

SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA



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October-December 2020

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Editorial

December 17- PENSIONERS' DAY

"Pension is neither a bounty, nor a matter of grace depending on the sweet will of the employer, nor an ex-gratia payment. It is a payment for the past services rendered. It is a social welfare measure rendering socio-economic justice to those who in the heyday of their life ceaselessly toiled for the employer on an assurance that in their old age they would not be left in the lurch."

- Late Justice Y V Chandrachud, former Chief Justice of India

It was on 17th December 1982 that the historic judgment on pension was delivered by the Five-Member Bench of Supreme Court, consisting of Chief Justice YV Chandrachud, Justice VD Tulzapurkar, Justice DA Desai, Justice O Chinnappa Reddy and Justice Baharul Islam. To commemorate this landmark judgement, which is popularly known as the 'Magna Carta' of the Pensioners, from 1983 onwards, December 17th is observed as Pensioners' Day in India. The

judgement declared in unequivocal terms that everyone should be treated equal before the law and everyone should be given equal protection of the law within the territory of India. The judgment was delivered in the case filed by Shri DS Nakara, a civil servant, who retired as Financial Advisor in Defense Ministry which, in brief, is as under:

By a Memorandum dated May 25, 1979, Government of India introduced the New Liberalised

SBI PA Kerala
wishes its Members, their Family & the Readers a
Happy & Prosperous
New Year

Pension Scheme for computation of pension in respect of employees governed by the Central Civil Services (Pension) Rules, 1972, and made it applicable to employees retiring on or after March 31, 1979. By another Memorandum issued on September 23, 1979, it also extended the same to the Armed Forces' personnel retiring on or after April 1, 1979.

The Petitioner along with another one, who had retired in the year 1972 from the Central Civil Service and the Armed Forces' service respectively, also with another petitioner, a registered society espousing the cause of pensioners all over the country, challenged the validity of the above two memoranda insofar as the liberalization in computation of pension had been made applicable only to those retiring on or after the date specified which, in turn, resulted in denying the benefit of liberalization to all those who had retired earlier. The Counsel for the petitioners contended that all pensioners who are entitled to receive pension under the relevant rules form a class irrespective of the dates of their retirement and there cannot be a mini-classification within the class and that the differential treatment accorded to those who had retired prior to the specified date, is violative of Article 14 as the choice of specified date is wholly arbitrary and the classification based on the fortuitous circumstance of retirement before or subsequent to the specified date is invalid; and that the scheme of liberalization in computation of pension must be uniformly enforced with regard to all pensioners.

The contention of the counsel for the respondent, Government of India, was that the specified date is an integral part of the scheme of liberalization and the Government would never have enforced the scheme devoid of the date. It further argued that in almost every case there are some category and class already set up according to the scope of provisions for maintaining the law. This scheme has financial implications and if more persons are included in the scheme then the share will automatically decrease.

The Supreme Court in this case held that the Article 14 of the Constitution and this provision strikes at arbitrariness in State action and ensures fairness and equality of treatment. Equal laws would have to be

applied to all in the same situation and there should be no discrimination between one person and another if as regards the subject-matter of the legislation their position is substantially the same. Article 14 forbids class legislation but permits reasonable classification for the purpose of legislation. The classification must be founded on an intelligible differentia which distinguishes persons or things that are grouped together from those that are left out of the group. And the classification must have some rational nexus with the object which is to be achieved by the statute. A discriminatory action is liable to be struck down unless it can be shown by the Government that the departure was not arbitrary but was based on some valid principle which in itself was not irrational, unreasonable or discriminatory.

This is very clear and uncountable that all the pensioners for payment of pension from a class. When the State considered it necessary to liberalize the pension scheme in order to expand social security in old age to government servants it could not grant the benefits of liberalization only to those who retired subsequent to the specified date and deny the same to those who had retired prior to that date. The division which classified the pensioners into two classes on the basis of the specified date was devoid of any rational principle and was both arbitrary and unprincipled being unrelated to the object sought to be achieved by grant of liberalized pension and the guarantee of equal treatment contained in Article 14 was violated.

This would clearly imply that the pre-liberalized scheme did not provide adequate protection in old age, and that a further liberalization was necessary as a measure of economic security. The government also took note of the fact that continuous upward movement of the cost of living index and diminishing purchasing power of rupee necessitated upward revision of pension. With this underlying intendment of liberalization, it cannot be asserted that it was good enough only for those who would retire subsequent to the specified date but not for those who had already retired. So, the Court held that the rule 34 of the central service pension rules 1972 as unconstitutional on the ground that the classification is made by it between pensioners are arbitrary and it had no legal nexus.

The judgement in DS Nakara & others vs. Union of India dated 17th December 1982 thus became the oft quoted and oft referred judgement in many other judgments that were pronounced by the Supreme Court of India and various High Courts in the subsequent years.

It is our misfortune that the plight of poor pensioners did not end with that. The pensioners' community especially in the Banking Industry, more particularly in State Bank of India still continues with discrimination, disparity prevalent in their pension matters when compared to their counterparts retired from Central and State and other PSUs. Whereas 30% of the last drawn Basic pay is paid as family pension in Central and State Government services, the hapless family pensioner in the Banking Industry has to survive with the barest minimum 15%.

Whereas the Central and State Government service pensioners are bound to get the upward revision in pension correspondingly with the salary revision of serving employees, the Bank pensioners have to continue with the same initial pension despite the many salary revision agreements settled in subsequently.

Well friends, in a couple of weeks the year 2020 will slowly fade out, leaving its nightmarish sequences in the annals of history, which no one will wish to cherish again. Let us together wish and pray that the year 2021 be a savior of all the ill doings of the dying year and that it brings the fragrance of love, peace and unbound happiness among all of us. To quote from DS Nakara judgement once again "there shall not be inequals among equals."

SBIPA Kerala Unveiled its New Redesigned Website

We are immensely happy and proud that our Association has launched its website in its new look and design along with the multitude of information windows and useful links to enable the visitor to have the instant information on everything pertaining to SBI Pensioners. The new URL for visiting the website is www.sbipensionerskerala.org. Apart from the general information about SBIPA Kerala, it provides an insight into Insurance Schemes, Pension Loan, Dispensary facilities, Bank's Holiday Home whereabouts, SBI

e-Pharmacy, Organizational activities, Pensioners Federation matters etc. The site can be viewed using Desktop, Laptop, Tablets and Smartphone. It has also provided links to Facebook, Twitter and Instagram for sharing information and up-to-date developments. We request all our members and readers to visit our website and give us your valuable feedback. We place on record our deep-felt thanks and appreciation in abundance to our dear Radhakrishnan Pullancheri, our District Secretary of Palakkad district whose solitary untiring efforts resulted in bringing out the website in its present elegant look and form.

Obituary:

We have lost 19 Life Members, 2 Family Pensioner Member and 5 Associate Family Member during the period from the October 1st till December 2020. The names of our members who left us are as follows:

| S.No. | Mem No. | Name | District | DoD |
|-------|----------|------------------|--------------------|-----------|
| 1. | LM/2138 | Leena N Pai | Ernakulam | 7-Oct-20 |
| 2. | AFM/4546 | Rajumon KS | Ernakulam | 14-Oct-20 |
| 3. | LM/198 | Mony RAS | Thiruvananthapuram | 10-Oct-20 |
| 4. | LM/3841 | Ramakrishnan K | Kozhikode | 10-Oct-20 |
| 5. | LM/2791 | Varghese PT | Ernakulam | 21-Oct-20 |
| 6. | LM/5953 | Radhakrishnan D | Thiruvananthapuram | 21-Oct-20 |
| 7. | LM/7533 | Sasidharan CK | Kottayam | 4-Nov-20 |
| 8. | LM/2449 | Kalyani Pillai R | Thiruvananthapuram | 4-Nov-20 |
| 9. | LM/3118 | Ibrahim KM | Thiruvananthapuram | 7-Nov-20 |
| 10. | FPM/7534 | Molamma John | Kottayam | 4-Nov-20 |



भारतीय स्टेट बैंक
State Bank of India

മൃഗേന്ദ്ര ലാൽ ദാസ്
ചീഫ് ജനറൽ മാനേജർ

मृगेन्द्र लाल दास
मुख्य महाप्रबंधक

Mrigendra Lal Das
Chief General Manager

DO No: 39

04.11.2020

Respected Shri. K Rajeevan,

It was indeed a pleasant experience to read through the edition of THE SBI Pensioners Special Bulletin the in house magazine of SBI Pensioners Association Kerala. The articles in the magazine were informational and covered gist of organizational principles, glimpses of events conducted etc. The medical benefit scheme details and clarification, will be a useful ready reckoner for your members. The entire editorial team did a fabulous job in compiling various articles and presenting them in an elegant manner. "Retirement is when you stop living at work and start working at living". Wish you happy and safe days ahead.

I express my sincere gratitude for sending a copy of THE SBI Pensioners Special Bulletin and also convey my best wishes for all your future endeavors.

Yours faithfully,

(MRIGENDRA LAL DAS)

CHIEF GENERAL MANAGER

Shri. K Rajeevan,

President, SBI Pensioners Association Kerala

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ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
ലോക്കൽ ഹെഡ് ഓഫീസ്
പൂജപ്പുര,
തിരുവനന്തപുരം
കേരള - 695 012, ഇന്ത്യ.

भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय
पूजप्पुरा,
तिरुवनन्तपुरम
केरल-695 012, भारत

State Bank of India
Local Head Office
Poojappura,
Thiruvananthapuram
Kerala - 695 012, India.

| S.No. | Mem No. | Name | District | DoD |
|-------|----------|---------------------|--------------------|-----------|
| 11. | AFM/743 | Mariamamma Mathew | Alappuzha | 12-Jul-20 |
| 12. | LM/1417 | Sethumadhavan P | Kozhikode | 13-Nov-20 |
| 13. | LM/3826 | Paul Jacob Mampilly | Ernakulam | 28-Nov-20 |
| 14. | LM/7101 | Sulaiman PA | Kottayam | 30-Nov-20 |
| 15. | LMM/155 | Sahadevan PK | Kannur | 6-Dec-20 |
| 16. | FPM/8211 | Muktha Bai S | Ernakulam | 8-Dec-20 |
| 17. | LM/120 | Ramachandran Nair K | Pathanamthitta | 16-Dec-20 |
| 18. | AFM/8845 | Mohanan NG | Ernakulam | 16-Dec-20 |
| 19. | LM/6452 | Jayaprasadan S | Thiruvananthapuram | 20-Dec-20 |
| 20. | LM/8689 | Ramachandran P | Kozhikode | 24-Dec-20 |
| 21. | AFM/608 | Rosily John | Ernakulam | 27-Dec-20 |
| 22. | LM/3170 | Koshy PA | Ernakulam | 27-Dec-20 |
| 23. | AFM/545 | Premalatha TG | Ernakulam | 28-Dec-20 |
| 24. | LM/2193 | Ramakrishnan KV | Kannur | 29-Dec-20 |
| 25. | LM/2841 | Mathew KJ | Ernakulam | 29-Dec-20 |
| 26. | LM/212 | Nandakumar MA | Kannur | 30-Dec-20 |

May the departed souls rest in peace!

Membership:

Our membership as on 31/12/2020 stood at 8919, an increase of 154 new members from that reported as on 30th September 2020 in the Special Bulletin, comprising of 55 Life Members, 22 Family Pensioner Members and 77 Associate Family Members. The vigorous efforts made by District Units in this regard is commendable. The list of membership, district-wise, is as follows:

| Sl.No. | District | LM | FPM | AFM | Total |
|--------------|--------------------|-------------|------------|-------------|-------------|
| 1. | Alappuzha | 281 | 18 | 205 | 504 |
| 2. | Ernakulam | 1055 | 91 | 822 | 1968 |
| 3. | Idukki | 67 | 9 | 52 | 128 |
| 4. | Kannur & Mahe | 366 | 43 | 323 | 732 |
| 5. | Kasaragod | 45 | 8 | 41 | 94 |
| 6. | Kollam | 203 | 10 | 175 | 388 |
| 7. | Kottayam | 564 | 19 | 426 | 1009 |
| 8. | Kozhikode | 490 | 51 | 379 | 920 |
| 9. | Malappuram | 94 | 11 | 82 | 187 |
| 10. | Palakkad | 418 | 36 | 303 | 757 |
| 11. | Pathanamthitta | 118 | 16 | 96 | 230 |
| 12. | Thiruvananthapuram | 621 | 42 | 459 | 1122 |
| 13. | Thrissur | 423 | 31 | 339 | 793 |
| 14. | Wayanad | 29 | 7 | 24 | 60 |
| 15. | Other States | 17 | 1 | 9 | 27 |
| Total | | 4791 | 393 | 3735 | 8919 |

Quarterly General Body Meeting Idukki District Unit

Quarterly General Body Meeting of Idukki District Unit was held on 19th December 2020. Despite being

an online meeting in JioMeet Platform more than fifty members attended the meeting.

The meeting began at 10 am with a silent prayer.

Shri T J Joseph, Dist. President, presided over the meeting. Shri PP Thomas, Vice President, welcomed the guests and the gathering. In his presidential address, Shri Joseph expressed his profound gratitude to Sarvashri K Rajeevan, State President, A Jayakumar, General Secretary, and Joseph Palackan, DGS Ernakulam AO, for their esteemed presence in the meeting. He elucidated the developments in the Unit since last General Body Meeting, highlighting the opening of Bank's Dispensary at Thodupuzha. He further introduced the newly co-opted Executive Committee members and wished that their clout will hasten the activities of the unit.

Shri K Rajeevan, in his inaugural address, narrated in sequence the prolonged bipartite talks which finally culminated in signing the 11th Bipartite Agreement on 11th November 2020. He expressed happiness on the move by IBA for increasing family pension from the present 15 percent to 30 percent without ceiling. He, however, expressed his resentment over the meaningful silence on the part of IBA on updation of Pension, a three decade old demand raised by more than 6 lakhs Bank Pensioners across the country. He envision a ray of hope in the words of our Hon. Union Finance Minister and desired our members to remain sanguine, simultaneously remaining ready to accept the bitter with the sweet. He hailed the magnanimity of the Circle Management for agreeing to provide office space for our Association at all the six AO centres and the forerunner being Trichur AO. Shri PM George, Dist Secretary, presented the report of the previous meeting. The co-option of Sarvashri TG Prabhakaran, George Joseph, Jobby Markose and Prof. KV Alice (Family Pensioner) to the Dist Executive Committee was ratified thereafter. Shri MI Gopalan, Treasurer, presented the Financials and Accounts which was approved unanimously.

Shri A Jayakumar in his keynote address detailed the functioning of our Association and the rapport we maintain with the circle management. He pointed out the efforts taken by the Association to

serve and remain a watchdog of members, even analyzing individual cases of pension fixation especially of family pensioners. He reminded members to submit Life Certificate in time without fail and requested Health Assist policy holders to keep in readiness to renew the same before the due date, 15th January 2021.

Shri Joseph Palacken, DGS, in his felicitation, highlighted the activities in Ernakulam Zone which include Idukki Dist Unit as well. He expressed satisfaction that no medical bills submitted by members from Idukki District remain pending with insurance agency. He desired all members to subscribe the insurance scheme without fail. He also expressed his displeasure in the poor progress in augmenting membership especially from e-SBT pensioners and hoped gaining momentum with the effort by newly co-opted Executive Committee Members.

The Open Forum was live with the active participation of members. The doubts of members were clarified by the leaders convincingly. The newly co-opted Executive Committee Members also offered felicitation, proffering their whole-hearted cooperation. The meeting concluded at 1 pm with vote of thanks proposed by Shri PT Johny, Asst. Secretary.

Combined Area Committee Meeting Ernakulam District Unit

An online meeting (GoogleMeet platform) of all 10 area (Aluva, Angamaly, Ernakulam, Kochi, K o t h a m a n g a l a m / P e r u m b a v o o r , Muvattupuzha/Piravom, North Parur, Palarivattom, Tripunithura, and Vypeen/Njarakkal) Executive Committee Members was held on 31st October 2020 between 9.45 am and 1.15 pm. 55 Executive Committee Members covering all the above areas were present in the meeting. The meeting started with silent prayer followed by condolences and welcome address by Dist. Secretary Shri Rajagopal CG. Shri John TO, Dist. President delivered presidential address. Thereafter, our State President Shri K Rajeevan and Shri A Jayakumar delivered

Inaugural and Keynote Addresses respectively. They also covered the recent developments in our Organization at state and national levels.

All the area conveners and secretaries presented reports pertaining to their areas specifically regarding efforts made in membership campaign especially regarding those members whose spouses have not yet joined the organization. All the members appreciated the design, layout and contents of the recently released Special Bulletin and conveyed their appreciation to the Editorial Board who worked behind the release of the Bulletin. The meeting specially complimented Shri MP Balachandran Nair, Assistant Treasurer, for his special efforts in bringing out the digital directory of all districts and in the Special bulletin as well. DGS Shri Joseph Palackal and AGS Captain Prem G Nath addressed the members and highlighted the achievements of Ernakulam District unit, especially in respect of membership campaign, SI collection, etc. Captain Prem G Nath specially commented on the spirit and enthusiasm displayed by all the District and area committee members resulting in outstanding performance by our organization.

The interaction session which followed thereafter was so lively and our DGS Shri Palackal along with State President and General Secretary gave clarifications on all the queries raised by the members. State President and Secretary conveyed their happiness and highest appreciation in the way Ernakulam Dist. Unit is functioning.

The meeting concluded at 1.15 p.m. with vote of thanks by Shri Shaji CR, Joint Secretary of the District Unit.

11th Bipartite Settlement signed on 11th November 2020

After protracted negotiations for more than three years and after overcoming many impediments and hurdles, the 11th Bipartite Settlement on revision of wages and improvement in service conditions of Bank Officers and Employees was signed on 11th November 2020 between the UFBU and IBA. The

salient features of the settlement for Workmen and Officers are given separately as follows.

For Workmen:

- **Period of Agreement:** From 1st November 2017 to 31st October 2022.
- **Banks covered under the settlement** include 29 Banks which include 12 PSBs, 10 Pvt Banks and 7 foreign Banks.
- **Total 5 lakhs employees are beneficiaries**
- **The pay scales for Clerical Staff** range from Rs 17900- 47920(20 years) with additional 9 stagnation increments of Rs.1990/-each after reaching maximum with overall maximum of Rs. 65830/-
- **Stagnation increment:** Rs.1990/- 9 increments once in 2 years
- **The pay scales for Sub-Staff** range from Rs. 14500- 28145 (20 years) with additional stagnation increments of Rs 1000/- each after reaching maximum with overall maximum of Rs.37145/-
- **Stagnation increment:** Rs. 1000/- 9 increments once in 2 years.
- **Other benefits** include Special pay PQP and FPP
- **Special Allowance:** 16.4% of Basic Pay.
- **DA is payable on Special Allowance**
- **Transport Allowance:** Rs. 600/- for all Clerks and Sub-Staff
- **House Rent Allowance:** Uniform Rate at 10.25% on pay all over India
- Where an employee is transferred by Management he will get 11% HRA or he can claim 150% of the entitled HRA subject to production of Rent Receipt.
- **Annual Medical Aid:** Rs. 2355 per annum.
- **Sub-Staff passing CAIB** will get additional increment like Clerical Staff.

For Officers

Salary Scales:

Scale I: 36000 (1490x7) 46430 (1740x2) 49910 (1990x7) 63840

Scale II: 48170 (1740x1) 49910 (1990x10) 69810

Scale III: 63840 (1990x5) 73790 (2220x2) 78230

Scale IV: 76010 (2220xx4) 84890 (2500x2) 89890

Scale V: 89890 (2500x2) 94890 (2730x2) 100350

Scale VI: 104240 (2970x4) 116120

Scale VII: 116120 (3220x4) 129000

Stagnation increments:

Officers in JMG I who moved to MMG II after reaching maximum of higher scale are presently eligible for four stagnation increments. With effect from 1st November 2017 these officers will be eligible for five stagnation increments. The first four stagnation increments will be released after every two completed years of service, of which first two shall be Rs.1990/- each and next two shall be of Rs.2220/-each. The fifth stagnation increment of Rs.2220/- will be released two years after receipt of fourth stagnation increment or with effect from 1st November 2017, whichever is later.

Officers in MMG II who have moved to MMG III scale are presently eligible for four stagnation increments. With effect from 1st November 2017, these officers will be eligible for five stagnation increments. First four stagnation increments of Rs.2220/-will be released after every two completed years of service after reaching the maximum on the higher scale. The fifth stagnation increment of Rs.2220/- will be released two years after release of fourth stagnation increment or with effect from 1st November 2017, whichever is later.

Officers in MMG III are presently eligible for five stagnation increments. These officers shall now be eligible for total six stagnation increments. First four stagnation increments of Rs.2220/-after every two completed years of service and next two increments of Rs.2500/- each two years after receipt of fourth stagnation increment. The sixth stagnation increment of Rs.2500/- will be released two years after release of fifth stagnation increment or with effect from 1st November 2017, whichever is later.

Officers in scale IV are presently eligible for one stagnation increment of Rs.2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs.2730/- after two years of receipt of first

stagnation increment or with effect from 1st November 2017 whichever is later.

Officers in SMGS V shall be eligible for one stagnation increment of Rs.2970/- two years after reaching the maximum of scale or with effect from 1.11.2020 whichever is later.

House Rent Allowance:

- 1) Major A Class cities and project area centres in Group A : 9%
- 2) Other places in Area 1, and project Area centres in Group B and state of Goa : 8%
- 3) Other places : 7%

City Compensatory Allowance:

Places in Area 1 and above and in the state of Goa Rs.1400/- p.m.

Places with population of five lakhs and over and state capitals and Chandigarh, Puducherry and Port Blair: Rs. 1150/-pm

Location Allowance (Non CCA Centres) with effect from 1/11/2017:

Effective 1.11.2017 a fixed allowance of Rs.700/- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, Superannuation Benefits including pension, NPS PF and Gratuity.

Learning Allowance:

With effect from 1/11/2017 officers shall be paid Learning Allowance of Rs.600/- together with applicable Dearness Allowance.

Special Allowance:

With effect from 1/11/2017 officers shall be paid special allowance as under:

Scale I to III: 16.40% of Basic Pay + applicable DA thereon

Scale IV to V: 19% of Basic Pay + applicable DA thereon

Scale VI to VII: 20% of Basic Pay + applicable DA thereon.

The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits

viz. Pension including NPS, PF and Gratuity.

Compensation on Transfer

Officers Scale IV and above: Rs.30,000/-

Officers Scale I, II and III: Rs.25,000/-

Structured Meeting at LHO

We are extremely happy that our Circle Management once again displayed their concern and care for the Pensioners' Association that the Structured Meeting for the half year ended December 2020 was arranged through Video Conferencing on 22nd December 2020. As everyone is aware that many of the meetings held regularly in the past had either to be deferred or discontinued due to the mobility restriction imposed under the Covid Stricken circumstances. It was indeed a gesture of longstanding cordial relationship prevailing between the Circle Management and SBI Pensioners' Association Kerala that the Circle Management decided to hold the Structured meeting via Video Conferencing enabling the leaders of our Association who are stationed at different locations across the State, to participate from the respective Administrative Offices in their locality. The meeting commenced at 12.15 pm presided over by our Chief General Manager Shri Mrigendra Lal Das. Representatives of the management from LHO included Sarvashri Indraneel Bhanja, General Manager Network II, Sivaprakash K, DGM & CDO, Harinarayanan CK, AGM (HR), Saseendran Pillai N, AGM (PPG), Kesava Pillai, AGM (OAD), Pradeep G Nair, CM (PPG), Ramesh Kumar N, CM (HRMS), Harikumar S, CM (Welfare) and Pradeepkumar Dy. Manager (HR). Deputy General Managers and Chief Managers (HR) from AOs attended through VC from their respective stations. Representing our Association, President Shri K Rajeevan attended from Kozhikode AO, General Secretary Shri A Jayakumar and DGS Shri Surendranath Bhas from LHO, DGS Shri N Ganapathikrishnan from Kollam AO, DGS Shri Mathew Adackamundackal from Kottayam AO, Vice President Shri BC Unnikrishnan Nair and DGS Shri Joseph Palackal from Ernakulam AO and DGS

Shri TT Balakrishnan from Thrissur AO participated in the meeting. The meeting began with the welcome address by Shri Harinarayanan, AGM (HR). In his Opening Remarks, the CGM explained in detail about the business performance in the Circle and informed that the Circle could achieve top position at all India level in various parameters. He further elaborated on the latest initiative by the Bank namely Door Step Banking (DSB) opened to all the customers, enabling them to have their personal banking requirements at their door steps without necessitating visit to the branches in the present fearful Covid situation. He sought the help of our Association to propagate the scheme especially among the seniors and elders who are under restricted mobility.

Shri K Rajeevan, in his Opening Remarks, expressed his high regards and gratitude to the Circle Management especially to the CGM for arranging the meeting despite the prevailing adverse Covid Climate. He recalled the previous structured meeting wherein the CGM instantly agreed to our request for providing office space at all AOs. He informed that arrangements are in progress in majority of the AOs and thanked DGM Thrissur specially for providing an excellent office with all facilities and ready for occupying. Before concluding, he added that there are only very few agenda items for the day's meeting and hoped that it will be looked into positively as in the past.

Shri Jayakumar, General Secretary, fondly recalled the arrangements made by the Circle for supply of medicines at home of the seniors and elder pensioners during the tense period of Covid Pandemic. He thanked CGM for his timely instructions by which a good number of pensioners throughout the state were helped. He further added that ours is the first Circle to extend such a facility which was subsequently adopted by a few other Circles.

The three agenda items which figured in the meeting included: (1) Providing Statement of arrears paid to

all the family pensioners so as to enable them for seeking refund of TDS; (2) Providing Two-page PPOs showing the computation of pension and family pension particulars to all the e-Associate pensioners retired after 1st April 2017 similar to what is being issued to SBI Retirees; and (3) To take up with Corporate Centre introduction of nomination facility for receipt of Life Time Arrears by family pensioners which is prevalent in Central Government and State Government service and Reserve Bank of India also.

The Circle Management agreed to look into all the issues positively and to take necessary action.

The meeting concluded at 1.45 pm with vote of thanks proposed by Shri Harinarayanan AGM (HR) on behalf of the management and by Shri Joseph Palackal on behalf of Pensioners Association.

General Body Meeting Alappuzha District Unit

A General Body Meeting of Alappuzha District of our Association was convened on 12.12.2020 at 10.00 a.m. in the online platform of JioMeet under the Chairmanship of Shri Venugopala Menon, District President. After the prayer District Secretary Shri Jayaprakash delivered the Welcome Address and presented the Minutes of last General Body Meeting held on 22.02.2020. Shri K Rajeevan, State President, delivered the Keynote Address. In his speech he explained in detail the various issues confronted by the Pensioners' Association including the inordinate delay in revision of family pension and also the latest developments in the updation of Pension etc.

Thereafter, Shri Jayakumar our State General Secretary, spoke about the various new developments related to pensioners. In his speech he specifically touched upon almost all organizational matters both at State and National levels. Shri BC Unnikrishnan Nair, State Vice President, in his speech mentioned about the importance of conducting Area Meetings. Shri Mathew Adackamundackal, DGS, Kottayam AO

dealt with various issues of members especially regarding Insurance and submission of Life Certificate.

In Organizational Matters, Sarvashri Jacob Varghese, Narayana Naik, Godly P Abraham, Vinu Thomas, Radhakrishna Pillai, Harikrishnan Kumar, Umapathy, Smt. Susy George and Smt. Santhakumary, sought clarifications on various matters which were clarified by Sarvashri Rajeevan, Jayakumar, BC Unnikrishnan Nair. and Mathew Adackamundackal. The interaction session was lively.

Shri Raveendran M, Joint Treasurer, presented the Accounts and Financial Statements and the General Body unanimously passed the same.

Shri Suresh AP delivered vote of thanks. Total 41 members attended the meeting.

General Body Meeting Kannur District Unit

General Body Meeting of Kannur District unit was held on 14th November 2020 in GoogleMeet platform. The meeting presided over by Shri MP Sethuratnam, District President, commenced at 10.15 a.m. with a silent prayer followed by introduction of new members. Shri Rajeevan, State president while delivering the Keynote Address briefed the members about the latest developments in pension updation, New Benevolent Fund scheme proposed by our Association and also regarding other organizational developments both at National and State levels. Shri A Jayakumar, General Secretary who spoke thereafter apprised the members of the activities and achievements of our Association against the challenging background of the present pandemic situation and about the efforts taken by the Association in opening of new Dispensaries, posting of Pharmacists in Dispensaries where permanent Medical Officers are posted, bringing more SBT retirees to our Association membership, welfare schemes initiated by the Association like payment of honorarium to all senior pensioners, who completed 85 years of age, new

benevolent fund scheme in the making etc. Shri Jose Marceline spoke about the Medical Insurance Scheme, new Bipartite Settlement, etc. He also advised the members who are eligible under 11th Bipartite Salary Settlement that if they commute a portion of the revised basic pension, it may result in getting a lower pension compared to their present pension. He also stated that the complaints/grievances against new medical insurance are almost nil compared to last years. This may be due to the lower incidence of hospitalization due to the present COVID-19 situation. Shri Sethummadhan Nair, AGS, also addressed the meeting. Shri KK Narayanan, District Secretary, presented the Minutes of the previous General Body Meeting and informed the members of the decision taken in the last executive meeting held on 17/10/2020. The meeting ratified the Executive Committee's decision to co-opt Shri Ramanarayanan to the District Executive Committee. Shri NP Ramanarayanan in his address cautioned the members about the recent trend in increasing special allowances instead of increasing Basic Pay in Bipartite Settlements and its consequent negative impact on pensionary benefits. He stated about the errors found in calculation of pension/family pensions as is observed by him while verifying PPOs of many members. He also suggested before implementing new benevolent fund scheme to make necessary modification in the scheme so as to help the poor and needy members during their lifetime itself and set apart a portion of membership fee for such purpose. He also suggested that suitable modification in membership admission fee, which was fixed years ago, may also be considered for this purpose. Shri P Ravi also suggested the need for detailed discussions for ensuring maximum participation of members in the case of new Benevolent Fund Scheme, quoting his experience in formulation of DARB scheme of SBSU. He also expressed his reservation in launching the scheme during the present Covid pandemic situation. In the discussions that followed, many members sought clarifications on different issues which were clarified by General Secretary and President. The meeting concluded at 1.00 p.m. with

vote of thanks by Shri M Krishnan, Treasurer. Overall 45 members participated in the meeting.

Structured Meetings at Administrative Offices

Kollam

The AO level Structured meeting for the quarter ending December 2020 at Kollam AO was held on 11th November 2020. Five members from our Association led by Shri N Ganapathykrishnan participated in the meeting. From the management side, the DGM, along with Regional Manger, RBO I, Chief Manager (HR), Manager (HR) and Dy.Manager (HR) were present at AO while the other three Regional Managers and Managers (HR) attended the meeting through VC. The DGM in his Opening Remarks, while expressing his unhappiness over the delay in providing Office Space for the Pensioners' Association, added that a suitable space in AO premises has been identified and will be handed over during the first half of January. With regard to agenda items, he opined that regular dialogue with CM (HR) can reduce the number of issues carried over to Structured Meetings and instructed the CM (HR) to arrange accordingly in future. Shri Ganapathikrishnan, DGS, in his Opening Remarks, thanked the DGM for his positive approach in all the issues especially on the issue of providing office space and wished to have it as a New Year gift. The DGM agreed to this and advised CM (HR) to take necessary steps. Then the agenda items were taken for discussion. In almost all items, the DGM agreed to take positive actions. In the case of long pending medical bills (buffer release) he agreed to take up the matter with LHO.

Earlier, CM (HR) welcomed the participants. The meeting concluded after Vote of thanks proposed by Dy. Manager (HR) on behalf of the Management and Shri TC Purushothaman Pillai, District Secretary, on behalf of our Association.

Ernakulam

The structured meeting with SBI Pensioners' Association for the quarter ending December 2020 was held on 18th November 2020 at Ernakulam

Administrative Office. Participants from the Management side included Smt. Mary Sagaya Dhanpal, Deputy General Manager (B&O), Sarvashri Joy Jose, Chief Manager (HR), Tuni KV, Manager (HR), RBO I, Sreeraj S, Manager (HR), RBO II, Faizal V, Manager (HR), RBO III, and Ms. Reshma KS Dy. Manager (HR). Pensioners' Association was represented by Shri Joseph Palackal, Deputy General Secretary, Capt. Prem G Nath Asst. General Secretary, Sarvashri Jayaram KS, State Treasurer, and Rajagopal CG, Dist. Secretary.

The meeting started at 10.30 a.m. with Welcome Speech by Shri Joy Jose, Chief Manager (HR). In his Welcome Speech he mentioned that there was some delay in resolving certain issues in the agenda of previous meeting and assured that the same will be resolved along with the agenda of the day's meeting.

Madam Mary Sagaya, DGM, in her Presidential Address, stressed the need for strictly following the government protocols on account of Covid 19 pandemic and advised all the representatives of the Association to take more care especially being elders. She also explained the difficulties faced by her as the leader of AO when some of the staff members are tested Covid Positive. Captain Prem G Nath, AGS, welcomed all the participants on behalf of our Association. He also conveyed thanks to the DGM for her positive approach towards SBIPA Kerala and requested for little more care and attention in dealing with the cases of pensioners. He has also expressed his confidence that all the officials concerned will be more cooperative to resolve the pensioners' issues.

Shri Joseph Palackal, DGS, started his address by thanking DGM for arranging the meeting in a comfortable manner. He also narrated certain unresolved agendas of previous meetings for which the DGM promised to take up at the earliest.

Subsequently, the minutes of the last meeting was discussed and adopted. The 10 agenda items

included insurance claims pending for payment, Reimbursement of cost of medicines purchased locally, Posting of permanent Doctor in Bank's Dispensary, providing the list of members of Mutual Welfare Scheme, providing space for Vidal Health Insurance Representative and ensuring his presence at AO for the service of pensioners, etc. The DGM agreed to resolve the issues without delay.

The meeting concluded at 11.40 a.m. after vote of thanks proposed by Shri Joy Jose, CM (HR) on behalf of the Management and Shri CG Rajagopal, District Secretary, on behalf of our Association.

Kottayam

Structured Meeting with SBI Pensioners' Association was held on 15th December 2020 at Kottayam Administrative Office. The meeting began at 11 am. The issues that were discussed include allotment of office space for Pensioners Association, Computerization of Stock of medicines in Bank's Dispensary, Posting of Permanent Doctor and Pharmacist in Dispensary and opening of Dispensaries at Mavelikkara and Pala. The DGM assured to look into the issues very positively so as to resolve all them without delay. He assured to provide a new office for Pensioners' Association at Kottayam Town Branch in January 2021 for which the work is in progress. Regarding computerization of stock of medicines and posting permanent Doctor and Pharmacist he agreed to make it available within two months. He has also assured to send proposals duly recommended by him for opening Dispensaries at Mavelikkara and Pala on receipt of the same from RBOs.

Our New Office in Thrissur AO

We are immensely happy and proud to report the opening of our new office in Thrissur AO. Pursuant to the decision taken in the Structured Meeting held in December 2019 all the Administrative Offices in the Circle were advised to provide office space for our Association and to arrange for opening the office with all the necessary facilities. However, due to the unexpected Covid pandemic that disturbed the whole routine in our smooth flow of functioning

there occurred delay in accomplishing the project as scheduled. Thanks to our Deputy General Manager, Thrissur AO, who pioneered in arranging an excellent office with all the facilities in our previous AO premises which is centrally located and easily accessible to all our members and located close to the Bus Station.

Work is in progress at Trivandrum, Kollam, Kottayam and Kozhikode and it is expected that all the remaining offices will be ready as a New Year gift by dawn of 2021. We once again express our deepest gratitude to the Circle and AO management.



മെഡിക്കൽ ഇൻഷുറൻസ് സ്കീം SBI ഹെൽത്ത് അസിസ്റ്റ് പോളിസി

പുതുക്കലും പുതിയ ചേർക്കലും

നമ്മുടെ സംഘടന ആവശ്യപ്പെട്ടതനുസരിച്ച് ബാങ്ക് ഈ വർഷം മെഡിക്കൽ ഇൻഷുറൻസ് സ്കീമിൽ ഇതുവരെ ചേരാത്ത എല്ലാ SBI റിട്ടയറീസിനും e-AB റിട്ടയറീസിനും അവരുടെ ഫാമിലി പെൻഷൻ കാർക്കും പുതിയതായി ചേരാൻ അവസരം തന്നിരിക്കുകയാണ്. അതോടൊപ്പം കഴിഞ്ഞ വർഷം ചേർന്നവർക്ക് പുതുക്കാനും SBI ഹെൽത്ത് അസിസ്റ്റ് പോളിസിയിൽ (പോളിസി A – REMBS) നിലവിൽ അംഗത്വം ഉള്ളവർക്കും അതിൽ ഇപ്പോൾ ബാലൻസ് മൂന്നുലക്ഷം രൂപയിൽ താഴെയുള്ളവർക്കും (Below Rs.3 lakhs) പുതിയതായി ചേരാൻ അവസരം നൽകിയിരിക്കുന്നു എന്ന വിവരം അറിഞ്ഞു കാണുമല്ലോ. അതിന്റെ സർക്കുലർ നമ്പർ P&HRD Sl.No. 1122/20-21 dated 15/12/2020 ആണ്.

സർക്കുലറിൽ പറഞ്ഞിരിക്കുന്ന വിഷയങ്ങളുടെ സംക്ഷിപ്തരൂപം താഴെ കൊടുക്കുന്നു:

- ✓ സ്കീമിൽ പുതിയതായി ചേരാനും പുതുക്കാനുമുള്ള തീയതി: 16/12/2020 മുതൽ 15/1/2021.
- ✓ പോളിസി പ്രാബല്യത്തിൽ വരുന്ന തീയതി: 16/1/2021.
- ✓ അപേക്ഷ ഫോറം: പുതിയതായി ചേരാൻ: Annexure 1 പുതുക്കലിന്: Annexure 2 (Consent Form)

ഈ സ്കീമിന്റെ പ്രത്യേകതകൾ:

അടിസ്ഥാന ഇൻഷുറൻസ് പരിരക്ഷ മൂന്ന് ലക്ഷം രൂപയും അതിന്റെ മുകളിൽ ആറുലക്ഷം രൂപയുടെ ടോപ്പ്-അപ്പും:

പ്ലാൻ ഒന്ന്: 3 + 6 - ആകെ 9 ലക്ഷം രൂപ അടക്കേണ്ടുന്ന പ്രീമിയം: 19,520/- രൂപ

പ്ലാൻ രണ്ട്: 5 + 6 - 11 ലക്ഷം രൂപ അടക്കേണ്ടുന്ന പ്രീമിയം: 43,390/- രൂപ

ഇളവുകൾ:

16/1/2021-ന് 70 വയസ്സു തികഞ്ഞവർക്കും അതിനുമുകളിൽ പ്രായമുള്ളവർക്കും, കൂടാതെ എല്ലാ ഫാമിലി പെൻഷൻ കാർക്കും അടിസ്ഥാന പ്രീമിയത്തിന്റെ 50% - 8,271 രൂപ - സബ്സിഡിയായി റീഫണ്ട് ചെയ്ത് അക്കൗണ്ടിൽ അടുത്ത മാസത്തെ

പെൻഷന്റെ ഒപ്പം അയച്ചുതരും.

ഇ-ഫാർമസി സൗകര്യം

ഒരു വർഷത്തിൽ ആകെ 18,000 രൂപയുടെ മരുന്നുകൾ ഇ-ഫാർമസിയിലൂടെ വാങ്ങാവുന്നതാണ്. 6,000 രൂപയുടെ മരുന്നുകൾ വാങ്ങിയശേഷം വരുന്ന അടുത്ത 12,000 രൂപയുടെ മരുന്നിന്റെ വില ബാങ്ക് വഹിക്കുന്നു. കൂടാതെ മരുന്നുകളുടെ വിലയിൽ 18% ഡിസ്കൗണ്ടും (പോളിസി കലാവധി വരെ മാത്രം; അതായത് 16/1/2021 മുതൽ 15/1/2022 വരെ).

അപേക്ഷ കൊടുക്കുമ്പോൾ ശ്രദ്ധിക്കേണ്ട കാര്യങ്ങൾ: പുതിയ അപേക്ഷകൾ:

കോളം 1 എ:

1/4/2017-നുശേഷം SBI-യിൽനിന്ന് റിട്ടയർ ചെയ്തവർ PF No. (SBI), HRMS No. (e-SBT) കൊടുക്കണം.

കോളം 1 ബി:

1/4/2017-നുമുൻപ് e-SBT മറ്റ് e-Associates-ൽ നിന്ന് റിട്ടയർ ചെയ്തവർ അവരുടെ PF നമ്പറും, SBT/SBH/SBM, etc. എന്നും കൂടി കൊടുക്കണം. കൂടാതെ അവരുടെ HRMS നമ്പർ കൂടി ചേർക്കുന്നത് നല്ലതാണ്.

ഫാമിലി പെൻഷണർ:

കോളം 3 മുതൽ 11 വരെയും, 18, 19 എന്നിവയും ഫാമിലി പെൻഷണർക്ക് ബാധകമല്ല. അറിയാവുന്ന കാര്യങ്ങൾ എഴുതുക. 12-ാമത്തെ കോളത്തിൽ അവരുടെ ജനന തീയതി കൊടുക്കുക.

കോളം 9: e-SBT റിട്ടയറീസ് IV ടിക്ക് ചെയ്യുക

കോളം 20: ബാങ്ക് ഫാമിലി പെൻഷണറായി അംഗീകരിച്ച പരിമിതിയുള്ള കുട്ടികൾ മാത്രം.

കോളം 25: ക്രിട്ടിക്കൽ ഇൻനെസ്റ്റ്

65 വയസ്സിനു താഴെയുള്ളവരും ചേരാൻ താൽപര്യമുള്ളവരും മാത്രം 16,253 രൂപയുടെ അധിക പ്രീമിയം അടിസ്ഥാന പ്രീമിയത്തിനൊപ്പം അടയ്ക്കണം. നേരത്തെ ചേർന്നവർക്ക് പുതുക്കുന്നതിന് വയസ്സ് ബാധകമല്ല.

പ്രീമിയം അടയ്ക്കേണ്ട വിധം:

തെരഞ്ഞെടുത്ത പ്രീമിയം തുക നമ്മുടെ

അക്കൗണ്ടിൽ നിന്നും പിടിച്ച് അതാത് അഡ്മിനിസ്ട്രേറ്റീവ് ഓഫീസിലെ അക്കൗണ്ടിൽ ബ്രാഞ്ച് നിക്ഷേപിക്കും. ചെക്ക് നൽകേണ്ട ആവശ്യമില്ല.

അക്കൗണ്ട് നമ്പറുകൾ:

| | |
|----------------|-------------|
| കോട്ടയം: | 37450640591 |
| എറണാകുളം: | 35440564976 |
| കൊല്ലം: | 37446479446 |
| കോഴിക്കോട്: | 35463712423 |
| തൃശ്ശൂർ: | 36922550654 |
| തിരുവനന്തപുരം: | 35465086912 |

നമ്മുടെ ഒരു കൈത്താങ്ങ്:

ഇതുവരെയും ഒരു സ്കീമിലും ചേരാത്തവർ നമ്മുടെ ചുറ്റുവട്ടത്തുണ്ടാകാം. പല കാരണങ്ങൾ കൊണ്ടാകാം ആരും പറഞ്ഞുകൊണ്ടിരിക്കുകയല്ല. ഒരുപക്ഷേ നമ്മുടെ സംഘടനയുമായി ബന്ധമില്ലായിരിക്കാം. അവരും നമ്മുടെ സഹോദരരാണ്; അവർക്കുകൂടി മെഡിക്കൽ ഇൻഷുറൻസ് സ്കീമിന്റെ പ്രയോജനം കിട്ടണം എന്നതാണ് നമ്മുടേയും താൽപര്യം. കേവലം ഒരു ഫോൺവിളിയിലൂടെ അവരേയും ഈ സ്കീമിൽ ചേർക്കാൻ ശ്രമിക്കാം. വേണ്ട സഹായം ചെയ്താൽ അവരും നമ്മോടൊപ്പം ചേരും.

PS: മെഡിക്കൽ ഇൻഷുറൻസ് സ്കീമിനെപ്പറ്റി കൂടുതൽ അറിയാൻ സ്പെഷ്യൽ ബുള്ളറ്റിൻ പേജുകൾ 38 മുതൽ 53 വരെ കാണുക. ഇ-സർക്കുലറും അപേക്ഷ ഫോമുകളും അടുത്ത പേജുകളിൽ കൊടുത്തിരിക്കുന്നു.

ATTENTION ALL MEMBERS

Family pensioners, who are members of the SBI Mutual Welfare Scheme, are requested to submit separate life certificates along with pensioners Life certificate at the pension paying branches without omission. It is further informed that the last date of submission of life certificates has been extended till 28th February 2021.



eCircular

Department: P&HRD

Sl.No.: 1122/2020 - 21

Circular No.: CDO/P&HRD-PPFG/60/2020 - 21

Date: Tue 15 Dec 2020

All branches and offices of
State Bank of India

Madam / Dear Sir,

**MEDICAL BENEFIT SCHEMES FOR RETIREES
RENEWAL OF 'SBI HEALTHASSIST' & POLICY 'A' ON 16TH JANUARY, 2021
POLICY TERMS & CONDITIONS**

Please refer to e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 advising revamping and renewal of Group Mediclaim Policies for SBI retirees with effect from 16th January, 2020 along with modifications in terms and conditions of 'SBI Health Assist' and 'SBI Health Care'. It was also advised in the said e-Circular that 'SBI Health Assist' (Annual Payment Plan) and Policy 'A' will be renewed on 16.01.2021 making both the policies co-terminus.

2. In the meeting dated 1st December 2020, following approvals have been accorded by the ECCB:

- i. Renewal of 'SBI Health Assist' and Policy 'A' on 16th January, 2021 making Policy 'A' co-terminus with 'SBI Health Assist' on the existing premium rates agreed with SBI General Insurance Co. Ltd. for three years starting January, 2020.
- ii. Allowing one-time option to all left out retirees, family pensioners and spouses of deceased employees of the bank and e-ABs to become members of 'SBI Health Assist'.

3. Accordingly, the 'SBI Health Assist' (Annual Payment Plan) will be renewed on following terms :

- i. Continuation of Super Top-up cover for Rs. 6.00 lakhs, the premium on which will be borne by the Bank;
- ii. 50 % Subsidy of Base Plan of Rs. 3.00 lakhs to all Family Pensioners and retirees of age 70 years (as on 16th January, 2021) and above to be provided by the Bank;
- iii. Members of 'SBI Health Assist' will be allowed to make on-line purchase of medicines through 'URWORLD' App of M/s Apollo Life. Contribution amount in the scheme during the policy period (16.01.2021 to 15.01.2022) will be as under :

(Amount in Rupees)

| Total Domiciliary Limit to the members of APP (to be provided outside Insurance Policy) | Initial payment to be made by member upto | Bank's Contribution after initial payment by the member |
|--|--|--|
| Rs.18,000/- | Rs.6,000/- | Rs.12,000/- |

Pro-rata reduction in contribution amount will be applicable for new retirees joining the policy after the date of renewal. All other terms and conditions pertaining to e-Pharmacy scheme will be governed as per the instructions contained in e-Circular no. CDO/P&HRD-PHRD/21/2020-21 dated 29th May, 2020.

- iv. One time opportunity will be given to all left out retirees / surviving spouses of left out retirees of SBI/ e-ABs and e-AB retirees, who are members of IBA Medclaim Policy to join the policy on renewal on or before 15th January, 2021. No extension of date for joining beyond 15th January, 2021 will be allowed for such members.
- v. Members of 'SBI Health Care' and Policy 'A' would be allowed to join 'SBI Health Assist' at any point of time irrespective of their residual balances. They would be required to pay full year's premium with a restriction of 30 days' waiting period from the date of their joining 'SBI Health Assist'.

4. **Renewal of Policy 'A' :**

Policy 'A' will be renewed along with 'SBI Health Assist' on 16th January, 2021 for administrative convenience and premium on both the Base Cover and Super Top-up plan will be paid by the Retired Employees' Medical Benefit Trust (REMBT).

5. Both the above policies will be served by SBI General Insurance Co. Ltd. for the policy period (16.01.2021 to 15.01.2022).

6. All other terms & conditions will be governed by the instructions contained in the eCircular under reference mentioned in Para-I above.

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

Yours faithfully,

(Rana Ashutosh Kr. Singh)
Deputy Managing Director & CDO

Encl : Annexures as under:

Annexure-I : Application form for new retirees/prospective members

Annexure-II : Consent form for renewal

Annexure-III : Premium Chart

Annexure-IV : Enrolment Data Reporting Format

Annexure-V : Claim Form of SBI General

Claim Application Form for Reimbursement under Insurance Policies

We have been receiving requests from our members for copies of above claim forms for the purpose of submitting claim bills for reimbursement. We wish to inform that the forms can be had from the TPAs stationed at all AOs. Members who require the application may please contact the TPAs in their respective AOs who will provide either hard copies or soft copies as per members choice. Forms are also available in our Website: www.sbpensionerskerala.org.

“SBI Health Assist” Scheme**GROUP MEDICLAIM POLICY FOR SBI RETIREES**
ANNUAL PAYMENT PLAN (APP)**APPLICATION FORM FOR APP (16.01.2021 – 15.01.2022)**

| | |
|-----------------------------------|--|
| Date of payment of premium | |
| Journal No. | |
| Amount paid | |

Chief Manager
State Bank of India,
Branch / Administrative office,

Affix coloured
joint
photograph of
the member
and spouse

Dear Sir,

SUB: Family Floater Group Health Insurance Policy for SBI Retirees
Policy Period : 16.01.2021 – 15.01.2022

I am interested in joining the Family Floater Group Health Insurance Policy of State Bank of India (Annual payment Plan – SBI Health Assist Scheme) and furnish the required information as under:

| Sl. | Particulars | Remarks |
|------------|--|---|
| 1A | P.F Index No. / HRMS ID (for post merger e - ABs retirees) | |
| 1B | PF ID (for pre merger retirees of e-ABs) for example “1234 SBM / SBH.....” | |
| 2 | Name | |
| 3 | Date of Joining the Bank | |
| 4 | Date of Retirement | |
| 5 | Retired as | Clerical/Sub-staff/JMGS-I/MMGS-II/MMGSIII/SMGS-IV/SMGS-V/TEGS-VI/TEGS-VII/TEGSSI/TEGSS-II |
| 6 | Age (in years) as on the date of retirement | |
| 7 | Gender | i. Male ii. Female |
| 8 | Type (please write Pensioner / Family pensioner / Retiree) | |
| 9 | Category (Please tick mark) | i. SBI retirees on completion of pensionable service in the Bank. ii. ii. Surviving spouses of SBI employee who died whilst in service or after retirement. iii. Existing members of Policy -A. iv. Old retiree/ surviving spouses / family pensioners of erstwhile Associate Banks of SBI (e-ABs) |

| | | | | |
|----|--|--|------------------------|---------------|
| 9 | Category (Please tick mark) | i. Pensioners removed from service and receiving pension. ii. Pensioners / Retirees who could not join Policy-B in the past and now wish to join. | | |
| 10 | Whether dismissed or terminated from service. (Tick) | Yes/No | | |
| 11 | Whether Rule 19(3) was invoked on attaining the age of retirement (If yes, please furnish the details of the disciplinary case, date of its conclusion and penalty, if any imposed) | Yes/No | | |
| 12 | Date of Birth | (dd/mm/yyyy) | | |
| 13 | Date of Death (in case of deceased employee / pensioner) | (dd/mm/yyyy) | | |
| 14 | Address for Communication | House No. | | |
| | | Building Name | | |
| | | Street Name/ Area Name | | |
| | | Nearest Landmark | | |
| | | Post Office | | |
| | | City | | |
| | | State | | |
| | | Pin Code | | |
| 15 | Landline No. (with STD code) | | | |
| 16 | Mobile No. | | | |
| 17 | Email ID | | | |
| 18 | Name of Spouse (if any) | | | |
| 19 | Date of Birth of Spouse (dd/mm/yyyy) | | | |
| 20 | Name of disabled Child / Children (if any). (Attach valid disability certificate issued by medical officer not below the rank of Civil Surgeon) | SI | Name of Disabled child | Date of Birth |
| | | 1. | | |
| | | 2. | | |
| | | | | |
| 21 | Name of the pension/family pension paying branch | Name of Branch | Code No. | |
| | | | | |
| 22 | Pension Account No. (11 digit) | | | |
| 23 | IFSC Code | | | |

| BASIC COVER PLANS | | | | | |
|---|--|---------------------------------------|---|--------------------------|-------------------------------|
| 24 | Sun Insured | Basic Premium | GST @ 18% | Gross Premium (A) | Please tick opted plan |
| | 3,00,000 | 16,542 | 2,978 | 19,520 | |
| | 5,00,000 | 36,771 | 6,619 | 43,390 | |
| CRITICAL ILLNESS COVER** | | | | | |
| 25 | Sun Insured | Basic Premium | GST @ 18% | Gross Premium (B) | Please tick opted plan |
| | 5,00,000 | 13,774 | 2,479 | 16,253 | |
| | **Critical Illness Cover will not be available separately and can be taken only with a Base Plan. | | | | |
| N.B.: Pro-rata premium for new retirees will be applicable in both the plans i.e. Basic Cover Plans and Critical Illness Plan | | | | | |
| 26 | CALCULATION OF TOTAL PREMIUM (with GST) | | | | |
| | Premium for Base Plan | Premium for Critical Illness (if any) | Total Premium Paid (with GST) | | |
| | (A) | (B) | A+B=C | | |
| 27 | Declaration of Nominee/s : I, Mr./Mrs./Ms. _____, a retired employee / spouse of the deceased employee / pensioner of the Bank do hereby assign the money payable by "SBI General Insurance Co. Ltd." in case of my death to Mr. / Mrs./ Ms. _____ Relation _____ and further declare that his/her receipt shall be sufficient discharge of the company. | | | | |
| 28 | Debit Authority : I am aware that I along with my spouse and disabled child/children (if any) will be eligible for a health insurance cover of Rs. __ lakhs under the Family Floater Group Health Insurance Policy. I hereby authorize the Bank to debit the insurance premium amount of Rs. _____ to my pension / family pension account No. _____. I undertake to keep sufficient balance in my above account for debiting insurance premium failing which the policy may not be issued to me. I am also aware that Bank may at its sole discretion can modify the terms and conditions of the policy from time to time. | | | | |
| Place: | | | _____ | | |
| Date: | | | Signature of Retired Employee/Spouse | | |
| For Office Use only | | | | | |
| Certified that Shri / Smt. _____ is a retired employee / spouse of the retired / deceased employee of SBI / e-ABs and he / she has remitted the insurance premium as per the following details: | | | | | |
| Transaction No. (Journal No.) | | Date: | | Amount: | |
| _____ | | _____ | | _____ | |
| State Bank of India | | | | | |
| Name of the Forwarding Branch (Code No.): | | | | | |
| Place: | | | _____ | | |
| Date: | | | Signature of the Branch Manager with Seal | | |

"SBI Health Assist" Scheme**GROUP MEDICLAIM POLICY FOR SBI RETIREES**
ANNUAL PAYMENT PLAN (APP)**CONSENT FOR RENEWAL (2021 - 22)**

| | |
|-----------------------------------|--|
| Date of payment of premium | |
| Journal No. | |
| Amount paid | |

The Branch Manager
State Bank of India
_____ Office/ Branch

Dear Sir,

**SUB: Family Floater Group Health Insurance Policy for SBI Retirees,
Policy Period : 16.01.2021 – 15.01.2022**

| | | |
|---|-------------------------|---------------------------|
| PF No. | | |
| Name of Pensioner/ Spouse of Deceased Pensioner | Gender (M/F) | Dt. Of Birth (dd/mm/yyyy) |
| Name of Spouse | Gender (M/F) | Dt. Of Birth (dd/mm/yyyy) |
| Name of Disabled child (if any) 1. 2. | Gender (M/F) | Dt. Of Birth (dd/mm/yyyy) |
| Name of the Nominee | Relationship of Nominee | |
| Date of Retirement: | | |
| Pensioner Type (Pensioner/Retiree/Family Pensioner) | | |
| Address of Pensioner | | |
| City | | |
| State | | |
| Pin Code | | |
| Mobile No./Landline No. | | |
| Email Id. | | |

| | |
|---|--|
| Name of Zonal/Administrative Office | |
| Name of LHO | |
| Name of Pension Branch | |
| Pension Branch Code | |
| Pension Account No. | |
| IFSC Code | |
| Date of Payment of premium (dd/mm/yyyy) | |

I intend to join the Family Floater Group Health Insurance under Annual Payment Plan of State Bank of India. I hereby exercise my options as per the following :

| Sum Insured (Rs. in Lakhs) | Premium details for Basic Cover (Without Domiciliary) | | | |
|-------------------------------|---|-----------|----------------------|---------------------------|
| | Basic Premium | GST @ 18% | Gross Premium (A) | Please Tick Opted Plan |
| 3,00,000 | 16,542 | 2,978 | 19,520 | |
| 5,00,000 | 36,771 | 6,619 | 43,490 | |

| Sum Insured | Basic Premium | GST @ 18% | Gross Premium (B) | Please Tick Opted Plan |
|--|---------------|-----------|----------------------|---------------------------|
| 5,00,000** | 13,774 | 2,479 | 16,253 | |
| **Critical Illness Cover will not be available separately and can be taken only with a base plan. | | | | |

Calculation of Total Premium :

| Premium for Basic Plan Opted with GST (A) | Critical Illness Plan Premium (If any) with GST (B) | Total Premium (with GST) A+B = C |
|---|---|--|
| | | |

Debit Authority :

I am aware that I along with my spouse and disabled child/children will be eligible for a health insurance cover of Rs. _____ lakhs under the Family Floater Group Health Insurance policy. I hereby authorize the Bank to debit the insurance premium amount of Rs. _____ to my pension / family pension account / Savings Bank Account No. _____.

Date :

Signature of Retired Employee/ Spouse

ACKNOWLEDGEMENT**“SBI Health Assist”****GROUP MEDICLAIM POLICY FOR RETIREES
ANNUAL PAYMENT PLAN (APP)****_(to be given to the applicant by the branch receiving the Form)**

Received from Shri / Smt. _____

PF Index / HRMS No. _____

Application for membership of Family Floater Group Mediclaim Policy (APP) along with Insurance Premium including GST for Rs. _____ for onward submission to Administrative Office.

Date _____

Branch _____

Stamp of the Branch

Signature of the officer
receiving the Form**Annexure-III****SBI HEALTH ASSIST SCHEME
Annual Payment Plan
Premium Chart (2020-21)****A. Base plan only**

| Sum Insured | Basic Premium | GST (@ 18%) | Gross Premium |
|-------------|---------------|-------------|---------------|
| 3,00,000 | 16,542 | 2,978 | 19,520 |
| 5,00,000 | 36,771 | 6,619 | 43,390 |

B. Base Plans Plus Critical Illness Cover

| Sum Insured for Base Plan | Sum Insured for Critical Illness | Basic Premium for Base Plan | Basic Premium for Critical Illness | Combined Basic Premium | GST (@ 18%) | Gross Premium |
|---------------------------|----------------------------------|-----------------------------|------------------------------------|------------------------|-------------|---------------|
| 3,00,000 | 5,00,000 | 16,542 | 13,774 | 30,316 | 5,457 | 35,773 |
| 5,00,000 | 5,00,000 | 36,771 | 13,774 | 50,545 | 9,098 | 59,643 |

C. Instruction to be followed

1. Applicant will submit duly filled Consent Form (Annexure-II) to Pension Paying Branch for renewal of the policy, if the applicant is applying for first time for AAP (Policy-B) then he/she will submit duly filled Application Form (Annexure -I).
2. Branch will collect duly filled form from the applicant and verify that all the details required are correctly filled by the applicant.
3. After verification of the form, Branch will debit applicant's account for premium amount (as per premium chart) and branch will provide credit to the current account maintained by their respective Administrative office/ Zonal office.
4. Branch will sign the Acknowledgement and Certificate and provide to the applicant.
5. Branch will write transaction date and Journal No. of the transaction with A.O. on top of the form and forward the original copy of Consent/Application Form to respective Administrative office.

AO Level Quarterly Structured Meetings in Session



← A O, Kollam

A O, Kottayam →



Retirements:

Given below is the list of staff members who will be retiring in the first quarter of 2021, for information. The respective District/State Office-bearers may arrange to attend their retirement functions wherever possible and encourage them to join our Association.

| SNo | Name | Designation | Branch Name | Phone | MoR | Dist |
|-----|------------------------|---------------|------------------|------------|--------|-----------|
| 1 | Annie Joseph | Dy. Mgr. | Chengannur Town | 8281798439 | Jan-21 | Alappuzha |
| 2 | Mohandas P Kurup | Dy. Mgr. | RASMECCC Alp | 9847563237 | Jan-21 | Alappuzha |
| 3 | Aleyamma T George | Dy. Mgr. | Kalloorkad | 9895572129 | Jan-21 | Ernakulam |
| 4 | Annamma P V | Ch.Asso(CSS) | Kolencherry M O | 9544928581 | Jan-21 | Ernakulam |
| 5 | Baby K Kunjan | Sr.Asso (CSS) | Cochin Shipyard | 9846473593 | Jan-21 | Ernakulam |
| 6 | Balachandran N | Ch.Asso(CSS) | High Court | 9446076065 | Jan-21 | Ernakulam |
| 7 | Balakrishnan K K | Mgr. | Udyogmandal | 9446380611 | Jan-21 | Ernakulam |
| 8 | Chandrasekharan Nair N | Ch.Asso(CSS) | RACPC - II Ekm | 9447083281 | Jan-21 | Ernakulam |
| 9 | Deivanayagam S Pillai | Ch.Mgr. | LCPC Ekm | 9447783040 | Jan-21 | Ernakulam |
| 10 | Gopalakrishnan B | Mgr. | RASMECCC Aluva | 9446487084 | Jan-21 | Ernakulam |
| 11 | Gopalakrishnan V | Mgr. | AO Ernakualm | 9847770796 | Jan-21 | Ernakulam |
| 12 | Padmakumar V Nair | Ch.Mgr. | RBO 4 Muvattupu | 8547853379 | Jan-21 | Ernakulam |
| 13 | Rajeev Ratna Shenoy | Dy. Mgr. | RBO 3 Ernakulam | 9495157573 | Jan-21 | Ernakulam |
| 14 | Rosy Xavier | Dy. Mgr. | Edappally | 8281898543 | Jan-21 | Ernakulam |
| 15 | Sajeev K K | W&W | Currency Admn C | No number | Jan-21 | Ernakulam |
| 16 | Thresiamma T V | Dy. Mgr. | Angamaly | 7510970157 | Jan-21 | Ernakulam |
| 17 | Ushamoni P Parukutty | Ch.Asso(CSS) | Highway Kundanad | 9497023230 | Jan-21 | Ernakulam |

| SNo | Name | Designation | Branch Name | Mobile | MoR | District |
|-----|-------------------------|---------------|-----------------|------------|--------|------------|
| 18 | Raghavan K | W&W Hd | Taliparamba | 9744035866 | Jan-21 | Kannur |
| 19 | Babu V P | Mgr. | Rasmec Kanhan | 8281999581 | Jan-21 | Kasaragod |
| 20 | Prashanthan A K | Dy. Mgr. | Rasmec Kanhan | 8281999585 | Jan-21 | Kasaragod |
| 21 | George Oommen | Mgr. | Oachira | 9946636946 | Jan-21 | Kollam |
| 22 | Jose G G | W&W | Sasthamcotta | 9746228101 | Jan-21 | Kollam |
| 23 | Haridasan K M | W&W Hd | Kaduthuruthy | 9495875925 | Jan-21 | Kottayam |
| 24 | Jyothikumari Nk | Ch.Asso(CSS) | Kaipuzha | 8943389071 | Jan-21 | Kottayam |
| 25 | Latha M N | Sr.HM | Ammancherry | 7560803598 | Jan-21 | Kottayam |
| 26 | Balagopalan Cherukat C | Ch.Mgr. | SMECC Kozhikode | 8330013562 | Jan-21 | Kozhikode |
| 27 | Lakshmi Tv | Ch.Asso(CSS) | Palayam | 9526951142 | Jan-21 | Kozhikode |
| 28 | Praphul K Mallissery | Ch.Asso(CSS) | SPBB calicut | 9847191752 | Jan-21 | Kozhikode |
| 29 | Mallika M | Sr.HM | Tirur | 9387416748 | Jan-21 | Malappuram |
| 30 | Jalaja Viswanathan | Mgr. | Mannarkad | 9495485005 | Jan-21 | Palakkad |
| 31 | Kalyani T | Sub Staff-OC | Ottappalam | 8606767929 | Jan-21 | Palakkad |
| 32 | Manikkan . M | Asso (CSS) | Chittoor Town | 9495485205 | Jan-21 | Palakkad |
| 33 | Manoharan M | Ch.Asso(CSS) | Palakkad Town | 9447838716 | Jan-21 | Palakkad |
| 34 | Sreenivasan V V | Asst Mgr. | Ottappalam | 9447684927 | Jan-21 | Palakkad |
| 35 | Bhaskaran C | Sr.Asso (CSS) | Chandanappally | 9048194173 | Jan-21 | Ptta |
| 36 | Anitha P K | Ch.Asso(CSS) | Kuzhur | 9995571766 | Jan-21 | Thrissur |
| 37 | Edumula Kumari | HM | Meloor | No number | Jan-21 | Thrissur |
| 38 | Louis E F | Mgr. | AO Thrissur | 9446026972 | Jan-21 | Thrissur |
| 39 | Sudhakaran V | Mgr. | Rasmec Kunnamku | 9446261192 | Jan-21 | Thrissur |
| 40 | Sugunan T A | W&W Hd | Paramekkavu | 9747328806 | Jan-21 | Thrissur |
| 41 | Ijaz Ahamed Sait Y | Ch.Asso(CSS) | CCPC Tvm | 9388352235 | Jan-21 | Trivandrum |
| 42 | Kesava Pillai.P.P. | Asst.Gen.Mgr. | LHO Tvm | 9745862222 | Jan-21 | Trivandrum |
| 43 | Madhu V | W&W Hd | Nedumangad | 9495831772 | Jan-21 | Trivandrum |
| 44 | Manohara Babu Babu N | Msgr/Peon | Pettah | No number | Jan-21 | Trivandrum |
| 45 | Padmini R | Ch.Asso(CSS) | Tvm | 9400176797 | Jan-21 | Trivandrum |
| 46 | Sudhish . K B | Asst.Gen.Mgr. | LHO Tvm | 9656470246 | Jan-21 | Trivandrum |
| 47 | Kuttykrishnan Kodoth | Mgr. | Racc Sultn Btry | 8330010996 | Jan-21 | Wynad |
| 48 | Radhakrishna Warriier R | Asst.Gen.Mgr. | C B Ekm | 9447315018 | Feb-21 | Ernakulam |
| 49 | Abraham John | Sr.Asso (CSS) | Chengannur Town | 9446057502 | Feb-21 | Alappuzha |
| 50 | Abdul Rahiman C M | W&W | Kacherithazham | 9496082016 | Feb-21 | Ernakulam |
| 51 | Jayalakshmi Gopinath | Spl.Asso(CSS) | Aluva- Catholic | 9562965397 | Feb-21 | Ernakulam |
| 52 | Mini John K | Ch.Asso(CSS) | Valayanchiranga | 9495428004 | Feb-21 | Ernakulam |
| 53 | Ramachandran K | Ch.Mgr. | AO Ernakualm | 9946661763 | Feb-21 | Ernakulam |
| 54 | Sathyam Chellappan | Ch.Asso(CSS) | Mutholapuram | 9846837738 | Feb-21 | Ernakulam |
| 55 | Sherly Varkey | Ch.Asso(CSS) | Chelad | 9746187762 | Feb-21 | Ernakulam |

| SNo. | Name | Designation | Branch Name | Mobile | MoR | District |
|------|-----------------------|---------------|------------------|------------|--------|------------|
| 56 | Shyla P K | Dy. Mgr. | RACPC - II Ekm | 8330012133 | Feb-21 | Ernakulam |
| 57 | Sukumaran K K | Mgr. | SMECCC Ekm | 9495109575 | Feb-21 | Ernakulam |
| 58 | Vasanthkumar R | Dy. Mgr. | Naval Base Kochi | 9446426227 | Feb-21 | Ernakulam |
| 59 | Veerabhadra P Murali | Asst.Gen.Mgr. | AO Ernakualm | 9447428854 | Feb-21 | Ernakulam |
| 60 | Accamma John | Ch.Asso(CSS) | Moolamattom | 9495819027 | Feb-21 | Idukki |
| 61 | Vijayan K | W&W Hd | Nedumkandam | 9497790152 | Feb-21 | Idukki |
| 62 | Sundaran M | Sr.HM | Tellicherry Town | No number | Feb-21 | Kannur |
| 63 | Sreenivas V | Ch.Asso(CSS) | Sakthikulangara | 9447094520 | Feb-21 | Kollam |
| 64 | Alex Abraham | Ch.Asso(CSS) | Kumarakom | 9446334219 | Feb-21 | Kottayam |
| 65 | Jose Joseph | Ch.Asso(CSS) | Thuruthy | 8547141904 | Feb-21 | Kottayam |
| 66 | Sudhakaran E R | W&W Hd | Palai | No number | Feb-21 | Kottayam |
| 67 | Suresh Kumar T V | Ch.Mgr. | RBO 3 Kottayam | 8281799702 | Feb-21 | Kottayam |
| 68 | Chandran M | W&W | Malaparamba | 9605199522 | Feb-21 | Kozhikode |
| 69 | O Velayudhan | Asst.Gen.Mgr. | AO Kozhikode | 8291208616 | Feb-21 | Kozhikode |
| 70 | Raghunathan V | Asso (CSS) | Areacode | 8943157337 | Feb-21 | Malappuram |
| 71 | Surendran M | Ch.Asso(CSS) | Karimpuzha | 9446045760 | Feb-21 | Palakkad |
| 72 | Balanageswari K | Ch.Asso(CSS) | Health Universi | 9447228264 | Feb-21 | Thrissur |
| 73 | Jaison K S | W&W Hd | Pudukad | 9495738132 | Feb-21 | Thrissur |
| 74 | Ramesh V Surendran | W&W Hd | Paramekkavu | 9495877158 | Feb-21 | Thrissur |
| 75 | Scaria C A | W&W Hd | Currency Admin | 9495781716 | Feb-21 | Thrissur |
| 76 | Vipinan P A | Sr.Asso (CSS) | Kurkancherry | 9447301122 | Feb-21 | Thrissur |
| 77 | Lakshmi M K | Ch.Asso(CSS) | Engineering Col | 9847565033 | Feb-21 | Trivandrum |
| 78 | Sobhana M | Dy. Mgr. | CCPC Tvm | 9446422159 | Feb-21 | Trivandrum |
| 79 | Jayasree K | Dy. Mgr. | Alappuzha Dist | 9446433870 | Mar-21 | Alappuzha |
| 80 | John K Mathew | Sr.HM | Chengannur Town | 9496110968 | Mar-21 | Alappuzha |
| 81 | Anil Kumar M D | Ch.Mgr. | AO Ernakualm | 9188279099 | Mar-21 | Ernakulam |
| 82 | Francis K Joseph | Sp.RKC | Udyogmandal | 9496461793 | Mar-21 | Ernakulam |
| 83 | Jose V J | Ch.Mgr. | Mulanthuruthy | 9847851646 | Mar-21 | Ernakulam |
| 84 | Kala R | Ch.Asso(CSS) | Valanjambalam | 9447738136 | Mar-21 | Ernakulam |
| 85 | Poulose Alakara Yacob | W&W Hd | Kothamangalam | 9496479818 | Mar-21 | Ernakulam |
| 86 | Somasekharan K N | Dy. Mgr. | RBO 2 Ernakulam | 8330010246 | Mar-21 | Ernakulam |
| 87 | Syamala Kumari T | Ch.Asso(CSS) | Kalamasserry SO | 7994447658 | Mar-21 | Ernakulam |
| 88 | Vally M K | HM | Vazhakkala | 9947178254 | Mar-21 | Ernakulam |
| 89 | Vijayan K Velayudhan | Ch.Asso(CSS) | LCPC Ernakulam | 9446088944 | Mar-21 | Ernakulam |
| 90 | Gopinathan K.M | W& W Hd | Vandiperiyar | 9947504948 | Mar-21 | Idukki |
| 91 | Mathew T A | Ch.Mgr. | RBO 5 Thodpuzha | 9745452400 | Mar-21 | Idukki |
| 92 | Prabhakaran A | Asso (CSS) | Cannanore | 9447372086 | Mar-21 | Kannur |
| 93 | Pradeep Kumar K | Ch.Asso(CSS) | Palloor | 9496402155 | Mar-21 | Kannur |

| Sno | Name | Designation | Branch Name | Mobile | MoR | District |
|-----|-----------------------|-----------------|-------------------|------------|--------|------------|
| 94 | Prathip K N | Sr.Asso (CSS) | Kumbala | 9446046857 | Mar-21 | Kasaragod |
| 95 | Geetha Bai C | Asst Mgr. | Chathannoor | 9947694363 | Mar-21 | Kollam |
| 96 | Valsa T Kuttappan | Mgr. | Kottarakara | 9446442140 | Mar-21 | Kollam |
| 97 | Balachandran Nair P G | Asst Mgr. | PBB Kottayam | 9447159545 | Mar-21 | Kottayam |
| 98 | James. P.A | W& W Hd | Ettumanoor | 9946450546 | Mar-21 | Kottayam |
| 99 | Janamma T G | Ch.Asso(CSS) | Ponkunnam | 9747571654 | Mar-21 | Kottayam |
| 100 | Lazer K P | Sr.Asso (CSS) | Changanacherry | 8547012876 | Mar-21 | Kottayam |
| 101 | Saly Sundar | Ch.Asso(CSS) | Medical College | 9747702116 | Mar-21 | Kottayam |
| 102 | Anitha T H | Spl. Asso(CSS) | Meladi | 9495910154 | Mar-21 | Kozhikode |
| 103 | Sivakumar K P | Asst. Gen. Mgr. | Mananchira | 8547140111 | Mar-21 | Kozhikode |
| 104 | Venugopalan . K | Sr.HM | Malaparamba | 9446784034 | Mar-21 | Kozhikode |
| 105 | Abdul Majeed K P | Dy. Mgr. | Puthanathani | 9400325711 | Mar-21 | Malappuram |
| 106 | Krishnan M | W&W Hd | Malappuram Civi | 9995685486 | Mar-21 | Malappuram |
| 107 | Mahadevan MS | Ch.Asso(CSS) | Palakkad | 9496435243 | Mar-21 | Palakkad |
| 108 | P Pushparaj | Dy. Mgr. | Rasmeccc Palakkad | 9446002042 | Mar-21 | Palakkad |
| 109 | Radhakrishnan P | Ch.Asso(CSS) | Kongad | 9446415902 | Mar-21 | Palakkad |
| 110 | Satheesan K V | Ch.Asso(CSS) | Kanjirapuzha | 9447837148 | Mar-21 | Palakkad |
| 111 | Sudhir Gopalan Nair | Ch.Asso(CSS) | Palakkad(Palgha | 9447778446 | Mar-21 | Palakkad |
| 112 | Susanna K George | Ch.Asso(CSS) | RBO 5 Shoranur | 9447877507 | Mar-21 | Palakkad |
| 113 | Vyomayani K.K | Ch.Mgr. | RBO 5 Shoranur | 9446998994 | Mar-21 | Palakkad |
| 114 | Jayadevan P C | W&W Hd | Thiruvalla Town | 9656952845 | Mar-21 | Ptta |
| 115 | Sajeev Mathew | Dy. Mgr. | RBO 4 Pathanamt | 9447005288 | Mar-21 | Ptta |
| 116 | Shirly Thomas | Dy. Mgr. | Pathanamthitta | 9446066054 | Mar-21 | Ptta |
| 117 | Haridasan P | Ch.Mgr. | Irinjalakuda Town | 9446338953 | Mar-21 | Thrissur |
| 118 | Mary T D | Ch.Asso(CSS) | Irinjalakuda | 7356067900 | Mar-21 | Thrissur |
| 119 | Rose A Chakkalalal | Ch.Asso(CSS) | Irinjalakuda | 9495332949 | Mar-21 | Thrissur |
| 120 | Sreedevi T | Sr.Asso (CSS) | Kizhakke Nada Gvr | 9947787787 | Mar-21 | Thrissur |
| 121 | Thomas E V | W&W Hd | Irinjalakuda Town | 8129553259 | Mar-21 | Thrissur |
| 122 | Usha K A | Ch.Asso(CSS) | Kodali | 9400521002 | Mar-21 | Thrissur |
| 123 | Ajaya K Prabhu K S | Ch.Asso(CSS) | Kowdiar | 9495059204 | Mar-21 | Trivandrum |
| 124 | Jacob Thomas | Sr.HM | K S E B Adm | 9446559803 | Mar-21 | Trivandrum |
| 125 | Mohandas C | Ch.Asso(CSS) | CCPC Tvm | 9446519756 | Mar-21 | Trivandrum |
| 126 | Radha K | Ch.Asso(CSS) | Chackai | 9633025850 | Mar-21 | Trivandrum |
| 127 | Saroja N P | Ch.Asso(CSS) | Chenthitta | 9895694857 | Mar-21 | Trivandrum |
| 128 | Shaji S | HM | Pallippuram | No number | Mar-21 | Trivandrum |
| 129 | Vasudeva Rao S | Ch.Mgr. | LHO Tvmt | 7738156300 | Mar-21 | Trivandru |
| 130 | Robert K P | Mgr. | RACC Sultn Btry | 8330011413 | Mar-21 | Wynad |
| 131 | Sanjeeva Naik B | Mgr. | RSETI Wayanad | 9495411556 | Mar-21 | Wynad |



വ്യക്ത്യധിഷ്ഠിത സ്വർണ്ണപ്പണയ വായ്പ

നിങ്ങളുടെ സ്വർണ്ണത്തിന്റെ യഥാർത്ഥ മുല്യം ഞങ്ങൾ തിരിച്ചറിയുന്നു



7.5% വാർഷിക പലിശ നിരക്കിൽ വ്യക്ത്യധിഷ്ഠിത സ്വർണ്ണപ്പണയ വായ്പ

100% സംതുപ്തി

പണയ്ക്കുന്ന ആശങ്കകൾ ഒഴിവാക്കാൻ ഉടനടി ലഭ്യമാകുന്നതും റെഗുലർ തിരിച്ചടവ് സൗകര്യമുള്ളതുമായ വായ്പ ഇന്ന് തന്നെ പ്രയോജനപ്പെടുത്തൂ.



36 മാസം വരെയുള്ള തിരിച്ചടവ് കാലാവധി



ഡിമാൻഡ് ലോൺ/ഓവർ ഡ്രാഫ്റ്റ് സൗകര്യം



7.30% പലിശനിരക്കിൽ റിയൽറ്റി സ്വർണ്ണപ്പണയ വായ്പയിൽ നിങ്ങളുടെ സ്വപ്ന ഭവനം പൂർത്തീകരിക്കുവാനുള്ള സുവർണ്ണാവസരം.



നിങ്ങളുടെ ബിസിനസ്സ് വളർച്ചയ്ക്കായി എസ്.ബി.ഐ.യുടെ MSME സ്വർണ്ണപ്പണയ വായ്പ.

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- ☑ തത്കാൽ കൗണ്ടറുകൾ :
 - വായ്പ അനുമതി 5 ദിവസത്തിനുള്ളിൽ.*
 - എസ്.ബി.ഐ. അംഗീകരിച്ച പദ്ധതികൾക്ക് 48 മണിക്കൂറിനുള്ളിൽ.
- 🏠 30 വർഷം വരെയുള്ള തിരിച്ചടവ് കാലാവധി.
- 📄 പ്രോസ്യൂസിംഗ് ചാർജ് കുറഞ്ഞ നിരക്കിൽ.
- 🏡 ഒളിഞ്ഞിരിയ്ക്കുന്ന ചാർജുകളും, വായ്പയുടെ മുൻകൂർ അടവിനുള്ള പിഴയും ഇല്ല.
- 👉 PMAY സബ്സിഡി 2.67 ലക്ഷം രൂപ വരെ ലഭ്യമാണ്.
- 📍 PMAY സബ്സിഡി നൽകാൻ ക്രേനസർക്കാർ ചുമതലപ്പെടുത്തിയിട്ടുള്ള ഏക ബാങ്ക്.

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Retirements 2021

During the calendar year 2021, 641 staff members are retiring from the Bank's service. The table given below shows district-wise retirements:

| Sl.No. | District | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
|--------|--------------------|-----------|-----------|-----------|-----------|------------|-----------|------------|-----------|----------|-----------|-----------|-----------|------------|
| 1 | Alappuzha | 2 | 1 | 2 | 3 | 9 | 2 | 10 | 3 | 0 | 3 | 2 | 0 | 37 |
| 2 | Ernakulam | 15 | 11 | 9 | 8 | 25 | 9 | 21 | 5 | 2 | 1 | 4 | 7 | 117 |
| 3 | Idukki | 0 | 2 | 2 | 9 | 1 | 1 | 1 | 0 | 0 | 1 | 1 | 4 | 22 |
| 4 | Kannur | 1 | 1 | 2 | 4 | 12 | 8 | 2 | 0 | 1 | 2 | 0 | 1 | 34 |
| 5 | Kasaragod | 2 | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 5 |
| 6 | Kollam | 2 | 1 | 2 | 3 | 16 | 3 | 3 | 0 | 0 | 0 | 1 | 1 | 32 |
| 7 | Kottayam | 3 | 4 | 5 | 8 | 26 | 4 | 8 | 2 | 1 | 2 | 3 | 1 | 67 |
| 8 | Kozhikode | 3 | 2 | 3 | 4 | 13 | 3 | 9 | 0 | 1 | 0 | 0 | 1 | 39 |
| 9 | Malappuram | 1 | 1 | 2 | 2 | 10 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 20 |
| 10 | Palakkad | 5 | 1 | 7 | 2 | 18 | 3 | 3 | 2 | 1 | 1 | 1 | 1 | 45 |
| 11 | Pathanamthitta | 1 | 0 | 2 | 3 | 9 | 2 | 6 | 0 | 0 | 0 | 0 | 1 | 24 |
| 12 | Thrissur | 5 | 5 | 6 | 3 | 13 | 5 | 7 | 3 | 0 | 0 | 1 | 3 | 51 |
| 13 | Thiruvananthapuram | 6 | 2 | 7 | 20 | 52 | 9 | 27 | 5 | 3 | 3 | 6 | 2 | 142 |
| 14 | Wayanad | 1 | 0 | 2 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | Total | 47 | 31 | 52 | 70 | 207 | 50 | 100 | 21 | 9 | 13 | 19 | 22 | 641 |

Renewal of Health Assist - Policy B (APP)

Members are again reminded to arrange for renewal of the above policy without delay. The last date for renewal is 15th January 2021. However it is preferable to renew the policy as soon as possible. Even if the policy was taken later than January last year, please note that such policies also are due for renewal before 15th January this year.

Some of our members have sought clarification that whether the policies obtained by them in March 2020 on account of extension of last date need be renewed now before 15th January. We reiterate that all policies subscribed during 2020 are due for renewal on before 15th January 2021.

മെഡിക്കൽ ഇൻഷുറൻസ് സ്കീമിൽ ഇതുവരെ ചേരാത്ത എല്ലാ SBI/e-AB റിട്ടയറീസിനും അവരുടെ ഫാമിലി പെൻഷൻകാർക്കും പുതിയതായി ചേരാൻ ബാങ്ക് ഈ ഒരു വർഷം കൂടി അവസരം തന്നിരിക്കുകയാണ്. എല്ലാ ഫാമിലി പെൻഷൻകാർക്കും, 70 വയസ്സുതികഞ്ഞ മുഴുവൻ പെൻഷൻകാർക്കും 11,249 രൂപയ്ക്ക് 9 ലക്ഷം രൂപയുടെ ഇൻഷുറൻസ് കവരേജ് ലഭിക്കുന്നതാണ്. കൂടാതെ ഇ-ഫാർമ്മസിയിലൂടെ എല്ലാവർക്കും 12,000 രൂപയുടെ മരുന്നുകൾ സൗജന്യമായി ലഭിക്കുന്നു. മരുന്നുകളുടെ വിലയിൽ 18% ഡിസ്ക്കൗണ്ടും.

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