a summary of accounts from 2015 to 2022 and

the meeting approved it. Then the President in his introductory remarks explained the special purpose of calling the General Body meeting i.e, the triennial election of Office Bearers/Executive Committee and requested cooperation of all. Kollam Dy General Secretary Mr. Ganapathi Krishnan explained the recent developments in the bank, developments in establishing clinic at Thiruvalla, etc. Thereafter, Mr M. S. Mohan on behalf of the election committee informed the meeting that only one nomination for an Executive Committee Member was received from Mr Sajeev Mathew and declared him as elected. After which with the supervision and guidance of DGS Mr Ganapathi Krishnan, the meeting unanimously elected the following Office bearers/Executive Committee members:-

1. Cherian KA	President
2. Vijayakumaran V	Vice-President
3. Babu Issac	Vice President
4. Mathew PI	Secretary
5. Mohan MS	Joint Secretary
6. Jessy Thomas	Joint Secretary
7. Abraham George	Treasurer
8. Jenso Abraham	Asstt Treasurer
9. Mrs Kala S	Member
10. Sathideviamma PS	Member
11. Sajeev Mathew	Member
12. Roymon K J	Member
13. Siva Prasad P K	Member
14. Mrs Deenamma Alex	Member
15. Mathew K Varghese	Member

Kollam Asst General Secretary Shri B Ramakrishna Pillai thereafter delivered the felicitation address. In the open forum that followed, participants emphasised the need of publishing directory at district level at the earliest and also the need of enrolling all new retirees. Mr Vijayakumaran V congratulated the unanimously elected new team and extended full cooperation and support. Executive Committee member Mr Roymon K J proposed vote of thanks. The meeting concluded at about 5.00 pm with National Anthem.

THIRUVANANTHAPURAM

The Annual General Body Meeting of Trivandrum District unit was held on 12/02/2022 at 10. 30 am in Google meet. District president Shri A R Somanathan Pillai was in chair. Shri G Madhu kumar Asst Secretary welcomed the participants. State President Shri Rajeevan K inaugurated meeting and General secretary Shri A Jayakumar delivered the key note address. Six of our senior members who attained the age of 75 years were honoured. Shri B C Unnikrishnan Nair Vice president, Shri John Joseph Patron, Shri M S Iyer DGS, Shri K Rajachandran Nair AGS spoke on the occasion.

District Secretary Shri Joseph V L presented the report and minutes of the previous General Body meeting held on 24.07.2021 and was unanimously approved by the General Body. The Receipts and payment accounts of SBIPAK Trivandrum District Committee and Aaswas Benevolent fund was presented by the Treasurer Shri S Radhakrishnan and got the approval of General Body. The new members introduced themselves. Many members raised their doubts and the State Leadership clarified them.

Shri K B Janardhanan Nair Returning officer for election of District Committee for the triennial term 2022-2025, declared the names of the Office Bearers and committee members of SBIPAK Trivandrum District. Shri A R Somanathan Pillai was elected as District president, Shri Joseph V L was elected as District Secretary and Shri Syed Abdul Rahman was elected as District Treasurer. Treasurer Shri S Radhakrishnan proposed the vote of thanks and meeting came to an end at 1.45PM

The meeting of newly elected District Committee Members was held on Saturday 19.2.2022 at 2.40 PM at SBIPA office. All the elected members, General Secretary Shri A Jayakumar and DGS Shri M S Iyer attended the meeting. District President Shri A R Somanathan Pillai was in chair and District Secretary Shri Joseph V L welcomed the participants.

Shri M Sreepathy Rao, Shri G Ramaswamy and Smt. Subbalakshmi Ravi were co-opted for the vacant seats in the District Committee. Shri John Joseph our former General Secretary was unanimously proposed to the post of Patron of District Committee which he accepted. Shri S Radhakrishnan was nominated as convener of Aaswas Benevolent Fund.

Newly elected District Committee Members are as follows:

- | | |
|-------------------------|--------------------|
| 1. Somanathan Pillai AR | District President |
| 2. Sathish Kumar S | Vice President |
| 3. Smt. Radhadevi P V | Vice President |
| 4. Joseph V L | District Secretary |
| 5. Madhukumar G | Joint Secretary |
| 6. Vijayakumaran Nair S | Joint Secretary |
| 7. Syed Abdul Rahman | Treasurer |
| 8. Ramaswamy G | Asstt Treasurer |
| 9. John Joseph | Member |
| 10. Radhakrishnan S | Member |
| 11. Raj Shekhar | Member |
| 12. Smt. Girija K Nair | Member |
| 13. Yatheendradas A | Member |

- | | |
|--------------------------|--------|
| 14. Ramachandran Nair KG | Member |
| 15. Sasi R | Member |
| 16. Sreepathy Rao M | Member |
| 17. Subbalakshmi Ravi | Member |

The meeting concluded at 5 pm with the vote of thanks by Treasurer Shri S A Rahman.

THRISSUR

Ad-hoc Committee Members:

Since Thrissur Centre has not held elections as per bye law provisions, an Ad-hoc Committee with the members as shown below has been constituted. They will be permitted to participate in the Delegate Session on 27th May 2022. However, the Ad-hoc committee members will not have voting rights in the event of elections/polling of votes

- | | |
|--------------------------|---------|
| 1. Karunakaran V | LM/2179 |
| 2. Antony Chakkalakkal | LM/3286 |
| 3. Muraleedharann P Nair | LM/4653 |
| 4. Ravindrann K | LM/5307 |
| 5. Mythran CJ | LM/5828 |
| 6. Mohankumar EP | LM/5969 |
| 7. Gopinathan E | LM/6948 |
| 8. Manoharan AA | LM/7091 |
| 9. Jackson CJ | LM/7825 |
| 10. Sivadas CD | LM/9184 |

WAYANAD

'സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷണേഴ്സ് അസോസിയേഷൻ കേരള വയനാട് ജില്ലയുടെ വാർഷിക പൊതുയോഗം 20/03/2022 ഞായറാഴ്ച ഉച്ചക്ക് രണ്ടു മണിക്ക് കൽപ്പറ്റ എൻ.ജി.ഒ യൂണിയൻ ഹാളിൽ നടത്തി. ശ്രീ. പ്രേമൻ്റെ അധ്യക്ഷതയിൽ നടന്ന യോഗം ശ്രീ. രാമമൂർത്തി ഉദ്ഘാടനം ചെയ്തു. ജില്ലയിലെ ഏറ്റവും മുതിർന്ന മെമ്പർ ആയിരുന്ന അന്തരിച്ച ശ്രീ. സുകുമാരൻ ആദരാഞ്ജലി അർപ്പിച്ചു കൊണ്ട് ആരംഭിച്ച യോഗത്തിൽ ശ്രീ. സത്യൻ സ്വാഗതം ആശംസിച്ചു.

ശ്രീ. പ്രേമൻ തന്റെ അധ്യക്ഷ പ്രസംഗത്തിൽ പുതിയതായി രൂപം കൊണ്ട വയനാട് ജില്ലാ ഘടകത്തിന്റെ ഇതുവരെയുള്ള പ്രവർത്തനത്തിൽ സംതൃപ്തി രേഖപ്പെടുത്തി. സെക്രട്ടറിയുടെ വാർഷിക റിപ്പോർട്ട് അവതരണത്തിന് ശേഷം യോഗം ഉദ്ഘാടനം ചെയ്ത ശ്രീ. രാമമൂർത്തി പെൻഷൻകാരുടെ പ്രശ്നങ്ങളിൽ സജീവമായി ഇടപെടുന്ന ഇത്തരം സംഘടനകളുടെ ആവശ്യകതയെപ്പറ്റി ഉന്നി പറഞ്ഞു.

തുടർന്നുള്ള ചർച്ചയിൽ ജില്ലയിൽ ആരംഭിക്കുവാൻ ഉദ്ദേശിക്കുന്ന 'ബനവലർ' ഫണ്ട് പ്രായോഗികമായി നടപ്പിലാക്കുന്നതിനെപ്പറ്റി പഠിച്ചു അടുത്ത പൊതുയോഗത്തിൽ അവതരിപ്പിക്കുവാൻ ഭരണ സമിതിയെ ചുമതലപ്പെടുത്തി.

പുതിയ ഭരണസമിതിയെ തിരഞ്ഞെടുക്കാനായി ശ്രീ. പ്രഭാകരൻ അവതരിപ്പിച്ച പാനൽ പൊതുയോഗം ഐക്യകണ്ഠേന അംഗീകരിക്കുകയും ഇരുപത്തിയൊന്നാം സംസ്ഥാന സമ്മേളനത്തിൽ പങ്കെടുക്കാനുള്ള ജില്ലാ പ്രതിനിധിയായി ശ്രീ. കെ. പി. റോബർട്ടിനെ തിരഞ്ഞെടുക്കുകയും ചെയ്തു.

ഫാമിലി പെൻഷൻ പരിഷ്കരിച്ചതിൽ അധികാരികളോട് നന്ദി അർപ്പിച്ചു

യോഗം പതിറ്റാണ്ടുകളായി ബാങ്ക് പെൻഷൻകാരുടെ ആവശ്യമായ പെൻഷൻ പരിഷ്കരണം ആവശ്യപ്പെട്ടുകൊണ്ട് ജോസ് മാത്യു അവതരിപ്പിച്ച പ്രമേയം ഏകകണ്ഠമായി അംഗീകരിക്കുകയും ചെയ്തു.

തുടർന്നു അംഗങ്ങളുടെ സംശയങ്ങൾക്ക് ഭാരവാഹികളുടെ മറുപടിക്കു ശേഷം ശ്രീ. ജോസ് മാത്യുവിന്റെ നന്ദി പ്രകടനത്തോടെ 5 മണിക്ക് യോഗം അവസാനിച്ചു.

പുതിയ ഭരണസമിതി.

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|----------------------------|-----------------|
| 1. ഭാസ്കരൻ.വി.: | പ്രസിഡണ്ട്. |
| 2. രാമമൂർത്തി കെ.കെ.: | സെക്രട്ടറി. |
| 3. പ്രേമൻ.എം.: | ട്രഷറർ. |
| 4. സത്യൻ എൻ.: | വൈസ് പ്രസി. |
| 5. ജോസ് മാത്യു: | ജോ. സെക്രട്ടറി. |
| 6. രാംകുമാർ എസ്.ബി.: | അസി.ട്രഷറർ |
| 7. ജയറാം നായർ: | മെമ്പർ. |
| 8. റോബർട്ട് കെ.പി.: | മെമ്പർ. |
| 9. രവീന്ദ്രൻ എം.കെ.: | മെമ്പർ. |
| 10. വിജയൻ. കെ.: | മെമ്പർ. |
| 11. ശ്രീമതി ട്രീസ ജേക്കബ്: | മെമ്പർ. |

AREA CONFERENCES

ERNAKULAM

Area conferences were held in all 9 areas (Aluva, Angamaly, Ernakulam, Kochi, Kothamangalam/ Perumbavoor, Muvattupuzha/Piravom, Parur/Vypeen, Thrikkakkara, and Tripunithura) of Ernakulam Dist. Centre during the period between 20.2.2022 and 26.2.2022 to elect area Executive Committee Members including Convener, Jt. Convener and Secretary for the period 01.04.2022 to 31.03.2025. Altogether 533 members attended the online meetings. Our State President Shri K. Rajeevan / General Secretary Shri A. Jayakumar inaugurated the meetings. In all the meetings special address was made by our DGS Shri Joseph Palackal and felicitations were given by Dist. President Shri T.O. John and Dist. Secretary Shri C.G. Rajagopal. Members of all the areas actively participated in the interactive sessions and their doubts regarding stagnation increment, Bank's medical insurance scheme, etc. were clarified. Senior members who will be attaining the age 75/85 years of age during the calendar year 1.1.22 to 31.12.22 were honoured in the concerned area meetings. All the newly elected Area Executive Committee Members for the period 1.4.2022 to 31.3.2025 were introduced in the respective area meetings.

KOTTAYAM

ഫെബ്രുവരി 21 മുതൽ 26 വരെയുള്ള ദിവസങ്ങളിൽ കോട്ടയം ഏരിയ മീറ്റിംഗുകൾ നടത്തുകയുണ്ടായി. ജില്ലാ തല ഇലക്ഷന്റെ ഭാഗമായി 2022-2025 ലേയ്ക്കുള്ള ഏരിയകമ്മിറ്റികൾ ഈ യോഗങ്ങളിൽ രൂപീകരിക്കുകയുണ്ടായി. അംഗങ്ങളുടെ സജീവ പങ്കാളിത്തം എല്ലാ ഏരിയ മീറ്റിംഗുകളിലും ഉണ്ടായിരുന്നു. വൈക്കം ഒഴികെയുള്ള ഏരിയകളിൽ ഓൺലൈനായി ആണ് മീറ്റിംഗുകൾ സംഘടിപ്പിച്ചത്. മീറ്റിംഗുകളിൽ സംഘടനയെ പ്രതിനിധീകരിച്ച് ശ്രീ.ബി.സി.

ഉണ്ണിക്കൃഷ്ണൻ നായർ (സ്മേറ്റ് വൈസ് പ്രസിഡന്റ്), ശ്രീ. മാത്യു അടയാക്കുണ്ടക്കൽ (ഡി.ജി.എസ്.), ശ്രീ. രാജ്ചോപനൻ നായർ (എ.ജി.എസ്), ശ്രീ.എം.ജി.രാഘവൻ (ജില്ലാ പ്രസിഡന്റ്), ശ്രീ.പി.എം. ജേക്കബ് (ജില്ലാ സെക്രട്ടറി), ശ്രീമതി റൈസ ബീഗം (സ്മേറ്റ് കമ്മിറ്റി മെമ്പർ), ശ്രീ.കെ.എൻ.വിശ്വനാഥൻ നായർ (ജില്ലാ വൈസ് പ്രസിഡന്റ്), തുടങ്ങിയവർ പങ്കെടുത്തു. ഫെബ്രുവരി 21നു കോട്ടയം ഏരിയ-1, 23നു കോട്ടയം ഏരിയ-2 & കാഞ്ഞിരപ്പള്ളി ഏരിയ, 24നു പാല ഏരിയ, 25നു എറുമനൂർ ഏരിയ & വൈക്കം ഏരിയ, 26നു ചങ്ങനാശ്ശേരി ഏരിയ, എന്നീ കമ്മിറ്റികളുടെ യോഗങ്ങൾ നടത്തി. യോഗങ്ങളിൽ ഏരിയ പ്രവർത്തനങ്ങളെക്കുറിച്ചും, മാർച്ച് 12നു നടത്താൻ നിശ്ചയിച്ച ജില്ലാ വാർഷിക സമ്മേളനത്തെക്കുറിച്ചും, ആനുകാലിക സംഘടനാ കാര്യങ്ങളെക്കുറിച്ചും, സൊസൈറ്റിയുടെ പ്രവർത്തനങ്ങളെക്കുറിച്ചും വളരെ വിശദമായ ചർച്ച നടത്തി.

STRUCTURED MEETINGS WITH THE MANAGEMENT

ERNAKULAM

Quarterly Structured Meeting of Ernakulam Centre for the quarter ended March 2022 held at Administrative Office on 23.3.22

The Management team present in the meeting included DGM, CM HR, and Managers HR from all RBOs and Dy. Manager HR from AO.

On behalf of SBIPAK Sarvashri Joseph Palackal Dy. General Secretary, T.O. John, President, Ekm. District Centre, P.P. Francis Vice President, Ekm. District Centre C.G. Rajagopal, Secretary, Ekm. District Centre, Prabhakara Prabhu K, Treasurer, Ekm. District Centre, Smt. V.J. Beena, Rep. Family Pensioners of Ekm Dist. Centre, Shri Antony P. Mathew Vice President, SBIPAK, Ekm., Dist. Centre Shri M.I. Gopalan, Treasurer, SBIPAK, Idukki District Shri Joy K. Mathew, Convener, SBIPAK, Muvattupuzha Area participated.

The meeting commenced at 3.40 p.m. with welcome address by Shri Joy Jose, Chief Manager (HR). He welcomed the Dy. General Manager and all the participants and shared his happiness that Bank could conduct all the quarterly structured meetings and could resolve many issues raised during the meetings. He also assured that the pending issues will be looked into and will hopefully be resolved without delay. He further acknowledged about his participation in the AGM of SBI Pensioners Association held on 19.3.22 wherein more than 400 pensioners/family pensioners participated and conveyed his appreciation to the organisers for conducting such a grant event immediately after the relaxation of Covid 19 restrictions. He specially mentioned about the efforts by the Association in the distribution of medicines, and also enrolling the maximum number of pensioners and family pensioners in the medical insurance scheme.

District Secretary, Sri Rajagopal, in his welcome address thanked the AO Officials for conducting the structured meetings regularly at the stipulated intervals and also for resolving many long pending issues of pensioners/family pensioners. He thanked the DGM for providing shawls for felicitating the senior pensioners/family pensioners who have attained/attaining 75/85 years of age during the years 2020, 2021 and 22. He thanked the DGM for his efforts for identifying office space for the association and wished it will be finalised soon.

In his opening remarks DGM welcomed individually all the office-bearers of SBIPAK. He shared about Bank's business concerns and also informed that the insurance penetration is less in our Bank. DGS Joseph Palackal in his address thanked DGM for his concern care about the elders and wished that allotment of suitable space will be materialised soon.

The minutes of last meeting held on 22.12.2021 and was approved unanimously after which agenda items taken up one by one. Regarding allotment of office space it was assured that it will be handed over within a month's. Regarding the pending medical bills, CM (HR) advised that the particulars are called for from the insurance company and will be provided to Association at the earliest. He informed that almost all the pending cases of Xth and XIth BPS are sanctioned and sent to appropriate authority for further action. DGM assured to look into all the issues that were brought before the meeting for early resolution.

Shri Prabhakara Prabhu K, Dist. Treasurer was felicitated by DGM by offering a shawl on account of his leaving the post as Treasurer of SBIPAK Ekm Dist. Centre on attaining the age of 75 years. He thanked the DGM, officials of the Bank and all the members of SBIPAK Ekm Centre for felicitating him.

Smt. Beena VJ, representative of family pensioners, while proposing vote of thanks requested DGM that two months' medicines may be provided to family pensioners and pensioners above 75 years of age so that they will have to visit the dispensary only 6 times a year. She thanked the Bank authorities for sanctioning the revised family pension from 1.4.21 and also expressed her gratitude to Pensioners' Association on behalf of the Family Pensioners. She also conveyed her happiness in receiving a monthly pension of double the amount of what she was getting and also for the lump sum as arrears of family pension. Smt. Beena requested the Bank that the procedure of insurance claim may be simplified for family pensioners and pensioners above the age of 75 as they are not well versed the technology/new system. The meeting was dispersed at 5.10 p.m.

KOLLAM

The meeting was held at Kollam AO on 15/3/2022 which started by 2.30 pm in the Conference Hall of AO. DGM Shri Mahesh Kumar MA was in chair. On behalf of the AO Management Sarvasri Mahesh Kumar, DGM, and all the Regional Managers under AO Kollam and CM (HR) participated. Our side was led by DGS Ganapathy Krishnan. There were eight participants from our side representing Kollam and Pathanamthitta districts.

CM (HR) initiated the proceedings by formally welcoming the participants and invited DGM for his opening remarks. DGM in his brief address remarked that the panic situation of Covid is almost over and normal life resumed after a gap of almost two years.

He said that all functions will be, hereafter, conducted normally and due invitation will be extended to our organisation and requested for our presence in all such occasions. DGM then requested DGS for his address. DGS thanked DGM and other functionaries at AO and RBOs for all support extended to our organization. Special mention was made on the non-functioning of recently inaugurated Thiruvalla dispensary. DGM said such a situation emerged due to the abrupt resignation of the Doctor on contract who eventually left India. Recommendation for the next doctor is already with LHO for approval and assured early action to resume the functioning. Then the agenda items were taken up for discussion. DGM promised to do maximum possible favours to our needs.

Dy. Manager, AO expressed vote of thanks. From our side, AGS Ramakrishna Pillai extended vote of thanks.

KOTTAYAM

The meeting started at 11-15 a m at AO Conference hall on 10/11/2021. Representing AO Management Sarvashri Suresh Vakkiyil, DGM, Bijesh B, RM, Dr Anitha S, RM Jude Jeerakathil K A, RM Vinod Jagadeesan, RM Koshy Mathew, CM (HR) Ajith G Lal, Dy Mgr (HR). Aravind N T, Mgr (HR). Lekshmanan K, Mgr (HR), Sarat Kayla S, Mgr (HR), Elizabeth AM, Mgr (HR) participated.

On behalf of the Association Sarvashri Unnikrishnan Nair BC, State Vice President, SBIPAK. Umapathi KK, Joint Secretary Alappuzha, Thomas P Mathew, Dist Vice President, Alappuzha, M G Raghavan, President, SBI PAK Kottayam, Jacob PM, Dist Secretary, SBIPAK Kottayam, Mathew Adackamundackal, DGS, SBIPAK, participated.

Shri Koshy Mathew CM (HR) welcomed the participants. He expressed satisfaction for having solved most of the issues raised in the last meeting and assured to follow up the remaining issues. He then invited DGM to address the gathering. In his opening speech DGM expressed his happiness that the Covid has been controlled to an extent as all staff and retirees have been vaccinated. He was also happy to mention that family pension has been revised and very many family pensioners are benefitted and cited the case of a family pensioner in Coimbatore who was supported by other pensioners for the basic needs now informed him that with the arrears received she has now satisfactory financial position. DGM also requested the support of the seniors for business improvement.

Shri B C Unnikrishnan Nair State Vice President thanked DGM for inviting all for the meet and suggested that if AO could consider Google meet / Teams so that during the pandemic the seniors can participate in the meeting from the comfort of their homes. He also mentioned that Branches need to depute the staff to collect life certificate from aged and bed ridden pensioners. After the opening remarks the minutes of the last meeting was passed, and Chief Manager HR appraised of the action taken on the various issues raised in the last meeting He also said that except 3 pending cases at LHO all the stagnation increment applications were processed at the respective RBOs and forwarded to PPG for further action. Due to shortage of staff in PPG many cases are still pending, and he said it will be sorted out shortly. He then took up the issues item wise

DGM in his concluding remarks requested our support for the gold loan campaign.

Shri Mathew Adackamundackal delivered the vote of thanks. He thanked DGM and other officials for being very considerate towards the issues of the retirees and the efforts made to solve the grievances. He also thanked DGM for providing almirahs in the Dispensary and for initiating computerisation in respect stocking of medicines and allied data. The Meeting came to an end at 12.30 pm

THRISSUR

The Structured Meeting with the AO Management at Thrissur was held on 3rd March 2022 in Google Meet at 4.00 pm. The meeting was attended by DGM (B&O) Shri. Girijesh Mahadev Gokarn, Regional Managers of all regions, Shri. Ramkumar Seetharaman, Chief Manager HR and other senior officers from AO and RBOs. From Association side, DGS Shri TT Balakrishnan, AGS. Shri Rajagopal TI, Thrissur District Secretary, Shri VG Chidambaran, Palakkad District

Secretary, Shri P Radhakrishnan, Palakkad District President, Shri PP Sreenivasan and Shri. Achuthanunni participated in the meeting. The Chief Manager HR welcomed all the participants, and also invited the DGM to deliver his Presidential address. In his address DGM mentioned that the panic situation due to COVID is already over and hoped that future meetings could be held physically at AO. He also mentioned about the performance of the Bank and shared among the participants the Business concerns particularly in respect of Thrissur AO. He also took this opportunity to congratulate the senior members who put in their hard work to achieve new greater heights. After Presidential address Shri T T Balakrishnan DGS SBIPA welcomed the participants and thanked DGM for conducting the structured meeting though it was being held after 6 months since last structured meeting. He also thanked the other functionaries of AO for their cooperation and efforts in settling the issues of our members. He requested the Bank to conduct the meetings in every quarter as it was done earlier. He brought to the notice of the DGM of his observation that Pensioners' Association of late being excluded from the schedule of quarterly Structured meetings along with meetings held for serving unions the reasons for which is not known. He requested DGM to kindly follow the LHO communication in that regard and to resume the meetings quarterly as was done earlier and as directed by LHO He also thanked the Bank for increasing working hours of the Palakkad Dispensary from 32 hours to 48 hours.

The meeting thereafter took up the agenda items which included revision of family pension, sanction of stagnation increments as per 10th and 11th BPS etc All the agenda items were discussed in detail and was favourably resolved.

The meeting concluded at 4.55 pm with vote of thanks by CM (HR). From Association side Shri VG Chidambaran proposed vote of thanks.

THIRUVANANTHAPURAM

The fourth quarterly structured meeting with Management at Thiruvananthapuram AO level was held on 8th March 2022. The meeting started at 11.45 am with a welcome by the CM HR Shri Viju M Ramdas. Deputy General Manager Shri Ravi Kiran Kamarsu in his opening remarks acknowledged the excellent support offered by the Pensioners Association to the Management. He also mentioned that as promised, SBI Cards had vacated the office and the entire space is now available to the Association. He also asked CM HR and AGM, RBO 1 Shri Anilkumar K, to ensure that adequate furniture is provided in the office and maintenance work, any needed, also may be

attended to. The DGM asked HR officials of the Regions to ensure that quick action is taken on any issues raised by the Association, either at RBO level, AO level or if needed be referred to Local Head Office.

SHRI B. C Unnikrishnan Nair, Vice President, in his opening remarks appreciated the keenness shown by the DGM to hold the periodical meetings on time and also for resolving issues then and there, due to which the few number of agenda items are there in the meeting. However, he observed that one agenda item pertaining to non-sanction of loans to pensioners needed serious attention. He thanked the DGM for making available the additional office space as promised in the last meeting. He also touched upon the failure happening in technology front, like not getting the OTP for availing YONO Cash facility, loans against Term Deposit Receipts opened through YONO showing interest 1% above the deposit rate etc. The agenda items were then taken up for discussion. The items included delay in sanction of Stagnation increments and corresponding delay in pension revision, non-sanction of loans other than pension loans to pensioners by a few branches, shortage of space in dispensary and non-supply insulin cartridges etc. DGM assured to look into the issues and issued instructions to CM HR to make necessary arrangements immediately for resolving all the issues.

Shri K. I Shankar, Manager HR proposed vote of thanks from Banks side and Shri S. Radhakrishnan, District treasurer thanked the Management on behalf of the Association. The meeting concluded at 12. 30 pm.

STATE COMMITTEE MEMBERS

The following members constitute the State Executive Committee of SBIPA Kerala for the triennial period 2019-2022:

1. Rajeevan K, Kozhikode	President
2. Raja Kurup K, Kannur	Vice-President
3. Unnikrishnan Nair BC	Vice-President
4. Jayakumar A Thiruvananthapuram	General Secretary
5. Jayaram KS, Ernakulam	Treasurer
6. Joseph Palackal, Ekm.	Dy.Gen.Secretary
7. Ganapathy Krishnan N, Kollam	Dy.Gen.Secretary
8. Mathew Adackamundackal, Kottayam	Dy.Gen.Secretary
9. Jose Marciline, Kannur	Dy.Gen.Secretary
10. Subramonia Iyer M, Thiruvananthapuram	Dy.Gen.Secretary
11. Balakrishnan TT, Thrissur	Dy.Gen.Secretary

12. Capt. Prem G Nath, Ernakulam	Ast.Gen.Secretary
13. Ramakrishna Pillai B, Kollam	Ast.Gen.Secretary
14. Rajamohan Nair PS, Kottayam	Ast.Gen.Secretary
15. Sethumadhavan Nair T, Kozhikode	Ast.Gen.Secretary
16. Rajachandran Nair K, Thiruvananthapuram	Ast.Gen.Secretary
17. Rajagopal TI, Thrissur	Ast.Gen.Secretary
18. Jayaprakash AG, Alappuzha	Member
19. Rajagopal CG, Ernakulam	Member
20. George PM, Idukki	Member
21. Narayanan KK, Kannur	Member
22. Vijayan M, Kasaragod	Member
23. Purushothaman Pillai TC, Kollam	Member
24. Jacob PM, Kottayam	Member
25. Rajagopalan M, Kozhikode	Member
26. Narayanan P, Malappuram	Member
27. Radhakrishnan P, Palakkad	Member
28. Mathew PI, Pathanamthitta	Member
29. Joseph VL, Thiruvananthapuram	Member
30. Chidambaran VG, Thrissur	Member
31. Sathyan N, Wayanad	Member

Co-opted Members

32. Balachandran Nair MP Ernakulam	Asst.Treasurer
33. Raisa Beegam Kottayam	Member
34. Suseela Kumari TJ Ernakulam	Member

NAMES OF DELEGATES

As on 31st March 2022, following members are the elected Delegates for the Delegates Session and 21st Annual General Body Meeting to be held on 27th and 28th May 2022, as advised by District Centres:

Alappuzha:

1. Sreekumar NK	LM/6724
2. Sasikumar R	LM/10364
3. Vijayan Pillai PK	LM/7760
4. Devasia MJ	LM/4320
5. Raji John	LM/6392
6. Nazeer Khan	LM/7854
7. Jais Mathew	LM/6419

Ernakulam:

1. Francis PP	LM/7179
2. Pappachan PJ	LM/5091
3. Antony P Mathew	LM/2331
4. Shaji CR	LM/7260
5. Poulouse AO	LM/6552
6. Ambrose CD	LM/6954
7. Rajamony TV	LM/10241
8. Smt. Beena K Ravi	LM/5873
9. Sunny TV	LM/3609
10. Helen D'Cruz	LM/3471

Idukki:

1. Joseph TJ	LM/1070
2. Prabhakaran TG	LM/8482

Kannur:

1. Raghavan A	LM/9714
2. Gangadharan T	LM/9314
3. Smt. Komavally K.V	LM/6059
4. Babu Jacob N	LM/5062
5. Vinod Kumar E V	LM/4056
6. Krishnan E K	LM/9786
7. Jayarajan PK	LM/6299
8. Smt. Balamani A	LM/5740
9. Narayanan Puthukudy	LM/1698
10. Babu NV	LM/8556

Kasaragod:

1. Raveendran Nair PV	LM/6616
2. Krishnan Pathanath	LM/8300

Kollam:

1. Gopakumar S	LM/5712
2. Yusuf J	LM/2713
3. Chandrabhanu S	LM/1934
4. Jose SG	LM/10275
5. Raveendran Pillai BS	LM/7564
6. Suresh Babu G	LM/6181

Kottayam:

1. Viswanathan Nair K N	LM/5948
2. Mathew CP	LM/2471
3. Ramesh Babu TR	LM/6433
4. Smt. Thressiamma Antony	LM/3757
5. Balakrishnan Nair VR	LM/7097
6. Pushkaran M P	LM/6805
7. George Joseph K	LM/8887
8. Rajan George	LM/7443
9. Sunny Joseph V	LM/8455
10. Philip PP	LM/2101

Kozhikode:

1. Balagopala Menon T	LM/1692
2. Venugopalan C	LM/2136
3. Vinod Davis	LM/5952
4. Viswanathan R	LM/2740
5. Sreenivasan M	LM/4132
6. Manoharan. K.	LM/7085
7. Smt Shylavathy K	LM/3931
8. Smt Latha D	LM/6634
9. Pokkar V. K.	LM/2433
10. Raveendranathan. C	LM/3022

Malappuram:

1. Ahamed Kabeer U A	LM/6504
2. Ashok Kumar V	LM/7174
3. Vinod Kumar T	LM/8693

Palakkad:

1. Sreenivasan PP	LM/2061
2. Achuthanunni P	LM/5337
3. Sivadasan K	LM/4949
4. Ramakrishnan K	LM/6026
5. Vasudevan K	LM/1860
6. Balakrishnan S	LM/8225
7. Muraleedharan C	LM/6020
8. Harshan KN	LM/10497
9. Viswanathan R	LM/5265
10. Raghupathy KN	LM/10842

Pathanamthitta:

1. Vijayakumaran V	LM/9949
2. Jenson Abraham M	LM/8798
3. Babu P N	LM/9883
4. Mohan MS	LM/2495

Thiruvananthapuram:

1. John Joseph	LM/1453
2. Somanathan Pillai AR	LM/1976
3. Sathishkumar S	LM/7556
4. Smt. Radhadevi PV	LM/2805
5. Syed Abdul Rahman	LM/620

6. Vijayakumaran Nair S LM/3338
7. Ramaswamy G LM/2667
8. Yatheendradas A LM/6965
9. Radhakrishnan S LM/3938
10. Sasi R LM/2529

Wayanad:

1. Robert KP LM/9634

Thrissur

Since Thrissur Centre has not held elections as per bye law provisions, an Adhoc Committee with the members as below has been constituted. They will be permitted to participate in the Delegate Session on 27th May 2022.

However, the Ad-hoc committee members will not have voting rights in the event of elections/polling of votes.

Ad-hoc Committee Members:

1. Karunakaran V LM/2179
2. Antony Chakkalakkal LM/3286
3. Muraleedharann P Nair LM/4653
4. Ravindran K LM/5307
5. Mythran CJ LM/5828
6. Mohankumar EP LM/5969
7. Gopinathan E LM/6948
8. Manoharan AA LM/7091
9. Jackson CJ LM/7825
10. Sivadas CD LM/9184

ACHIEVEMENTS AND ACADEMIC EXCELLENCE



DR. ARUN S

Dr. Arun S, son of our member Sri. A K Surendran, Ernakulam Unit, has been awarded PhD in Photonics by Indian Institute of Social Science (IISC) Bangalore. Currently, he is pursuing his Post doctoral research at Tampere University, Finland. We congratulate Dr. Arun and his family and wish him more laudable achievements in the days to come.



MS JEENA THOMAS

Ms. Jeena Thomas, Daughter of Sri. M J Thomas and Smt. Roseline Thomas, our members from Pala, Kottayam, and wife of Prof. Anoop Tom Thomas, is the recipient of Government of India Woman Scientist Research Grant for the year 2020-2021 for research studies by selected women Scientists in the country. Among the nine women scientists at national level, she is the only one from Kerala. Currently she is pursuing research studies in India Institute of Technology. We congratulate Ms. Jeena Thomas and her family and wish many more achievements in the days ahead.



Dr. A V JOSE

We are happy and proud that Chartered Bank Institute (UK) has conferred the title of Chartered Banker to Dr. A V Jose our member from Ernakulam. He is at present working with ESAF Bank as its Vice President and is heading Bank's training faculty. We congratulate Dr. A V Jose for his remarkable achievement and for attaining the prestigious title and also wish him more and more laudable positions in the days ahead.

PHARMACISTS POSTED IN BANK'S DISPENSARIES

Ernakulam A O	Merin Raju	Mob.No. 9446409500
Kollam AO	Athulya R T	Mob. No. 9539718600
Kottayam A O	Nicy George	Mob. No. 7510629846
Kozhikode A O	Rohit Vinod K	Mob. No. 8281709929
Thrissur A O	Narendran T	Mob. No. 7907021510
Trivandrum A O	Shyju M S	Mob. No. 9567272421
Trivandrum LHO	Liju PC	Mob. No. 9677983831

OBITUARY

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

We express our heartfelt condolences to all the bereaved family members and also join them to share the grief. May their souls rest in peace.



AFM/1706
Benjamin Joseph
North Kalamassery
Ernakulam
Expired on 04 January 2022



LM/8390
Ramakrishnan K N
Thirumullavaram
Kollam
Expired on 09 January 2022



FPM/86
Leela Philip
Chalakkunnu
Kottayam
Expired on: 08 January 2022



LM/1397
Sebastian EJ
Palarivattom
Ernakulam
Expired on: 28 January 2022



LM/316
Mohanan K
Chalat PO
Kannur
Expired on 12 January 2022



LM/4352
Viswanathan T
Ottappalam
Palakkad
Expired on 06 February 2022



FPM/3570
Elsamma Jose
Kaloor
Ernakulam
Expired on 17 January 2022



LM/2851
Shahul Hameed CA
Azhikode PO
Kannur
Expired on 07 February 2022



FPM/6479
Raheema Khalid
Thuravoor Post
Alappuzha
Expired on: 22 January 2022



AFM/711
Sudha Raghavan
Near Pother School
Kannur
Expired on 10 February 2022



LMM/9
Balakrishnan E
Ambikapuram
Palakkad
Expired on 27 January 2022



LM/6581
Antony TM
Kothamangalam
Ernakulam
Expired on 11 February 2022



LM/252
George Antony P V
Poonthoppu Ward
Alappuzha
Expired on 28 January 2022



LM/4915
Ravindran P V
Thalassery
Kannur
Expired on 14 February 2022



LM/301
Janardhanan P
Kottapuram
Thrissur
Expired on: 15 February 2022



FPM/61 16
Visalakshi Menon
Edathara
Palakkad
Expired on: 04 March 2022



AFM/3141
Chandran C
Tellicherry
Kannur
Expired on: 17 February 2022



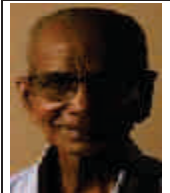
LM/199
Dominic Joseph
Mooledam P O
Kottayam
Expired on: 05 March 2022



LMM/118
Gangadhara Menon K
Via Sreekrishnapuram
Palakkad
Expired on: 18 February 2022



LM/294
Unnikrishnan Nair MK
Mararikulam North PO
Alappuzha
Expired on: 07 March 2022



LMM/68
Purushothaman AV
Bank Nagar
Kannur
Expired on: 18 February 2022



LMM/137
Viswanathan Nair PK
Chevayur PO
Kozhikode
Expired on: 08 March 2022



AFM/1217
Marykutty George
Kattappana
Idukki
Expired on: 21 February 2022



LM/403
Varghese MJ
Elamkulam
Ernakulam
Expired on: 23 March 2022



LM/9767
Radhakrishnan N
North Ariyad
Alappuzha
Expired on: 25 February 2022



LM/6703
Mathew KJ
Thiruvalla
Pathanamthitta
Expired on: 23 March 2022



LM/197
Asokan KV
Chombala
Kozhikode
Expired on: 26 February 2022



LM/6268
Sally Kurian
SH Mount
Kottayam
Expired on: 24 March 2022



LM/1305
Sudhakaran D
Karikkakam
Thiruvananthapuram
Expired on: 03 March 2022



AFM/9935
Beenakuamri P
Aarpookkara
Kottayam
Expired on: 01 March 2022

MEMBERSHIP

Our membership as on 31/3/2022 stood at 10329 an increase of 198 new members from that reported as on 31st December 2021 in the October-December 2021 issue of the bulletin, comprising of 87 Life Members, 26 Family Pensioner Members and 85 Associate Family Members. The list of members, district-wise, is as follows:

No.	District	LM	FPM	AFM	Total
1	Alappuzha	312	23	236	571
2	Ernakulam	1193	111	914	2218
3	Idukki	97	9	76	182
4	Kannur	408	60	357	825
5	Kasaragod	57	9	52	118
6	Kollam	245	19	213	477
7	Kottayam	657	28	503	1188
8	Kozhikode	520	56	405	981
9	Malappuram	113	17	98	228
10	Palakkad	451	46	340	837
11	Pathanamthitta	145	18	115	278
12	Thiruvananthapuram	785	58	592	1435
13	Thrissur	468	38	373	879
14	Wayanad	37	6	31	74
15	Other States	21	2	15	38
Total		5509	500	4320	10329

RETIREMENTS

246 staff members are retiring during the quarter April-June 2022, the names of whom will be intimated through WhatsApp Groups in all the District/Area Groups separately. Office-bearers of both State Committee and District Committee are requested to contact the retiring staff members and bring them to our fold.

Dear Chief Editor,

SBI Pensioners' Bulletin

By the end of every quarter, I will be avidly awaiting the arrival of the copy of the SBI Pensioners' Bulletin. Every edition is an upgradation in layout and contents. I have dearth of suitable words to appreciate the dedication, determination and hard work of the members of the editorial board, for bringing out the quarterly bulletin with flying colours. The Special Bulletin published in September 2020 is kept on my table as a reference book.

Every time I read the bulletin, I deem it my moral obligation that I should place on record the accolades and appreciation of members of SBI PAK Idukki Dist unit for the Editorial board. And I opt this as the right time for effectuate it, as I am relinquishing the post of President of the unit forthwith.

On my personal behalf and on behalf of the members of SBI PAK Idukki Dist unit, I whole heartedly congratulate the team behind the publication and revere the sweat and strain taken by them, especially the chief editor Shri. K Rajeevan. I wish the team will continue to foster and enlighten us with further editions of the Bulletin.

With regards,

T J Joseph (Former Idukki District President)

State Bank of India Pensioners' Association (Kerala)

(Reg. No.ER/450/2001)

Website: www.sbpensionersassociationkerala.org

Regd. Office

30/63, Dwaraka
(Ambady)
Poonithura
Kochi 682 038

Email: sbpensionersassociationkerala@gmail.com



Administrative Office:

C/o. State Bank of India
Thiruvananthapuram Main Branch
Opp. AG's Office, MG Road
Thiruvananthapuram 695 001

Phone: 0471 2475699, **Mob:** 9447018299

Ref. No.GS/SBIPAK/1/2022-23

Date: April 7, 2022

NOTICE

(for Members Only)

NOTICE is hereby given to the members that the 21st Annual General Body Meeting of the Association will be held at 1-30 p.m. on Saturday, the 28th May, 2022, at **Surendranath Bhas Nagar** (AKG Center Hall), Palayam, Thiruvananthapuram, to transact the following business:

AGENDA

1. Prayer
2. Condolences
3. Welcome Address
4. Presidential Address
5. Honouring members who have reached 75/85 years of age during the calendar year
6. Inaugural Address: Shri A Ramesh Babu, General Secretary,
Federation of SBI Pensioners' Associations
7. Presentation of Minutes of the 18th AGM held on 26/5/2019, AGM Report presented through Special Bulletin for the period from 27/5/2019 to 24/5/2020 and Report of the General Secretary for the years 2020-21 and 2021-22
8. Presentation of Financial Statements for the years 2019-20, 2020-21 and 2021-22
9. Discussion on General Secretary's Report & Statement of Accounts for the years 2019-20, 2020-21 and 2021-22 and approval thereof
10. Moving of Resolutions and Bye-Law Amendments, if any
11. Views/Queries/Suggestions from members, if any
12. Any other subject with the permission of the Chair
13. Declaration of Election Results and Introduction of New Office-bearers for the period 2022-2025
14. Appointment of Auditors for the year 2022-2023
15. Vote of thanks

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

Yours Sincerely

Sd/-
(A Jayakumar)
General Secretary

President:	Rajeevan K , Kozhikode	Phone : 0495-2376890	Mobile : 9446135384
General Secretary:	Jayakumar A , Thiruvananthapuram	Phone : 0471-2721140	Mobile : 9447018299
Treasurer:	Jayaram KS , Ernakulam	Phone : 0484-2389121	Mobile : 9447609541

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Thiruvananthapuram 695 001

Phone: 0471 2475699, **Mob:** 9447018299

Ref. No.GS/SBIPAK/2/2022-23

Date: April 7, 2022

NOTICE

(for Delegates & State Committee Members Only)

NOTICE is hereby given that the Delegate Session in connection with 21st Annual General Body Meeting of the Association shall be held on Friday, the 27th May, 2022, at 3.30 p.m. at Thiruvananthapuram, the venue of which will be intimated later, to transact the following business as per agenda items given. Only the elected delegates from District units and members of State Executive Committee shall be permitted to participate:

AGENDA

1. Prayer
2. Condolences
3. Welcome Address: Shri A Jayakumar, General Secretary
4. Presidential Address: Shri K Rajeevan, President
5. Inaugural Address: Shri A Ramesh Babu, General Secretary,
Federation of SBI Pensioners' Associations
6. Views/Queries/Suggestions from Delegates, if any
7. Any other subject with the permission of the Chair
8. Elections of Office-bearers of the State Committee for the period 2022-25.
9. Vote of thanks

Yours Sincerely

Sd/-
(A Jayakumar)
General Secretary

President:	Rajeevan K , Kozhikode	Phone : 0495-2376890	Mobile : 9446135384
General Secretary:	Jayakumar A , Thiruvananthapuram	Phone : 0471-2721140	Mobile : 9447018299
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Opp. AG's Office, MG Road

Thiruvananthapuram 695 001

Phone: 0471 2475699, Mob: 9447018299

Ref. No.GS/SBIPAK/3/2022-23

Date: April 7, 2022

To All Members

Dear Comrades,

Election of Office-bearers of SBIPA Kerala for the Triennial period 2022-2025

We are happy to inform our members that the Executive Committee Meeting held on GoogleMeet platform on 22nd March 2022 has unanimously resolved to hold election of Office-bearers for the triennial period 2022-2025 in connection with the 21st Annual General Body Meeting. Accordingly, in terms of Rule No.8 of the Bye-law 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 John Joseph: | Returning Officer |
| 2. | Shri Madhusudhanan Nair K: | Assistant |
| 3. | Shri Janardhanan Nair KB: | Assistant |

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

- | | | |
|----|---|---|
| a) | Date of commencement of filing Nominations: | 20 th April 2022 |
| b) | Publication of Voters' List in Association Office, Tvm: | 11.00 a.m. on 27 th April 2022 |
| c) | Last date for receipt of Nominations: | 5.00 p.m. on 30 th April 2022 |
| d) | Scrutiny of Nominations and Publication of Valid Nominations in Association Office, Thiruvananthapuram: | 12.00 noon on 3 rd May 2022 |
| e) | Last date for withdrawal of Nominations: | 5.00 p.m. on 9 th May 2022 |
| f) | Publication of final list of Valid Nominations: | 11.00 a.m. on 10 th May 2022 |
| g) | Date Elections/polling: | 7.45 p.m. on 27 th May 2022 |

Nominations enclosed in a sealed cover, superscribing "**NOMINATION**," and addressed to the Returning Officer, SBIPA Kerala Elections, TC-14/523(1), NRA 139, 'Anjora,' Nandavanam, Palayam, Thiruvananthapuram 695 033 (Phone: 0471 2323279; Mobile: 9447018266), sent by Speed Post/Registered Post/Courier so as to reach before 5.00 p.m. on 30th April 2022.

We request all our members to extend their wholehearted 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 Centres/Members desiring to move Resolutions/Propositions/Bye-law Amendments should forward the same, **IN DUPLICATE**, so as to reach the undersigned on or before 4th May 2022.

The specimen of Nomination Form as available in Pages 15 & 16 of SBIPA Kerala Bye Law & Rules being circulated in all the WhatsApp groups of our Association.

Yours Sincerely

Sd/-

(A Jayakumar)

General Secretary

President:	Rajeevan K , Kozhikode	Phone : 0495-2376890	Mobile : 9446135384
General Secretary:	Jayakumar A , Thiruvananthapuram	Phone : 0471-2721140	Mobile : 9447018299
Treasurer:	Jayaram KS , Ernakulam	Phone : 0484-2389121	Mobile : 9447609541

**T.C. 14/523(1) Anjora
NRA-139, Nandavanam
Palayam, Thiruvananthapuram
Pin - 695033 Mob : 9447018266**

To All District Secretaries and Members

Date : April 8, 2022

SBIPA Kerala Election of Office-bearers for the period 2022-2025

With reference to the Circular No. GS/SBIPAK/3/2022-23 dated 7th April 2022 by the General Secretary, SBIPA Kerala, notifying 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 2022, notice is hereby given that Elections for the following posts of Office-bearers of SBI Pensioners' Association Kerala for the triennial period 2022-2025 shall be held as prescribed by the Bye-Law and Rules of the Association and in accordance with the Schedule of Elections as notified by the Executive Committee.

Election shall be held for the following posts:

President	1 (One)	
Vice President	2(Two)	One from present Thiruvananthapuram, Kollam and Kottayam Administrative Office area and another from Ernakulam, Thrissur and Kozhikode Administrative Office Area.
General Secretary	1(One)	The member who is elected as General Secretary shall stay in Thiruvananthapuram till completion of the tenure.
Deputy General Secretary	6(Six)	One each from present six Administrative Office area, viz. Thiruvananthapuram, Kollam, Kottayam, Ernakulam, Thrissur and Kozhikode.
Assistant General Secretary	6 (Six)	One each from present six Administrative Office area, viz. Thiruvananthapuram, Kollam, Kottayam, Ernakulam, Thrissur and Kozhikode.
Treasurer	1 (One)	

General Rules and Guidelines:

- The member who is elected as the General Secretary shall stay in Thiruvananthapuram till completion of the tenure.
- Nomination for the post of Vice-President/Deputy General Secretary/Assistant General Secretary shall specify the Administrative Office Area for which the nomination is submitted and the candidate shall be resident of the respective area.
- Members residing within the area of Thiruvananthapuram, Kollam and Kottayam Administrative Offices only shall file nominations for the post of Vice-President for the respective area.
- Members residing within the area of Ernakulam, 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/Assistant 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 draw of lots.
- The candidate shall not be completing 75 years of age as on the last date of filing nomination, i.e. 30th April, 2022.
- 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/-
(John Joseph)
Returning Officer, Election Committee
SBI Pensioners' Association Kerala

State Bank of India Pensioners' Association (Kerala)

Receipts & Payments Account for the period
1st April 2021 to 31st March 2022

2020-21	Receipts	2021-22	2020-21	Payments	2021-22
	Balance B f/w:		8,780.00	Travelling Expenses	1,01,081.00
218,286.64	Cash at Bank 10021921558	1,91,334.64	1,74,290.00	Postage & Courier	2,16,519.00
52,978.00	Cash at Bank 31515726108	54,975.00	3,11,240.00	Printing & Stationery	3,78,982.00
11,40,400.00	Subscription Received	13,71,051.00	7,50,000.00	STDR New	5,50,000.00
25,000.00	Advertisement Received	1,50,000.00	3,46,707.00	STDR Renewed	51,32,736.00
36,332.00	SB Interest	11,682.00	31,225.00	Incentive paid to District Centres	1,25,525.00
7,20,401.00	STDR Closed & Renewed	51,32,736.00	46,638.00	Other Administrative Expenses	51,578.00
25,480.00	IT Refund	0.00	12,495.00	Audit Fee	8,850.00
5,703.50	Other Income	0.00	1,80,000.00	Honorarium	85,000.00
10,83,103.50	CMDRF	0.00	0.00	Affiliation Fee paid to Federation	26,815.00
23,83,463.00	SBI Foundation	0.00		Balance C f/d:	
			1,91,334.64	Cash at Bank 10021921558	2,27,908.64
			54,975.00	Cash at Bank 31515726108	6,784.00
			12,00,000.00	CMDRF	0.00
			23,83,463.00	SBI Foundation	0.00
56,91,147.64	Total	69,11,778.64	56,91,147.64	Total	69,11,778.64

31st March 2022

Prepared by Shri KS Jayaram, Treasurer

(Audited Financial Statements will be given at the time of 21st Annual General Meeting.)



ആരോഗ്യം

ആരോഗ്യ സംരക്ഷണ മേഖലയിൽ വായ്പകൾ

#InThisTogether



മരുന്ന് ഉൽപാദകർ



ലോജിസ്റ്റിക്



ആശുപത്രികളും നഴ്സിംഗ് ഹോമുകളും



ഉപകരണങ്ങൾ



പര്യവേഷണ ലാബുകൾ



ഡയഗ്നോസ്റ്റിക് സെന്ററുകൾ



പ്രധാന സവിശേഷതകൾ*

- വായ്പ തുക: കുറഞ്ഞത് ₹10 ലക്ഷം, പരമാവധി ₹100 കോടി (നിലവിലുള്ള സംവിധാനങ്ങളുടെ വിപുലീകരണത്തിനും നൂതന സജ്ജീകരണങ്ങൾക്കും)
- തിരിച്ചടവ് കാലയളവ്: 10 വർഷം വരെ
- മത്സരാധിഷ്ഠിതമായ പലിശ നിരക്ക്

വിശദാംശങ്ങൾക്ക്, bank.sbi സന്ദർശിക്കുക അല്ലെങ്കിൽ അടുത്തുള്ള SME ബ്രാഞ്ചുമായോ SME സെന്ററുമായോ ബന്ധപ്പെടുക.

* നിബന്ധനകളും വ്യവസ്ഥകളും ബാധകം

എസ് ബി ഐ. പെൻഷനേഴ്സ് സംഗമം at 10.00 am

ഉദ്ഘാടനം ശ്രീ ശ്രീകാന്ത്
ചീഫ് ജനറൽ മാനേജർ
എസ് ബി ഐ തിരുവനന്തപുരം സർക്കിൾ

എസ് ബി ഐ പെൻഷനേഴ്സ് അസ്സോസിയേഷൻ കേരളം
21-ാമത് സംസ്ഥാന



സമ്മേളനം 1.30 pm

ഉദ്ഘാടനം : ശ്രീ എ. രമേശ് ബാബു
ജനറൽസെക്രട്ടറി, ഫെഡറേഷൻ ഓഫ് എസ് ബി ഐ പെൻഷനേഴ്സ് അസ്സോസിയേഷൻസ്

2022 മെയ് 28

സുരേഷ്കുമാർ
ദാസ്യൻ

എകെജി സെന്റർ, പാളയം തിരുവനന്തപുരം

പ്രൈവേറ്റ് സർക്യൂളേഷൻ

27 മെയ് 2022, 3.30 pm