

The 39th General Body Meeting of Federation of SBI Pensioners' Associations (FSBIPA)



The confluence of dedicated service and renewed mandate marked the 39th Annual General Body Meeting of the Federation of SBI Pensioners' Associations (FSBIPA), held on the 24th and 25th of August 2025, in the historic city of Raipur, Chhattisgarh. This gathering served not merely as a convention, but as the solemn installation of a new leadership for the triennial term spanning 2025 - 2028, poised to navigate the currents of members' welfare.

The Vanguard of the New Team: The Federation has entrusted its banner to the following distinguished office bearers, elected to guide its purpose and destiny:

President - Sri.N. Radhakrishnan (Hyderabad). **Vice Presidents** - (1) Sri.Kamal Kadri (Gandhi Nagar) (2) Sri.Joseph Palackal (Kerala) (3) Sri.R P Saxena (Jaipur) (4) Sri.Harendra Prasad (Patna).

General Secretary - Sri.G. D. Nadaf (Karnataka)
Secretary - Sri.Sudhir Pawar (Mumbai).

A Triumph for Kerala: Sri. Joseph Palackal's elevation as Vice President FSBIPA:

A moment of profound pride resonates across the Kerala State SBI Pensioners and Retirees' Association with the electoral triumph of Sri. Joseph Palackal. Securing 46 out of 78 votes in a closely contested poll, his elevation to the post of Vice President of FSBIPA with the second-highest majority is a testament to his enduring commitment.

Sri. Palackal's record is not one of fleeting duty, but a continuum of tireless advocacy. A committed veteran, his service days saw him assume the weighty role of Deputy General Secretary of the State Banks' Staff Union.

Following his retirement in December 2012, his dedication remained unwithered; he continued to serve as Deputy General Secretary of our Association from 13th May 2013 until his recent elevation as Vice President

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Editorial

SENIOR CITIZENS HEALTH AND PROSPERITY

Good health for senior citizens is crucial for maintaining independence, quality of life, and longevity. As our body ages, proactive management of lifestyle, medical care, and social connections becomes essential.

Maintaining good health in older age relies on a holistic approach that focuses on the following key areas:

Physical Activity and Mobility

Regular movement/ exercise is arguably the single most important factor for healthy ageing. It helps to (a) maintain strength and bone density (reduces the risk of osteoporosis and muscle loss – sarcopenia) (b) improve balance and coordination (essential for preventing falls, which are a leading cause of injury in older adults.) (c) boost cardiovascular health (lowers the risk of heart disease, stroke, and high blood pressure).

Recommendations: (a) aim for at least 150 minutes of moderate-intensity aerobic activity per week (like brisk walking or swimming). Ideally complete at least 4,000 steps before noon and aim for 8,000 steps by bedtime for optimal daily activity (for senior citizens only). A smart watch can motivate you. (b) include muscle-strengthening activities (using weights, resistance bands, or body weight) at least two days a week. (c) incorporating balance and flexibility exercises like Tai Chi or yoga provides added advantage. Avoid long hours of sitting; stand up and move every 45–60 minutes.

Nutrition and Diet:

Dietary needs change with age. Seniors often require fewer calories but need more nutrient-dense foods. (a) Focus on fibre. Consume whole grains, fruits, and vegetables to aid digestion and prevent constipation. (b) Ensure adequate protein. It is essential for maintaining muscle mass. (c) Prioritise calcium and vitamin D which are critical for bone health. Talk to your doctor about supplements if intake is low. (d) Stay hydrated. The sense of thirst can diminish with age. So drinking water regularly is vital to prevent dehydration. (e) Limit processed foods, excessive salt, sugar, and saturated fats.

Medical Management and Preventive Care

A diligent relationship with healthcare providers is non-negotiable for older adults. (a) Regular Check-ups - Maintain a consistent schedule for physical exams and necessary health screenings (e.g., for cancer, blood pressure, cholesterol). (b) Vaccinations: Stay up-to-date

on vaccines, especially the flu shot, pneumonia vaccine, and Shingles vaccine. (c) Medication Management - Many seniors take multiple medications. Maintain an up-to-date list and review it regularly with a doctor to avoid harmful drug interactions. (d) Eye and Dental Care: Regular visits are necessary to manage issues like cataracts, glaucoma, hearing loss, and oral health problems.

Common health issues in seniors:

Older adults are at higher risk for chronic conditions, including (a) Chronic diseases: Heart disease, type 2 diabetes, stroke, and arthritis (joint pain and stiffness). (b) Cognitive decline: Issues related to memory and thinking, ranging from mild cognitive impairment to dementia (including Alzheimer's disease). (c) Mental Health: Depression and social isolation are common and often under-diagnosed. (d) Accidental Injuries: Falls are a major concern, often leading to fractures. (e) Infections: Increased vulnerability to severe illness from infections like the flu and pneumonia.

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Mental and social well-being:

Mental health is just as important as physical health in old age. (a) Stay Mentally Active: Engage in activities that stimulate the brain, such as reading, puzzles, learning new skills, music / singing or playing an instrument. (b) Maintain social connections: Loneliness and social isolation are linked to poorer physical and cognitive health. Regularly interacting with family, friends, and community groups (like clubs or volunteering) is critical. (c) Get quality sleep: Aim for seven to eight hours of sleep per night. Poor sleep affects memory and overall health. (d) Manage Stress: Practice relaxation techniques like meditation or deep breathing. Stay away from people who give you stress and negative vibes. Avoid all kind of stress. (d) Engage in social media such as face-book, Instagram, YouTube etc. Also enjoy TV programmes on topics of interest. You can also watch important domestic and world places which are available on Smart TV etc. But all these screen time should be in moderation. Excessive use can harm attention span, sleep quality, and physical activity levels. Limit continuous sitting before screens to less than 1 hour at a time. Instead, balance screen time with outdoor walks, face-to-face conversations, and hobbies. (f) Read newspaper, periodicals, magazines, books on topics of interest etc. Various studies revealed that reading daily (not continuous and without affecting active life) reduce the possibility of memory loss and Alzheimer's disease among the aged. (g) wherever possible, participating in conducted tours (involving movement and active daily life) to domestic and international destinations with family, friends and relatives will improve mental health besides promote longevity.

While these habits greatly improve health and reduce the risk of lifestyle-related diseases, they do not guarantee freedom from all illnesses. Genetics, past lifestyle, metabolic factors, and many other health variables also play a role. What these practices do is tilt the balance in your favour and help you stay stronger, healthier, and more resilient as you age.

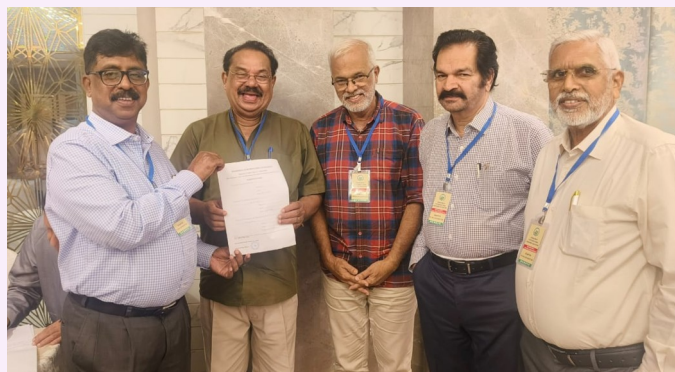
(Radhakrishnan Pullancheri)
Chief Editor

(Continued from page 1)

during our May 2025 AGM at Kozhikode. It is his singular vision that has nurtured the Ernakulam Association into a bastion of activity and membership, boasting over 2,000 adherents, robust area meetings, and the diligent publication of its District Directory. He is the first among us to achieve representation in the

Federation's highest echelon, a feat we celebrate with unreserved acclaim.

His daily routine begins at the Association's Office in Ernakulam, a visible embodiment of his accessibility and sincerity. A man of quiet dignity, he is freely available to every member and held in high esteem by the Management from the highest offices downwards. We extend our heartiest congratulations and wish him a successful tenure in this pivotal national role.



From Left to right: Sri Philip Koshy, Sri Joseph Palackal, Sri Raghavan A, Sri Radhakrishnan Pullancheri and Sri Unnikrishnan Nair B C.

A Noble Visionary at the Helm: The General Secretary Sri. G D Nadaf

The Federation now charts its course under the experienced stewardship of Sri. G. D. Nadaf, who has been elected General Secretary of FSBIPA for the term 2025-2028. His credentials are a tapestry woven with high service, having previously served as the Officer Employee Director on the Central Board of SBI, and as General Secretary for both AISBOF and AIBOC. We rejoice that the General Secretary is a renowned and committed leader whose vast institutional knowledge will serve as an invaluable compass for member affairs.



Sri G D Nadaf
General Secretary (FSBIPA)

Sri N Radhakrishnan
President (FSBIPA)

Since assuming his new FSBIPA Office at the Bengaluru LHO, Sri. Nadaf has wasted no time, demonstrating a proactive zeal. He has meticulously drafted crucial correspondence to the Corporate Management on matters both great and small. Furthermore, his efforts have secured a significant meeting with the Chairman, which is scheduled for September 30th 2025, which includes the presence of Vice President Sri. Palackal. Our collective hope rests upon the outcomes of these deliberations, particularly the crucial improvement and timely renewal of our Health Insurance Scheme, due on January 15th, 2026.



We offer our profuse congratulations to Sri. G D Nadaf, General Secretary FSBIPA and wish him well in his new assignment.

The newly elected President, FSBIPA, Sri. N. Radhakrishnan is a seasoned trade unionist whose experience as President of SBISU (Hyderabad Circle) and Dy. General Secretary of AISBISF ensures a dedicated and expert hand at the Federation's presidency. We congratulate and wish him well in his demanding new assignment.



Our felicitations are also extended to the remaining elected functionaries of FSBIPA Vice Presidents Sri. Kamal Kadri, Sri. R. P. Saxena, and Sri. Harendra Prasad, and Secretary Sri. Sudhir Pawar.

Congratulations to all of them and wish them all the best in their new assignment.

Our aspirations and FSBIPA's new responsibilities

As the sole representative of SBI pensioners, the FSBIPA has historically stood on the forefront of welfare, securing landmark concessions for more than two and a half lakh members. The recent introduction of the SBI Tribute Scheme, the cessation of commutation recovery from family pensioners, and the continuation of full pension entitlements are powerful markers of the leadership's dedication.

Yet, we acknowledge that no benevolent concession is freely given; it is the frequent pressure and strategic intervention of committed leadership that compels management to act. While our leaders have proven their strength in resolving many concerns, the horizon still holds unresolved issues demanding urgent attention. Foremost among these, is the protracted struggle over the Basic Pension 40-50 formula and the retrospective application of the 50% pension benefit, the latter lacking effect from March 1st, 1999. All eyes are now turned toward the judiciary; the crucial court case, though postponed to November 18th 2025, carries the promise of justice. As communicated by Sri. Nadaf, General Secretary FSBIPA on September 27th, 2025, a positive judgment would be a monumental victory for all those members unjustly deprived of the 50% formula from 01.03.1999 on wards.



We stand in full assurance that the commitment and vigour of the new FSBIPA leadership will continue to bring laurels, glory, and much-deserved accolades to the pensioners of the State Bank of India.

Chief Editor

IMPORTANT ANNOUNCEMENT

We are happy to share with our members that the bye-law amendments passed in the 24th AGM at Kozhikode, have been approved by the Registrar. Thus the new name of our Association with effect from 15.08.2025 is **STATE BANK OF INDIA PENSIONERS AND RETIREES' ASSOCIATION – KERALA (SBIPRA – Kerala)**

SBI Tribute: A Gesture of Compassion and Respect

On 23rd July 2025, the State Bank of India officially launched SBI TRIBUTE, a heartfelt initiative aimed at honouring the memory of its deceased pensioners by extending a compassionate hand to their families during moments of profound loss. More than a financial gesture, this scheme seeks to institutionalise an empathetic response mechanism that upholds the Bank's deep commitment to the well-being of those who once served it with dedication.

Under this initiative, an ex-gratia amount of ₹30,000 is extended to the next of kin of the deceased pensioner, accompanied by personal outreach. Within 72 hours of the sad demise, the Branch Manager, together with office bearers of the Pensioners' Association, visits the bereaved family to personally deliver the assistance and offer emotional solace, ensuring the family feels supported, seen, and respected.

On the very next day (i.e., 24th July 2025), Kerala witnessed its first such compassionate outreach when a retired SBI pensioner from Thiruvananthapuram sadly passed away. In keeping with the spirit of SBI TRIBUTE, the Branch Manager of Vanchiyoor Branch, along with representatives of the SBIPRA Kerala, Thiruvananthapuram District Centre, visited the bereaved home. A cheque for ₹30,000 was solemnly handed over to the grieving husband, along with a condolence message from the Regional Manager of SBI at Thiruvananthapuram.

Though it was not a moment of joy, the quiet dignity and timely response exemplified the humane values that SBI upholds, standing beside its pensioners and their families not just in service, but also in sorrow.

SBI TRIBUTE is more than a policy. It is a heartfelt promise that no family of SBI pensioners will be left alone in their moment of grief.

The introduction of the SBI TRIBUTE scheme is the result of consistent efforts and heartfelt appeals made by the SBI Pensioners' Associations to the Bank's corporate management through various meetings and representations. The Association takes great pride in having played a key role in persuading the Bank to adopt such a compassionate initiative for the benefit of bereaved families. We also take this opportunity to wholeheartedly thank the SBI Corporate Centre Management for formulating such a scheme.

SBI LHO Thiruvananthapuram Present Circle Management Committee members

Our Chief General Manager



Sri K V Bangarraju started his career with SBI as a Probationary Officer. He served as a very successful GM and Director of State Bank Institute of Leadership (SBIL), Kolkata which specialises in areas of leadership, management, organisational behaviour, organisation development, human resources and compliance. He is also a certified information system auditor. He was also a successful CGM of Patna Circle before joining Kerala Circle on 28.07.2025 and took charge as CGM of Kerala Circle on 22.09.2025

Our General Manager (NW I)



Sri. Sushil Kumar joined SBI as a Probationary Officer. He is a graduate in Economics, completed CAIIB, and is a Certified Treasury Professional. He had handled different arrangements in bank's treasury operations in India and abroad. He was Regional Head, SBI South Asia. He joined LHO Thiruvananthapuram as General Manager NW-1 on 04.06.2025.

Our General Manager (NW II)



Sri Rajesh Kumar Meena, a native of Jaipur, joined SBI as a probationary officer. After serving various Branches he became DGM CDO and DGM (Finance and Operations) at Lucknow Circle. He joined our circle as GM (NW-2) on 04.06.2025.

Our General Manager (NW III)



Shri. Manmohan Swain, belongs to Bhubaneswar and joined our bank as Probationary Officer. After working in various branches and has gained expertise in credit, operations and International Banking. He joined our circle as General Manager (NW-3) on 11.06.2024

Structured Meeting with LHO

Half Yearly Structured Meeting at LHO Thiruvananthapuram was conducted on 25.09.2025

The Meeting Commenced at 3 p.m at Surya Mukhi Hall, LHO, Thiruvananthapuram. The Meeting was chaired by CGM Sri. K V Bangaraju. The meeting started with welcome speech by Sri Sudhir Das R, AGM (PPG). Thereafter our beloved CGM felicitated Sri. Joseph Palackal on his elevation as Vice President of our Federation by adorning a shawl along with GMs. General Secretary, President & Vice Presidents also in turn felicitated the CGM and General Managers.



Chief General Manager Sri Bangaraju honouring Sri Joseph Palackal

From the Management Side S/Sri .K.V. Bangaraju (CGM), Sushil Kumar (GM, NW1), Rajesh Kumar Meena (GM, NW2), Manmohan Swain (GM, NW3), Ashutosh Rai (CDO), Sudhir Das R (AGM PPG), Hareesh Kumar. R (AGM HR), Smt. Priya John (CM Welfare) and DGMs(B&O) of all 6 modules via VC were present.

From SBI Pensioners & Retirees' Association Side S/Sri Radhakrishnan Pullancheri (President), Philip Koshy (General Secretary), Joseph Palackal (Vice President), Unnikrishnan Nair B C (Vice President), A. Raghavan (DGS), Rajagopal CG (DGS) Viswanathan Nair K N

(DGS) Purushothaman Pillai T C (DGS), Smt. KM Balanageswari (Asst Treasurer), N K Das, AGS, Smt Siraja. M (AGS) Smt. Raisa Beegam (AGS), Smt. Subbalakshmi Ravi (AGS) Joseph V L, Tvm Dist Secretary and Jais Mathew, Alappuzha Dist Secretary were present.



Chief General Manager Sri Bangaraju is being honoured by General Secretary Sri Philip Koshy

Participants from both Management side & Association Side self introduced. Sri Sudhir Das R (AGM PPG) appreciated the positive and vibrant role of the Association. AGM also informed that PPG Dept is reciprocating and attending all the issues raised by the Association on a timely manner. All the remaining cases pertaining to the differently abled, are being followed up with the Corporate Centre. AGM PPG assured full support to the Association from the Management side.



General Manager, (NW I) Sri Sushil Kumar is being honoured by General Secretary Sri Philip Koshy

In the opening remarks, Sri Suseel Kumar, General Manager NW1 again welcomed the participants and informed that whatever to be delivered from the Bank side, will be done without any delay. GM also told that our Chairman is very firm that our pensioners should feel that they are important and part of the Bank. CGM in his speech told that he was delighted to be a participant in the half yearly Structured Meeting where Bank can listen to the views/ aspirations/ requirements of the pensioners. CGM informed that basically Bank is the beneficiary of the legacy. Bank is taking more care of its pensioners by introducing various incentives compared to the Govt organisations. CGM requested us to provide business leads to the Bank. CGM informed that Bank is

willing to improve further on the basis of brickbats. CGM has also requested us to support collectively and build a strong SBI.



General Manager (NW II) Sri Rajesh Kumar Meena is being honoured by General Secretary Sri Philip Koshy

President Sri. Radhakrishnan Pullancheri informed that SBIPRA is grateful and acknowledged the timely conduct of the Structured Meetings at LHO / AO level and most of the issues raised are resolved to our satisfaction. Some of the issues are prolonged and a few issues are figuring in the current meeting. President also assured support for the business growth of the Bank and informed that dispensary is not providing most of the formulations which is one of the main concern of the pensioners.



General Manager (NW III) Sri Manmohan Swain is being honoured by General Secretary Sri Philip Koshy

General Secretary Sri. Philip Koshy in his speech, thanked our great organisation – the SBI - and Chairman for increasing the family pension / stopping deduction of commutation portion from family pension and for introducing the SBI TRIBUTE. General Secretary requested the PPG Dept to inform us the visit by the Bank to the pensioners family of our non-members also, in case of death so that SBI PRA officials can also accompany them. Regarding Holiday Homes, GS suggested to reopen the Holiday Homes which were closed and to increase the rooms which were reduced during COVID Period. He also added that even though the Guruvayoor Holiday home is very close to the railway station, our pensioners are finding it difficult to go to the temple during odd hours as no conveyance like autorickshaw is available at such odd hours. Earlier there were three holiday homes in Guruvayoor and requested

for one more Holiday Home near the East Nada of Guruvayoor temple. GS conveyed Association's big salute to the PPG Dept especially for the disbursement of family pension arrears. GS also suggested that dispensary can provide three months' medicines together to super senior citizens / who are coming from far off places.

Sri. Joseph Palackal, Vice President informed that the Scheme "Oppam" is having teething problems and should be sorted out soon, even though it is a very good initiative.

Sri. A. Raghavan, DGS said that the data pertaining to Mutual Welfare Scheme is yet to be computerised and it is difficult to know who are the members in MWS. He also suggested that the life certificate obtained for the MWS should be accepted for the regular Pension Scheme as well, thereby avoiding the need to submit two separate life certificates.



Discussion on the Agenda items included (a) Inclusion of differently abled children in HRMS for family pension eligibility – Of the total 47 cases, 17 were approved, one rejected and remaining 29 under process (b) Increase in working hours of doctors – Alappuzha approved, Ernakulam, Kannur, Kottayam and Palakkad under process. (c) Rejection of Ayurveda Bills – the related bills will be scrutinised by our approved doctor at Thiruvananthapuram (d) Medicine supply as per stocking pattern prescribed by Corporate Center - 251 drugs included (e) Family pension revision based on last drawn pay - Out of 110 cases 95 cases completed. Remaining under process. (f) HRMS facilities to CPF optees - under consideration of the Corporate center. (g) Data of MWS - will be updated soon with the support of Association. (h) Revised PPO to pensioners – will be completed at the earliest. (i) Increase of rooms at Holiday Homes – will be considered.

After the discussions, Vote of Thanks was proposed by Sri. Joseph Palackal, VP. He thanked the CGM, GMs and

others from the Management side and suggested to conduct Pensioners' Meet in all AOs prior to the LHO meeting.



The Meeting ended at 4.30 pm.

Samadhan Pakhwada at LHO



Samadhan Pakhwada was held at LHO Thiruvananthapuram on 18.07.2025. General Secretary, State President, AGS, and Thiruvananthapuram District Centre office bearers attended the programme along with pensioners.



General Secretary Sri Philip Koshy interacting with the pensioners



A view of the participants



Structured meeting with AO Ernakulam

SBIPRA Kerala Ernakulam District Centre Office bearers attending structured meeting for the quarter ended 30.6.25 at AO Ernakulam on 03.07.25.

Structured Meeting for the quarter ended June 2025 was held at the Administrative Office, Ernakulam on 03.07.25.



The Deputy General Manager (B&O) Sri Vinayakumar, Regional Managers of RBO 1, 2 and 3, CM (HR), Managers (HR) of RBO 1, 2 and 3 and DM (HR) were present on behalf Management.

SBIPRA Kerala Vice President Sri Joseph Palackal, DGS Sri C G Rajagopal, Treasurer Sri K V Arunachalam, Dist. President Sri TO John, Vice President Sri. P. J. Pappachan, Secretary Sri. Kanakaraj S., Joint Secretary Sri. Sadanandan P. V., Asst. Treasurer Sri. Mathew P. A., EC member Smt. Helen D'Cruz attended the meeting.

Sri. Vinod P. Nair, Chief Manager (HR) welcomed all the members. Sri. Vinayakumar, DGM made inaugural speech. Sri. Joseph Palackal, Vice President, SBIPRA Kerala, addressed the gathering and expressed appreciation for the constructive approach of the Management.

Sri. C. G. Rajagopal, DGS, raised issues as per agenda, which were discussed in detail and DGM assured that issues that could be resolved at the Administrative Office level would be redressed immediately. He further assured that the concerns raised in this meeting would not recur in future structured meetings. Further CM (HR) promised that other issues would be followed up by him at LHO level and resolved at the earliest. On behalf of the Bank, the vote of thanks was proposed by Sri. Sumesh K., Manager (HR), Region I and on behalf of SBIPRA Kerala, it was extended by Sri. C. G. Rajagopal, DGS.

Onam Celebrations at SBI Ernakulam Administrative Office

The spirit of Onam came alive at the Ernakulam Administrative Office of State Bank of India on 2nd September, when the Onam celebrations were inaugurated with great enthusiasm and cultural vibrancy.



Office bearers of SBIPRA Kerala Ernakulam District Centre along with DGM, AO Ernakulam, during Onam celebration at AO Ekm on 02.08.2025.

The programme commenced at 11 a.m graced by the presence of the Deputy General Manager (DGM) of Ernakulam AO Sri Vinay Kumar who performed the ceremonial lighting of the Nilavilakku, joined by the Regional Managers of Regions I & II, representatives of the Officers' Association and Staff Union. The auspicious moment was further enriched by the participation of Sri Joseph Palackal, Vice President of FSBIPA & SBIPRA, Sri Rajagopal C.G, Deputy General Secretary of SBIPRA Kerala, and Sri John T.O., President of SBIPRA Ernakulam District, who together kindled the traditional lamp, symbolising harmony and togetherness.



Sri Joseph Palackal, Sri CG Rajagopal and Sri TO John lighting the lamp

Adding a touch of tradition, Maveli, the legendary king whose return marks the festival of Onam, was present in full attire, spreading festive cheer and delighting the gathering.

The DGM delivered the inaugural address, setting the tone for the celebrations with inspiring words. This was followed by a heartfelt felicitation from Sri Joseph Palackal, who spoke on behalf of the pensioners, extending warm compliments to the SBI family. The cultural flavour deepened when Sri Mohanan, our member, captivated the audience with an enchanting recital of the classic Onam Kavitha "Ona Muttatthu". His rendition drew wide appreciation and applause from all present.

The day then unfolded with a rich array of cultural performances, including graceful dances, melodious solo and group songs, and vibrant displays of talent from both staff and pensioners. Judges for Pookkalam and group songs were drawn from the participants of our Association. The atmosphere resonated with joy, laughter, and the essence of Kerala's cultural heritage.

A highlight of the celebration was the grand Ona Sadhya, served at noon, where everyone came together to relish the traditional feast. The delicious spread truly captured the spirit of Onam, togetherness, abundance, and festivity.



The celebration witnessed active participation from all staff members of AO and office bearers of SBIPRA Ernakulam District, making it a memorable day of bonding, tradition, and shared joy.

The Onam celebration at SBI Ernakulam AO was indeed a beautiful reminder of unity, culture, and the enduring family spirit that binds the SBI fraternity.

Bank Nationalisation Day dharna organised by Joint Forum of Bank Retirees, Kerala at Ernakulam on 19.07.2025

Mass hunger strike observed by retired Bank pensioners at Rajendran Maidan Ernakulam. Members from Ernakulam, Kottayam, Thrissur, Alappuzha and Idukki Districts participated.



Inaugural address by Sri Hibi Eden Member of Parliament



Wealth Management & Premier Banking to SBI pensioners

It is heartening to note that, following the representation by our Federation, retired staff have now been included under Wealth Management & Premier Banking. As per Circular dated 25.09.2025, the Total Relationship Value (TRV) requirement has been reduced from ₹1 crore to ₹50 lakh, bringing parity with customers. Benefits include waiver of debit card AMC, 25% concession on locker rent, ₹10 lakh PAI coverage, and more. We sincerely thank the Bank Management for their favourable response.

Bank Day Celebrations at Ernakulam AO



DGS Sri Rajagopal C G lighting the lamp at the Bank Day celebrations at Ernakulam AO



Structured meeting with AO Kollam

Meeting started on 19.09.2025 at 12.30.PM at AO conference hall. Sri. Nebulson Ambrose, CM (HR) welcomed all the participants to the meeting. Sri Anand Moktan , DGM (B&O) presided over the meeting and he detailed the present position of our bank at AO level. He expressed his happiness on the co operation of the pensioners in the last Onam festival conducted at AO. He also appreciated the efforts of "ROSE", (Recreational Organisation of ex- employees & employees) which played a vital role in the success of Onam Festival, by sponsoring the valuable trophies.

After the DGM's inaugural address, Sri T.C.Purushothaman Pillai, DGS brought to the attention of DGM the pending issues of pensioners at Kollam Module. Pending stagnation increment cases, personal

pay arrear cases, wrong calculation of pension of Thiruvalla pensioner etc., were brought to light.



DGM directed the CM(HR) to note down the points and take immediate action on the same. The DGS also explained about the recent welfare measures accepted by the Bank like "SBI TRIBUTE" etc. But the details of these circulars are not reaching the poor family pensioners and old aged pensioners who are not able to come to our meeting places. He expressed hope that due to the GST exemption more and more pensioners are expected to take insurance policies by January 2026. Hence it will be advisable to conduct pensioners' meet at all RBO levels so that the benefits extended by the Bank can be explained to these pensioners. All the RMs agreed to the proposal and accepted to conduct the meetings shortly with the cooperation of our Association. They also agreed to conduct the Medical Camp shortly.

Sri. Sreegith G.L RM RBO I and Sri. Kishore Dy Manager (HR) AO, Kollam were present in the hall. Other RMs on VC included Sri. Praveen Chandran. RM RBO II, Kottarakara, Sri.Praveen Philip RM RBO III, Thiruvalla, Sri. Anoop RM. IV, Pathanamthitta & Manager HRs of all these Regions.

From the Association side, Smt Seetha Iekshmi, AGS., Sri. S. Gopakumar Dist President, Sri. B. Ramakrishna Pillai, Dist Secretary, Sri. J. Yusuf, Asst Secretary, Sri. S G. Jose, Treasurer and also Sri. Babu Issac, Secretary Pathanamthitta activity took part in the meeting.

As there was no other item for discussion, DM (HR) Sri.Kishore from the bank's side and Sri.Ramakrishna Pillai, Dist Secretary from Association side proposed vote of thanks and the meeting concluded at 1.00 P.M.

Samadhan pakhwada meeting at AO Kollam

18/7/25 ന്, കൊല്ലം അഡ്മിനിസ്ട്രേറ്റീവ് ഓഫീസിൽ വച്ച് Samaadhaan Pakwada നടക്കുകയുണ്ടായി. നമ്മൾ ഉന്നയിച്ച ആവശ്യങ്ങൾ AO യിലെ മാനേജർമാർ ശ്രദ്ധാപൂർവ്വം കേൾക്കുകയും അതിന് പരിഹാരം കാണാമെന്ന് ഉറപ്പ് നൽകുകയും ചെയ്തു.

Independence Day Celebrations at SBI AO Kollam



Address by DGS Sri. T. C. Purushottaman Pillai

79th Independence Day of the country was celebrated at SBI AO Kollam and our Association members were also invited by the Bank to participate. Our DGS Sri. T. C. Purushottaman Pillai addressed the gathering at AO Kollam in the presence of DGM, RM and other staff members and pensioners, expressing our solidarity to the nation.

Onam Celebrations at SBI AO Kollam



Almost all the Dist Centre Executive Members of SBIPRA attended the ONAM celebration at Kollam in response to the invitation of the DGM.



Structured meeting with AO Kottayam

There were two quarterly structured meeting with AO Kottayam. The meeting for the quarter April - June 2025 was actually held on 05 July 2025. Our demand for the extension of working days of the doctor at Alappuzha dispensary, family pensioner's meet at RBO level etc were some of the items discussed in the meeting.

The second quarterly structured meeting with AO Kottayam was conducted on time on 20.09.2025



Structured Meeting on 05.07.2025

Smt. Veena S, Chief Manager HR, welcomed all participants to the 2nd quarter meeting of the financial year 2025-2026.

From Bank's side Sri.Manoj Kumar Patra, DGM (B&O), Sri.Pradeep Chandran.R (RM RBO I), Smt.Anitha.P (RM RBO II), Smt.Jisha Gopalakrishnan (RM RBO III), Sri.Sujith.S.R (RM RBO V), Smt.Veena.S (CM HR), Smt.Nayana Somaraj (Mgr HR, RBO I), Smt.Divya Babu.M (Mgr HR RBO II), Smt.Sangeetha.R (Mgr HR RBO III), Sri.Abhilash.K.R (Mgr HR, RBO IV), Smt. Shyni.J. Thomas (Mgr HR RBO V), Sri. Sreekmar .M.R (DM HR) and from Association side Sri.Unnikrishnan Nair.B.C (State Vice President), Sri.K.N.Viswanathan Nair (DGS), Sri.Vijayan Pillai.P.K (AGS), Smt.Raisa Beegam (AGS), Smt.Thresiamma Antony (Dist. President), Sri.P.M.Jacob (Dist. Secretary), Sri.Jais Mathew (Dist.Secretary, Alappuzha) and Sri.Harikrishna Kumar.R (Dist Vice-president, Alappuzha) attended the meeting.

In his opening remarks, DGM (B&O) Sri. Manojkumar Patra welcomed everyone and highlighted the AO's excellent performance in the quarter. He requested the support of SBIPRA Kerala office bearers for the growth of the gold loan portfolio.

Sri. Unnikrishnan Nair B.C thanked the DGM for conducting the structured meeting on time. He requested

for organizing a family pensioners' meet to promote the gold loan facility in SBI. The minutes of the meeting held on 05.07.2025, were passed, and CM (HR) read out the agenda items.



Structured Meeting on 20.09.2025

Sri. Unnikrishnan Nair B.C. mentioned that the working hours of the Alappuzha dispensary would be discussed at the LHO-level structured meeting and touched upon other agenda items. The DGM agreed to consider them seriously. Sri K.N. Viswanathan Nair (DGS), pointed out the difficulties faced by senior citizens due to the poor performance of lift at AO and non-opening of the newly constructed lift at Kottayam Town Branch, which operates on the first and second floors, while the dispensary is on the third floor at AO.

The meeting concluded at 12:30 pm with vote of thanks from Sri. Sreekumar M.R (DM HR - Bank's side) and Sri. Vijayan Pillai P.K (AGS - Association side).

കോട്ടയം AO യിലെ സമാധാൻ പഖ്വാട മീറ്റിംഗ്



കോട്ടയം AO യിലെ സമാധാൻ പഖ്വാട 18.07.2025നു ഉച്ചക്കു 3 മണിക്ക് കോട്ടയം എ.ഒ. കോൺഫറൻസ് ഹാളിൽ നടന്നു. അസോസിയേഷൻ ഭാരവാഹികളും , പരാതിപരിഹാരത്തിനായി എത്തിച്ചേർന്ന പെൻഷനേർസും, എച്ച്.ആർ.ചീഫ് മാനേജരും, എച്ച്.ആർ.മാനേജർമാരും, ഡപ്യൂട്ടിമാനേജരും ഇതിൽ പങ്കെടുത്തു. പരാതികളിൽ എത്രയും വേഗം തീരുമാനം ഉണ്ടാകാം എന്ന് ബാങ്കിന്റെ ഭാഗത്തുനിന്നും ഉറപ്പ് ലഭിക്കുകയുണ്ടായി. 4 മണിയോടെ യോഗം പര്യവസാനിച്ചു.

Renewal of Health Insurance Policy B Action Required !

Members are reminded that the current Health Insurance Policy B remains valid only up to 15th January 2026. Renewal will take effect from 16th January 2026. Policy B renewal period will begin on 1st January 2026 and normally close on 15th January 2026.

Members are requested to log in to their HRMS portal (preferably through a computer or laptop) and verify all details relating to self, spouse, and differently abled child/children (if any). If any discrepancy is noticed, please correct it at the earliest through your Pension Paying Branch. Do not wait for the last moment.

Ensure your Name, DOB, address, mobile number, email, pension paying branch details, Aadhaar and PAN details etc are correctly recorded in HRMS. Also ensure your joint photo is available.

Please ensure that the renewal is completed well in time to avoid any last minute rush. Online mode is strongly recommended for convenience and smooth processing. Also, Bank may insist on online mode only. Bank is expected to issue an eCircular on renewal of Policy B before the last week of December 2025.

Act early and ensure uninterrupted coverage for you and your dependent.

Bank Nationalisation Day dharna organised by Joint Forum of Bank Retirees , Kerala at Kozhikode on 19.07.2025

Hunger strike dharana was organised at Kozhikode Centre by the Joint Forum of Bank Retirees on 19.07.2025 and our members from the nearby districts participated in the dharna and hunger strike.

The dharna was inaugurated by Sri Thottathil Raveendran MLA



Inaugural address by Sri Thottathil Raveendran MLA



Asst General Secretary Sri Balakrishnan S addressing the Dharna.



Structured meeting with AO Thiruvananthapuram



The quarterly structured meeting of SBI AO Thiruvananthapuram with representatives of SBIPRA Kerala was held on 10.09.2025) at 10.30 am at AO conference hall. The Bank was represented by Sri Asok Kumar Divakar DGM (B&O), Sri Manoj Kumar Muraleedharan (RM -1) Sri Roshan G S (RM II), Smt Nazreen G S (RM - III) , Sri Abhimanue K B (CM HR) , Sri Anu Stanly (Manager HR RBO I), Sri Akhil S P (Manager HR RBO III), Sri Babuji Mon AR (Manager HR RBO IV) and Sri Kiran G (Dy Manager HR).



Our Association was represented by Sri Sreekumar S Moosath (DGS), Sri S Radhakrishnan (Dist President), Smt Radhadevi P V (Dist Vice president), Sri Joseph V L (District Secretary), Sri S Vijayakumaran Nair (Dist Join Secretary), Sri Jayakumar R (Dist Treasurer) , Sri John Joseph (Patron), Sri Sasi R (Dist EC member) and Smt Geetha K S (Dist EC Member).



Sri Abhimanue KB (CM HR) welcomed the participants. DGM Sri Asok Kumar Divakar and DGS Sri Sreekumar S Moosath spoke on the occasion. The meeting was conducted in a cordial way and the agenda items were discussed to our satisfaction.

Sri Anu Stanly Manager H R and Sri Joseph V L District Secretary proposed the vote of thanks from each side.

Samadhan pakhwada meeting at AO Thiruvananthapuram



The Quarterly meeting of Samadhan Pakwada was held at AO Level and LHO Level at 10.30 am and 3.30 pm. Representing the SBIPA Tvm District Centre, Sri. Sreekumar S. Moosath (DGS), Sri.N.K.Das (AGS), District level office bearers viz. S/Sri.John Joseph (Patron), Radhakrishnan.S and Sreepathy Rao attended. Meeting was presided over by Sri. Abhimanyu, CM(HR) and HR Managers of RBOs were present. Smt. Arya, Desk officer of Vidal TPA, the doctor in AO also were present in the AO level meeting. Issues remaining unresolved were pointed out from our side. Among them non-availability of medicines from the Bank dispensary and also discontinuation of issue of medicines regularly being used by chronic patients were also discussed. Bank officials explained the changes in the procedures and related issues.



The meeting concluded at 11.45 am.

Bank Nationalisation Day dharna organised by Joint Forum of Bank Retirees , Kerala at Thiruvananthapuram on 19.07.2025

The Bank Nationalisation Day Dharna was organised on 19th July 2025 near Raj Bhavan Premises at Thiruvananthapuram

The dharna was inaugurated by Adv Sampath ex MP and many pensioners of various banks participated.



Inaugural address by Adv Sampath ex MP

There was a good representation from SBIPRA in the hunger strike and in the dharna. Many of our SBIPRA office bearers spoke on the occasion.

Our members who attended the dharana demands special appreciation, as even ignoring the rainy climate and without no proper shelter from rain, they participated in large numbers.

The dharna started in the morning and ended in the evening



SBIPRA General Secretary Sri Philip Koshy addressing



ആലപ്പുഴ ജില്ലാ സെൻററിലെ പൊതുയോഗം



സംസ്ഥാന പ്രസിഡണ്ട് ശ്രീ രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി ഉദ്ഘാടനം നിർവഹിക്കുന്നു



ആലപ്പുഴ ജില്ലാ അർദ്ധവാർഷിക പൊതുയോഗം 2025 സെപ്റ്റംബർ 13-ാം തീയതി ശനിയാഴ്ച രാവിലെ 10 ന് ജില്ലാ പ്രസിഡന്റ് ശ്രീ. എൻ.കെ.ശ്രീകുമാറിന്റെ അധ്യക്ഷതയിൽ ആലപ്പുഴ മാർത്തോമ്മാ പാരിഷ് ഹാളിൽ വച്ച് നടത്തപ്പെട്ടു. ശ്രീ. വി.കെ.രാമചന്ദ്രൻ പ്രാർത്ഥനാഗാനത്തോടു കൂടി യോഗം ആരംഭിച്ചു. ജില്ലാ ജോയിന്റ് സെക്രട്ടറി ശ്രീ. എസ്. ജോസഫ് സ്വാഗതം ആശംസിച്ചു. പിന്നീട് കഴിഞ്ഞ വാർഷികത്തിനു ശേഷം നമ്മെ വിട്ടുപിരിഞ്ഞ അംഗങ്ങൾക്ക് ആദരാഞ്ജലി അർപ്പിക്കുകയുണ്ടായി.



ജില്ലാ പ്രസിഡന്റിന്റെ അധ്യക്ഷപ്രസംഗത്തിനു ശേഷം SBIPRA സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ. രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി പൊതുയോഗം ഉദ്ഘാടനം ചെയ്തു. സംഘടനയുടെ സമീപകാല പ്രവർത്തനങ്ങളേയും നേട്ടങ്ങളേയും ഇപ്പോൾ അഭിമുഖീകരിക്കുന്ന പ്രശ്നങ്ങളേയും പറ്റി വിശദമായി സംസാരിക്കുകയുണ്ടായി. തുടർന്ന് ജില്ലാ സെക്രട്ടറി ശ്രീ. ജെയ്സ് മാത്യു അർദ്ധവാർഷിക റിപ്പോർട്ടും ജില്ലാ ട്രഷറർ ശ്രീ. എം.ജെ. ദേവസ്യ അർദ്ധവാർഷിക വരവ് ചെലവ് കണക്കും അവതരിപ്പിച്ചു. ചർച്ചകൾക്കു ശേഷം റിപ്പോർട്ടും കണക്കും പൊതുയോഗം അംഗീകരിച്ചു. ജില്ലാ വൈസ് പ്രസിഡന്റ് ശ്രീമതി കെ. ഉഷാകുമാരിയുടെ കൃതജ്ഞതാ പ്രകാശനത്തോടെ യോഗം അവസാനിച്ചു.



സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി ഉദ്ഘാടന പ്രസംഗം നടത്തുന്നു

ആലപ്പുഴ ജില്ലാ കുടുംബസംഗമം, ഓണാഘോഷം, ഡയറക്ടറി പ്രകാശനം

SBIPRA-K ആലപ്പുഴ ജില്ലാ സെന്ററിന്റെ ഈ വർഷത്തെ കുടുംബസംഗമവും ഓണാഘോഷവും, ഡയറക്ടറി പ്രകാശനവും 2025 സെപ്റ്റംബർ 13ാം തീയതി ശനിയാഴ്ച രാവിലെ 11 മണി മുതൽ ആലപ്പുഴ മാർത്തോമ്മാ പാരിഷ് ഹാളിൽ വച്ചു നടത്തപ്പെട്ടു. ജില്ലാ പ്രസിഡന്റ് ശ്രീ.എൻ.കെ.ശ്രീകുമാർ അദ്ധ്യക്ഷത വഹിച്ച സമ്മേളനത്തിൽ ശ്രീ. എസ്.ജോസഫ് സ്വാഗതം പറഞ്ഞു. സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ. രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി ഉദ്ഘാടനപ്രസംഗം നടത്തുകയും ജില്ലയിലെ ഏറ്റവും മുതിർന്ന അംഗങ്ങളായ ശ്രീ. വെങ്കിടാചല അയ്യർ, ശ്രീ. സുകുമാരൻ, സംസ്ഥാന, ജില്ലാഭാരവാഹികൾ തുടങ്ങിയവരോടൊപ്പം ചേർന്ന് നിലവിളക്ക് കൊളുത്തി സംഗമം ഉദ്ഘാടനം ചെയ്യുകയും ചെയ്തു. സംസ്ഥാന വൈസ് പ്രസിഡന്റും നമ്മുടെ അംഗവുമായ ശ്രീ.ബി.സി.ഉണ്ണികൃഷ്ണൻ നായർ ഓണസന്ദേശം നൽകി.

AGS ശ്രീ.പി.കെ.വിജയൻ പിള്ള ആശംസാപ്രസംഗം നടത്തി.

കുടുംബസംഗമത്തിലെ ഏറ്റവും പ്രധാനപ്പെട്ട ഇനമായ ഡയറക്ടറിയുടെ പ്രകാശനം ശ്രീ. രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി, നമ്മുടെ മുതിർന്ന അംഗവും മുൻ ജില്ലാ പ്രസിഡന്റുമായിരുന്ന ശ്രീ. വേണുഗോപാല മേനോൻ നൽകി കൊണ്ട് നിർവ്വഹിക്കുകയുണ്ടായി.

ഇത്രയും ഭംഗിയായ ഒരു ഡയറക്ടറി പ്രസിദ്ധീകരിക്കുവാൻ പരിശ്രമിച്ച ജില്ലാഭാരവാഹികളേയും പ്രത്യേകിച്ച് സെക്രട്ടറിയേയും അദ്ദേഹം അഭിനന്ദിക്കുകയുണ്ടായി. അംഗസംഖ്യ കൂടുതലുള്ള ജില്ലകളിലെ പ്രവർത്തനങ്ങൾക്കൊപ്പമോ അതിലും മേലെയോ ആലപ്പുഴയും സ്ഥാനം പിടിച്ചത് പ്രശംസനീയമാണെന്ന് എടുത്തു പറഞ്ഞു.



മുൻ ജില്ലാ പ്രസിഡന്റുമായിരുന്ന ശ്രീ. വേണുഗോപാല മേനോൻ ഡയറക്ടറി നൽകിക്കൊണ്ട് ഡയറക്ടറിയുടെ പ്രകാശനം ശ്രീ. രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി, നിർവ്വഹിക്കുന്നു

വിവിധ തലത്തിൽ അംഗീകാരം നേടിയ നമ്മുടെ അംഗങ്ങളെ ചേർത്തുനിർത്തി ആദരിക്കുന്നതിന്റെ ഭാഗമായി മികച്ച കർഷക അവാർഡുകൾ കരസ്ഥമാക്കിയ ശ്രീ. വർഗ്ഗീസ്.പി.ജി, ചെങ്ങന്നൂർ, ശ്രീ. ഭാസുരൻ.എം, കായംകുളം എന്നിവരെ അസ്സോസിയേഷൻ അനുഗ്രഹിക്കുകയുണ്ടായി.

സംസ്ഥാന പ്രസിഡന്റ് ഇരുവരെയും പൊന്നാട അണിയിച്ച് ആദരിച്ചു. സംസ്ഥാന വൈസ് പ്രസിഡന്റ് ശ്രീ B C ഉണ്ണികൃഷ്ണൻ നായർ ജില്ലാഘടകത്തിന്റെ മെമന്റോ സമ്മാനിച്ചു. ഡി. ജി. എസ്. ശ്രീ.വിശ്വനാഥൻ നായർ ഉപഹാരം സമർപ്പിച്ചു. തന്റെ മറുപടി പ്രസംഗത്തിൽ, ശ്രീ. പി.ജി.വർഗ്ഗീസ് തങ്ങൾക്ക് ഇങ്ങനെ ഒരു ആദരവ് ഒരുക്കിയ ജില്ലാ ഭാരവാഹികൾക്ക് നന്ദി അറിയിച്ചു. അസോസിയേഷന്റെ ഇതേപോലെയുള്ള പ്രവർത്തനങ്ങൾ അംഗങ്ങളോടുള്ള കരുതലിന്റേയും അംഗീകാരത്തിന്റേയും തെളിവാണ് എന്നും കൂട്ടിച്ചേർത്തു. തുടർന്നും ജില്ലാ കമ്മറ്റി, അംഗങ്ങൾക്കു വേണ്ടി പുതിയ പുതിയ പദ്ധതികൾ നടപ്പിലാക്കണം

എന്ന് കൂടി അദ്ദേഹം ഓർമ്മിപ്പിച്ചു. ഈ ആദരിക്കൽ ചടങ്ങ് , പങ്കെടുത്ത എല്ലാവരുടേയും പ്രശംസ പിടിച്ചുപറ്റി.



ശ്രീ. ഡി.നാരായണ നായക് കൃതജ്ഞത രേഖപ്പെടുത്തി.



തുടർന്ന് അംഗങ്ങളും കുടുംബാംഗങ്ങളും വിവിധ കലാപരിപാടികൾ അവതരിപ്പിച്ചു.



ഓണസദ്യയെത്തുടർന്ന് ഉച്ചക്കുശേഷം കുട്ടികൾ, വനിതകൾ, പുരുഷന്മാർ എന്നിവർക്കായി പ്രത്യേകം പ്രത്യേകം കസേരകളിൽ മൽസരം നടത്തി. കൂടാതെ സുന്ദരിക്കു പൊട്ടുതൊടൽ, പാസിംഗ് റിഗിസ്റ്റ്, വടം വലി തുടങ്ങിയവയും നടത്തുകയും, വിജയികൾക്ക് സമ്മാനങ്ങൾ നൽകുകയും ചെയ്തു. കലാപരിപാടികൾ നിയന്ത്രിച്ചത് ശ്രീ. ഷുക്കുർ, ശ്രീ അനിരുദ്ധൻ എന്നിവരാണ്. അവരെ പ്രത്യേകം അഭിനന്ദിക്കുന്നു.



അംഗങ്ങൾക്കിടയിൽ ഗൃഹാതുരത്വമുണർത്തിയ ഈ സ്നേഹസംഗമത്തിലും ഓണാഘോഷത്തിലിൾപ്പിലും സാന്നിദ്ധ്യമാകാനും സാക്ഷിയാകാനും വേദിയൊരുക്കിയ ജില്ലാഭാരവാഹികൾക്കും മാർഗ്ഗനിർദ്ദേശം നൽകിയ മുതിർന്ന അംഗങ്ങൾക്കുമുള്ള അഭിനന്ദനപ്രവാഹം ഞങ്ങൾ ഓർത്തുവയ്ക്കുന്നു, പങ്കെടുത്തു പിരിഞ്ഞ ഓരോരുത്തരും ഞങ്ങളുടെ കാതിൽ മന്ത്രിച്ച അവരുടെ ലളിതമായ ആഗ്രഹമായ “ഇനിയും വേണം ഇത്തരം സൗഹൃദങ്ങൾ” തീർച്ചയായും ഇനിയും ഉണ്ടാവും.

SBIPRA-K Alappuzha - Formation of Women's Forum

As per the directions of State Committee, in connection with SBIPA Silver Jubilee Year, Women's Forum was constituted and the inaugural meeting of Women's Forum was held on 13.09.2025 at Mar Thoma Parish Hall, Alappuzha. The meeting was presided over by District Vice president Smt. Ushakumari. K.

The event saw active participation of nearly 100 vibrant and dedicated women across the district. The meeting began with a silent prayer followed by a welcome address by District EC member Smt. Padmaja. Smt. Ushakumari delivered the presidential address.

Sri Viswanathan Nair.K.N (DGS, Kottayam) delivered the keynote address, highlighting the significance of the Women's Forum and outlining its aims, objectives and proposed activities. He also presented the vision, mission, and goals of the Forum and explained the structure of the Committee and the roles and responsibilities of its members.

Sri P.K.Vijayan Pillai (AGS) and Sri. N.K.Sreekumar (District President) offered felicitations and assured full support from the district team.



A new Committee was formed with representation from all areas of the district. The following members were elected as office bearers and executive committee members. Chairperson: Smt Raisa Beegam (AGS), Convenor: Smt Ushakumari.K, Joint Convenors: 1.Smt Padmaja S Pillai, 2. Smt Geetha Raveendranathan Pillai, Treasurer: Smt Shailaja.D.S, Asst Treasurer: Smt Janaki Sadasivan, Executive Committee Members: Smt Girija Bai. K, Smt Santhakumary.B, Smt Sushama.J, Smt Celine Varghese, Smt Rejanamma B Supran, Smt Girija.N, Smt Asha Menon, Smt Savithri Devi.L, Smt Geetha R Nair, Smt Rethnakala.K.R

Sri.Jais Mathew (District Secretary) proposed the vote of thanks.

Honouring of senior members at their home by Ernakulam District Centre



Senior member and one of the founder members of SBIPRA Kerala Sri Vasudevan Nair K K (LM-259) being honoured by Team EKM in connection with our Silver Jubilee Celebration Year 2025-26.



Senior member and one of the founder members of SBIPRA Kerala Sri Krishnan V (LMM-86) being honoured by Team EKM in connection with our Silver Jubilee Celebration Year 2025-26.



Senior member and one of the founder members of SBIPA Kerala Sri Shanmukhan VN (LM-231) being honoured by Team EKM in connection with our Silver Jubilee Celebration Year 2025-26.

Formation of Women's Forum at Ernakulam District Centre

The Ernakulam District Centre Women's Forum of the SBIPRA Kerala was formally inaugurated on August 1, 2025, at the Association Sub Office, with the active participation of vibrant and dedicated women from across the district.



The meeting commenced with a soulful prayer song by Smt. Seema Xavier, followed by a warm welcome address from Smt. Suseelakumari T. J., District EC Member.

Smt. Beena K. Ravi (AGS) in her keynote address, highlighted the significance of the Women's Forum and elaborated on its aims, objectives, and proposed activities.

Sri Joseph Palackal (Vice President, SBIPA Kerala) presented the vision, mission, and goals of the Forum, underscoring the need for a united platform to empower women.

Sri Rajagopal C. G (DGS) explained the structure of the Committee and detailed the roles and responsibilities of its members. Sri T. O. John (District President) assured the wholehearted support of the district team in all the forum's endeavours. Sri P. P. Francis (AGS) and Sri Kanakaraj S (District Secretary), also extended their felicitations.

Aiming to create a strong platform for women to connect, learn, support, and grow together, a new Committee was formed with representation from all areas of the district. Convenor – Smt. Seema Xavier. Joint Convenors – Smt. Jessy Job, Smt. Syamala M. N. Secretary – Smt. Kathleen Manaly. Joint Secretary – Smt. Jessy Stephen. Treasurer – Smt. Kala R. Joint Treasurer – Smt. Sreedevi T. D. Executive Committee Members: 1. Smt. Kunjamma PV (AKK area), 2. Smt. Elsamma Joy (Angamaly area), 3. Smt. Sreedevi S. (Paravur/Vypeen Area), 4. Smt. Sujatha P (Thrikkakkara Area), 5. Smt. Sudha Varma (Ekm Town Area), 6. Smt. J. C. Paul (Mvpa/Piravom Area)

It was decided to convene the first Executive Committee meeting at the earliest to chalk out the activities to be undertaken during the Silver Jubilee Year.

Smt. Helen D'Cruz, District EC Member, proposed the vote of thanks, expressing gratitude to all dignitaries, members, and participants for their support. As per the decision Smt. Beena K. Ravi, AGS (Ernakulam/Idukki Districts), will serve as the Chairperson of the Forum. District EC Members Smt. Helen D'Cruz, Smt. Suseelakumari T. J., and Smt. Leena N. S. will serve as ex-officio members.

A few EC members of the WOMEN'S FORUM visited our founder leaders Sri Krishnan V and Sri Shanmukhan V N, seeking their blessings, advice and guidance. The

atmosphere held a warmth. Both of them expressed their appreciation on the formation and the need for a platform for women.



Women's Forum members visiting Senior Member Sri Krishnan V



Women's Forum members seeking blessing from our senior member Sri Shanmukhan V N

Also visited Smt Aleyamma Thomas (wife of late Thomas K C) one of our senior most family member.



Women's Forum members visiting Smt Aleyamma Thomas (wife of late Thomas K C)

We bow our heads with gratitude for all the blessings and supportive words. Prayers for their health and wellbeing. The occasion was honoured by the presence of Sri Joseph Palackal, Vice President , Federation of SBIPA.



DGM of AO Ernakulam Sri Vinay Kumar, AGM of RBO 3 Smt. Dhanya, DGS SBIPRA Kerala Sri Rajagopal, Dist. President Sri John, Dist. Secretary Sri Kanakaraj, Aluva Area Convener Sri Sunny along with Aluva Area EC members during inauguration of new premises of RBO3 at Aluva Metro Station on 4th August 2025



DGS Ekm Sri C.G. Rajagopal along with Dist. President Sri T.O. John and Aluva Area Convener Sri T.V. Sunny lighting the lamp during inauguration of new premises of RBO3 on 4.8.25 at Aluva.



SBIPRA Kerala Vice President Sri Joseph Palackal is being honoured by our members at Sub Office Ernakulam on account of his selection as Vice President of Federation of SBI Pensioners' Associations during the election held at Chaatisgarh, Raipur on 25th August 2025.



*SBI North Fort Branch official Sri Manish K. Nair, SBIPRA Kerala DGS Sri C G Rajagopal and SBIPRA Kerala Tripunithura Area Convener Sri Pious AA, handing over the cheque of **SBI Tribute** to Smt. Thanka K K, wife of late K A Narayanan (deceased on 19.08.2025).*



On behalf of Anand Rathi Insurance Brokers Ltd. , Sri. Stephin George Thomas (Asst. Manager - Thrissur) and Smt. Arya Krishnan (Officer - Thiruvananthapuram) felicitated Sri. Joseph Palackal, Vice President of SBIPRA KERALA on being elected as Vice President of Federation of SBI Pensioners' Associations at Ernakulam Sub office on 11.09.2025.

DGS Sri. C G Rajagopal, AGSs Sri. P.P. Francis and Smt. Beena K. Ravi, Dist. President Sri. T.O. John, Dist. Secretary Sri. S. Kanakaraj, Dist. Treasurer Sri. Rajamony T V and members of the lady's forum were present during the function.

As a broker they have expressed their commitment to extend their full support and cooperation in the journey ahead also congratulating him on the new role and wished him success in carrying out responsibilities for the welfare of Associations members.

Onam Celebrations at Ernakulam District Centre

Onam Celebrations of SBIPRA Ernakulam District Centre began at 9.30 am on September 13 at Ernakulam Town Hall, marked by a vibrant atmosphere of festivity and fellowship. Over 610 members participated including our General Secretary, Sri. Philip Koshy. Sri. Vinayakumar, DGM AO Ernakulam was our esteemed Chief Guest

The programme commenced at 10.15am with a soulful prayer by Smt. Ranjini G. District Secretary Sri. Kanakaraj extended a warm welcome to the dignitaries



Welcome address by Dist Secretary Sri Kanakaraj

President Sri T O John in his presidential address highlighted the significance of Onam and the unity among pensioners.

The celebrations were formally inaugurated with the lighting of the traditional lamp by DGM Sri. Vinayakumar, who was then honoured by Vice President Sri. Joseph Palackal, General Secretary Sri. Philip Koshy, DGS Sri. C.G Rajagopal and Team Ernakulam.



Presidential address by Dist President Sri T O John

In his inaugural address, Sri. Vinayakumar DGM AO Ernakulam acknowledged the invaluable contributions of

pensioners to the Bank's growth and spoke warmly about his enriching professional and personal experiences in Kerala over the last 30 months.



Inauguration by DGM Sri Vijayakumar

A special moment followed when Sri. Philip Koshy was honoured by the Ernakulam team on his first meeting after being elected as the General Secretary. In his keynote address, he emphasized that Kerala now has a strong representation at the Federation of SBI Pensioners' Associations, enabling pensioners' demands and concerns to be voiced more effectively.



Our General Secretary Sri Philip Koshy being felicitated

Sri. C.G. Rajagopal, DGS of SBIPRA Kerala, delivered the Onam message, drawing a symbolic comparison between the benevolent rule of King Mahabali and the role of the DGM. He also urged the DGM to resolve the issue of appointment of pharmacist to restart the supply of medicines at the AO Dispensary Ernakulam which was discontinued since last one month.

A highlight of the day was the majestic entry of Mahabali, portrayed by Sri. Rajamony, Treasurer of SBIPRA Kerala Ernakulam District Centre. Accompanied by the beats of the chenda melam, Mahabali blessed members with grace and joy as he made his way to the stage. Addressing the gathering, he expressed happiness in being part of the celebrations and symbolically invited Vice President Sri. Joseph Palackal to the stage, praising his contributions to the Association and blessing him to continue serving pensioners in the true spirit of Mahabali.



Onam message by DGS Sri Rajagopal C G

The Federation Vice President was honored by Team Ernakulam in the presence of Sri. Vinayakumar DGM, A.O Ernakulam.



SBIPRA Dist Treasurer Sri Rajamony as Mahabali

In his reply address, Sri. Joseph Palackal expressed that his election as Vice President of the Federation was not just a personal achievement but a recognition of all members especially Ernakulam Dist. Centre and Kerala generally. He assured that he would represent the concerns and issues of Kerala pensioners to the Federation with the seriousness and importance they deserve.



Vice President of FSBIPA Sri Joseph Palackal being honoured

He warmly added that he would remain available to all members round the clock, 24x7, to extend his support and guidance whenever needed.

Sri. C. G. Rajagopal former District Secretary was honored by Team Ernakulam on his elevation as DGS of SBIPRA Kerala, Ernakulam and Idukki Districts.

It was followed by cultural programmes like traditional thiruvathira performance by members, skit, various type of dances, songs, mono acts, poem recitals. In all 49 items were showcased by 83 enthusiastic participants.



Our members Sri G Subramanian (Thripunithura Area – for his much acclaimed literary contributions), Sri Varghese (Angamaly area – also for his literary excellence), Smt Thankamma (Perumbavoor Area – for her poetry and literary works

Smt. Ashilakumari K M was selected as Malayali Manka and Sri Sudhakaran M P as Purusha Kesari by our Mahabali and felicitated with gifts.

Lucky dip draws were held and prizes distributed. Special recognition was given to members aged 75 and 85 years of age as well as newly joined members. All participants of the cultural programmes were felicitated with special gifts.

The Onasadya was served at noon which was followed with tea and snacks at 3 pm, adding to the homely warmth of the day.



The grand celebration concluded by 4.30 pm with a heartfelt vote of thanks by Sri. P.J. Pappachan, Vice President of SBIPRA Kerala Ernakulam District Centre.

The whole celebration was beautifully conducted in an orderly manner by the anchors Smt. Beena K Ravi, AGS of SBIPRA Kerala and Smt.Kathlin Manali. Sri. Chacko and Sri. Martin also put their efforts in, to create nice and attractive script for Maveli.

The 2025 Onam celebrations thus stood as a glowing reminder of our unity, tradition, and joy in togetherness.

ഇടുക്കി ജില്ലാ ഓണാഘോഷവും കുടുംബ സംഗമവും 2025.

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് ആൻഡ് റിട്ടയറീസ് അസോസിയേഷൻ - കേരള ഇടുക്കി ജില്ലാ സെൻററിന്റെ ഓണാഘോഷവും കുടുംബ സംഗമവും 2025 സെപ്റ്റംബർ 12ന് രാവിലെ 10 മണിക്ക് തൊടുപുഴ കാഡ്സ് ഓഡിറ്റോറിയത്തിൽ ജില്ലാ പ്രസിഡൻ്റ് ശ്രീ. ടി. ജി. പ്രഭാകരൻ അവർകളുടെ അധ്യക്ഷതയിൽ കൂടിയ സമ്മേളനത്തിൽ വെച്ച് നടന്നു.



ജില്ലാ പ്രസിഡൻ്റ് ശ്രീ. ടി. ജി. പ്രഭാകരൻ

ശ്രീമതി. ഷീല ജോസഫ് പ്രാർത്ഥന ഗീതം ആലപിച്ചു. ജില്ലാ സെക്രട്ടറി ശ്രീ. എം. ഐ. ഗോപാലൻ സ്വാഗതമർപ്പിച്ചു. തൊടുപുഴ RBO റിജിയണൽ മാനേജർ ശ്രീ. നെഹിൻ ക്രിസ്റ്റഫർ നിലവിലു് തെളിയിച്ചു കൊണ്ട് സമ്മേളനം ഉദ്ഘാടനം ചെയ്തു. അദ്ദേഹത്തെ ജില്ലാ പ്രസിഡൻ്റ് ശ്രീ. ടി. ജി. പ്രഭാകരൻ പൊന്നാട അണിയിച്ച് ആദരിച്ചു.

തുടർന്ന് സംസ്ഥാന നടത്തി. നമ്മുടെ അംഗങ്ങൾ എല്ലാവരും ബാങ്കിൻ്റെ ഇൻഷുറൻസ് പദ്ധതിയിൽ ചേരണമെന്നും പുതുതലമുറയിലുള്ള ബന്ധുക്കളുടെ അക്കൗണ്ട് SBI യിൽ തന്നെ തുടങ്ങണമെന്നും അദ്ദേഹം നിർദ്ദേശിച്ചു. അസോസിയേഷൻ്റെ ഈ സിൽവർ ജൂബിലി വർഷത്തിൽ വിവിധ പദ്ധതികൾ നടത്താനും അടുത്ത വർഷം കൊല്ലത്ത് വെച്ച് നടക്കുന്ന വാർഷിക സമ്മേളനത്തിൽ ഇടുക്കി ജില്ലയുടെ നല്ല പങ്കാളിത്വം ഉണ്ടാകണമെന്നും അദ്ദേഹം ആഹ്വാനം ചെയ്തു.



തൊടുപുഴ RBO റിജിയണൽ മാനേജർ ശ്രീ. നെഹിൻ ക്രിസ്റ്റഫർ സമ്മേളനം ഉദ്ഘാടനം ചെയ്തു.

എറണാകുളം ഇടുക്കി ജില്ലകളുടെ ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി ശ്രീ. സി.ജി. രാജഗോപാൽ ഓണസന്ദേശം നൽകി. കോഴിക്കോട് വാർഷിക സമ്മേളനം എറണാകുളം ധർണ്ണ എന്നിവയിൽ ഇടുക്കി ജില്ലയിൽ നിന്നും ധാരാളം അംഗങ്ങൾ പങ്കെടുത്തതിനെ DGS അഭിനന്ദിച്ചു.



ഫെഡറേഷൻ ഓഫ് എസ്.ബി.ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ അംഗീകൃത വൈസ്-പ്രസിഡൻ്റ് ആയി തിരഞ്ഞെടുക്കപ്പെട്ട സംസ്ഥാന വൈസ്-പ്രസിഡൻ്റ് കൂടിയായ ശ്രീ. ജോസഫ് പാലയ്ക്കൽ അംഗങ്ങളെ പൊന്നാട അണിയിച്ച് ആദരിച്ച് അനുഭവദനങ്ങൾ അറിയിച്ചു. ശ്രീ. പാലയ്ക്കൽ മറുപടി പ്രസംഗത്തിൽ ഇടുക്കി ജില്ലാ അംഗസംഖ്യയിൽ ഉണ്ടായ വർദ്ധനവ്, മാസവരിയിൽ സ്റ്റാൻഡിംഗ് ഇൻസുക്ഷൻ മുഖേന ഉണ്ടായ സാമ്പത്തിക ഭദ്രത, അംഗങ്ങൾക്ക് സംസ്ഥാനത്ത് തന്നെ ആദ്യമായി ഡോക്യുമെൻ്റ് ഫയൽ രൂപകൽപന ചെയ്യുണ്ടാക്കി നൽകിയത് എന്നീ കാര്യങ്ങൾ എടുത്തുപറഞ്ഞു. അംഗങ്ങൾക്ക് എപ്പോൾ വേണമെങ്കിലും തന്നെ ഫോണിൽ വിളിക്കാമെന്നും അവരുടെ സംഘടനയുമായി ബന്ധപ്പെട്ട ആവശ്യങ്ങൾക്കായി എല്ലായ്പ്പോഴും പ്രവർത്തിക്കുമെന്നും പറഞ്ഞു.



DGS ശ്രീ. സി.ജി. രാജഗോപാൽ ഓണസന്ദേശം നൽകുന്നു

SBIPRA കേരള ഇടുക്കി ജില്ലാ സെൻറർ വിമൻസ് ഫോറം



ജനറൽ സെക്രട്ടറി ശ്രീ. പി.ജി.പ്രദീപ് കോശരിയുടെ മുഖ്യ പ്രഭാഷണം

എറണാകുളം ഇടുക്കി അസിസ്റ്റൻ്റ് ജനറൽ സെക്രട്ടറിമാരായ ശ്രീ.പി. പി. ഫ്രാൻസിസ്, ശ്രീമതി. ബീന കെ രവി, ഇടുക്കി ജില്ലാ മുൻ എക്സിക്യൂട്ടീവ് കമ്മിറ്റിയംഗം ശ്രീമതി. എസ്. ശാന്ത എന്നിവർ ആശംസകൾ അർപ്പിച്ചു സംസാരിച്ചു. എക്സിക്യൂട്ടീവ് മെമ്പർ ശ്രീ. സി.ആർ. മോഹനൻ എല്ലാവർക്കും നന്ദി പറഞ്ഞു.



ശ്രീമതി. എസ്. ശാന്തയുടെ പ്രാർത്ഥന ഗാനം

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് ആൻഡ് റിട്ടയറിസ് അസോസിയേഷൻ - കേരള, ഇടുക്കി ജില്ലാ സെൻററിൻറെ ആഭിമുഖ്യത്തിൽ വനിതാ സമ്മേളനവും ജില്ലാ വനിതാ ഫോറം ഭാരവാഹികളുടെ തിരഞ്ഞെടുപ്പും 2025 സെപ്റ്റംബർ 12 ന് ഉച്ചകഴിഞ്ഞ് 2 മണിക്ക് തൊടുപുഴ കാഡ്സ് ഓഡിറ്റോറിയത്തിൽ ശ്രീമതി. ബീന കെ. രവി (Assistant General Secretary, SBIPRA-K, Ernakulam & Idukki) അവർകളുടെ അധ്യക്ഷതയിൽ കൂടിയ സമ്മേളനത്തിൽ വെച്ച് നടന്നു. ശ്രീമതി. എസ്. ശാന്ത പ്രാർത്ഥന ഗാനം ആലപിച്ചു. വിമൻസ് ഫോറം അഡ്ഹോക് കമ്മിറ്റിമെമ്പർ ശ്രീമതി. എൻ. ഉമ സ്വാഗതം പറഞ്ഞു .



FSBIPA & SBIPRA (K) Vice President ശ്രീ. ജോസഫ് പാലയ്ക്കൽ

തുടർന്ന് അസോസിയേഷൻ അംഗങ്ങളും കുടുംബാംഗങ്ങളും വിവിധ കലാപരിപാടികൾ അവതരിപ്പിച്ചു. വിഭവ സമൃദ്ധമായ ഓണസന്ദ സമ്മേളനത്തിൽ പങ്കെടുത്ത എല്ലാവർക്കും നൽകി. ഉച്ചയ്ക്ക് ഒരു മണിയോടുകൂടി 2025 ഓണാഘോഷവും കുടുംബ സംഗമവും സമാപിച്ചു.



ശ്രീമതി. എൻ. ഉമ സ്വാഗതം

ശ്രീമതി. ബീന കെ. രവി തൻറെ അധ്യക്ഷ പ്രസംഗത്തിൽ എല്ലാ ജില്ലകളിലും ഓരോ വനിതാ ഫോറം രൂപീകരിക്കേണ്ടതിൻറെ ആവശ്യഗതയും ഉദ്ദേശലക്ഷ്യങ്ങളുമെല്ലാം വിശദമായിട്ട് അംഗങ്ങൾക്ക് വിവരിച്ചുകൊടുത്തു.



ശ്രീമതി. ബിന കെ. രവി യുടെ അദ്ധ്യക്ഷ പ്രസംഗം

SBIPRA-K സംസ്ഥാന ജനറൽ സെക്രട്ടറി ശ്രീ. ഫിലിപ്പ് കോശി സമ്മേളനം ഉദ്ഘാടനം ചെയ്തു. സമൂഹത്തിന്റെ ഒരു ഭാഗമായ വനിതകൾ വലിയ സ്ഥാനം വഹിക്കുന്നവർ ആണെന്നും അവർക്ക് അവിടെ ഉള്ളതുപോലെതന്നെ നമ്മുടെ ഈ അസോസിയേഷനിലും ഒരു സ്വേസ് വേണം എന്ന കാര്യം കൂടി ഈ വനിതാ ഫോറങ്ങൾ രൂപീകരിക്കുന്നതിലൂടെ സാധിക്കുമെന്ന് അദ്ദേഹം പറഞ്ഞു.



സംസ്ഥാന ജനറൽ സെക്രട്ടറി ശ്രീ. ഫിലിപ്പ് കോശി

ആശംസകൾ അർപ്പിച്ചുകൊണ്ടു ശ്രീമതി. എലിസബത്ത് സെബാസ്റ്റ്യൻ ശ്രീമതി. ഏലിയമ്മ ടി. ജി, ശ്രീമതി. മറിയാമ്മ എം.ജെ, ശ്രീമതി. സരസ്വതി എ, ഡോ.സാറാമ്മ സി. ഐ. എന്നിവർ സംസാരിച്ചു. യോഗത്തിൽ ശ്രീ. രാജഗോപാൽ സി. ജി., DGS, ശ്രീ. പി. പി. ഫ്രാൻസിസ് AGS എന്നിവരുടെ സാന്നിദ്ധ്യവും ഉണ്ടായിരുന്നു.



തുടർന്ന് വനിതാ ഫോറം ജില്ലാ ഭാരവാഹികളുടെ തെരഞ്ഞെടുപ്പ് നടന്നു. യോഗത്തിൽ ലഭിച്ച ഒരു പാൻൽ FSBIPA & SBIPRA-K വൈസ്-പ്രസിഡൻ്റ് ശ്രീ. ജോസഫ് പാലയ്ക്കൽ വായിച്ചുകൊണ്ടു അവതരിപ്പിച്ചു. സമ്മേളനം അത് അംഗീകരിക്കുകയും അപ്പോൾത്തന്നെ അദ്ദേഹം ഫലപ്രഖ്യാപനം നടത്തുകയും ചെയ്തു.

ജില്ലാ പ്രസിഡൻ്റ് ശ്രീ. ടി. ജി. പ്രഭാകരൻ, ജില്ലാ സെക്രട്ടറി ശ്രീ. എം. ഐ. ഗോപാലൻ എന്നിവർ വനിതാ ഫോറത്തിൻ്റെ പ്രവർത്തനങ്ങൾക്ക് എല്ലാവിധ സഹായ സഹകരണങ്ങൾ ഉണ്ടാകുമെന്നറിയിച്ചു.



പുതിയതായി തെരഞ്ഞെടുക്കപ്പെട്ട വനിതാ ഫോറം ജില്ലാ സെക്രട്ടറി ശ്രീമതി. സുനുമോൾ കുര്യാക്കോസ് തൻ്റെ മറുപടി പ്രസംഗത്തിൽ ഫോറത്തിൻ്റെ ഭാവി പ്രവർത്തനങ്ങൾ വിശദീകരിച്ചു. കൺവീനർ ശ്രീമതി. ടിസ്സ ജേക്കബ് സ്റ്റേല്ല നന്ദി പ്രകാശിപ്പിച്ചു. യോഗം നാലു മണിക്ക് സമാപിച്ചു.

ഭാരവാഹികൾ: ശ്രീമതി. ബിന കെ രവി , ചെയർപേഴ്സൺ (AGS, എറണാകുളം & ഇടുക്കി), ശ്രീമതി. ടിസ്സ ജേക്കബ് സ്റ്റേല്ല, കൺവീനർ, ശ്രീമതി. സുനുമോൾ കുര്യാക്കോസ്, സെക്രട്ടറി, ശ്രീമതി. ലാലി ജോർജ്, ട്രഷറർ.

കണ്ണൂർ ജില്ലാ സെൻറ്റർ ജനറൽ ബോഡി യോഗം

SBIPAK കണ്ണൂർ ജില്ലാ ജനറൽ ബോഡി യോഗം 13-08-2025 ബുധൻ, കണ്ണൂരിലെ ഹോട്ടൽ ബ്രോഡ് ബീനിൽ വെച്ച് നടന്നു. 148 പേർ യോഗത്തിൽ പങ്കെടുത്തു. ജോയിന്റ് സെക്രട്ടറി ശ്രീ പി കെ ജയരാജൻ സ്വാഗതം പറഞ്ഞു. സമ്മേളന കാലയളവിൽ നമ്മെ വിട്ടുപിരിഞ്ഞ അംഗങ്ങളുടെ വേർപാടിനും നമ്മുടെ മുൻ മുഖ്യമന്ത്രി വി എസ് അച്യുതാനന്ദൻ്റെ നിര്യാണത്തിലും യോഗം അനുശോചനം രേഖപ്പെടുത്തി.

ജില്ലാ പ്രസിഡൻ്റ് ശ്രീ വി ഇ ശശിധരൻ അദ്ധ്യക്ഷം വഹിച്ചു. സംസ്ഥാന പ്രസിഡൻ്റ് ശ്രീ രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി സമ്മേളനം ഉദ്ഘാടനം ചെയ്തു. പുതിയ കമ്മിറ്റി ചുമതലയേറ്റത്തിന് ശേഷം നടന്ന പ്രവർത്തനങ്ങൾ അദ്ദേഹം ചുരുക്കി വിവരിച്ചു.



സംസ്ഥാന പ്രസിഡൻ്റ് ശ്രീ രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി സമ്മേളനം ഉദ്ഘാടനം ചെയ്തു സംസാരിക്കുന്നു

പിന്നീട് സംസാരിച്ച DGS ശ്രീ എ രാഘവൻ ആവശ്യത്തിന് ഫണ്ട് ഉണ്ടായിട്ടും പെൻഷൻ പരിഷ്കരിക്കാതെ ബാങ്കും ധനകാര്യ വകുപ്പും തികച്ചും പ്രതിഷേധാത്മക നിലപാടാണ് സ്വീകരിക്കുന്നതെന്നും ശക്തമായ ഐക്യസമരങ്ങൾ ഇനിയും വേണ്ടിവരുമെന്നും അഭിപ്രായപ്പെട്ടു. പ്രതികൂല കാലാവസ്ഥയിലും കോഴിക്കോട് സമ്മേളനത്തിൽ കണ്ണൂർ ജില്ലയിൽ നിന്നും നല്ല പങ്കാളിത്തം ഉണ്ടായതിൽ സന്തോഷം രേഖപ്പെടുത്തി. അതുപോലെ കഥകളും കവിതകളും അയച്ചു സുവന്നിരിൽ സമ്പന്നമാക്കിയ കണ്ണൂരിലെ മെമ്പർമാരെ അഭിനന്ദിക്കുകയും ചെയ്തു. തളിപ്പറമ്പ് കേന്ദ്രമായി ഏരിയ കമ്മിറ്റി രൂപീകരിച്ചതിലും വനിതാഫോറം രൂപീകരിച്ചതിലും DGS സന്തോഷം രേഖപ്പെടുത്തി.



DGS ശ്രീ എ രാഘവൻ

തുടർന്ന് ജില്ലാ സിക്രട്ടറി ശ്രീ എൻ വി ബാബു കഴിഞ്ഞ സമ്മേളനത്തിന്റെ മിനുട്സ് വായിച്ചു അംഗീകാരത്തിനായി സമർപ്പിച്ചു. തുടർന്ന് കഴിഞ്ഞ സമ്മേളനത്തിന് ശേഷം നടത്തിയ പ്രവർത്തനങ്ങളുടെ റിപ്പോർട്ട് അവതരിപ്പിച്ചു. ട്രഷറർ ശ്രീ പി പി ശശീന്ദ്രൻ വരവ് ചിലവ് കണക്ക് അവതരിപ്പിച്ചു. റിപ്പോർട്ടിന്മേൽ നടന്ന ചർച്ചയിൽ പങ്കെടുത്തു സംസാരിച്ച മെമ്പർമാർ ഡിസ്പെൻസറിയിലെ മരുന്ന് വിതരണം കുറച്ച് കുടി മെച്ചപ്പെടുത്താൻ ശ്രമിക്കണമെന്നും ഇൻഷുറൻസ് ക്ലെയിം (ആയുർവേദ ചികിത്സ ഉൾപ്പെടെ) ഉദരമാക്കണമെന്നും ആവശ്യപ്പെട്ടു. ചർച്ചക്ക് ശേഷം റിപ്പോർട്ട് യോഗം അംഗീകരിച്ചു.



AGS ശ്രീ ടി സേതുമാധവൻ നായർ, AGS ശ്രീമതി കെ വി കോമളവല്ലി എന്നിവർ ആശംസകൾ അർപ്പിച്ചു സംസാരിച്ചു. കോഴിക്കോട് സമ്മേളനത്തിൽ പങ്കെടുക്കാൻ കഴിയാതിരുന്ന ഈ വർഷം 75 വയസ്സ് പൂർത്തിയായ /പൂർത്തിയാകുന്ന മെമ്പർമാരെ സംസ്ഥാന പ്രസിഡന്റ് രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി പൊന്നാട അണിയിച്ച് ആദരിച്ചു. വനിതാഫോറം ജോയിന്റ് കൺവീനർ ശ്രീമതി സുഫല കുമാരി നന്ദി രേഖപ്പെടുത്തി.

യോഗം 2 മണിക്ക് അവസാനിച്ചു.

Formation of SBIPRA(K) Kannur District Centre Women's Forum.

In line with the instructions of State Committee, a meeting of our lady members was held on 08-07-2025 at Jawahar Library hall Kannur to form SBIPRAK Kannur Women's Forum.



Smt A Balamani welcomed the members. Dist President Sri Sasidharan E V presided over the meeting. The meeting condoled the sad demise of our members who departed us after the last General Body.

Asst. General Secretary K V Komalavally delivered the keynote address in which she emphasised the need of a strong Women's Forum at Kannur and offered all kinds of support for future activities.

Secretary Babu N V presented a brief report of activities carried out during the period. After discussion SBIPRAK Women's Forum Kannur District Centre was formed. The elected office bearers are Smt Kanagam M V (Chairperson), Smt Elezebath K (Vice Chairperson), Smt Anitha K (Convenor), Smt Subhalakumar (Joint Convenor).



The other members elected to the Executive committee of Women's Forum are Smt. Geetha C, Smt Remani M K, Smt Lakshmi P, Smt Vasantha K, Smt Ramani M, Smt K K Lathika (Dist. Vice President), Smt A Balamani(Asst. Treasurer) and Smt P Rema (EC member) will also be ex officio members.

Smt Subhalakumar expressed vote of thanks. She expressed special thanks to Smt Balamani A, Smt Lathika K K and AGS Smt Komalavally for having coordinated the meeting.

Taliparamba Area Committee formation



Taliparamba Area Committee formation meeting was convened on 11-07-2025 at Taliparamba.

Dist. Joint Secretary Sri Jayarajan P K welcomed the participants. The meeting was presided over by Dist. Secretary Sri E V Sasidharan. Joint secretary Sri T Gangadharan presented organisational matters.

The members elected as office bearers are S/Sri T V Balakrishnan (President), Rajeev K T (Vice President), Surendran K M (Secretary), Sudhakaran P V (Joint Secretary) and Smt Vadantha K (Executive Committee member).



General Body Meeting at Kasaragod District Centre



Sri Rakesh A, Regional Manager, SBI, RBO 6 Kanhangad inaugurating the meeting

The General Body meeting of SBI Pensioners & Retirees' Association (Kerala), Kasaragod District unit, was held on 19.08.2025 at Good Shepherd Church hall, Padnakkad. The meeting began at 10.15 am with the prayer by our member Sri Padmanabha Bhat. Sri M Vijayan, former District Secretary offered homage to Com V S Achuthanandan, former Chief Minister, K Ravindran, former DGS, Thrissur and Sheena P, Assistant Manager, RASMECC, Kanhangad who have departed from us recently. Sri Krishnan Pathanath, District Vice President welcomed the gathering. Sri Rakesh A, Regional Manager, SBI RBO-6, Kanhangad inaugurated the General Body meeting. Our State President, Sri Radhakrishnan Pullanchery was the chief guest in the meeting. Sri Radhakrishnan Pullanchery & Sri Raghavan A DGS delivered the key note address. They emphasised the need of pension revision along with salary revision, and explained efforts taken by our organisation to pressurise the management as well as the Union Government on this issue. They also described the historic 24th Annual General Meeting held at Kozhikode and congratulated everyone who has participated in the same to make it a grand success. They also stressed on the importance of Bank's dispensary, Medical Insurance Schemes and requested all our members to utilise the facilities.

Sri Raveendran Nair P V (District President) presided over the meeting. Sri T Sethumadhavan (AGS), Smt Komalavally (AGS), Sri Arish, Manager (HR) SBI RBO-6 Kanhangad, Sri Bobby Joseph, Regional Secretary, SBIOA(KC) and Sri Sreejith V P, AGS, SBSU(KC) offered felicitation speeches on the occasion.

Our State President, Sri Radhakrishnan Pullanchery honoured Sri N Gopalan, who has completed 75 years of age. He was the founder President of the Kasaragod District Centre of the Association. District President Sri

Raveendran Nair P V introduced Smt Sudha T R, newly joined member to the audience.



Sri Radhakrishnan Pullanchery, State President delivering the key note address

Our State President, Sri Radhakrishnan Pullanchery honoured Sri N Gopalan, who has completed 75 years of age. He was the founder President of the Kasaragod District Centre of the Association. District President Sri Raveendran Nair P V introduced Smt Sudha T R, newly joined member to the audience.



Honouring Sri N Gopalan, the founder District President

Sri Manoj V, District Secretary presented the report and Sri H Shankar Pai, Treasurer presented the statement of accounts. Thereafter members participated in discussion and expressed their opinion on various issues. DGS Sri A Raghavan and District secretary Sri Manoj V replied to the queries raised by members.

The meeting decided to convene a meeting of women including pensioners and family members and form the women's forum at Kasaragod district centre without much delay. The meeting also passed a resolution welcoming the 'SBI Tribute' scheme.

Sri Krishnan M, Joint Secretary proposed the vote of thanks.



കാസർഗോഡ് ജില്ലയിൽ കാഞ്ഞങ്ങാട് മാതോപ്പ് മൈതാനിയിൽ Bank Nationalisation Day യോടനു ബന്ധിച്ചു നടന്ന കൂട്ട ഉപവാസ ധർമ്മ കാസർകോട് എംഎൽഎ ശ്രീ N A നെല്ലിക്കുന്ന് ഉദ്ഘാടനം ചെയ്യുന്നു

കൊല്ലം ജില്ലാ സെൻറ്ററിലെ പൊതുയോഗങ്ങൾ

കഴിഞ്ഞ ത്രൈമാസ കാലയളവിൽ കൊല്ലം ജില്ലാ സെൻറ്ററിൽ മൂന്നു പൊതുയോഗങ്ങൾ അസോസിയേഷൻ നടത്തി. ആദ്യത്തേത് July 11ന് നടന്നു .



July 11ലെ മീറ്റിങ്



July 11ലെ സദസ്സ്

രണ്ടാമത്തെ പൊതുയോഗം 2025 August മാസം 13ന് നടന്നു.



Aug 13ലെ മീറ്റിങ്ങിൽ നിന്നും



Aug 13ലെ സദസ്സ്

കഴിഞ്ഞ ത്രൈമാസത്തിലെ മൂന്നാമത്തെ മീറ്റിങ് 10-09-25 ന് നടത്തി. മുൻ ഡിജിഎസ് ശ്രീ. ഗണപതികൃഷ്ണന്റെ അധ്യക്ഷതയിൽ കൂടിയ യോഗം 3. 30 ന് മൗന പ്രാർത്ഥനയോടെ ആരംഭിച്ചു. തുടർന്ന് അജണ്ട വായിച്ചു അംഗീകരിച്ചു .

കഴിഞ്ഞ മാസത്തെ പൊതുയോഗത്തിനുശേഷം നമ്മെ വിട്ടുപിരിഞ്ഞ ശ്രീ കെ കെ സുരേന്ദ്രൻ. ശ്രീ കെ എൻ രാമചന്ദ്രൻ എന്നിവരെ അനുസ്മരിക്കുന്നതിന് DGS. ശ്രീ പുരുഷോത്തമൻ പിള്ള നേതൃത്വം നൽകുകയും അംഗങ്ങൾ ആദരാഞ്ജലികൾ അർപ്പിക്കുകയും ചെയ്തു.

അസിസ്റ്റന്റ് സെക്രട്ടറി ശ്രീ യുസഫ് യോഗത്തിനു സ്വാഗതം ആശംസിച്ചു.



10-09-25 ലെ മീറ്റിംഗ്

ശ്രീ ഗണപതി കൃഷ്ണന്റെ അധ്യക്ഷ പ്രസംഗത്തിൽ 2026 ൽ കൊല്ലത്ത് നടക്കാനിരിക്കുന്ന സംസ്ഥാന സമ്മേളനം വിജയിപ്പിക്കേണ്ടത് നമ്മളുടെ ഓരോരുത്തരുടെയും കടമയാണ് എന്ന് പ്രത്യേകം എടുത്തു പറഞ്ഞു . വനിതകളുടെ സാന്നിധ്യം കൂടുതൽ ഉണ്ടാകുന്നതിനുവേണ്ടി വനിതാ ഫോറം കൺവീനർ ശ്രീമതി സീതാലക്ഷ്മിയുടെ നേതൃത്വപാടവം പ്രയോജനം ചെയ്യും എന്നുള്ള വിശ്വാസവും പ്രകടിപ്പിക്കുകയുണ്ടായി. തുടർന്ന് സെക്രട്ടറി കഴിഞ്ഞ പൊതുയോഗത്തിന്റെ റിപ്പോർട്ട് വായിച്ചത് യോഗം ഏകകണ്ഠമായി അംഗീകരിച്ചു.

ഈ യോഗത്തിൽ ആദ്യമായിട്ട് വന്ന ശ്രീ ആർ എസ് മോഹനൻ തന്റെ കുടുംബ വിശേഷങ്ങൾ ഉൾപ്പെടെ പറഞ്ഞുകൊണ്ട് സദസ്സിന് പരിചയപ്പെടുത്തി. തുടർന്ന് ഡിജിഎസ്. ശ്രീ പുരുഷോത്തമൻ പിള്ള സംഘടന കാര്യങ്ങൾ വിശദീകരിക്കുകയുണ്ടായി.

അന്നേ ദിവസം നടത്താൻ തീരുമാനിച്ചിരുന്ന Structured മീറ്റിംഗ് അടുത്ത ആഴ്ചയിലേക്ക് മാറ്റിവച്ച വിവരം അറിയിക്കുകയുണ്ടായി.

അംഗങ്ങളുടെ ഏതെങ്കിലും പരിഹരിക്കാത്ത ആവശ്യങ്ങൾ ഉണ്ടെങ്കിൽ ഈ വരുന്ന Structured മീറ്റിങ്ങിൽ അവതരിപ്പിക്കാം എന്ന് അറിയിക്കുകയുണ്ടായി. വനിതാ ഫോറം രൂപീകരിച്ച ശേഷമുള്ള ഈ മീറ്റിങ്ങിൽ വളരെയധികം വനിതകൾ പങ്കെടുത്തതിൽ അദ്ദേഹം അഭിനന്ദനം അറിയിക്കുകയുണ്ടായി.



ഇനിയങ്ങോട്ട് ഈ കുട്ടായ്മ നമ്മളുടെ സംസ്ഥാന സമ്മേളന വിജയത്തിന് പ്രയോജനപ്പെടുമെന്ന് ആത്മവിശ്വാസം പ്രകടിപ്പിച്ചു.

എജിഎസ് ശ്രീമതി സീതാലക്ഷ്മി തന്റെ ആശംസാ പ്രസംഗത്തിൽ വനിതാ ഫോറം ഭാരവാഹികളെ സദസ്സിന് പരിചയപ്പെടുത്തുകയുണ്ടായി. പത്തനംതിട്ടയിലും വനിതാ ഫോറം രൂപീകരിക്കുന്നതിന് വേണ്ടിയുള്ള ശ്രമങ്ങൾ ആരംഭിക്കുന്നുണ്ട് എന്ന് അറിയിച്ചു. നമ്മളുടെ സ്റ്റേറ്റ് വൈസ് പ്രസിഡൻ്റ് ശ്രീ. ജോസഫ് പാലക്കൽ FSBIPA ദേശീയ വൈസ് പ്രസിഡണ്ട് ആയി തിരഞ്ഞെടുത്ത വിവരം അറിയിക്കുകയുണ്ടായി. സദസ്സ് ഒന്നടങ്കം അദ്ദേഹത്തിന് അഭിനന്ദനങ്ങൾ രേഖപ്പെടുത്തുകയും ചെയ്തു.



തുടർന്ന് ജില്ലാ സെക്രട്ടറി കഴിഞ്ഞ കാലയളവിലെ പ്രവർത്തനങ്ങൾ വിവരിക്കുകയുണ്ടായി. ആരോഗ്യ ഇൻഷുറൻസ് മേഖലയിലെ ജി എസ് ടി ഒഴിവാക്കിയത് നമുക്ക് വലിയൊരു ആശ്വാസം തന്നെയാണെന്നു പറഞ്ഞു. ഇൻകം ടാക്സ് റിട്ടേൺ കൊടുക്കാനുള്ളവർ ഉണ്ടെങ്കിൽ ഈ മാസം പതിനഞ്ചാം തീയതി ആണ് അവസാന തീയതി എന്നുള്ളത് അറിയിച്ചു. നമ്മുടെ സംഘടനയുടെ അഖിലേന്ത്യാ സമ്മേളനം നടന്ന വിവരങ്ങൾ അറിയിക്കുകയുണ്ടായി പുതിയ ഭാരവാഹികളെ തിരഞ്ഞെടുത്ത കാര്യവും അറിയിച്ചു.

തുടർന്ന് നടന്ന വിശദമായ ചർച്ചകൾക്ക് ഡിജിഎസ്. Sri TC. Purushothaman Pillai മറുപടി പറഞ്ഞു .

തുടർന്ന് ട്രഷറർ ശ്രീ എസ് ജി ജോസ് ഇപ്പോഴത്തെ ഫണ്ട് പൊസിഷനെക്കുറിച്ച് വിവരിക്കുകയുണ്ടായി. സമ്മേളനവുമായി ബന്ധപ്പെട്ട് നല്ലൊരു തുക ആവശ്യമുണ്ടെന്നും അതിന്

അംഗങ്ങളുടെ സഹകരണം ഉണ്ടാകണമെന്നും അഭ്യർത്ഥിച്ചു. അദ്ദേഹം കൃതജ്ഞത പറഞ്ഞതോടുകൂടി യോഗം കൃത്യം 5.30ന് അവസാനിച്ചു.



Samadhan Pakhwada meeting at RBO1, Kollam



Another view of Samadhan Pakhwada meeting at RBO1 Kollam



Inauguration of Bank Day celebrations on 01.07.2025 at Kollam by DGM. SBIPRA office bearers also were invited in the function



Our DGS Sri Purushothaman Pillai lighting the lamp during the inauguration of Bank Day celebrations



ബാങ്കിന്റെ SBI Tribute സ്കീം അനുസരിച്ചുള്ള സഹായ ധനവുമായി മരണപ്പെട്ട നമ്മുടെ അംഗം രഘുനാഥന്റെ കുടുംബാംഗങ്ങളെ സന്ദർശിച്ചപ്പോൾ,

കൊല്ലം ജില്ലാ സെൻററിലെ മരണപ്പെട്ട നമ്മുടെ അംഗം രഘുനാഥന്റെ മരണാനന്തര ചടങ്ങുകൾക്ക് നമ്മുടെ ഭാരവാഹികൾ സാക്ഷ്യം വഹിച്ചു. കൂടാതെ RBO കൊട്ടാരക്കരയിലെയും, കാരവാളൂർ ബ്രാഞ്ചിലെയും, സ്റ്റാഫ് അംഗങ്ങൾ ബാങ്കിന്റെ SBI Tribute സ്കീം അനുസരിച്ചുള്ള ₹30,000/- സഹായ ധനവുമായി കുടുംബാംഗങ്ങളെ സന്ദർശിച്ചപ്പോൾ, കരവാളൂർ ഭാഗത്തുള്ള നമ്മുടെ അംഗങ്ങൾ ശ്രീ. സോമൻ, ശ്രീ. രാമചന്ദ്രൻ എന്നിവരെയും കൂട്ടി

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Women's Forum at Kollam District Centre

The Kollam district Women's Forum under the Pensioners and Retirees' Association (Kerala) was formally launched on 13th August 2025, after our General body meeting.

Our Dist President Sri. Gopakumar, who presided over the function, gave all directions for the smooth functioning of the Forum. More than 30 dedicated, vibrant and enthusiastic lady members attended the meeting.



The meeting commenced with a prayer by Smt. Beens. S followed by the welcome address by Smt. Remadevi. H our former Asst. Gen. Secretary.

Sri. T. C. Purushothaman Pillai, (DGS) explained the vision, mission and goal of the Forum and extended all support for the growth of the Forum.

Smt. Seethalekshmi.S (AGS & Chairperson of the Forum), in her keynote address specified the need, aim and proposed activities of the Forum and also expressed the sincere wishes and thanks to SBIPRA Kerala on behalf of all the members present there, for having such a wonderful idea of formation of Women's Forum throughout Kerala. Detailed self introduction of members were carried out, afterwards. The members were given enough time to express their opinions and all of them were in a very happy mood and offered their comments. The office bearers unanimously elected are Smt. Seethalekshmy.S (AGS, Kollam Zone). She will serve as the Chair Person. SBIPRA (Kollam) Dist. Executive Members Smt Anitha & Smt. Latha.J will serve as Ex.Officio members.



The Committee members are Convener: Smt. Thankamony.P, Joint Conveners 1) Smt.Beena. S. 2)Smt.Rassia Beegum R.S., Treasurer: Smt. Ramalekshmi.R. Other Executive Members are 1) Smt. Beena. S., 2) Smt. Remadevi. H, 3) Smt.Ganga.S.B, 4) Smt.Ramalekahmi Ammal, 5) Smt. Sreedevi .D, 6) Smt. Lalitha Varma.K.K.

Sri Ramakrishna Pillai, Dist. Secretary who proposed vote of thanks, assured whole hearted support of the district team for all the activities of the Forum. The meeting concluded with an assurance to conduct the Forum's next meeting shortly.

കോട്ടയം ജില്ലാ സെൻറർ ഓണാഘോഷ സമ്മേളനം

എസ്ബിഐ പെൻഷനേർസ് & റിട്ടയറിസ് അസോസിയേഷൻ, കോട്ടയം ജില്ലാ ഓണാഘോഷ സമ്മേളനം കോട്ടയം ഡിവൈഎസി അനീഷ്.കെ.ജി. ഭദ്രദീപം കൊളുത്തി ഉദ്ഘാടനം നിർവ്വഹിച്ചു.



കോട്ടയം ഡിവൈഎസി ശ്രീ അനീഷ്.കെ.ജി. ഉദ്ഘാടനം നിർവ്വഹിക്കുന്നു

നാളിതുവരെ പെൻഷൻ പരിഷ്കരണം നടപ്പാക്കാതെ ബാങ്ക് പെൻഷനേഴ്സിനോടുള്ള അവഗണന അവസാനിപ്പിക്കണമെന്ന്, സമ്മേളനത്തിൽ കേന്ദ്ര സർക്കാരിനോടും ഇന്ത്യൻ ബാങ്ക്സ് അസോസിയേഷനോടും അഭ്യർത്ഥിച്ചു. കേന്ദ്ര - സംസ്ഥാന പെൻഷൻകാരുടേയും രാജ്യത്തെ മറ്റ് മേഖലകളിൽ കാലാകാലങ്ങളിൽ അനുഭവിക്കുന്ന പെൻഷൻ വർധന ബാങ്ക് പെൻഷൻകാർക്ക് മാത്രം നിഷേധിക്കുന്നത് ന്യായമല്ല എന്നും യോഗം അഭിപ്രായപ്പെട്ടു.



സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ.രാധാകൃഷ്ണൻ പുല്ലുഞ്ചേരി മുഖ്യ പ്രഭാഷണം നടത്തുന്നു

എസ്. ബി. ഐ. പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരള സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ രാധാകൃഷ്ണൻ പുല്ലച്ചേരി മുഖ്യ പ്രഭാഷണം നടത്തി. ജില്ലാ പ്രസിഡന്റ് ശ്രീമതി ത്രേസ്യാമ്മ ആന്റണി അധ്യക്ഷത വഹിച്ചു.

സമ്മേളനത്തിൽ സംസ്ഥാന വൈസ് പ്രസിഡന്റ് ശ്രീ ബി. സി. ഉണ്ണികൃഷ്ണൻ നായർ, ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി ശ്രീ വിശ്വനാഥൻ നായർ, അസിസ്റ്റന്റ് ജനറൽ സെക്രട്ടറിമാരായ ശ്രീ വിജയൻപിള്ള പി. ശ്രീമതി കെ., റെസോ ബീഗം, ഓഫീസേഴ്സ് അസോസിയേഷൻ എ.ജി.എസ്. ശ്രീ അനിൽ ശരത്, സ്റ്റാഫ് യൂണിയൻ ഡി.ജി.എസ്. ശ്രീ വിനോദ് ഫിലിപ്പ്, ജില്ലാ സെക്രട്ടറി ശ്രീ പി.എം.ജേക്കബ്, വൈസ് പ്രസിഡണ്ട് ശ്രീ രാജശേഖരൻ കെ.പി., മുൻ ഡി.ജി.എസ്. ശ്രീ ഹെൻറി ജോൺ തുടങ്ങിയവർ പ്രസംഗിച്ചു.

ഒയാസിസ് എന്ന ഓൺലൈൻ പ്രസിദ്ധീകരണത്തിന്റെ സാരഥി ശ്രീ എം. ജി.രാഘവൻ, തത്വമസി സാഹിത്യ അവാർഡ് ജേതാവ് ശ്രീമതി വി .ഗീത, ഈ വർഷം 75 വയസ് പൂർത്തിയാക്കിയവർ എന്നിവരെ സമ്മേളനം പൊന്നാടയണിയിച്ചു ആദരിച്ചു.



ഓണാഘോഷങ്ങൾ വിക്ഷേപിക്കുന്ന സദസ്സ്

അംഗങ്ങൾ അവതരിപ്പിച്ച സംഘഗാനം, സ്ലിറ്റ്, വഞ്ചിപ്പാട്ട്, മഹാബലിയുടെ എഴുന്നള്ളത്ത്, സെമി ക്ലാസിക്കൽ ഡാൻസ്, തിരുവാതിരകളി, മലയാളി മങ്ക / കേരള ശ്രീമാൻ മത്സരം, എന്നിവ ആഘോഷങ്ങൾക്ക് മാറ്റ് കൂട്ടി. ഓണ സദ്യയോടെ പരിപാടികൾ സമാപിച്ചു.



മരണപ്പെട്ട നമ്മുടെ മെമ്പർ എം. ജെ. ജോസഫിനു അന്ത്യാഞ്ജലി അർപ്പിക്കുന്ന എസ്ബിഐ പെൻഷനേർസ് അസോസിയേഷൻ അംഗങ്ങളും കോട്ടയം ജില്ലാ ഭാരവാഹികളും.

General Body Meeting at Kozhikode District Centre

The General Body Meeting of SBIPAK Kozhikode District was held on 7th August 2025 at Hotel Alakapuri, Kozhikode, with the participation of over 300 members.

The session began at 9.45 am with Sri Jos J. Vellara, Dist. Vice President, offering the welcome address.

The meeting, presided over by District President Sri P. Sivasankar, commenced with a condolence message read by Smt. Padmalochana, followed by a minute's silence in memory of departed members.

The session was formally inaugurated by General Secretary Sri Philip Koshi, who praised the successful conduct of the 24th State Conference and the enthusiastic participation of women members. He also outlined the activities undertaken by the new committee.



Inaugural address by General Secretary Sri Philip Koshi

A major highlight of the day was the release of the association's first-ever souvenir, RAJATHAREKHA. The release was performed by State President Sri Radhakrishnan Pullenchery, who handed over the first copy to former State President Sri K. Rajeevan in the presence of the editorial team. In his address, Editor Sri K. S. Venkitachalam thanked all contributors and expressed the hope that future State General Body meetings would also bring out such publications. Accepting the first copy, Sri K. Rajeevan congratulated the editorial team for bringing out a beautiful souvenir. Copies were distributed to all members present in the meeting.



Keynote address, State President Sri Radhakrishnan Pullenchery

Delivering the keynote address, State President Sri Pullenchery urged for intensified efforts to bring more retirees into the Association's fold. State Vice President Sri Joseph Palackal lauded the Kozhikode district team for their exemplary role in making the 24th State AGM a memorable success.



Address by State Vice President and Vice President of FSBIPA Sri Joseph Palackal

On this occasion, the dance artists who had performed at the State Conference were felicitated with gifts, while senior members who had not been honoured earlier, were presented with Ponnadas.

Reports of the District Secretary, Treasurer, General Convenor, and Finance Committee Convenor were presented, discussed, and unanimously adopted, after clarifications by AGS Sri T. Sethumadhavan Nair and DGS Sri A. Raghavan.

With the adoption and passing of the reports and accounts, the President declared the Organising Committee, constituted for the conduct of the 24th State Conference, as dissolved.



Address by former State President Sri K Rajeevan

In his remarks, DGS Sri Raghavan strongly criticised the negative stance of the DFS and IBA on pension revision despite sufficient funds and emphasized the need for united struggles to achieve justice.



The proceedings concluded with a vote of thanks proposed by Smt. Ramani Malayath, Chairperson of the Women's Forum. The meeting came to a close at 1:30 p.m., followed by a traditional Onasadya.



Release of Rajatharekha

Women's Forum at Kozhikode District Centre

The Kozhikode District Centre Women's Forum of the SBI Pensioners and Retirees' Association, Kerala, was formally launched at the Association Hall. A group of enthusiastic lady members gathered for the occasion and, after thoughtful discussions, resolved to form a dedicated women's wing to strengthen and broaden the Association's activities within the district centre. The forum for the time being is named "Women's Forum."



Dist. Association President Sri. P Sivasankar presided over the meeting.

SBIPRA Kerala Asst. General Secretary Sri. Sethumadhavan Nair spoke on the occasion. He conveyed the State Committee's appreciation for the spirited participation of Kozhikode's lady members in the recently held State Conference and observed that it may well have inspired the State Committee of SBIPRA, to moot the idea of forming similar forums across all districts.

Smt. Komalavally, Assistant General Secretary, addressed the gathering and elaborated on the significance of women's forums within organisations such as ours. She emphasized how such platforms not only offer opportunities for self reinvention but also serve as a support system, particularly for family pensioners who may benefit immensely from collective strength and shared experience.



Dist. Secretary Sri P. Sasidharan also spoke on the occasion.

Smt. Ramani Malayath extended a warm welcome to the gathering and Smt Padmalochana proposed vote of thanks.

The members unanimously elected during the meeting to the Committee of the Women's Forum, are: Chairperson: Smt. Ramani Malayath, Vice Chairperson: Smt. Licy Zacharia, Convenor: Smt. Rajarajeshwari G, Joint Convenors: Smt. Geetha V N, Smt. Padmalochana T P, Committee Members : 1. Smt Ashalatha PKR. 2. Smt Jalaja M, 3. Smt Sreebala TC, 4. Smt Janaki PM, 5. Smt Jayanthi CP, 6. Smt Nishadevi KP and 7. Smt Sheela A J.

The meeting concluded with a sense of renewed purpose and a shared commitment to making the Women's Forum a vibrant and inclusive platform for all lady members of the Association.

General Body Meeting at Palakkad District Centre

The SBI Pensioners and Retirees' Association Palakkad District Centre General Body was held on September 11, 2025, at Top Inn Town Sheethal Hall. Sri P Achuthanunni, District Vice President, welcomed the gathering. The meeting was inaugurated by Sri Radhakrishnan Pullancheri, President of SBIPRA Kerala, by lighting the traditional lamp.



Presidential address by Dist President Sri Ramakrishnan Kuttinath

The conference demanded immediate implementation of pension revision in banks, citing three decades of stagnation. Other demands raised are Bank to bear health insurance premiums, resolving commutation issues,

including special allowance in pension calculations, implementing special pay with effect from November 2017 etc.



*Inauguration by State President
Sri Radhakrishnan Pullenchery*



Keynote address by General Secretary Sri Philip Koshy

Sri Philip Koshy, General Secretary delivered the keynote address. Sri S Balakrishnan, Assistant General Secretary offered felicitations. He explained about the Income Tax deduction on Leave Encashment upon retirement and special pay issue.



Smt M Girijabhai was honoured for translating Bhagavad Gita from Hindi to Malayalam.

The conference congratulated new team of Federation leadership led by Sri Radhakrishnan N, Sri G D Nadaf on being elected as General Secretary of FSBIPA, and Sri Joseph Palakkal on being elected as Vice President of the Federation.



Members who turned 75/ 85 yes of age in 2025 were honoured. Sri KN Harshan presented the Association report, and Sri V Rajamani presented the financial report. Sri K N Ragupathi, Joint Secretary, proposed vote of thanks.

Samadhan Pakhwada meeting on 18.07.2025 at RBO, Palakkad

SAMADHAN PAKHWADA at RBO 4, Palakkad was conducted on 18.07.2025 Regional Manager Sri Manoj M inaugurated the meeting, HR Manager Sri Sukesh H welcomed the participants.



Our Senior member Sri A K K Menon, Asst General Secretary Sri Balakrishnan S, Dist President Sri Ramakrishnan Kuttinath, Dist Secretary Sri Harshan K N,

Dist Vice President Sri Vijayan K, Sri A L Eswaran & Sri Kumaran Mankara participated in the Samadhan Pakhwada.

Six representations were discussed in detail, including medicine purchase issue / delay(non availability of medicines), stagnation arrears payment issue, home loan excess interest payment reversal, increase of domiciliary limit in REMBS / Policy A and Personal allowance payment issue.



Regional Manager Sri Manoj M assured to take up the issues with top management for resolution. Sri Balakrishnan S, AGS, extended a vote of thanks on behalf of SBIPRA.

Submit Your Life Certificate in November 2025 itself

All pensioners are requested to submit their Life Certificate during the month of November 2025. Please do not wait till the last minute.

The Video Life Certificate (VLC) is the most convenient and recommended method. For this, you must use the HRMS Mobile App, not the HRMS portal on your computer. Every year, the Bank introduces technical updates to the system, and minor glitches may occur initially. These are usually resolved within a few days, after which submission becomes smooth and effortless. You can complete it from home or anywhere in the world. It is reliably learnt that, from this year onwards, family pensioners can also submit VLC after updating HRMS.

If you face any difficulty, you may visit your pension paying branch and submit the manual Life Certificate. **Important:** After submission, please verify that the validity of the certificate is updated up to 31.10.2026.

Act early and ensure your pension remains uninterrupted!

Women's Forum at Palakkad District Centre

Palakkad District Women's Forum of SBIPRA Kerala was inaugurated on 13.08.2025 at the Association office as part of SBIPRA Silver Jubilee Year.

The event saw active participation from vibrant and dedicated women across the district. The meeting began with a prayer song by Smt. Santhakumari K K, followed by welcome address by Smt. Siraja M, AGS, Thrissur AO Centre.

Sri Balakrishnan S, AGS, Thrissur AO Centre (DGS Officiating), delivered the keynote address, highlighting the significance of the Women's Forum and outlining its aims, objectives, and proposed activities. He also presented the vision, mission, and goals of the Forum and explained the structure of the Committee and the roles and responsibilities of its members.

Sri Ramakrishnan Kuttinath, District President, and Sri K N Harshan, District Secretary, assured full support from the district team for the Forum's endeavors. Sri P. P. Sreenivasan, former District President and Sri Rajamani V, District Treasurer, extended their felicitations.

A new Committee was formed with representation from all areas of the district. The members elected as office bearers and executive committee members of the Forum are: S/Smt Chairperson: Siraja M, Convenor: Jayanthi N, Joint Convenors: Jelaja V and Mallika, Secretary: Sukanya K V, Joint Secretaries: Prasanna Menon and Vanidevi K, Treasurer: Annapoorneswari K, Asst Treasurer: Subbulakshmi A, Executive Committee Members: Lakshmy K G, Uma R, Saraswathy K A, Uma K S, Radhamony R, Santhakumari K K, Girijabai M, Ambikadevi P, Krishnaveni S, Shalini Devi P, Mohanakumari C P, and Devaki S. District EC Member Smt. Bhagyapadmini will be an ex-officio member.

The meeting appreciated Smt Girijabai M for her Bhagavatgeetha translation. Smt. Annapoorneswari K, newly elected Treasurer, proposed the vote of thanks.

പാലക്കാട് ജില്ലാ സെൻററിലെ സൗജന്യ നേത്ര പരിശോധനാ ക്യാമ്പ്

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് & റിട്ടയറീസ് അസോസിയേഷനും- പാലക്കാട് ടിനിറ്റി സൂപ്പർ സ്പെഷ്യാലിറ്റി കണ്ണാശുപത്രിയും സംയുക്തമായി *SBI പെൻഷനേഴ്സിനും അവരുടെ കുടുംബാംഗങ്ങൾക്കുമായി സംഘടിപ്പിക്കുന്ന ഒരു മാസം നീണ്ട സൗജന്യ നേത്ര പരിശോധനാ ക്യാമ്പ് ബഹുമാനപ്പെട്ട സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ, റിജിയണൽ. മാനേജർ ടി.എം . മനോജ് ഉദ്ഘാടനം ചെയ്തു.

ടിനിറ്റി കണ്ണാശുപത്രി ക്ലസ്റ്റർ ഹെഡ് ശ്രീ ജിതിൻ ലൂക്കോസ് അധ്യക്ഷത വഹിച്ച യോഗത്തിൽ ടിനിറ്റി കണ്ണാശുപത്രി അസിസ്റ്റന്റ് ജനറൽ മാനേജർ ശ്രീ പ്രദീപ് ബാലകൃഷ്ണൻ സ്വാഗതവും, പബ്ലിക് റിലേഷൻസ് ഓഫീസർ ശ്രീ കിരൺ നന്ദിയും പറഞ്ഞു



ക്യാമ്പ് SBI Regional Manager Sri T M MANOJ ഉദ്ഘാടനം ചെയ്യുന്നു സമീപം ടിനിറ്റി കണ്ണാശുപത്രി, ഡെപ്യൂട്ടി മെഡിക്കൽ ഡയറക്ടർ, ഡോക്ടർ രമ വേണുഗോപാൽ,



നമ്മുടെ സിനിയർ അംഗം ശ്രീ എ കെ കെ മേനോൻ.



ടിനിറ്റി സൂപ്പർ സ്പെഷ്യാലിറ്റി കണ്ണാശുപത്രി ക്ലസ്റ്റർ ഹെഡ് ശ്രീ ജിതിൻ ലൂക്കോസ്.

എസ് ബി ഐ പെൻഷനേഴ്സ് & റിട്ടയറിസ് അസോസിയേഷൻ അസിസ്റ്റന്റ് ജനറൽ സെക്രട്ടറിമാരായ ശ്രീ എസ് ബാലകൃഷ്ണൻ, ശ്രീമതി സിറാജ എം, ജില്ലാ സെക്രട്ടറി ശ്രീ ഹർഷൻ. K N, ജില്ലാ പ്രസിഡന്റ് ശ്രീ രാമകൃഷ്ണൻ കുട്ടിനാത്ത് എന്നിവർ ആശംസകൾ അർപ്പിച്ച് സംസാരിച്ചു.

2025 ഓഗസ്റ്റ് 20 മുതൽ സെപ്റ്റംബർ 20 വരെയാണ് ഒരു മാസം നീണ്ടുനിന്ന ക്യാമ്പ് നടത്തിയത്.

Thiruvananthapuram District Centre family member Master Arnav bags double in Table Tennis



Master Arnav grandson of our member Sri Purushothaman Nair (LM2118) bagged a double at Karnataka State Ranking table tennis tournament concluded on 13.07.2025. Master Arnav was on top of his game to win both the U-13 and Hopes boys titles.

Spine and Ortho medical camp at Thiruvananthapuram



Sri Ashok kumar Divakar, DGM inaugurated the Camp.

SBIPRA Thiruvnanthapuram District Centre and Spine Surgery Department of Sree Gokulam Super Speciality Hospital jointly organised a free Spine disease Assessment camp at SBIPRA Office in SBI Main Branches premises at Thiruvananthapuram. The camp was organised on 01.08.2025 from morning to noon. Free services of spine surgeon and orthopaedic surgeons were available in the camp apart from lab investigations at concessional rates. DGM (B&O) Sri Ashok kumar

Divakar inaugurated the camp. More than 60 pensioners made use of the camp facilities.



Inaugural address by DGM Sri Ashok kumar Divakar



Pensioner Sri Unnikrishnan consulting with Spine Surgeon



Welcome address by General Secretary Sri Philip Koshy



RASMEC Kazhakoottam shifting to new premises. Inauguration by DMD Sri Surender Rana in the presence of our both CGMs. Lighting the lamp is Sri. Sreekumar Moosath DGS SBIPRA-K Tvm



DMD is seen in discussion with DGS Sri Moosath and AGS Sri NK Das

Formation of Women's Forum at Thiruvananthapuram District Centre

As per the decision of the State Committee of our Association, Thiruvananthapuram District Centre Women's Forum was launched on 25th August 25 at SBIPRA office at 10.30 am.



Sri Radhakrishnan S Dist President presided over the meeting. The meeting started with prayer by Smt.N S Latha, setting a solemn tone for the proceedings. Smt. Radhadevi P. V. Vice President extended a warm welcome to all emphasizing the importance of forming a Women's Forum. Dist President, Sri. S. Radhakrishnan, delivered the presidential address. He highlighted the vision and objectives of establishing the Forum, underlining its role in empowering women and fostering collective growth.



Address by AGS Subhalakshmi Ravi

Smt. Subhalakshmi Ravi AGS and Chairperson delivered the keynote address. She stressed the significance of women's participation in organizational activities and outlining the opportunities for capacity building and social engagement through the Forum.

The members who offered felicitations in the meeting and also assured their wholehearted support to the functioning of the Forum included Sri. John Joseph – Patron, Sri. N. K. Das – Assistant General Secretary, Sri. Madhu Kumar – Joint Secretary, Sri. Jayakumar – Dist

Treasurer. Sri. Sreepathy Rao – Convener Aaswas Benevolent Fund.



AGS Sri N K Das addressing

The meeting concluded with a unanimous resolution to constitute the Women's Forum and initiate activities in alignment with the objectives discussed. The elected office bearers and Executive Committee members are: Convener - Smt. Shyama P, Joint Conveners- 1. Smt.K.S.Geetha, 2. Smt.Chandni R. Treasurer - Smt.Sudharmma MP, Asst Treasurer- Smt.Chandini Devi.S, Executive members - Smt.Vidhya S, Smt.Balasoundari. V, Smt. Preetha C, Smt.Soonam Devadas, Smt.Vijayalexmi. N, Smt.Uma.M, Smt.Sasikala Devi I S, Smt.Anitha V K, Smt.Nirmala K, Smt.Anithakumari N S



Address by Dist Vice President Smt Radhadevi P V

As per the State Committee decision, Smt Subbalakshmi Ravi (AGS) will serve as the Chairperson of the Forum. District Executive Committee members Smt.Radha Devi P V, Smt.Girija K Nair, Smt.K.S.Geetha and State Asst Treasurer Smt.Balanageswari K M will serve as ex-officio members of the Women's Forum. Smt. Balanageswari K M proposed the vote of thanks. She expressed her appreciation to all participants for their valuable presence and contributions.



Address by Sri Sreepathy Rao,
Convener ,Dist Aswas Benevolent Fund
in the women's forum meeting



District Secretary Sri Joseph V L attended the retirement
function Smt Savitha Krishnamoorthy at LIC Pattom Branch
on 29.09.25.

തിരുവനന്തപുരം ജില്ല സെൻററിലെ ഓണാഘോഷവും കുടുംബ സംഗമവും

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് & റിട്ടയറിസ് അസോസിയേഷൻ തിരുവനന്തപുരം ജില്ല സെൻററിലെ ഓണാഘോഷവും കുടുംബസംഗമവും ഹസ്സൻ മരിക്കാർ ഹാളിൽ വച്ച് 27.09.25 ശനിയാഴ്ച രാവിലെ 9.30ന് സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ രാധാകൃഷ്ണൻ പുല്ലഞ്ചേരി ഉദ്ഘാടനം ചെയ്തു ബാങ്കിന്റെ റീജണൽ മാനേജമായ ശ്രീ. സാം കെ. സാമുവൽ, ശ്രീ റോഷൻ ആർ എസ്സ് എന്നിവർ മുഖ്യാതിരികൾ ആയിരുന്നു.



ഉദ്ഘാടനത്തിനു ശേഷം അസോസിയേഷന്റെ പുതിയ സംസ്ഥാന നേതാക്കളെ പൊന്നാടിച്ച് ആദരിച്ചു.



അസോസിയേഷന്റെ ജനറൽ സെക്രട്ടറി ശ്രീ ഫിലിപ്പ് കോശി വനിതാ ഫോറവും ഫെഡറേഷൻ വൈസ് പ്രസിഡന്റ് ശ്രീ ജോസഫ് പാലക്കൽ സംഘടനയുടെ രജതജൂബിലി ആഘോഷവും ഉദ്ഘാടനം ചെയ്തു. സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ ഓഫീസേഴ്സ് അസോസിയേഷൻ ഡബ്ല്യു ജനറൽ സെക്രട്ടറി ശ്രീ ഷാജി വി.പി., സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ സ്റ്റാഫ് യൂണിയൻ ഓർഗനൈസിംഗ് സെക്രട്ടറി ശ്രീമതി ജിന കെ, അസോസിയേഷൻ അസി. ജനറൽ സെക്രട്ടറി ശ്രീ എൻ കെ. ദാസ് എന്നിവർ ആശംസകൾ നേർന്നു.



യോഗത്തിൽ ജില്ലാ പ്രസിഡന്റ് ശ്രീ. രാധാകൃഷ്ണൻ എസ്സ് അദ്ധ്യക്ഷതവഹിച്ചു . ജില്ലാ സെക്രട്ടറി ശ്രീ. ജോസഫ് വിഎൽ സ്വാഗതവും ജില്ലാ ഷേറർ ശ്രീ. ജയകുമാർ ആർ നന്ദിയും രേഖപ്പെടുത്തി

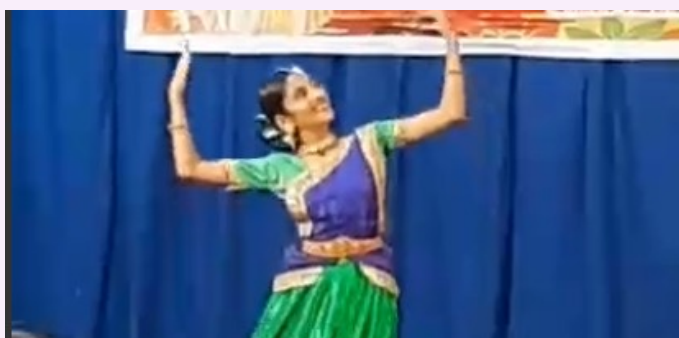


തുടർന്ന് അംഗങ്ങളുടെയും കുടുംബങ്ങളുടെയും വിവിധ കലാപരിപാടികളും ഓണ സദ്യയും ഉണ്ടായിരുന്നു. 500ൽ അധികം അംഗങ്ങളും കുടുംബാഗങ്ങളും കുടുംബ സംഗമത്തിൽ പങ്കെടുത്തു.



Women's Forum Members





Inauguration of Thrissur District Centre Women's Forum

Thrissur District Centre Women's Forum of SBIPRA was inaugurated at the Association Office on 24.09.2025. The event saw active participation of 17 vibrant and dedicated women across the district.



The meeting began with a silent prayer at 10.30 am followed by a welcome address by Sri Muralidharan P Nair Dist President Thrissur. Smt Siraja M (AGS Thrissur AO centre) delivered the key note address

highlighting the significance of the women's forum and outlining its aims objectives and proposed activities. She also presented the vision mission and goals of the Forum. Sri Narayana G District Secretary assured full support from the district team for the forum's endeavours. Sri Jackson C J, Dist treasurer, while offering his felicitations sought the help and support of the Forum members to locate and contact family pensioners.



A new committee was formed with representation from all areas of the district. The members elected as office bearers and executive committee members are: S/Smt Chair person: Siraja M, Convenor: Bigily Zachariah, Joint Conveners: Reetha Paul and Lata S, Secretary: Bhagavathy Lakshmi, Joint Secretaries: Jeena A V and Parvathy Ammal, Treasurer: T C Vijayalakshmy, Assistant Treasurer: Chandrika Vijayan, Executive Committee members: Syamala K K, Annad K Mangalam, Ambika, Lalitha Devi, Gloria Jose, Geetha C P, Omana and Valsala. Smt Bigily Zachariah, the newly elected convener proposed vote of thanks. Smt Vijayalakshmi and Smt P K Kamala, District executive committee members will be Ex officio members of the Forum.

Are you added to your District Centre SBIPRA WhatsApp Group?

We believe that most of our members are already part of the SBIPRA WhatsApp groups of their centre, which help circulate important updates and information quickly and directly. However, it has been noticed that some members have not yet joined their respective District Centre WhatsApp groups. Such members may miss timely updates or receive information only much later.

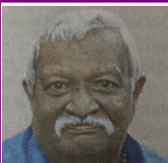
If you or any other member known to you, is not yet added, please contact your SBIPRA District Centre Office. They will gladly assist in adding you to the group. Even if you do not personally use WhatsApp, you may share the WhatsApp mobile number of your spouse, son, or daughter, and they can be added on your behalf to receive all communications.

Stay connected. stay informed

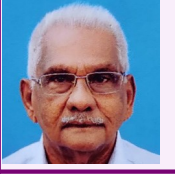
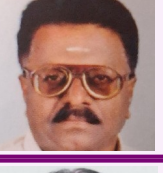
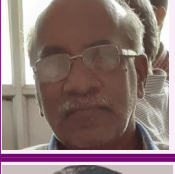
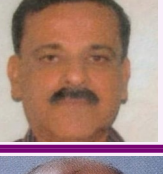
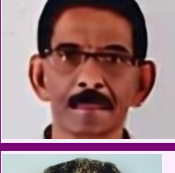
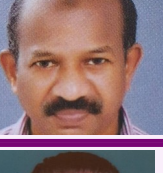
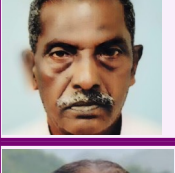
Obituary

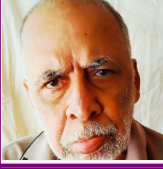
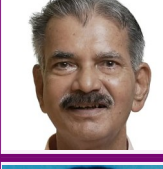
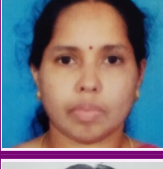
We deeply regret to inform that our following members have left us for their heavenly abode on the dates shown. May their soul rest in peace.

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

	Memb No.AFM 1247 Vanajammal R Chullickal Ernakulam DOD: 02.07.2025
	Memb No.FPM 11978 Thankamma Chacko – w/o Late Chacko M C Thiruvappu, Kottayam DOD: 03.07.2025
	Memb No.AFM 14110 Sulaikha Beevi S – w/o Sri Muthar Hussain F Pettah, Thiruvananthapuram DOD: 04.07.2025
	Memb No.AFM 10081 Krishnakumar G D Thiruthiyad Kozhikode DOD: 04.07.2025
	Memb No.LM 5323 Yesodharan P Kavanad Kollam DOD: 06.07.2025
	Memb No.AFM 10337 Anithakumari A K – w/o Sri Vinodhan C P Thalassery, Kannur DOD: 07.07.2025
	Memb No.LM 3175 Narayanan Unni P K Near Guruvayurappan College Kozhikode DOD: 12.07.2025
	Memb No.LM 6803 Joseph M J Athirampuzha Kottayam DOD: 13.07.2025

	Memb No.LM 1328 Rajagopalan A Chirakkad Palakkad DOD: 17.07.2025
	Memb No.LM 1982 Rajan P Koyilandy Kozhikode DOD: 18.07.2025
	Memb No.LM 9212 Surendran E S Aroor Alappuzha DOD: 19.07.2025
	Memb No.LM 14316 Rupa S Vanchiyoor Thiruvananthapuram DOD: 24.07.2025
	Memb No.LM 4942 Unnikrishnan N Vennala Ernakulam DOD: 25.07.2025
	Memb No.LM 2110 Mathews N G Malipuram Ernakulam DOD: 25.07.2025
	Memb No.FPM 14140 Mary Varghese – W/o Late K V Varghese Arackapady, Ernakulam DOD: 27.07.2025
	Memb No.LM 14188 Reghunathan Gopalan Andoorpacha Kollam DOD: 27.07.2025
	Memb No.AFM 1208 Annamma V K – w/o Syriac V J Cherthala, Alappuzha DOD: 27.07.2025
	Memb No.LM 1991 Dharmaraj T Nanthencode Thiruvananthapuram DOD: 05.08.2025

	Memb No.LM 12332 Rajendran Nair K – h/o Lakshmi Nair (SBI Retd) Elamakkara, Ernakulam DOD: 06.08.2025		Memb No.LM 14047 Joseph K Thomas Puthupally Kottayam DOD: 27.08.2025
	Memb No.LM 13795 Manikanta Kurup V <i>(previous fast bowler in Kerala Cricket team and previous Treasurer of BCCI)</i> Kannadi, Palakkad, DOD: 08.08.2025		Memb No.FPM 6223 Sulochana Hutton A Chevayoor Kozhikode DOD: 28.08.2025
	Memb No.LM 2969 Vasanth K N Asramam Kollam DOD: 09.08.2025		Memb No.AFM 9625 Radha M V – w/o Radhakrishnan P Pulappatta Palakkad DOD: 28.08.2025
	Memb No.LM 3857 John Joseph Aluva Ernakulam DOD: 11.08.2025		Memb No.LM 5490 Prabhakaran M C Kundamanbagom Thiruvananthapuram DOD: 01.09.2025
	Memb No.LM 1110 Manoharan V P Payyoli Kozhikode DOD: 14.08.2025		Memb No.LM 30 Susheela O K West Hill Chungam Kozhikode DOD: 05.09.2025
	Memb No.LM 4705 Surendran K K Peroor Kollam DOD: 14.08.2025		Memb No.AFM 14394 Anil Kumar K P – h/o Reena P P Civil station Kozhikode DOD: 05.09.2025
	Memb No.LM 6156 Haridasan C K Kappad Kannur DOD: 15.08.2025		Memb No.LM 11842 Thampi Isaac Sreekariyam Thiruvananthapuram DOD: 08.09.2025
	Memb No.LM 12803 Narayanan K A Thrippunithura Ernakulam DOD: 19.08.2025		Memb No.LM 134 Ramachandran K N Kuravanpalam East Kollam DOD: 08.09.2025
	Memb No.AFM 14004 Sreelatha G Nair - w/o Gopalakrishnan Nair V S Vattukulangara, Kottayam DOD: 23.08.2025		Memb No.AFM 2024 Lilly Sequeria – w/o George K M Kodaramogar Kasaragod DOD: 10.09.2025
	Memb No.LM 2639 Sudhakaran Peringala Chelavoor Kozhikode DOD: 25.08.2025		Memb No.LM 1559 Jose AT Manimala Kottayam DOD: 10.09.2025

	Memb No.FPM 719 Sobhana Venugopal - w/o Late Venugopal Parakkandy, Kannur DOD: 14.09.2025
	Memb No.AFM 10266 Hema M – w/o Sri Pradeep S Muvattupuzha Ernakulam DOD: 15.09.2025
	Memb No.LM 1073 Subramanian T Edakkad Kozhikode DOD: 15.09.2025
	Memb No.LM 65 Prasad N D Kodumba Palakkad DOD: 18.09.2025
	Memb No.LM 164 Chandramohan K Kottuli Kozhikode DOD: 21.09.2025
	Memb No.LM 4190 Reejan K Mathews – h/o Smt Elizebeth Suja Jacob Ambalamukku, Thiruvananthapuram DOD: 22.09.2025
	Memb No.LM 1680 Pavithran O C Parassinikadavu Kannur DOD: 22.09.2025
	Memb No.AFM 6569 Sylaja S – w/o Sri Gopalakrishnan P V Kottamukku Kollam DOD: 29.09.2025
	Memb No.AFM 910 Chandrika K S – w/o Sri Ramachandran P Poothrikka, Ernakulam DOD: 30.09.2025
Some souls leave an imprint too deep to fade. They will glow in our hearts forever	

State Membership as on 30.09.2025

District	Life Members	Family Pensioners	Associate Family Member	Total Membership
Alappuzha	387	50	286	723
Ernakulam	1514	171	1160	2845
Idukki	164	23	132	319
Kannur	470	79	397	946
Kasaragod	73	12	63	148
Kollam	352	37	289	678
Kottayam	854	85	668	1607
Kozhikode	694	91	551	1336
Malappuram	150	21	124	295
Palakkad	554	67	430	1051
Pathanamthitta	200	26	157	383
Tvpm	1158	123	871	2152
Thrissur	576	100	496	1172
Wayanad	53	5	46	104
Headquarters	6	4	8	18
Grand Total	7205	894	5678	13777

A cyber fraud incident

A pensioner in Palakkad fell victim to a credit card offer scam by fraudsters posing as PNB officials. A fraudulent app was installed on the phone, allowing hackers to access OTPs and make unauthorized transactions, even without the OTPs being shared..

The first thing to realise is that the mobile phone is now compromised. Switch off mobile data / Wi-Fi immediately. This will disconnect the fraudster for the time being. From a computer, log in to Internet Banking (INB) and check if the password is intact. Through INB, disable the CNP channel of all debit cards. Note the unauthorized transaction details and report them with transaction details and ID proof to the National Cyber Crime Reporting Portal (www.cybercrime.gov.in). If can't use a computer, call cyber fraud helpline 1930. **Speed is crucial.** Police also will report in the same site only.

As the phone is compromised, after reporting to the portal, do a factory reset of the mobile phone to remove the malicious /aggressive screen share app. Now it is safe to switch on mobile data/ WiFi and then reinstall only trusted apps. Also, install a full fledged antivirus app.

Retirees joined as our members during the period July to September 2025				
<i>Pensioner /Family Pensioner</i>	<i>Spouse /Assosicate member</i>	<i>Place</i>	<i>District</i>	<i>Mobile No</i>
Suma Madathil Nair	Dr Rajeev A	Kollengode	Palakkad	8547362430
Aleyamma Varghese		Thiruvalla	Pathanamthitta	9539121987
Ramesan A	Kavitha M N	Thiruvalla	Pathanamthitta	9446300477
Geetha V	R Venkitaraman	Sreevaraham	Tvpm	9447974925
Girish Gopalakrishnan	Malini B	Kaimanam	Tvpm	9446536911
Hemachandran Nair K	Preetha S S	Chittattumukku	Tvpm	9744554942
Jaya K Nair	Jayakumar J	Sasthamangalam	Tvpm	9446484999
Jayasankar S		Jagathy, Thycaud	Tvpm	9633624624
Letha Kumary L	Gopimanoharan G	Palkulangara	Tvpm	9946669863
Premakumaran Nair M	Geetha Kumari	Neyyattinkara	Tvpm	9633803325
R Venkitachalam	Seethalekshmi M	Varkala	Tvpm	9745508095
Radha N	Ramakrishnan H	Karumom	Tvpm	8129984466
Rajan K	Sheela R	Sreekariyam	Tvpm	7591915774
Ramakrishnan H	Radha N	Karumom	Tvpm	9745220466
S Sasidharan	Amala	Chowara , Kottukal	Tvpm	8086572582
Shirley Varghese	Mathew P Rajan	Kowdiar	Tvpm	9497189806
Sunanda R S		Sreekaryam	Tvpm	9447961913
Viswasa Raj	P Gnana Malar	Vattavila	Tvpm	9495349325
A P Rema	Ravindranathan T P	Thrissur	Thrissur	9847758655
Ajithkumar A V	Ushakumari V	Thrissur	Thrissur	9447322819
Chandran T V	Ajitha Chandran	Chalakkudy	Thrissur	9446310376
E V Varghese	Omana Varghese	Mala	Thrissur	9895037396
Jayasree V G		Porkkalengad	Thrissur	9495738866
Jose E T	Usha V A	Peramangalam	Thrissur	9446400715
Karthyayani P A	Mohanan K V	Mulangunnathukavu	Thrissur	9447994537
Lakshmidevi G		Thrissur	Thrissur	9447833870
Latha Suresh	John Suresh	Maruthakkara, Ollur	Thrissur	9400251481
Mary George	T O George	Nr Fathima Church	Thrissur	9746869848
Mini P K	Paulson T M	Kunnamkulam	Thrissur	8547645320
Paul T K	Philo Davis	Irinjalakuda	Thrissur	9895829435
Rajan M J	Jessy Rajan	Thalore	Thrissur	9495419688
Sudhakaran M R	Sheela M C	Thrissur	Thrissur	9633583047
Thomas M T	Tresa Poulose	Irinjalakuda	Thrissur	9446533622
Tony Jacob	Jeny Rose P S	Pavaratty	Thrissur	9995147771
Valsala K M	Gopalan M V	Thrissur	Thrissur	7510330594

Retirees joined as our members during the period July to September 2025				
<i>Pensioner /Family Pensioner</i>	<i>Spouse /Associate member</i>	<i>Place</i>	<i>District</i>	<i>Mobile No</i>
Anandarajan K	Remadevi K B	Alappuzha	Alappuzha	9446195205
Beena Santhi Nair	Late Unnikrishnan T	Alappuzha	Alappuzha	9497684053
Joseph Francis	Reji Joseph	Haripad	Alappuzha	9048040680
Lekshmi M	E S Subramania Iyer	Mannar	Alappuzha	9446494364
M A Sasidharan	P Santha Kumari	Aroor	Alappuzha	9400871327
Pushpavally S	Late Reghu P	Cherthalai	Alappuzha	9249314464
Sivadasan Nair P	Remadevi K	Alappuzha	Alappuzha	9446387119
Sukumari V	Late Kochumani G	Alappuzha	Alappuzha	8089257914
Vijayan S	Chellamma K N	Alappuzha	Alappuzha	9495318299
Viswamohini T	Anandan K	Alappuzha	Alappuzha	9142169655
N Ravindra Kumar	Maya L	Perunna West	Changanacherry	9446572040
VijayaKumari S N	Ramachandran Potty J	Perunna	Changanacherry	9495200735
Mary Jancy P J	Joseph M S	Perumanoor	Cochin	9446086417
Suresh S Bhakta	Sobha S Bhakta	Gosreepuram	Cochin	8075525584
Anitha Krishnankutty	Hariharan C S	Thaikkattukara	Ernakulam	9446326142
Ashila Kumari K M		Vypin, Ernakulam	Ernakulam	7025750808
Ashok Narayan Gokhale	Sumana Gokhale	Mattacherry, Kochi	Ernakulam	9446460410
Balambal C	Chandrasekharan G	Ernakulam	Ernakulam	9847772622
Cherian Paul Vazhappilly	Lissy Cherian	Maradu	Ernakulam	9447200398
Jayanthi P K		Poonithura	Ernakulam	9495781868
Lincy Thomas	Sabu C M	Alwaye	Ernakulam	6238997478
Mary Teresa Lopez	Late Placid Lopez	Kakkanad	Ernakulam	9747340767
Praseena Ramachandran	Ramachandran M B	Vaduthala	Ernakulam	9744497354
Rajeev Kizhakkiveetil	Preethi Palliyalil	South Chittoor	Ernakulam	9446510447
Rameshkumar P C	Shyla Ramesh	Ernakulam	Ernakulam	9447583154
Subbulakshmi P	Pattamudaiyar M	Kacherippady	Ernakulam	9447272233
Sunil Dutt N	Girija Sadasivan	Maradu	Ernakulam	9447116329
Sushama P P	Unnikrishnan T K	Ernakulam	Ernakulam	8089008375
Xavier T P	Reeny Mathew	Maradu	Ernakulam	9846789102
Sunanda V V	Prakasan K S	Guruvayoor	Guruvayoor	9446340317
Aleyamma Mathew	Babu K T	Karimkunnam	Idukki	9656169114
Joseph N C	Celine Joseph	Idukki	Idukki	9447523172
Regy James	Valsamma Regy	Moolamattom	Idukki	9447593301
Sujatha V P		Thodupuzha	Idukki	8907849625
Vinod P K	Asha P K	Vagamon	Idukki	9847180424
K Jayakrishnan	Anitha T K	Taliparamba	Kannur	9847418185

Retirees joined as our members during the period July to September 2025

<i>Pensioner /Family Pensioner</i>	<i>Spouse /Assosicate member</i>	<i>Place</i>	<i>District</i>	<i>Mobile No</i>
Kunhiraman Nambiar T N	Prabhavathi E K	Pariyaram	Kannur	9446077161
Madanan P P	Sathi K V	Kannur	Kannur	9446267234
Radha Rani P V	Gangadharan C	Sreekandapuram	Kannur	9497294678
Surendran K M	Sudha M V	Kallisseri	Kannur	9446387477
Vasumathi V P	Madhavan T P	Karivellur	kannur	7994154008
Saraswathi G	Ramesh Prabhu	Manjeswaram	Kasaragod	9895244079
Sivadasan P P	Beena S Das	ThrikkaripurSouth	Kasaragod	9447066394
AnanthaKrishna Pillai A	Sheela P	Kulangarabhagom	Kollam	9446431524
Mini B	G Santhosh LM11545	Thattamala	Kollam	8589056927
Saly Joseph	Aujun P V	Thangassery	Kollam	9008523422
Aleyamma P T	Dr Joseph thomas	Kottayam	Kottayam	9447512452
Jolly Regi	Regi P Uthup	Panachikkad	Kottayam	8943433632
Mathai Mani	Annamma Mani	Pala	Kottayam	9447227170
Mini K Rajan		Manacad	Kottayam	9526691287
Raju Antony	Bindhu Raju	Changanacherry	Kottayam	8606677311
Sasidharan K K	Suma R	Vaikom	Kottayam	9495164910
Annamma Sebastian	Baby Joseph	Marikunnu	Kozhikode	9446331147
Balanarayanan M	Girija K	Perambra Quilandy	Kozhikode	9633113550
Beena K M	Sudheerkumar A	Kozhikode	Kozhikode	9995452161
Dinesh P V	Pappini P C	Kottuli	Kozhikode	9447304081
Geetha V N	T Narayanan Namboodiri	Chevayur	Kozhikode	9446356950
Madhavi Mattuvayal		Kozhikode	Kozhikode	9188425677
Padmaja K T	Ramachandran P	Ambedkar Road	Kozhikode	9446371708
Prema K		Karuvissery	Kozhikode	9496126264
Steepean M	Shyma M	Marikunnu	Kozhikode	9447635411
T P Shiji	Sanil Kumar A K	Kakkodi	Kozhikode	9895690003
Valsakumari C	Rajeev B V	Kozhikode	Kozhikode	9447258288
Gopikrishnan E M	Indira Thalayamkulath	Perinthalmanna	Malappuram	9446377315
Damodharan U	Bindu B	Vennakkara	Palakkad	9446266507
Devayani A		Shoranur	Palakkad	9605144750
Janardhanan V	Mini Janardhanan	Sreekrishnapuram	Palakkad	9495230363
Jayanthi N	Ramachandran P P	Kuzhalmannam	Palakkad	9916238573
Krishnaveni S	Sreenivasan M (7384)	Kallekulangara	Palakkad	9846116427
Premanathan T V	Leena K	Palakkad	Palakkad	9745585113
Radhakrishnan T	Madhumathy V N	Nurani	Palakkad	9446533164
Santhakumari K		Palakkad	Palakkad	9846032166



Emotional resonances of a well-wisher



SBI Pensioners' Association Kerala now rechristened as SBI Pensioners and Retirees' Association Kerala, has once again recorded its undisputed position at national level with Sri Joseph Palackal getting elected as one of the Vice Presidents of the Federation. I am aware that, long back, SBIPA Kerala had the opportunity of getting our then President Sri Manjila Raphael nominated as the Federation Vice President of South Zone (Hyderabad, Chennai, Karnataka and Kerala). But Sri Joseph Palackal's victory in the Federation's triennial election held on 25th August 2025 in Raipur, definitely is distinctive and stands out for the reason that he got elected in an election process, securing more than 60 percent of the total votes polled. He secured 46 votes and retained the second position among the winners.

Sri Joseph Palackal popularly known among his friends and colleagues as "Palackan", as I know him very closely for the last more than 13 years, is a seasoned, dynamic leader of SBI Pensioners and Retirees' Association Kerala whose contribution to the unprecedented growth of the Association is incomparable. I recall our working together in the Association leadership after getting elected as Vice President and Dy General Secretary respectively in SBIPA Annual General Meeting held in 2013 at Kottayam. Then onwards, through our combined efforts, we could bring a total revamp of the organisational activities of our Association. The growth and development of any association, as all of you agree, is fully dependent on its membership strength. Unfortunately for a long period this important aspect was given either less attention or priority in our SBIPA. And for the same reason SBIPA Kerala had a retarded growth from the year of its inception till 2013.

With due respect to the then leaders, I must say that there were inadequacies in the overall functioning. The EC meetings held till 2013 were simple get-together meetings without any serious and fruitful deliberations on the agenda items. Having had the experience as leaders of the serving Officers' association and Staff union, we insisted for streamlining the functioning of EC in particular and the organisation in general. It was indeed an effective turnaround thereafter that one could observe visible changes in the functioning. The EC meetings which were routinely held for less than three hours and concluded before lunch were transformed into full day meetings with threadbare discussions on each and every agenda item. This was indeed a welcoming change in the overall functioning of the Association that led SBIPA to reach in its present esteemed position.

The membership drive now being effectively implemented in all districts, I must say, is at the instance of Sri Palackan who meticulously provided the list of prospective retirees in all districts every month and insisted each districts to get the membership of all. His personal follow up with District Secretaries could bring out excellent results in his regard. The unprecedented growth in membership of our Association since 2014 is definitely due to such an initiative, no doubt.

As the DGS of Ernakulam district, his contributions are many. There are so many achievements brought into the Association, more particularly in Ernakulam District as DGS. Attaining for the first time, the magical number of 1000 in the Ernakulam District membership, bringing out a beautiful multicoloured Directory for Ernakulam district in 2019, successful introduction and implementation of standing instruction scheme for sustainable financial position not only in Ernakulam district, but in other districts also, prompt scheduling and meticulous arrangements for quarterly EC meetings etc., are a few examples of the visionary in him.

As the Chief Editor of our quarterly bulletin I must specially thank him for the dedicated services he rendered for the timely publication of our Bulletin. The long hours he spent with Ajayan of Peringat Printers for getting the best result in the layout of each bulletin and its timely dispatch through Ernakulam Business post office is always gratefully remembered.

It will be unfair if I conclude this without mentioning how Sri Joseph Palackal earned the respectable and coveted position in the Federation. What I feel is, his entry into the Federation as GB member from Kerala, was indeed a predestined one. I could observe and feel the calibre on his very first appearance in the Federation GB meeting. He could impress upon and catch the attention of all Governing Body members with his characteristic presentation. Well friends, hard work embedded with commitment never goes unrewarded.

I feel extremely elated and proud on Palackal's elevation as the Vice President of our Federation. I am quite confident that Federation will attain more laudable achievements with its new leadership including Sri. Palackal. With a track record of excellence, collaboration, and results-driven action, he has earned the trust and respect of peers and colleagues across the nation.

As Federation Vice President, Palackal now takes on a pivotal role at a crucial time. With new challenges and opportunities on the horizon, his leadership will be instrumental in shaping policies, driving innovation, and amplifying the voices of those he represent.

This victory is not only a personal milestone for dear Palackan but a moment of pride for everyone who has supported and believed in the power of integrity, service, and visionary thinking. I am confident that his tenure will bring meaningful progress, positive change, and inspire a new generation of leaders. Once again my hearty congratulations .

Regards,

*Rajeevan K,
Former President,
SBI PENSIONERS ASSOCIATION, KERALA
Kozhikode, 21/09/2025*



A Thank you note...

Dear friends,

The much hyped election of our Federation is over and the new team of leaders has come into existence. Being one among the seven elected leaders of the National Council, these are the most memorable moments in my life and I owe unbound gratitude to all my beloved members of SBIPRA Kerala whose warmth, dedicated support and prayers only paved the way for my getting elected as the Vice President of Federation .

The multitude of greetings that were flowing endlessly in my mobile and WhatsApp account conveying congratulations, from all parts of the State reveal the true expression of your love, affection and support, which definitely gives me lot of encouragement to continue my strive to live up to your expectations.

It indeed is a proud and laudable achievement for Team Kerala and for me personally, to have been elected as Vice President of our Federation through the democratic election process held on 25th August at Raipur, Chhattisgarh. It adds more glitter and glory that I was blessed to secure 46 out of 78 votes polled, emerging as the second highest in votes secured, among the stalwarts .

I remain deeply indebted especially to S/Sri. Radhakrishnan Pullancheri (President), B C Unnikrishnan Nair (Vice President), Philip Koshy (General Secretary), and A Raghavan (DGS) for their peerless support and dedicated campaign displayed throughout the election process. My thanks from the deepest bottom of my heart are due to all my beloved members of Kerala.

The word Thanks I consider too small to contain the depth of my gratitude. I owe this success to my friends, my former and present colleagues in the Executive Committee of SBIPRA Kerala, and above all, my dear pensioner comrades from Kerala, whose blessings, goodwill, and encouragement were my true strength.

With folded hands and a grateful heart, I once again thank you all sincerely for standing by me and making this milestone possible.

Affectionately yours,

Joseph Palackal
Vice President FSBIPA &
Vice President SBIPRA Kerala

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