



# SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

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## PENSIONERS' MEET AND SBIPA KERALA 22ND ANNUAL GENERAL MEETING HELD AT PALAKKAD



**Sri. Thalachil Sivadas, General Manager NW 2  
Inaugurating the Pensioners Meet**

It was indeed a memorable experience for our members who came from all parts of the state, to participate in another historic conference, the 22nd Annual General Meeting of SBI Pensioners' Association Kerala, held on 13th May 2023, at Prasanna Lakshmi Auditorium, near Mercy College Junction Palakkad. The beautifully decorated auditorium, wore a festive look, when more than 1300 spectators, who included pensioners, family pensioners, senior executives of the Bank, leaders of fraternal organisations viz., SBIOA and SBSU and other invitees occupied their honourable seats in the large auditorium.

The commencement of the meeting was marked by hoisting the flag of SBIPA by its President Sri.K.Rajeevan, amidst shouting of slogans by the crowd assembled there who included the members of Reception Committee, State and District Committees. A beautiful documentary film depicting the history and heritage of Palakkad was displayed on the large LED wall provided on the dais. The Video message by our CGM, who could not attend the meet, was displayed thereafter.

The SBI Pensioners Meet, organised jointly by LHO Thiruvananthapuram and Pensioners' Association, which commenced at 10 am, was preceded by a beautiful invocation dance programme by the students of "Rangasri Nrithakalari" Palakkad.



## Glimpses of the memorable moments traced by our lensman



Flag hoisting by President Sri. K. Rajeevan



General Manager , Net Work II addressing pensioners



Former General Secretary Sri. John Joseph being felicitated



Services not confined to Pensioners alone, but to the Society also



Felicitating Super Seniors



Flag being handed over to Team Kottayam



## ARE WE REACHING THE END OF THE TUNNEL?

The positive developments that have taken place during the previous fortnight give a ray of hope for the SBI Pensioners' fraternity on the long wait and struggle that continued for more than two decades for getting justice in a most unjustifiable act by the Management in utter disregard to the laid down rules of the so called SBIEPFR, namely State Bank of India Employees Pension Fund Rules 1955 since renamed as State Bank of India Employees Pension Fund Regulations the genesis of which is undoubtedly from Imperial Bank of India. It clearly says that the pension payable under rule 22 be determined at the rate of 1/60th of the salary for every completed year of pensionable service subject to the maximum of 50% of last drawn salary. Fact being so, fixing of cut off pay unilaterally at the maximum pay of JMG 1 for 50% and for MMG II and above as 40 % is nothing but violation of article 14 of the Constitution.

Our efforts for rectification of the anomaly through established practices of negotiation did not evoke any fruitful results. Obviously we had to resort to the judicial remedy by filing Writ Petition in the Delhi High Court which unfortunately is continuing even after ten years. A good number among our brethren who earnestly relied and hoped for a favourable outcome, have left for their heavenly abode. The remaining thousands of old, feeble and hapless have lost their hope and the feeling of despair and disbelief are very much visible in their eyes.

It is in such a perturbing situation that we come across the order dated 14th June 2023, issued by Department of Financial Services, under the seal and signature of the appropriate authority which conveys the constitution of a 7 member Committee for making suggestions on the pension issues of State Bank of India for making improvement in Pension Scheme of its retirees. The 7 member committee constituted with the approval of Hon'ble Finance Minister, is comprising of Additional Secretary DFS, Joint Secretaries of Personnel, Pension and Banking under DFS, and representative of IBA, an Official from SBI and Deputy Secretary (IR) DFS. It needs special mention that the committee has been requested to give its recommendations on or before 21st July 2023. The terms of reference of the committee include examining of 40% 50 % anomaly, payment of pension at the rate 1/60th of salary for every completed year of pensionable service, issue of 100% neutralization of DA for those who retired before 01/05/2005, updation of pension with every wage settlement and to suggest course of action while balancing the cost of retiral benefits and the financial implication on the Bank.

Well friends, it appears that all the major issues pertaining to the anomalies in SBI pension system have been considered for study and we firmly believe that the appropriate authorities unlike in the past, are sincere in its approach to take things into its logical end. Let us trust them.

I hear a whisper from somewhere within me “Are we reaching the end of the tunnel?”

## THE SBI SALUTE

Being partners in progress of this great and noble organisation, any value addition it acquires in its pursuit to attain bigger heights, is a matter of pride to all of us. Achieving a record Annual



Profit of Rs.5032 crores for the financial year 2022-23, which is more than half of the total profit declared by all the Banks in the country put together, is of course a land mark achievement for SBI. We place on record our sincere compliments to the entire Team SBI for the remarkable achievement and wish more laudable achievements in the days to come.

The instant feelings that emerge out spontaneously in our minds due to the surprising act by someone, cannot be easily explained or expressed in words. It was almost a similar experience felt by many among the pensioners fraternity, when they went through Bank's circular dated 30th June 2023 which conveyed Bank's decision to honour all the senior pensioners attaining 75 years of age on or before 31st August 2023, paying ex gratia under the name SBI SALUTE.

The SBI Management led by its Chairman Sri. Dinesh Kumar Khara deserves all praise and compliments for such an unprecedented initiative, which never had happened in the past. It is not the quantum of money that is being paid, but the approach and attitude of the Management towards its pensioners is reflected through such a noble initiative. The feeling and sense of belonging inculcated in the minds of thousands of hapless pensioners through such an act by the management, is incomparable.

The circular says it is a one-time affair which indicates that those who are not within the age eligibility, will be out of the purview of SBI Salute which is a discrimination inflicted among the elders. The additional amount required for payment of ex gratia to all the pensioners will be very little when compared to the record profit of more than 50000 crores during the previous year. SBI Pensioners' Association Kerala extend its rich compliments to our Chairman with a request that the ex gratia be paid to all the pensioners of SBI for which kindly accept a BIG SALUTE from all of us.

Rajeevan K

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### **The awesome invocation dance by Students of Rangasri Nrithakalari**

The Pensioners' Meet, presided over by Sri. K.Rajeevan, President SBIPA Kerala, began with the welcome address by Sri. Asuthosh Sharma, DGM and CDO LHO, Thiruvananthapuram. He assured all support to the pensioners. At the outset, he informed about the huge strength of pensioners numbering more than 12000, much above the serving staff strength. He requested the pensioners to make use of the updates in the PPG department site and to submit Life Certificates by those who are yet to submit the same. He referred to the Samadhan Pakwadha organized by the Bank for addressing the grievances of the pensioners on a focused manner, and conveyed that 90 percent of the stagnation increment issues was settled. He also assured to attend to the issues raised relating to Medibuddy, increasing the Doctor's consulting timings, alternate arrangements for approval of medical bills/ request for pathology tests, etc., in the absence of doctor for a long period.



### **A warm welcome by Sri Asutosh Sharma DGM & CDO**

Sri. Thalachil Sivadas, General Manager NW2 inaugurated the Meet by lighting the traditional lamp along with other dignitaries, marking the beginning of

the great event. In his inaugural speech, he expressed great pride in linking the name of our Bank SBI with our names and about the Bank's largest customer network across the world. He touched upon the gainful employment opportunities being extended to the retirees apart from the Bank's attention towards medical care and other related matters of the pensioners.



### **Delivering his eloquent inaugural address Sri Thalachil Sivadas, General Manager**

He also appreciated the Association leadership in taking care of the members by duly attending to their needs meticulously and shared his compliments. He made a reference about the dispensaries that have been opened in all the district centres and also issues regarding MediBuddy being attended directly by our DGM & CDO. He assured that any shortcomings or issues raised will be looked into by PPG and HR departments. He also shared his idea to provide a dedicated helpline for easy redressal of pensioners' grievances. He concluded his inaugural address expressing his wish to honour the senior most pensioner among the audience and accordingly Sri. A K K Menon from Palakkad was honoured by the GM with a shawl.

Sri. K Rajeevan, in his presidential address, detailed the circumstances in which Palakkad was chosen as the venue for 22nd AGM. He paid rich compliments to Team Palakkad for their dedicated and relentless efforts to accomplish the task entrusted to them, in utmost excellence. He expressed the positive feel given by CGM accepting our invitation to attend, though wasn't able to attend due to unavoidable official schedules, and also extended our gratitude to the Bank and GM for honouring the senior most member from the audience, as a surprise. He also thanked the Management for providing office space for our Association at all AO levels, apart from the full fledged office at Head Quarters



and extended gratitude for all the good initiatives and support given to the retirees by the Bank.

Sri. A Sridhar, Joint General Secretary, Chennai Circle and our Guest of honour, began his keynote address expressing his utmost appreciation to SBIPA Kerala for its amazing leadership and organizational enlightenment embedded with the dedicated membership, as evidenced by the huge gathering in the Meet and also commended Kerala as one of the most vibrant associations among all the Pensioners' Associations of SBI. While touching upon the Samadhan Pakwada he added that the same was conducted in LHO and all AOs in Kerala, whereas in all other circles it was held only in LHOs.



### **Enlightening the Pensioners A Sridhar's Keynote address**

He praised Smt. Daisy George who has offered space for the Association at Idukki and expressed pride about her benevolent attitude towards the Association. He also commented on the active interaction and the participation that took place in the Association's EC meeting on the previous day to which he also was a witness. He expressed that the pensioners who do not have direct access for negotiation at the IBA level, are very much dedicated to the serving organization viz., SBIOA and SBSU who take up our cases of pension updation, 100% DA neutralization and that their representation on dais gives a lot of comfort and importance to the meeting. He then commented on the benevolent attitude of the Bank towards pensioners and the recent Samadhan Pakhwada grievances redressal forum announced by the Bank as a special measure for redressal of pensioners' grievances. He then moved on to the issues of family pensioners who struggled to apply for Medical Policy B online as per

Bank's circular instructions, with no HRMS ID and Password, and about those who do not carry smart phones, and said Kerala and Chennai Circles could complete the task almost by their dedicated efforts supporting such members and requested Management to have a balanced approach in the matter. He praised the Association in Kerala for doing social activities. He also expressed concern over the mentally retarded/ Physically challenged children of pensioners who have not been given nomination facility for family pension.

Sri. M.J. Nair, our member above 85 years of age was called upon to the dais and was honoured by GM Sri. T Sivadas. Later, Ashwasa Bhavan Palakkad, serving the differently challenged children and Thejus Charitable Trust Kuthanur, serving the differently abled were extended our small financial support as a token of our noble gesture towards social responsibilities and commitments to the society too.



### **Words of appreciation Sri. V Ramesh DGM (B&O) Thrissur AO**

Sri. V. Ramesh DGM B&O Thrissur complimented the present generation of employees in the Bank who have been doing well, following the footprints and legacy of Seniors who left already and that way Bank is able to augment its market share and said that it is the best tribute they can give to the pensioners. He touched upon the quarterly meet with the representatives of the Association. Regarding the dispensaries at both centers under him, he expressed his satisfaction in running the same as best as possible. He expressed happiness in selecting Palakkad as the venue for the meeting with a large number of pensioners living in and around Palakkad and wished them all a happy, healthy and peaceful life.





### **In support of the elders always Mahesh Venugopal, Secretary Finance, SBIOA**

Sri. Mahesh Venugopal, Treasurer, SBIOA KC, in his felicitation speech commented that there is a gap of knowledge because of the large scale retirement during the recent years. He also mentioned that the average age of the current serving staff is 40 only. He made a comparison of Central Government pension where pro rata hike is extended to pensioner after the age of 80, 90 etc. He expressed hope regarding the pension updation and the IBA's positive attitude requesting member banks to re-check their corpus fund position and revert. He also commented on the 100 percent DA neutralization for pre 2002 retirees and other anomalies that are actively on the negotiation table at the apex level. Mementos were extended in between, to all the dignitaries /guests as a token of love and affection to all.



### **Pensioners are HNW customers of Bank P N Sreevalsan, DGS SBSU**

Com. P.N. Sreevalsan, Deputy General Secretary, SBSU Thrissur, offered felicitation thereafter and extended greetings to the Pensioners' Association and praised those who are taking active roles in the Association now and addressed the gathering as a high net worth customers of the Bank. He requested for a kind attention of the Association, to examine whether

pensioners are aware of all the benefits that are due and guide them.

It was further our beloved General Secretary Sri.A. Jayakumar's turn to address the gathering. He remarked about the Pensioners Meet that has been held for years and the opportunities that the forum offers to highlight our grievances /issues. He said one of the current issues is that of pension revision / updation and that the matter is engaging the attention of all concerned viz. IBA, DFS and the Banks. He reiterated on the support of the Bank in providing offices at all AOs, 17 dispensaries, the utility of which is being enjoyed by pensioners of our circle alone. In spite of much resistance we could open a dispensary at Malappuram. Requests for dispensary at Pala and other areas are being followed up. He then highlighted the anomalies in NPS and the meagre amount of pension received by pensioners from erstwhile ABs under the new pension scheme and urged upon the serving employees to dwell upon the subject deeply, to avoid despair and disappointment in later years. Leaving Medibuddy and other issues for discussion in the afternoon session, he concluded his remarks.

Sri. Arun K. Unni, Digital Officer, RBO 4, talked about the Bank's Yono app and the products available therein and requested the pensioners to encourage their children to open account with our Bank. He urged all, to make use of the app and requested all to collect the gifts arranged by them.

In the interactive session which followed thereafter. S/Sri K N Viswanathan Nair, T C Purushothaman Pillai, N V Babu, and C Venugopal sought clarifications on a number of issues including the difficulties suffered on account of inadequate stocking of medicines in our dispensaries, indifferent attitude and inefficient services by Medibuddy, non receipt of insurance card for spouses, delay in sanction of stagnation increments etc.

Sri. Asutosh Sharma, CDO, in his reply said that he had taken note of the issues presented and said that issues pertaining to LHO would be looked into immediately and those to be resolved at Corporate Centre would be forwarded to them. Regarding Medibuddy, he said that discussions are going on at the corporate level with all



the parties concerned. He assured working of the dispensary for extended hours and arrangement of doctor shall be looked into. He concluded that all the issues will be taken care of at the appropriate forum for early resolution of the same.

S/Sri. Radhakrishnan Pullencherri, Balakrishnan General Convenor and Sri. P. P. Sreenivasan, Treasurer of the Reception committee, were honoured by the General Secretary and President thereafter.



**Unpacking the Gratitude for all.  
Radhakrishnan Pullencheri Chairman & DGS**

Pensioners' meet concluded with vote of thanks by DGS Sri. Radhakrishnan Pullencherri. He expressed his deep felt gratitude to the entire State leadership led by President Sri. K. Rajeevan and General Secretary Sri. A. Jayakumar. He thanked the General Manager, Sri. A. Sridhar and dignitaries from Bank and other organizations/Association, media representatives, Smt. Uma Rao, who compered and to all the members who attended the meeting and with special thanks to DGS Ernakulam and Idukki districts, Shri Joseph Palackan for the support and guidance in organizing and conduct of the meeting.

## 22nd ANNUAL GENERAL MEETING

The meeting which began at 2 pm after the lunch, was presided over by K. Rajeevan, State President. All members of the State Executive Committee were seated on the dais. The meeting began with a silent prayer, followed by Welcome Speech by Sri. Joseph Palackan DGS and Governing Body Member of the Federation. Sri. Palackan opined that this is the time to

address about our organizational activities and decide on future programmes and he welcomed all the leaders and members present in the auditorium. President then invited General Secretary Sri. A. Jayakumar to extend condolences to the departed souls of our Association, those near and dear and those prominent personalities of our time and a one minute silence was observed by all.



**All set ready for the Business Session.  
K Rajeevan, President**

The president further announced about the honouring of our senior members who have attained 75 and 85 years of age and invited those present in the auditorium to receive the 'Ponnada' and requested Sri. A. Sridhar Joint General Secretary SBIPA Chennai to honour the members in the order of 85 years and 75 years respectively. About 22 senior members who attained 75 years of age including a senior member who attained 85 years of age. Sri. N. Ganapathy Krishnan DGS Kollam who is attaining 75 years in December 2023 and Sri John Joseph, our previous General Secretary was also honoured in the meeting.

Before the Inaugural address by A. Sridhar, President gave a detailed account of the case WP 1875/2013 filed by our Federation and resting with Delhi High court for more than 9 years. The Genesis of the Writ Petition and how the Bank and the Government tried to prolong it, was well explained by him for the benefit of all. He mentioned about our prayer for rectification of anomaly in fixation of Basic pension as 40 % of the last drawn Salary for MMII and above scales and resuming 100 % neutralization for pre 2002 retirees. He also added the latest development on April 13, 2023 when it was last heard and about the Court's direction for the Federation to submit a detailed representation to the Secretary Finance, DFS (Department of Finance) within a week's time. The case has been listed for next hearing on 31st July 2023. President said the latest update on pension



update will be shared by our guest and Joint GS from Chennai Circle. He then touched on the present plight of the e pharmacy scheme introduced by Bank in 2020 wherein pensioners enjoyed a subsidy of Rs. 6000 against domiciliary bills purchase amounting to Rs. 18000 every year and the scheme which was going well under the earlier Vendor Apollo Pharmacy for the past two years. As per the new contract new vendors Tata 1mg and Medibuddy were allotted for medicine supply and in Kerala Medi Buddy. Too many issues are sprawling up like supplying few of the medicines only, unilateral cancellation of the list, rejection of medicines as unwanted etc., making things miserable. The matter has been escalated to the corporate level either to improve on the supply situation or to change the vendor. He concluded his remarks congratulating the Palakkad team under the Chairmanship of Sri. Radhakrishnan Pullencheri and Dist. Secretary Sri. S. Balakrishnan.



#### **The information packed inaugural address A Sridhar, Joint General Secretary SBIPA Chennai**

Sri. Sridhar began his inaugural address by raising a question as to how many of our pensioners have seen the PPO and asked the members to verify and ensure family pensioner's name and details are correctly recorded. He also expressed concern on 165 life certificates yet not uploaded and informed that a simple declaration is enough to claim family pension along with the death certificate as per 2002 circular, which many are not aware. He also mentioned about the request of the Federation to include family pensioner's name and residual balance under Policy A/Policy B or both in the pension pay slip. He then touched upon the WP 1875/2013, Pensioners, Day as 17th December quoting D S Nakara case, SBI's Choice for extending the benefit of both PF and Pension to its

employees under Desai Tribunal and opting Payment of Gratuity Act 1972 for gratuity payment. He also touched upon the Murmu Committee recommendation, which while justifying 50 percent of basic pay as Basic Pension, was point out that employees are getting three benefits, leaving way for more ambiguity which no one challenged at that time. In his concluding remarks on the issue, he expressed hope on the representation being submitted to the DFS and that the Bank itself may come forward in consultation with RBI after the approval of DFS. He then touched upon issues with regard to 7th Bipartite where due consideration of FPP and PQP for basic pension and 100% DA neutralization, remain yet to be taken up. He concluded his speech congratulating the Kerala team for their excellent organizational skills and dedication. Sri. A Sridhar was extended a memento as token of our love and gesture.

President then invited General Secretary Sri. A Jayakumar for presentation of minutes of 21st Annual General Meeting held on 28th May 2022 at Thiruvananthapuram and the General Secretary's Report for the period 2022-2023. The elaborate report which covered all the socio political and economic development at National and International levels, along with organisational developments, was read out by the



#### **Displaying Performance report and progress card. A Jayakumar General Secretary**

General Secretary. He then touched upon the Financial Statement to be presented by our Treasurer Sri. K.S. Jayaram and about the up to date accounting of income and expenses and the services of Auditors Sri. Krishnamoorthy and Krishnamoorthy Ernakulam. General Secretary concluded the report extending thanks to one all viz., President, Vice Presidents, Deputy General Secretaries, Assistant General Secretaries, Treasurer, District Secretaries, the EC members and all



the members of the SBIPA Kerala family, recalling the rejuvenation of our Association with the conduct to 21st AGM at Thiruvananthapuram after the Covid pandemic and positive relationship and consideration we receive from the Circle Management, paving way for Association office at all Module levels, and in all our endeavours.



#### **Everything about an error free accounting by K S Jayaram, Treasurer**

President then called on Sri. K.S. Jayaram our Treasurer for the presentation of statement of accounts. General Secretary's Report and Financials were unanimously passed by the General Body after due deliberations.



#### **To seek resolution on multitude of issues. Jose Marceline, Vice President**

Sri.Jose Marceline our Vice president thereafter moved 21 resolutions which included updation of pension, disparity in pension fixation in SBI, privatisation of PSUs, improvement of medical benefits to pensioners, timely revision of family pension, revision in higher rate of pension to family pensioners from 5 to 7 years, timely issue of revised PPOs, statutory pension to all SBI employees, improvement in the pension commutation formula, restoration of

commutation portion to family pensioners' pension, extension of five years grace to VRS retirees of e-Associate Banks as extended to SBM as per court order, concessional rate of interest for pensioners' loans, reimbursement of medical bills relating to Covid period, festival advance to pensioners, improvement in the service by vendors under e-pharmacy scheme, expression of gratitude to CGM and Circle Management, expression of gratitude to SBIOA and SBSU, recording of sincere appreciation to the organising committee of Palakkad of 22nd AGM, appointment of Sri. Krishnamoorthy and Krishnamoorthy Chartered Accountants as auditors for the period 2023-24 and approval of the audited financial statements for the period ended 31.03.2023. A special and important resolution was also moved in respect of nomination of disabled children for family pension omitted to be included while in service. All the resolutions were passed unanimously.

President then announced the co-option of Sri. P P Francis as the AGS Ernakulam as approved by the Executive Committee. Sri. P.P. Francis was called on the dais and honoured in the meeting by the leaders.

In the delegate session that followed after, many members participated very actively appreciating the overall conduct of the conference and also with more suggestions for future activities.

President replied to the points raised by the members.



#### **Heartful acknowledgement for all the support and assistance received S Balakrishnan General Convener and Dist Secretary**

Sri. S. Balakrishnan, District Secretary Palakkad and the General Convener of the Meeting was then called for proposing vote of thanks. He briefed on the series of meetings and gatherings making arrangements for the AGM, starting from January 2023, for the successful culmination of the AGM, which was entrusted to the



Palakkad team, looking into all the aspects of the arrangements with day-night toil finally. He thanked all, starting from the President Sri. K. Rajeevan, General Secretary Sri.A. Jayakumar, Vice President Sri. Jose Marceline, DGS Sri. Joseph Palackan for their support in right from the inception, and to the EC members, conveners of various committees, lady EC members, Smt. Uma Rao, who compeered the meeting and all the conveners and activists of the reception committee for their co-operation and to the food supplier Top in Town for the delicious food served.

The President announced the venue of next AGM as Kottayam and the meeting came to a close with the National Anthem and all the members present marched towards the flag post for official lowering of our Association Flag.

### **OBSERVANCE OF DEMANDS DAY ON 19TH JULY 2023 BY JOINT FORUM OF BANK RETIREES KERALA ( JFBRK)**

Members are aware of the efforts that have been going on for building up the coordination among all bank retirees in Kerala irrespective of the various bank wise retirees unions and associations. We are indeed happy to report that an understanding has been reached in this regard with the initiative of CBPRO (Coordination of Bank Pensioners and Retirees Organisations) in which our Federation is already a constituent with our General Secretary of Federation as one of the Joint Conveners. An online meeting in Google Meet held on 5th July 2023 participated by Office Bearers of SBIPAK, AIBPARC, AKBFR and RBONC after detailed deliberations has decided to constitute a new forum namely JFBRK (Joint Forum of Bank Retirees Kerala). Our President K. Rajeevan, General Secretary A Jayakumar, Deputy General Secretaries N Ganapathy Krishanan, Radhakrishnan Pullancheri and A Raghavan participated in the meeting. It has been decided that the principal Office Bearers of all the four constituents will be joint conveners at state level. Accordingly, S.Sri. A Jayakumar (SBIPAK), B SREEKUMAR (AIBPARC) M SURESH (AKBFR) and M K Nair (RBONC) have been nominated as Joint Conveners. In the same way District level committees also will be constituted consisting of four joint conveners nominated by district office bearers of all the four organisations.

**To begin with, it has been decided to observe DEMANDS DAY in all Districts on 19th July 2023, commemorating Bank Nationalisation day.** A two hour protest Dharna will be organised at a prominent location as decided by the District leaders, with the full participation of all members. Venue and time to be decided by the respective District Committee.

### **Major demands to be highlighted in the Dharna are :**

- 1 Updation of Pension for all Bank Pensioners on the lines of RBI Pension Updation.
2. 100 % DA neutralization for all pre November 2002 retirees
3. Group Medical Insurance Scheme for all retirees similar to what is available for Serving Employees and Officers, and the premium amount to be borne by the respective Banks
4. Reckoning of Special Allowance for superannuation benefits including pension
5. Providing pension to all the resignees who have put in eligible years of service
- 6 Issues of Retirees to be discussed with Retirees Organisations, providing consultative status to Retirees Organisations.
7. Protest against Governement of India move to privatise public sector Banks

The district joint conveners are requested to implement the programme a big success ensuring maximum participation of all Bank Retirees in the District. Placards and similar properties for display by the participants to be arranged at District level. The matter and content in the placards and slogans to be used in common will be advised by the State Leadership. We once again request all our members to actively participate in the programme so as to make it a record event.

### **Quarterly Structured Meeting at AO Ernakulam**

Structured Meeting of Ernakulam Module for the quarter ended June 2023 was held on 27.06.2023 at Administrative Office, Ernakulam. The meeting was presided over by Shri TM Manoj, RM, RBO2 Ernakulam since DGM (B&O) was on leave.

Bank officials (2 Regional Managers, CM(HR), 5



Managers (HR), Dy. Manager (HR) and 8 office bearers of SBIPA Kerala participated physically from Ernakulam. Two Regional Managers and 4 office bearers of SBIPA Kerala attended through VC from Muvattupuzha and Thodupuzha RBOs.

Shri Koshy Mathew, CM HR at AO Ernakulam welcomed all the participants on behalf of the Bank and also invited all the EC members to attend the Bank Day celebrations on 1st July 2023 to be held at Hotel Avenue Regent, Panampilly Nagar.

Shri C.G. Rajagopal, Dist. Secretary and Kerala EC Member welcomed all the participants on behalf of the Association. Shri TM Manoj, RM, RBO 2, Ernakulam, in his short presidential address explained the situation under which the meeting has to be conducted in a short notice and thanked the Association for the cordial relationship being maintained with AO Ernakulam.

Then Shri Joseph Palackan, DGS SBIPA Ernakulam and Idukki Districts, conveyed condolences on behalf of SBIPA Kerala to DGM Shri Pradeep Kumar Pradhan, on account of the sad demise of his father at his native place. He then thanked the Bank and conveyed his happiness in the matter of resolving many long pending issues in respect of age-old pensioners and also conveyed his displeasure in the matter of postponing the issue of enhancement of consultation timings of the Bank's doctor though requested long back, and also for not providing the list of members of Mutual Fund Scheme along with their fund balances, though promised earlier.

Regional Managers who were present in the meeting assured their full support to resolve the pending issues at the earliest.

The meeting was very cordial and concluded with the vote of thanks by Shri P. Shameer, Manager (HR), RBO 4 Muvattupuzha.

### **Quarterly Structured Meeting at AO Kollam**

Structured meeting for the first quarter of the FY 2023-24 was held at AO conference hall, Kollam on 12.06.2023. The management side was led by Sri. Suryanarayana M. B, DGM. There were ten other participants from management side including four

Regional Managers. Our side was led by DGS Sri N. Ganapathy Krishnan. Other participants were S/Sri B. Ramakrishna Pillai AGS, S Gopakumar President, and five others from Kollam Dist. Unit. CM(HR) Sri Manoj welcomed all participants.

DGM, in his presidential address, narrated in detail the



best ever performance of our Bank during the FY 2022-23. He also spoke about the performances of our Circle and Kollam AO. He sought the help of our Association in completing the work of obtaining the additional agreement for lockers, within the prescribed time limit. DGM in his address complemented our role in the overall development of our Bank. He also assured to extend all possible support to our organization.

DGS Sri Ganapathy Krishnan, in his address, expressed happiness for the wonderful performance of our Bank and wished to continue the same trend in coming years. He thanked the DGM and AO functionaries for their support extended to our Association. He also complemented the Bank for the novel initiative of "Samadhan Pakhwada" to redress the grievances of pensioners. As this programme was conducted at AO during the month of May and about ten of our members have participated and already represented their cases, in the meeting. DGM instructed RMs and CM(HR) to settle these issues, at the earliest.

Manager, HR Region 1 proposed vote of thanks. From our side, Sri T. C. Purushothaman Pillai, Dist Secretary, extended vote of thanks.

### **Quarterly Structured Meeting at AO Kottayam**

Structured meeting at AO for the quarter ending 30th June 2023 was held on the 20th of May, 2023 at 12.45 pm in the AO Conference Hall Kottayam. Deputy General Manager (B&O) Shri.Sivakumar.J, RMs



Sri.Suresh Thomas, Sri.Jacob E.Joseph, Sri.Pradeep. R.Chandran, Sri.Jude Jararth K.A, Smt.Sreelekha.S, CM(HR) Sri. Akber V.K, HR Managers Smt.Elizabeth A.M, Smt.Lekshmi S.Nair, Smt.Anila T.K, Smt.Sarat Kalya. S, Smt.Janu Naresh and DM HR Sri.Ajith.G.Lal represented the Bank Management. From the Association side Sri.P.M.Jacob Dist.Secretary Kottayam, District President Sri.K.N. Viswanathan Nair, Sri.Rajamohanan Nair.PS, Dist EC member were present. Sri.K.A.M. Rasheed Alappuzha EC Member participated through Video Conference.

DGM who presided over the meeting ,stated that he was well aware of all the current difficulties and that the issues were being followed up on a regular basis. He expressed hope that all the remaining problems would be settled soon.

Sri.P.M.Jacob after thanking the DGM and his team for solving the problem of uninterrupted supply of medicines at Alappuzha, supply of PPOs to all those who applied for it and for conducting "Samadhan Pakhwada" (Pensioners Grievances Redressal ) on 12 th May 2023, cordially extended welcome to all.

Thereafter pending agenda items were taken up for discussion. Stagnation increment and re-fixation of pension, increasing the hours/days of working hours at Alappuzha dispensary, proposal for new dispensaries at Mavelikkara and Pala, non-receipt of ID cards for spouses in SBI Health Policy B, were the long pending items. DGM promised to follow up these issues and instructed DM (HR) to have a clear solution and not to give a chance to repeat these items in the next meeting. CM(HR) promised to take up with M/s. Vidal to include spouse's name in Policy B and to issue cards for the spouse wherever not issued. Kottayam District President Sri.K.N.Viswanathan Nair requested for effective and speedy disposal of these problems. Other issues were also discussed individually and agreed to be solved.

The meeting came to an end at 1.30 PM with the vote of thanks proposed by DM(HR) Shri.Ajith G.Lal and by Sri.Rajamohanan Nair PS from the Association side.

## Quarterly Structured Meeting at AO Kozhikode



The Structured Meeting with the Management was held on 22.05.2023 at AO, Kozhikode at 12. 30 pm. The meeting was attended by office bearers from all Districts concerned except Wynad, along with S/Sri Jose Marceline Vice President, Sethumadhavan Asst. Gen. Secretary. The meeting started with welcome address by Sri.Vinod Varma, CM(HR).

In his keynote address Sri.Suresh Vakiyil, DGM greeted the elders and thanked for the support to the Bank. He also commented that the experienced seniors may think of commencing some ventures/companies which may also support the bank's prospects.

In his opening remarks Shri. Jose Marciline gave a brief report of the Pensioners' Meet held at Palakkad and also thanked the Management for the support.

Further, he brought out the difficulties faced by the pensioners on account of recent change in the procedure adopted in the dispensaries in purchasing medicines etc. He also mentioned the initiative of door step delivery of medicines planned at Thiruvananthapuram and requested to start the facility at Kozhikode also.

Shri. A Raghavan, Deputy General Secretary pointed out that the direction of CGM during the last Circle level Structured Meeting, to continue the earlier practice of purchasing medicines from vendors by giving quarterly quotations, has not so far been communicated to RBOs, to ease the distribution of medicines. Further he added that non provision of medicines prescribed by the



attending physicians in respect of critical illnesses, is causing much discomfort to the pensioners.

DGM responded to the points and directed HR functionaries to do the needful in the matter so that medicines are supplied as earlier as possible and also directed to convene a meeting of medical officers from all dispensaries. He also directed RBOs to provide all the medicines in respect of aged sick pensioners.

Regarding door delivery of medicines, he directed to get the data on the number of senior pensioners who are bedridden or with no wards to support them, so that the initiative could be started at the Kozhikode AO also.

Then, the Agenda Items were discussed one by one which included delay in sanctioning/ effecting payment of stagnation increments/arrears, additional recovery from family pension, various issues connected with dispensaries, Critical Illness - Provision from Bank's buffer, educational support to wards, non credit of EMWS monthly lump sum payment & sanction of medical bills. The points were discussed in detail and the meeting decided to sort out all the issues within a time frame.

The issue of family pension to disabled child and enabling PPO through HRMS were also brought to the forum. It was also suggested that some of the issues which require Policy decision by Corporate Centre may be proposed as suggestion during HR conclaves. Smt. Abhita, proposed vote of thanks from Management side and Shri. N. V. Babu from SBIPA Kerala side. The meeting concluded by 1.45 pm.

### General Body Meeting at Kasaragod ബാങ്കിംഗ് നയങ്ങളിൽ പൊളിച്ചെഴുത്ത് അനിവാര്യം

കാഞ്ഞങ്ങാട്: ഭരണഘടനാ ലക്ഷ്യങ്ങൾ പൂർത്തിയാക്കുന്ന ബാങ്കിംഗ് നയങ്ങൾ രാജ്യത്ത് വളർന്ന് വരേണ്ടതുണ്ടെന്ന് എസ്.ബി.ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി എ. രാഘവൻ അഭിപ്രായപ്പെട്ടു.

ദേശീയ മുൻഗണനകൾക്ക് അനുസൃതമായി നയങ്ങൾ ഇനിയും മാറേണ്ടതുണ്ടെന്ന് അദ്ദേഹം കൂട്ടിച്ചേർത്തു. കാഞ്ഞങ്ങാട് എസ്.ബി.ഐ കാസർഗോട് ജില്ലാ

സമ്മേളനം ഉദ്ഘാടനം ചെയ്ത് സംസാരിക്കുകയായിരുന്നു അദ്ദേഹം. ജില്ലാ പ്രസിഡണ്ട് പി.വി.രവീന്ദ്രൻ അധ്യക്ഷം വഹിച്ചു. സേതുമാധവൻ നായർ, ശിൽപ്പികാനായി കുഞ്ഞിരാമൻ, എം.വിജയൻ, ഡോ.പി. കെ.ജയശ്രീ, ടി.ജി. ശ്രീജിത്ത്, എൻ.വി.ബാബു,



കെ.വി.കൃഷ്ണൻ, എം. കൃഷ്ണൻ, പത്മനാഭ ഭട്ട്, വി.ഗോപാലൻ എന്നിവർ സംസാരിച്ചു. ജില്ലാ വൈസ് പ്രസിഡണ്ട് കൃഷ്ണൻ പത്താനത്ത് സ്വാഗതം പറഞ്ഞു.

ചടങ്ങിൽ കാനായി കുഞ്ഞിരാമൻ, ഡോ.പി.കെ.ജയശ്രീ, എം.ലീല, എന്നിവരെ ആദരിച്ചു. പല മേഖലയിലും ഉന്നത വിജയികളായ ഷാരോൺ ബാബു, ശ്രേയ പ്രഭു, ധീരജ് ബാബു, ടി നന്ദന, വി. രവീന്ദ്രൻ എന്നിവരെ അനുമോദിച്ചു.

### PAYMENT OF EX-GRATIA TO 75 YEARS & ABOVE STAFF PENSIONERS & FAMILY PENSIONERS

Please refer to Bank's Circular No.CDO/P&HRD-PM/17/2023-24 dated 30th June, 2023 on SBI SALUTE(copy enclosed). It is observed that some of our members have not received the one time ex-gratia, even though they are eligible as per Circular. Some other members pointed out that they are being considered in lower scales than their actual position at the time of retirement. Those who are coming under the above categories may represent to the Assistant General Manager, SBI, PPG Department, Local Head Office, Poojapura, Thiruvananthapuram with details like PF number/HRMS ID, position held at the time of retirement etc.The representations can be forwarded via e-mail also.

cmppg.lhotri@sbi.co.in  
ppg@sbi.co.in

Copy of the representation may be forwarded to

General Secretary  
SBIPA KERALA, Thiruvananthapuram



## General Body Meeting at Kollam

SBIPA കൊല്ലം ജില്ലാ പൊതുയോഗം 14/06/2023 ന് വൈകിട്ട് 3.30 മുതൽ 5.30 വരെ SBI കൊല്ലം ബ്രഞ്ചിന്റെ ക്യാന്റിൻ ഹാളിൽ വച്ച് നടത്തി. ഈശ്വര പ്രാർഥനക്ക് ശേഷം എക്സിക്യൂട്ടീവ് അംഗം ശ്രീമാൻ. S.G. JOSE സ്വാഗതം പറഞ്ഞു.



ഈ മാസം പുതിയതായി വന്ന നാല് പേർ സ്വയം പരിചയപ്പെടുത്തി. അധ്യക്ഷ പദവി അലങ്കരിച്ച പ്രസിഡന്റ് ശ്രീ ഗോപകുമാർ ദീർഘമായ പ്രസംഗം നടത്തി. പാലക്കാട് സമ്മേളനം ഗംഭീര വിജയമായിരുന്നു എന്നും, ഇത്രയും ദൂരത്ത്, ആകെ 541 അംഗങ്ങൾ മാത്രം ഉള്ള കൊല്ലത്ത് നിന്നും ആറു വനിതാ പ്രവർത്തകർ ഉൾപ്പെടെ അറുപതിൽ കൂടുതൽ ആൾക്കാർ പങ്കെടുത്തു എന്നും അവരെ അനുഭവിക്കുന്നതായും അറിയിച്ചു. സമ്മേളന സ്മലത്ത് വരാൻ പറ്റാതിരുന്നവരെ സ്പ്രേറ്റ് കമ്മറ്റി ഏൽപ്പിച്ച പൊന്നാട അണിയിക്കുകയും ചെയ്തു.

ഡിസ്ക്രിട്ട് സെക്രട്ടറി ശ്രീ T.C. പുരുഷോത്തമൻ പിള്ള അവതരിപ്പിച്ച കഴിഞ്ഞ മാസ റിപ്പോർട്ട് അംഗീകരിച്ചു. വളരെ വിശദമായ പ്രവർത്തന റിപ്പോർട്ട് കൂടി അവതരിപ്പിച്ചു. പലരുടെയും പരാതികൾക്ക് പരിഹാരം കാണാൻ കഴിഞ്ഞത് വിവരിച്ചു.



മരണമടഞ്ഞ മെമ്പർ ശ്രീ. ശിവദാസന് ഒരു വർഷമായിട്ടും കിട്ടാതിരുന്ന പെൻഷൻ കുടിശിക 82,000/ രൂപയും ഫാമിലി പെൻഷനും അനുവദിച്ചത് ചൂണ്ടിക്കാട്ടി. 13/5/23 ന് പാലക്കാട് സമ്മേളനം ചരിത്ര സംഭവമാക്കിയ പാലക്കാട് ഭാരവാഹികളെ അനുഭവിക്കുകയും ചെയ്തു.

DGS ശ്രീ ഗണപതി കുഷ്ണൻ, 12/6/23 ൽ AO യിൽ വച്ച് DGMന്റെ അധ്യക്ഷതയിൽ നടത്തിയ STRUCTURED MEETING നെ പറ്റി വിശദമായി സംസാരിച്ചു. ഒട്ടുമിക്ക പരാതികൾക്കും പരിഹാരം

കാണാൻ കഴിഞ്ഞ കാര്യം അറിയിച്ചു. പാലക്കാട് കോൺഫറൻസിന്റെ വിശദരൂപം വിവരിച്ചു.

AGS ശ്രീ രാമകൃഷ്ണ പിള്ള അംഗസംഖ്യ കൂടുന്ന കാര്യവും ഇനിയും പരമാവധി അംഗങ്ങളെ ചേർത്ത് സംഘടനയുടെ ശക്തി കൂട്ടണമെന്നും അറിയിച്ചു. ദീർഘമായ ചർച്ചകൾക്ക് ശേഷം ട്രഷറർ ശ്രീ ചന്ദ്രദാസ കുതജ്ജ പറഞ്ഞു. യോഗം 5.30 ന് അവസാനിച്ചു.

## Samadhan Pakhwada Programme at AO Kottayam

SBI Pensioners' Grievance Redressal Programme ("Samadhan Pakhwada ") was conducted on 12th of May, 2023 at 3 PM to 5 PM at A.O. Conference Hall Kottayam. DGM Sri.Sivakumar.J, CM (HR) Sri.Akbar.V.K., HR Managers Smt.Elizabeth.A.M., Smt.Lakshmi.S.Nair, DM (HR) Sri.Ajith Lal represented the Bank. DGM Sri.Sivakumar.J inaugurated the function and assured everybody that their grievances will be viewed seriously and will be solved at the earliest.



Fourteen Pensioners attended the programme. All presented their issues personally and CM(HR) Sri.Akbar.V.K. answered them then and there and conveyed the present position with regard to individual problems and the steps to be taken to solve them.

SBIPA Dist.President Sri.K.N.Viswanathan Nair presented the common issues faced by our members, and also the grievances received by him from those members who could not attend the redressal programme personally. He thanked DGM and HR team for conducting the programme and for initiating steps to solve the issues of pensioners.

## General Body Meeting at Kozhikode

എസ് ബി ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരള കോഴിക്കോട് ജില്ലയുടെ വാർഷിക പൊതുയോഗം 29/05/2023 തിങ്കളാഴ്ച കൂടുകയുണ്ടായി. യോഗം രാവിലെ 10 മണിക്ക് മൗന



പ്രാർത്ഥനയോടെ ആരംഭിച്ചു. പ്രവർത്തക സമിതി മെമ്പർ ശ്രീമതി ഡി. ലത സ്വാഗതം ആശംസിച്ചു.



ജില്ലാ പ്രസിഡന്റ് ശ്രീ ബാലഗോപാലമേനോൻ അദ്ധ്യക്ഷ വഹിച്ചു. നമ്മെ വിട്ടു പിരിഞ്ഞ അംഗങ്ങളോടുള്ള ആദരസൂചകമായി ഒരു മിനിറ്റ് മൗനം ആചരിച്ചു. ശ്രീ ബാലഗോപാല മേനോൻ തന്റെ അദ്ധ്യക്ഷ പ്രസംഗത്തിൽ പാലക്കാട് 13/05/2023 നു നടന്ന സംസ്ഥാന വാർഷിക പൊതുയോഗത്തിന്റെ സംഘാടകരെ പ്രശംസിച്ചു. കോഴിക്കോട് ജില്ലാ വെൽഫേർ ഫണ്ടിലേക്ക് ഇനിയും പണം അയക്കാത്തവരോട് ഉടൻ തന്നെ പണം അയക്കേണ്ടതാണെന്നും അതിന്റെ ആവശ്യകതയെ കുറിച്ചും ഓർമ്മിപ്പിച്ചു. പെൻഷനേഴ്സ് ഓഫീസിന്റെ സുഗമമായ പ്രവർത്തനത്തിന് കൂടുതൽ അംഗങ്ങളുടെ സേവനം ആവശ്യമാണെന്നും സേവന സന്നദ്ധരായ കൂടുതൽ അംഗങ്ങൾ തെയ്യറാവണമെന്നും അദ്ധ്യക്ഷൻ ആവശ്യപ്പെട്ടു. ഈ വർഷം 75 വയസ്സ് പൂർത്തിയായ നമ്മുടെ അംഗങ്ങളായ ശ്രീ. കെ. ജയകുമാറാകരൻ, ശ്രീ. വി. കെ. ജഗന്നാഥൻ, ശ്രീ. യു. ഗോവിന്ദൻകുട്ടി എന്നിവർ സംസ്ഥാന വാർഷിക പൊതുയോഗത്തിൽ പങ്കെടുത്തു ആദരം ഏറ്റു വാങ്ങിയതായി അറിയിച്ചു. എല്ലാ അംഗങ്ങളും HRMS ഉപ യോഗിക്കുവാൻ പഠിക്കണമെന്നും, വരും കാലം പെൻഷനേഴ്സിന് വേണ്ട എല്ലാ സേവനങ്ങളും HRMS വഴി ആയിരിക്കുമെന്നും അദ്ദേഹം ഓർമ്മിപ്പിച്ചു.



തുടർന്ന് ഈ വർഷം(2023) 75 വയസ്സ് പൂർത്തിയാകുന്ന നമ്മുടെ മുതിർന്ന അംഗങ്ങളെ സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ രാജീവനും ജനറൽ സെക്രട്ടറി ശ്രീ. എ. ജയകുമാറും ചേർന്ന് ആദരിച്ചു. 6 അംഗങ്ങൾ യോഗത്തിൽ എത്തിച്ചേർന്നു ആദരം ഏറ്റുവാങ്ങി.

സെക്രട്ടറി ശ്രീ. സി. വേണുഗോപാലൻ അവതരിപ്പിച്ച റിപ്പോർട്ട് യോഗം ചർച്ച ചെയ്തു അംഗീകരിച്ചു. കോഴിക്കോട് പെൻഷനേഴ്സ് ഓഫീസിൽ ഇന്റർനെറ്റ് എടുത്തുകാരും സെക്രട്ടറി യോഗത്തിൽ അറിയിച്ചു. പെൻഷനേഴ്സ് ഓഫീസ് ഇപ്പോൾ അംഗങ്ങൾക്ക് കൂടുതൽ സേവനം ചെയ്യാൻ പ്രാപ്തമാണെന്നും അംഗങ്ങൾക്ക് വേണ്ട വിവിധ അപ്ലിക്കേഷൻ ഫോമുകൾ പെൻഷനേഴ്സ് ഓഫീസിൽ ലഭ്യമാണെന്നും അറിയിച്ചു. മുതിർന്ന അംഗവും പ്രശസ്ത സാഹിത്യകാരനും കേന്ദ്ര സാഹിത്യ അക്കാദമി അവാർഡ് നേടുകയും ചെയ്തിട്ടുള്ള ശ്രീ. കെ. എസ്. വെങ്കിടാചലം, നമ്മുടെ അംഗങ്ങൾക്ക് വേണ്ടി ഒരു ഒരു മിനി ലൈബ്രറി തുടങ്ങണം എന്ന ഉദ്ദേശത്തോടെ, 200 ഇൽ അധികം പുസ്തകങ്ങൾ, ഒരു ഷെൽഫ് സഹിതം നൽകിയിട്ടുണ്ടെന്ന് കാര്യവും മിനി ലൈബ്രറിയുടെ ഔപചാരികമായ ഉദ്ഘാടനം ജൂൺ 7 നു പെൻഷനേഴ്സ് അസോസിയേഷൻ ഓഫീസ് ഹാളിൽ ശ്രീ. കെ. എസ്. വെങ്കിടാചലം നിർവഹിക്കുമെന്നും യോഗത്തെ അറിയിച്ചു, കോഴിക്കോട് ജില്ലാ അസോസിയേഷന്റെ വിങ് ആയ സാന്ത്വനം 2023 ജനുവരി 14നു ആരംഭിച്ചു. ഇതുവരെ 11 ദിവസങ്ങളിലായി 49 കുടുംബങ്ങളെ സന്ദർശിച്ചു. വെൽഫേർ ഫണ്ടിൽ നിന്നും ഇതുവരെ 8 അംഗങ്ങൾക്ക് സഹായധനം നൽകിയതായും അറിയിച്ചു. ജോയിന്റ് ട്രെഷറർ ശ്രീ. വി. എസ്. വെങ്കിട്ടരമണി അവതരിപ്പിച്ച വരവ് ചെലവ് കണക്കുകൾ യോഗം അംഗീകരിച്ചു.

സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ. കെ. രാജീവൻ, ഫെഡറേഷൻ തലത്തിലുള്ള കാര്യങ്ങൾ അംഗങ്ങളെ ധരിപ്പിച്ചു. പാലക്കാടു നടന്ന സംസ്ഥാന വാർഷിക പൊതുയോഗത്തെയും അദ്ദേഹം പരാമർശിച്ചു. തുടർന്ന് നമ്മുടെ മുതിർന്ന അംഗവും പ്രശസ്ത എഴുത്തുകാരനുമായ ശ്രീ. കെ. എസ്. വെങ്കിടാചലത്തെയും എസ് ബി ഐ ഒ എ ഡി ജി എസ് ശ്രീ. ഇ. ജെ. രജനീഷിനെയും മെയ് 2023 നു വിരമിക്കുന്ന എസ് ബി എസ് യു ഡി ജി എസ് ശ്രീ. എം. എം. ജയരാജനെയും ആദരിച്ചു. ശ്രീ ജയരാജനെ പെൻഷനേഴ്സ് അസ്സോസിയേഷനിലേക്കു സ്വാഗതം ചെയ്തു.

ജനറൽ സെക്രട്ടറി ശ്രീ. എ. ജയകുമാർ, അംഗങ്ങൾക്കുണ്ടാകുന്ന വിവിധ പ്രശ്നങ്ങളെ കുറിച്ചും അവ പരിഹരിക്കുവാൻ അസോസിയേഷൻ എടുത്തിട്ടുള്ള നടപടികളെക്കുറിച്ചും വിശദീകരിച്ചു. തുറന്ന ചർച്ചയിൽ ശ്രീ. ശങ്കരനാരായണൻ, ശ്രീമതി ലക്ഷ്മി, ശ്രീമതി ഒ. രഞ്ജിനി, ശ്രീ രവീന്ദ്രൻ തുടങ്ങി അനേകം അംഗങ്ങൾ പങ്കെടുത്തു. സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ കെ. രാജീവൻ, ജനറൽ സെക്രട്ടറി ശ്രീ എ. ജയകുമാർ, വൈസ് പ്രസിഡന്റ് ശ്രീ. ജോസ് മാർസിലിൻ, ഡി ജി എസ് ശ്രീ. എ. രാഘവൻ, എ ജി എസ് ശ്രീ. ടി സേതുമാധവൻ നായർ എന്നിവർ അംഗങ്ങളുടെ സംശയ നിവാരണം നടത്തി. ജോയിന്റ് സെക്രട്ടറി ശ്രീ കെ മനോഹരൻ നന്ദി പ്രകാശിപ്പിച്ചു. 164 പേർ പങ്കെടുത്ത യോഗം 1 മണിക്ക് അവസാനിച്ചു.

### കോഴിക്കോട് SBIPA Kerala AO ഓഫീസിൽ ഒരു മിനി ലൈബ്രറി

എസ് ബി ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരളയുടെ കോഴിക്കോട് ഓഫീസിൽ ഒരു മിനി ലൈബ്രറി കേന്ദ്ര സാഹിത്യ അക്കാദമി അവാർഡ് അടക്കം അനേകം പുരസ്കാരം ലഭിച്ചിട്ടുള്ള പ്രശസ്ത സാഹിത്യകാരനും നമ്മുടെ മുതിർന്ന അംഗവും കൂടിയായ ശ്രീ കെ എസ് വെങ്കിടാചലം 2023 മെയ് 7ന് രാവിലെ 10.30 ന് ഉദ്ഘാടനം ചെയ്തു.

നമ്മുടെയിടയിലുള്ള സാഹിത്യപ്രതിഭകളടക്കം 76 അംഗങ്ങൾ പങ്കെടുത്ത പ്രൗഢഗംഭീര സദസ്സിൽ വെച്ച് തന്റെ അവാർഡി



നർഹമായ പുസ്തകങ്ങൾ സംസ്ഥാന പ്രസിഡൻ്റ് ശ്രീ രാജീവൻ കൈമാറി ഔപചാരികമായി ലൈബ്രറിക്ക് ശ്രീ. കെ. എസ്. വെങ്കിടാചലം നാമി കുറിച്ചു. നാനൂറോളം പുസ്തകങ്ങളാണ് ശ്രീ വെങ്കിടാചലം ലൈബ്രറിക്ക് സംഭാവന ചെയ്തത്. ചീഫ് മാനേജർ (HR )ശ്രീ വിനോദ് വർമ, കോഴിക്കോട് ബ്രാഞ്ച് ചീഫ് മാനേജർ ശ്രീമതി റെനി ട്രെസ്റ്റാ സിറിയക് എന്നിവർ ആശംസാപ്രസംഗം നടത്തി.



പ്രായം വായനക്ക് തടസ്സമല്ലെന്നും എല്ലാ അംഗങ്ങളും ഈ സൗകര്യം ഉപയോഗപ്പെടുത്തണമെന്നും ശ്രീ വെങ്കിടാചലം അംഗങ്ങളെ ഉദ്ബോധിപ്പിച്ചു. ലഭിച്ച പുസ്തകങ്ങളെല്ലാം മികച്ച സാഹിത്യ കൃതികളാണെന്നും ലൈബ്രറിയുടെ വിജയം അംഗങ്ങൾ ഉറപ്പു വരുത്തണമെന്നും ശ്രീ രാജീവൻ ആവശ്യപ്പെട്ടു. നമ്മുടെ എഴുത്തുകാരായ മറ്റു അംഗങ്ങളായ ശ്രീ വി പി സന്ദേഹപ്രകാശ് , ശ്രീമതി ജയശ്രീ, ശ്രീമതി മംഗളം, ശ്രീ ജയൻകടലുണ്ടി, ശ്രീ ദിലീപ് കുമാർ , ശ്രീമതി ലത മണോടി എന്നിവരെ പരിചപ്പെടുത്തി. ശ്രീ വി പി സന്ദേഹപ്രകാശ് , ശ്രീമതി ജയശ്രീ, ശ്രീമതി മംഗളം, എന്നിവർ അവരുടെ പുതിയ പുസ്തകങ്ങൾ ലൈബ്രറിക്ക് സമർപ്പിച്ചു.



പ്രസിഡൻ്റ് ശ്രീ ബാലഗോപാൽ സ്വാഗതപ്രസംഗത്തിൽ അസോസിയേഷൻ ഓഫീസ് കൂടുതൽ സജീവമാക്കുവാൻ ലൈബ്രറി സഹായിക്കുമെന്ന് പ്രത്യാശിച്ചു. സെക്രട്ടറി ശ്രീ സി. വേണുഗോപാൽ നന്ദി പറഞ്ഞു. അംഗങ്ങളെ കൂടാതെ സ്റ്റാഫ് മെമ്പർമാർക്കും ലൈബ്രറി സൗജന്യമായി ഉപയോഗിക്കാമെന്ന് അദ്ദേഹം അറിയിച്ചു.

## കോഴിക്കോട് SBIPA Kerala AO ഓഫീസിൽ 'സാന്ത്വനം' പ്രവർത്തനം ആരംഭിച്ചു

SBIPAK കോഴിക്കോട് ജില്ലയുടെ സേവനമേഖലയിലെ സൗഹൃദ ഗൃഹ സന്ദർശന വിഭാഗം ആണ് 'സാന്ത്വനം'. 78 വയസ്സ് കഴിഞ്ഞവർ, ഒറ്റയ്ക്ക് താമസിക്കുന്നവർ, ചിരകാലമായി വീട്ടിന്നു വെളിയിൽ വരാത്തവർ, അസുഖം ബാധിച്ചു കിടപ്പിൽ ആയവർ, ദിവംഗതരായ സുഹൃത്തുക്കളുടെ ജീവിത പങ്കാളികൾ, SBI കോളനിയിൽ താമസിക്കുന്നവർ, എന്നിവരെ കൂടെ കൂടെ സന്ദർശിച്ചു സൗഹൃദവും ആനന്ദവും പങ്കു വെക്കാനും, അവർക്കു ആശ്വാസം പകരാനും സാന്ത്വനം ശ്രമിക്കുന്നു. സേവന സന്നദ്ധരായ ഒരു കൂട്ടം വോളന്റിയർമാരാണ് സാന്ത്വനത്തിന്റെ പ്രേരക ശക്തി. പല നഗരങ്ങളിൽ, പല ബ്രാഞ്ചുകളിൽ, പല കാലഘട്ടങ്ങളിൽ ഒരുമിച്ചു പ്രവർത്തിച്ച പഴയ ചങ്ങാതിമാർ ഒന്നിച്ചു ചേരുമ്പോൾ ഓർമകളും സൗഹൃദവും പങ്കുവെച്ചു നിർവൃതി കൊള്ളുമ്പോൾ ആ കാഴ്ച കാണുന്നത് തന്നെ ഒരു അനുഭൂതി ആണ്. 22/6/23നു പതിനഞ്ചാം സന്ദർശനത്തിൽ 80 വയസ്സ് കഴിഞ്ഞ രണ്ടു സുഹൃത്തുക്കളെയും SBI അരീക്കാട് കോളനിയിലെ 7 സുഹൃത്തുക്കളെയും കാണുകയുണ്ടായി. കോളനിയിൽ സന്ദർശിച്ച 5 വീടുകളും അന്തരിച്ചുപോയ മെമ്പർമാരുടേതായിരുന്നു. 80 കഴിഞ്ഞവരിൽ ഒരാൾ സ്ത്രീയും വന്നു അവശ നിലയിൽ ആയിരുന്നു. അടുത്ത സന്ദർശനം രാമനാട്ടുകരയിലെ 10 ഓളം സഹപ്രവർത്തകരുമായി സ്നേഹം പങ്കു വെക്കാനായിരിക്കും.

## General Body Meeting at Pathanamthitta

SBIP Pensioners Association Pathanamthitta District held its Annual General Body meeting on 22nd April 2023 at 10.00 am at Ashoka Hotel International, Thiruvalla. SBIPA District President Sri. K A Cherian presided over the meeting. About 95 members attended the meeting of which about 40% were ladies.

Accepting our invitation, SBIPA-K General Secretary Sri. A Jayakumar, former General Secretary Sri. John Joseph, our Kollam DGS Sri. Ganapathi Krishnan, Ernakulam DGS Sri. Joseph Palakan and AGS Sri. B Ramakrishna Pillai participated in the meeting. The meeting started with silent prayer. Vice President Sri. Babu Issac welcomed

## Achievement

Master Ryan, grandson of our member Smt.Licy V Zacharias LM 10110 won one gold (200 freestyle) 1 bronze (50 breast stroke) at Braintree, Essex Country Meet on 01.04.2023.





the invitees and all the members participating in the meeting, especially the new members who joined the



association after the last General Body meeting. The meeting expressed condolences to the family of late V. T. Varghese who passed away on 23rd December 2022 and all participants stood up for two minutes and observed silence in remembrance of the departed



soul. Thereafter, the new members introduced themselves and the meeting gave a warm welcome to them. The meeting felicitated our senior members who crossed 85 years/75 years age by giving them 'Ponnada'. The President in his address emphasized the importance of pensioners' unity and he told that unity only can remove our obstacles. He also expressed great satisfaction with the increase in attendance at the district Annual General Body meeting. The Secretary presented the minutes of the last General body dated 12/11/2022 and a brief Annual Report. The meeting passed it. District Treasurer Sri Abraham George presented the income and expenditure account from 1st April 2022 to 31st March 2023 and the meeting passed it.

Secretary distributed copies of the directory published by the Pathanamthitta District to those who have not received it. Thereafter, our General Secretary Sri. A Jayakumar gave the keynote address. He explained in detail the arrangements for the forthcoming State

Annual General Body meeting scheduled for 13th May 2023 at Palakkad and requested the participation in more numbers from the district. He also explained the recent developments in the banking industry, the need for more



registration by our members in the dispensaries, the need to keep copies of PPOs at home, the need of sharing PPO/Insurance details with the family members, etc.

### General Body Meeting at Thiruvananthapuram

നമ്മുടെ സംഘടനയുടെ Quarterly General Body 27.5.23 ന് LHO യിൽ വച്ച് നടന്നു. വളരെ സന്ദോഷത്തോടെ അറിയിക്കട്ടെ, വലിയ പങ്കാളിത്തമാണ് ഉണ്ടായത്. 230 അംഗങ്ങൾ പങ്കെടുത്തു. ശ്രീമതി. ഉഷ എസ്സിന്റെ ഈശ്വര പ്രാർത്ഥനയ്ക്ക് ശേഷം ഈ കാലയളവിൽ നമ്മെ വിട്ടു പോയ 10 അംഗങ്ങൾക്കും 9 കുടുംബാംഗങ്ങൾക്കും ആദരാഞ്ജലികൾ അർപ്പിച്ചു. ശ്രീ.മധുകുമാർ ജോയിന്റ് സെക്രട്ടറി എല്ലാവർക്കും സ്വാഗതം ആശംസിക്കുകയും ജില്ലയിലെ അംഗസംഖ്യ 1000 ആയി ഉയർത്താൻ സഹായിച്ച എല്ലാവരെയും അനുഭവിക്കുകയും ചെയ്തു. . വൈസ് പ്രസിഡന്റ് ശ്രീ എസ്. സതീഷ് കുമാർ അദ്ധ്യക്ഷപ്രസംഗം നിർവഹിച്ചു. പാലക്കാട് വച്ച നടന്ന സംസ്ഥാന തല വാർഷിക പൊതുയോഗം വിജയിപ്പിച്ച എല്ലാ അംഗങ്ങളെയും അനുഭവിക്കുകയും ചെയ്തു.

ജില്ലാസെക്രട്ടറി ശ്രീ.വി.എൽ ജോസഫ് കഴിഞ്ഞ പൊതുയോഗത്തിന്റെ മിനിറ്റ്സ് അവതരിപ്പിക്കുകയും യോഗം അംഗീകരിക്കുകയും ചെയ്തു. തുടർന്ന് ചുവടെ ചേർത്തിരിക്കുന്ന കാര്യങ്ങൾ റിപ്പോർട്ടു ചെയ്തു.

(1) പ്രൗഢഗംഭീരമായി പാലക്കാട് വച്ച നടന്ന പൊതുയോഗത്തിൽ ജില്ലയിൽ നിന്ന് 9 വനിതകൾ ഉൾപ്പെടെ 65 അംഗങ്ങൾ പങ്കെടുത്തു. എല്ലാവർക്കും താമസ സൗകര്യവും ഒരു ഭാഗത്തേക്കുള്ള യാത്രാ ചിലവും സംഘടന വഹിച്ചു. ജനറൽ മാനേജർ ശ്രീ.റ്റി.സി.വദാസ് സാനായിരുന്നു ഉദ്ഘാടകൻ. സി.ഡി.ഒ. ശ്രീ. അഷ്ടതോഷ് ശർമയും, എ.ജി.എം. PPG ശ്രീ.രഘുപതിയും യോഗത്തിൽ പങ്കെടുത്തു. പെൻഷൻ കാർക്കു PPG യുമായി ബന്ധപ്പെടാൻ വേണ്ടി ഒരു പ്രത്യേക ടെലിഫോൺ സ്മാപിക്കാമെന്ന് യോഗത്തിൽ ഉറപ്പ് ലഭിച്ചു.

(2) ജില്ലയിൽ സംഘടനയിലെ അംഗസംഖ്യ 1000 കവിഞ്ഞു അതിനു വേണ്ടി പ്രയത്നിച്ച എല്ലാവരെയും അനുഭവിക്കുകയും ഇനി കുടുംബ പെൻഷൻകാരെ പരമാവധി സംഘടനയിൽ ചേർക്കേണ്ടതിന്റെ ആവശ്യം എല്ലാവരെയും അറിയിച്ചു.



(3). ലോക്കൽ ഹെഡ്ക്വാർട്ടേഴ്സിൽ വച്ച് structured meeting 23.3.23 നും, അഡ്മിൻ ഓഫീസിൽ 11.5.23നും നടത്തപ്പെട്ടു. 75 കഴിഞ്ഞ എല്ലാ സീനിയർ അംഗങ്ങൾക്കും, കിടപ്പു രോഗികൾക്കും മരുന്നുകൾ അവരുടെ ഭവനത്തിൽ എത്തിക്കുന്ന ഒരു സംവിധാനം ഒരുക്കം എന്ന് അധികാരികൾ സമ്മതിച്ചു.

(4.) ജില്ലാക്കമ്മറ്റിയിൽ നിന്നും അനാരോഗ്യം മൂലം പിൻവാങ്ങിയ യതിന്ദ്രാസിനു പകരം ശ്രീ.എൻ.കെ.ദാസിനെ കമ്മറ്റിയിൽ co opt ചെയ്തു.



ജനറൽ സെക്രട്ടറി ശ്രീ എ.ജയകുമാർ സംഘടനാപരമായി അംഗങ്ങൾ അറിഞ്ഞിരിക്കേണ്ട കാര്യങ്ങൾ വിശദീകരിച്ചു. സംഘടനയും ബാങ്കിനൊപ്പം വളർന്ന കാര്യവും ഫാമിലി പെൻഷൻകാരുടെ പ്രയാസങ്ങളും, കോടതി വിധിയുടെ വിശദാംശങ്ങളും റിപ്പോർട്ടു ചെയ്തു. തുടർന്ന് സംസ്ഥാനക്കമ്മറ്റിക്കു വേണ്ടി ഈ വർഷം 75 വയസ്സു പൂർത്തിയാക്കിയ എല്ലാ മുതിർന്ന അംഗങ്ങളെയും പൊന്നാട നൽകി ആദരിച്ചു.



ബാങ്കിന്റെ മുൻ സി.ജി.എം ശ്രീ. എം.സി. ജേക്കബ് തുടർന്ന് അംഗങ്ങളെ അഭിസംബോധന ചെയ്തു. സംഘടനയിൽ പുതുതായി അംഗത്വമെടുത്ത 16 പേർ പിന്നീട് സ്വയം പരിചയപ്പെടുത്തി. പിന്നീട് ആദരവ് സ്വീകരിച്ച മുൻ ഡി.ജി.എം ശ്രീ.കെ.എ. സലീം, ശ്രീ. എൻ.വി. പൗലോസ് എന്നിവർ സംഘടനയോട് നന്ദി അറിയിച്ചു.

പ്രത്യേകമായി സംഘടനയുടെ രക്ഷാധികാരി. ശ്രീ. ജോൺ ജോസഫ്, ഡി.ജി.എസ്. ശ്രീ.എം.എസ്.അയ്യർ, എ.ജി.എസ്. ശ്രീ കെ.രാജചന്ദ്രൻ നായർ എന്നിവർ യോഗത്തെ അഭിസംബോധന ചെയ്തു. തുടർന്ന് നടന്ന തുറന്ന ചർച്ചയിൽ 3 അംഗങ്ങൾ ഉന്നയിച്ച വിഷയങ്ങൾക്ക് ജനറൽ സെക്രട്ടറി മറുപടി പറഞ്ഞു.

തുടർന്ന് ചില പ്രധാന അറിയിപ്പുകൾ അംഗങ്ങളുടെ അറിവിലേക്കായ് ജില്ലാ സെക്രട്ടറി നൽകി.

യോഗത്തിൽ പങ്കടുത്ത എല്ലാവർക്കും ഭക്ഷണം ഒരുക്കിയ ശ്രീമതി ഗിരിജ.കെ. നായർ, ശ്രീമതി.സുചേത കെ.പി., ശ്രീമതി സന്ദേഹലത ജി.ആർ. ശ്രീമതി. സോമലത ജി.ആർ, ശ്രീമതി.ലീല എം. നായർ എന്നിവർക്ക് പ്രത്യേക നന്ദിയും അറിയിച്ചു.

ട്രഷറർ ശ്രീ.എസ്.എ.റഫാന്റെ കൃതജ്ഞതയ്ക്കുശേഷം ദേശീയ ഗാനത്തോട് കൂടി യോഗം 12.45 ന് അവസാനിച്ചു.

### SBIPA Kerala തിരുവനന്തപുരം ജില്ലയിൽ അംഗത്വം ആയിരം കഴിഞ്ഞു



Membership Challenge 1000 എന്ന നമ്മുടെ ലക്ഷ്യം പൂർത്തീകരിച്ചതിന്റെ സന്തോഷം എൺപതോളം അംഗങ്ങൾ 26.04.2023 11 മണിയോടുകൂടി SBIPAK തിരുവനന്തപുരം ഓഫീസിൽ വന്നു ചേർന്ന് വൻ ആഘോഷമാക്കി.

SBT മുൻ CGM ആയ ശ്രീ ഹരികുമാർ മുഖ്യാധിധിയായി ഒരു ലഘു ആഘോഷം നടത്തപ്പെട്ടു. ജില്ലാ സെക്രട്ടറി ശ്രീ. ജോസഫ്. വി.എൽ സ്വാഗതവും വൈസ് പ്രസിഡന്റ് ശ്രീ.എസ്.സതീഷ് കുമാർ അദ്ധ്യക്ഷ പ്രസംഗവും, ജനറൽ സെക്രട്ടറി ശ്രീ.എ.ജയകുമാർ മുഖ്യ പ്രഭാഷണവും നടത്തി. ശ്രീ.ഹരികുമാർ സന്തോഷ സൂചകമായി ഒരു കേക്ക് മുറിച്ച് ആഘോഷം ഉത്ഘാടനം ചെയ്തു തുടർന്ന് അംഗങ്ങളെ അഭിസംബോധന ചെയ്തു. SBI യിൽ നിന്നും വിരമിച്ച ജീവനക്കാർ കാറ്റഗറി വ്യത്യാസമില്ലാതെ തെന്താരുമയോടു കൂടി പ്രവർത്തിക്കുന്ന സംഘടനയിൽ അംഗമാകാൻ കഴിഞ്ഞതിൽ സന്തോഷവും മെമ്പർഷിപ്പ് ചലഞ്ച് 1000 എന്ന ലക്ഷ്യം കൈവരിച്ച ജില്ലാക്കമ്മറ്റിക്ക് ആശംസകളും അഭേദം നേർന്നു. രക്ഷാധികാരി ശ്രീ ജോൺ ജോസഫ്, എ.ജി.എസ്. ശ്രീ.രാജ ചന്ദ്രൻ നായർ, ശ്രീ.ആർ. ജയകുമാർ എന്നിവർ ആശംസകൾ അർപ്പിച്ചു. അഭിസംബോധന ചെയ്ത എല്ലാവരും കൂട്ടായ പ്രവർത്തനത്തിലൂടെ 1000 അംഗങ്ങളെ തികച്ച സംഘടനയുടെ പ്രവർത്തനത്തെ അഭിനന്ദിക്കുകയും ഇനിയും അംഗങ്ങൾക്കു വേണ്ടി കൂടുതൽ ലക്ഷ്യങ്ങൾ നേടാനാവട്ടെയെന്ന് ആശംസിക്കുകയും ചെയ്തു. പങ്കെടുത്ത എല്ലാവർക്കും ഈ കൂട്ടായ്മ നല്ലൊരനുഭവമായിരുന്നു. ഡി.ജി.എസ്. ശ്രീ.എം.എസ്. അയ്യർ നന്ദി പ്രകാശിപ്പിച്ച യോഗം 12 മണിക്ക് അവസാനിച്ചു.



## General Body Meeting at Thrissur

Annual General Body Meeting of SBIPA-K, Thrissur Unit for the period 2022.2023, was held on 19.04.2023 at Hotel Elite International, Thrissur. The meeting started with a prayer by Sri.T.N.Parameswaran. Sri.V.Karunakaran delivered the welcome speech followed by Presidential address by Sri. Muraleedharan. P. Nair. Sri.P.J.Raphael who attained the age above 75 Years was honoured with a ponnada.



SBIPA-K General Secretary Sri.A.Jayakumar inaugurated the Meeting. In his speech GS narrated in detail about the pension updation, NPS case, MWF and other matters related to pensioners. Felicitation speeches were offered by DGS Sri.Radhakrishnan Pullanchery, AGS Sri Muraleedharan.PP and Palakkad Dist.Secretary, Sri.S.Balakrishnan. They requested all members to make AGM at Palakkad on 13.05.2023 a grand success.



In the meeting SBIPA Thrissur contributed Rs.30,000 for the AGM at Palakkad. Thrissur Dist.Secretary presented the Annual Report and Treasurer Sri C.J.Jackson presented audited Annual Financial Statement and both the reports were approved by the house.

In the interaction session Sri.M.R.Janardhanan participated and the queries were replied by GS and Dist.Secretary. In the meeting Benovolent Fund Scheme was launched with initial collection of

Rs.15000 from Sri.Nandakumar Warriar. Meeting started at 10.45 am and concluded at 1.45pm after Vote of Thanks by Jt.Secretary Sri.Jose Thekkiniath.

**75 വയസ്സിനു മുകളിലുള്ള ബാങ്ക് പെൻഷനേഴ്സിനും, ഫാമിലി പെൻഷനേഴ്സിനും, എക്സ്ട്രഗ്രാറ്റിയ നൽകുന്നു.**

### Exgratia to Pensioners/Family Pensioners Above 75 years

2023 ആഗസ്റ്റ് 31, 75 അതിലധികമോ വയസ്സ് പൂർത്തിയാക്കുന്ന സ്റ്റേറ്റ് ബാങ്കിന്റെ പെൻഷനർമാർക്കും, കുടുംബ പെൻഷനർമാർക്കും, സ്വാതന്ത്ര്യത്തിന്റെ 75ാം വാർഷികാഘോഷത്തോടനുബന്ധിച്ചും, 'ആസാദി കാ അമൃത് മഹോത്സവത്തിന്റെ ഭാഗമായും, 2022-2023 കാലയളവിലെ പ്രവർത്തന മികവിന്റെ ആഘോഷത്തിന്റെ ഭാഗമായും, ബാങ്ക് അവാർക്ക് 'എക്സ്ട്രഗ്രാറ്റിയ' തുക നൽകി, 'എസ്.ബി.ഐ. സല്യൂട്ട്' എന്ന് പേരിൽ ആദരിക്കുന്നതിനായി തീരുമാനിച്ചിരിക്കുന്ന വിവരം സർക്കുലർ മുഖാന്തരം അറിയിച്ചിരിക്കുന്ന വിവരം സസന്തോഷം മാനു അംഗങ്ങളുടെ ശ്രദ്ധയിൽ പെടുത്തുകയാണ്. ഇംപീരിയൽ ബാങ്ക് ഓഫ് ഇന്ത്യ/സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ/ മുൻ അസോസിയേറ്റ്, ഈ ബാങ്കുകളിൽ നിന്നും പെൻഷൻ ആയവരോ, കുടുംബ പെൻഷൻ വാങ്ങുന്നവരോ, \*ജൂൺ 30ന് 75 തികഞ്ഞവർക്കും ഈ ആഗസ്റ്റ് മുപ്പത്തിഒന്നിന് എഴുപത്തി അഞ്ചു വയസ് പൂർത്തിയാക്കുന്നവർക്കും, 'എസ്.ബി.ഐ. സല്യൂട്ട്'ന് അർഹതയുണ്ടായിരിക്കും.

ബാങ്കിന്റെ വിശദമായ സർക്കുലർ കോപ്പിയും, തുക വിതരണം ചെയ്യുന്നതിന്റെ വിവരങ്ങളും, ഇപ്രാവശ്യത്തെ ബുള്ളറ്റിനിൽ ഉൾക്കൊള്ളിച്ചിട്ടുണ്ട്. ജൂൺ മുപ്പതിന് എഴുപത്തി അഞ്ചു വയസ് പൂർത്തിയാക്കുന്നവരുടെ പെൻഷൻ അക്കൗണ്ടുകളിൽ എക്സ്ട്രഗ്രാറ്റിയ തുക ജൂലൈ ഒന്നാം തീയതി വരവു വച്ചിട്ടുള്ളതും, ആഗസ്റ്റ് മുപ്പത്തിഒന്നിന് എഴുപത്തി അഞ്ചു വയസ് പൂർത്തിയാക്കുന്നവർക്ക് സെപ്റ്റംബർ ഒന്നാം തീയതി പെൻഷൻ അക്കൗണ്ടിൽ വരവു വയ്ക്കുന്നതും ആണ്.

ജൂലൈ ഒന്നാം തീയതി അക്കൗണ്ടുകളിൽ ലഭിക്കാതിരുന്ന പക്ഷം, താഴെപ്പറയുന്ന മെയിൽ അഡ്രസ്സിൽ ഈ മെയിൽ ആയോ, അതുമല്ലെങ്കിൽ അപേക്ഷയായോ അറിയിക്കേണ്ടതാണ്. അപേക്ഷയിൽ പേര്, പി.എഫ്. നമ്പർ, എച്ച്.ആർ.എം. എസ്. ഐ.ഡി.,ജനനത്തീയതി,റീട്ടയർ ചെയ്ത തീയതിയിൽ വഹിച്ചിരുന്ന പദവി, ഇവ രേഖപ്പെടുത്തേണ്ടതാണ്. ഇതിന്റെ ഒരു കോപ്പി, പെൻഷനേഴ്സ് അസോസിയേഷന്റെ ജനറൽ സെക്രട്ടറിക്കും അയയ്ക്കേണ്ടതാണ്.

ഏതെങ്കിലും തരത്തിലുള്ള സംശയമോ, വിശദീകരണമോ ആവശ്യമെങ്കിൽ സംഘടനാ ഭാരവാഹികളുമായി ബന്ധപ്പെടുവാൻ മടിക്കേണ്ടതില്ല.

**അപേക്ഷ അയയ്ക്കേണ്ട വിലാസം**  
AGM PPG Department, SBI LHO, Poojappura,  
Thiruvananthapuram

**Email Address**  
cmppg.lho@sbi.co.in, ppg@sbi.co.in.



## Achievement

### വേൾഡ് ടേബിൾ ടെന്നിസ് ഫൈനൽസ് അമ്പയറായി ബിനു ഡർബനിൽ



ശ്രീമതി ബിനു നമ്മുടെ മെമ്പർ ശ്രീമതി പി എം മോഹനമ്മളിന്റെ (LM 1738) മകളാണ്.

## Achievement

Sidharth Kumar Gopal, Class X student of St. Thomas Residential School, Mukkolakkal, is one of three students who will represent India at the International Olympiad on Astronomy and Astrophysics for Juniors 2023 to be held at Volos, Greece, in September 2023.



He also won the award for the national topper in theory exams and national topper in observation skills in the Indian National Junior Science Olympiad. He also emerged as the overall topper in the orientation-cum-selection camp conducted at Nehru Science Centre, Mumbai, under the aegis of the National Council of Science Museums, Ministry of Culture, Govt of India.

Siddharth has been the receipt of the Pradhan Mantri Rashtriya Bal Puraskar in the area of sholastics in 2020. Sidharth Gopal is the grandson of our member Sri P A Rajendran (LM 1367).

Congrats to Master Sidharth and all the best in the ensuing Olympiad

## 23rd AGM at Kottayam

Members are aware of the decision taken in the 22nd Annual General Meeting held on May 13th at Palakkad, to hold the next AGM at Kottayam. We are happy to report that preliminary preparations are going on under the leadership of S Sri Henry John (DGS) K N Viswanathan Nair (Dt. President) and P M Jacob (District Secretary). A meeting of the District executive committee held 17th June has worked out the plan of action. It has been decided to hold the meeting for constituting Reception committee in October. We are confident that Team Kottayam with all its enthusiasm will create another memorable conference.

## Soulfully From SBIPA Kerala

Members are well aware of the cordiality being maintained by us with our sister organisations namely SBIOA and SBSU.. We are indeed grateful to both SBI Officers Association Kerala Circle and State Banks' Staff Union Kerala Circle for the kind support extended by them for the successful conduct of our 22nd AGM held at Palakkad . We thank Comrades Mahesh Venugopal DGS finance SBIOA and Sreevalsan DGS SBSU for attending and delivering the felicitations on the occasion. We also acknowledge the financial support extended by both organisations for the successful conduct of our AGM



# 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.



Memb No.LM1993  
Nambi Rajan TV  
Karamana  
Thiruvananthapuram  
DOD:08.04.2023



Memb No.AFM1636  
Musthafa K I -  
H/o Nazeema Musthafa  
Peringala, Ernakulam  
DOD:20.04.2023



Memb No.AFM2115  
Jayalakshmi K K  
W/o Koiloth Ramachandran  
Edakkad, Kozhikode  
DOD:08.04.2023



Memb No.LM4738  
Raveendran T P  
Azhiyur  
Kozhikode  
DOD:22.04.2023



Memb No.LM5147  
Venkitakrishnan  
Curzon Nagar  
Kollam  
DOD:13.04.2023



Memb No.FPM849  
Syamala K M  
w/o M P Sumathy  
Alavil, Kannur  
DOD:23.04.2023



Memb No.LM70  
Venugopalan K M  
Parakkandy  
Kannur  
DOD:17.04.2023



Memb No.AFM11244  
Mallika S  
w/o Satheesan K  
Attukal, Tvm  
DOD:24.04.2023



Memb No.LM4578  
Mohanadasan P  
Karekkad  
Palakkad  
DOD:17.04.2023



Memb No.LM343  
Sreedharan P D  
Ramanathapuram  
Palakkad  
DOD:27.04.2023



Memb No.LM11977  
M C Chacko (Kunjachan)  
Thrivarppu  
Kottayam  
DOD:19.04.2023



Memb No.LM3592  
Peterson Peter C  
Navani Heights  
Thrissur  
DOD:28.04.2023



Memb No.LM11928  
Indira N  
Santhi Nagar  
Thiruvananthapuram  
DOD:20.04.2023



Memb No.LM8489  
Sadananda Vadhyar  
Karamana,  
Thiruvananthapuram  
DOD:29.04.2023





Memb No.LM 9804  
Madhavan Pillai R  
Paravur, Kollam  
DOD:30.04.2023



Memb No.LM1576  
Vijayan A K  
Mookkattukara, Thrissur  
DOD:06.05.2023



Memb No.LM2548  
Bhargavan K P  
Vadakara, Kozhikode  
DOD:06.05.2023



Memb No.LM4780  
Mani M N  
Mankara, Palakkad  
DOD:07.05.2023



Memb No.LMM216  
Bijali E N  
w/o Ravindran M P-LM 215  
Civil station, Kannur  
DOD:15.05.2023



Memb No.LM11105  
Suresh Kumar K  
Peyad, Thiruvananthapuram  
DOD:16.05.2023



Memb No.LM358  
Joseph Mathew  
Thiruvalla, Pathanamthitta  
DOD:17.05.2023



Memb No.LM9662  
Janamma T G  
Ponkunnam, Kottayam  
DOD:29.05.2023



Memb No.LM5162  
Joy P J  
Palarivattom, Ernakulam  
DOD:29.05.2023



Memb No.LM6211  
Balachandran A V  
Ottappalam, Palakkad  
DOD:06.06.2023



Memb No.LM3819  
Mohandas K M  
Kannapuram, Kannur  
DOD:09.06.2023



Memb No.LM683  
Varkey  
Poonkunnam, Thrissur  
DOD:13.06.2023



Memb No.LM7420  
Roy Augustine  
Thodupuzha, Idukki  
DOD:13.06.2023



Memb No.LM690  
George B V  
Padivattom, Ernakulam  
DOD:15.06.2023



Memb No.LM367  
Ravindran Pittiyil  
Noorni, Palakkad  
DOD:19.06.2023



Memb No.LM2478  
Joseph K X  
Kothamangalam, Ernakulam  
DOD:20.06.2023



Memb No.AFM5308  
Rema Ravindran,  
w/o K.Ravindran  
Veliyannur, Thrissur  
DOD:29.06.2023



## District wise Members as on 30.06.2023

Association District	Life Members	Family Pensioners	Associate Family Member	Total
Alappuzha	331	29	251	611
Ernakulam	1306	132	1013	2451
Idukki	113	14	88	215
Kannur	439	70	378	887
Kasaragod	62	80	56	126
Kollam	295	25	251	571
Kottayam	748	35	575	1358
Kozhikode	617	66	492	1175
Malappuram	125	22	110	257
Palakkad	490	56	379	925
Pathanamthitta	166	23	132	321
Thiruvananthapuram	958	74	724	1756
Thrissur	508	45	410	963
Wayanad	40	6	34	80
Headquarters	27	2	21	50
<b>Grand Total</b>	<b>6225</b>	<b>607</b>	<b>4914</b>	<b>11746</b>

### Delhi HC Case (WP 1875/2013)

The above writ petition filed by our Federation and resting with i Delhi High Court was last heard on 13th April.2023 along with WP 8095/2016, 9679/2016 filed by GOP (Group of Pensioners) After long arguments and counter arguments that followed Hon'ble ' Court directed the Petitioners to submit their representation to Secretary DFS within a week's time. The court further ordered that the Secretary DFS to consider and submit its report to the court within 12 weeks and Court to hear further the matter on 21/07/2023.Accordingly detailed reports have been submitted by the petitioners. Let us wait for hearing on 21st July trusting that justice will be showered on us . In the meantime a committee has been constituted by DFS to study the SBI pension issue with specific terms of references pertaining to the issues raised by us.



**CGM, GM, DGM, RM and CM Ernakulam Branch visited our SBIPA Kerala Ernakulam. Sub Office on 26 May 2023**





## eCircular

Department: P&HRD

Sl.No.: 282/2023 - 24

Circular No.: CDO/P&HRD-PM/17/2023 - 24

Date: Fri 30 Jun 2023

### **STRICTLY FOR INTERNAL CIRCULATION ONLY**

The Chief General Manager,  
State Bank of India,  
Local Head Office,  
All Circle/ CCG / CAG / IBG / SARG etc.

Madam / Dear Sir

#### **“SBI SALUTE”**

#### **PAYMENT OF EX-GRATIA TO 75 YEARS & ABOVE STAFF PENSIONERS AND FAMILY PENSIONERS AS A PART OF “AZADI KA AMRIT MAHOTSAV” AND CELEBRATION OF 75 YEARS OF INDIAN INDEPENDENCE**

India is celebrating “Azadi ka Amrit Mahotsav” – 75 years of independence of India. As we celebrate this landmark occasion, it is the time to acknowledge the contributions of aged retirees and convey our gratitude towards their exceptional work, professionalism and commitment during the period of service in the Bank.

2. In view of the above, the Central Board in its meeting held on 21<sup>st</sup> June 2023, has approved the payment of **one-time** Ex-Gratia amount under “**SBI SALUTE**” to staff pensioners and family pensioners, who have completed / will be completing 75 years of age as on 31<sup>st</sup> August 2023. The payment of ex-gratia to our old age retirees is the part of celebration of “Azadi ka Amrit Mahotsav” as well as Bank’s performance during financial year 2022-23.

3. The salient features of “**SBI SALUTE**” for the payment of Ex-gratia are as under:

- i. All Staff Pensioners / Family Pensioners of IBI/SBI/e-ABs who have completed/ will be completing 75 years of age as on 31<sup>st</sup> August 2023 are considered eligible under “**SBI SALUTE**”.
- ii. Eligible Staff Pensioners / Family Pensioners are divided into 3 categories based on completed years of age i.e., 75 to 79 years of age, 80 to 89 years of age and 90 years & above.



- iii. The amount of Ex-Gratia is based on Scale / Grade of the pensioners at the time of retirement from the Bank service.
- iv. The ratio of Ex-Gratia payment to the Staff Pensioners and Family Pensioners in the same age bracket would be in 50:30 ratio.
- v. Applicable tax on the payment of Ex-Gratia will be borne by the beneficiary and shall be deducted at source.
- vi. Payment will be made in tranches, starting with the Staff Pensioners/ Family Pensioners, who have completed 75 years of age as on 30<sup>th</sup> June 2023. Staff Pensioners/ Family Pensioners completing 75 years of age as on 31<sup>st</sup> August 2023 will be paid on or after 01<sup>st</sup> September 2023.
- vii. The payment of proposed Ex-Gratia will be made centrally through HRMS only as per distribution chart placed as **Annexure-I.**
- viii. The **ONE-TIME** payment of Ex-gratia under “**SBI SALUTE**” shall not be considered as part of any retiral benefit.

4. DMD (HR) & CDO has been authorised to issue any clarification and guideline in the related matter.

5. Please arrange to bring the contents of this circular to the knowledge of all concerned.

Yours faithfully,

(OM PRAKASH MISHRA)

**DEPUTY MANAGING DIRECTOR (HR) &  
CORPORATE DEVELOPMENT OFFICER**

**DISTRIBUTION OF EX-GRATIA AMOUNT TO STAFF PENSIONERS / FAMILY PENSIONERS**

<b><u>"SBI SALUTE"</u></b>							Amount in Rs.
Scale / Age	STAFF PENSIONERS			FAMILY PENSIONERS (60% OF THE STAFF PENSIONERS)			
	75-79 (A)	80-89 (B = 125% OF A)	90 & above (C = 150% OF A)	75-79 (60% OF A)	80-89 (60% OF B)	90 & above (60% OF C)	
WTDs	96,000	1,20,000	1,44,000	57,600	72,000	86,400	
TEGSS-II	80,000	1,00,000	1,20,000	48,000	60,000	72,000	
TEGSS-I	72,000	90,000	1,08,000	43,200	54,000	64,800	
TEGS-VII	64,000	80,000	96,000	38,400	48,000	57,600	
TEGS-VI	56,000	70,000	84,000	33,600	42,000	50,400	
SMGS-V	48,000	60,000	72,000	28,800	36,000	43,200	
SMGS-IV	40,000	50,000	60,000	24,000	30,000	36,000	
MMGS-III	32,000	40,000	48,000	19,200	24,000	28,800	
MMGS-II	24,000	30,000	36,000	14,400	18,000	21,600	
JMGS -I	16,000	20,000	24,000	9,600	12,000	14,400	
Clerk	12,000	15,000	18,000	7,200	9,000	10,800	
Sub-staff	8,000	10,000	12,000	4,800	6,000	7,200	



eF. No: 16/2/3/2011-IR  
Government of India  
Ministry of Finance  
Department of Financial Services

Jeevandeep Building, Sansad Marg,  
New Delhi, dated the 14<sup>th</sup> June, 2023.

ORDER

Subject: Constitution of a Committee on pension matters of State Bank of India-regarding.

The Government has decided to constitute a Committee with the approval of Hon'ble Finance Minister comprising of the following, for making suggestions on the pension issues of SBI for making improvement in Pension Scheme of its retirees:

- |   |                                   |
|---|-----------------------------------|
| (i) Additional Secretary, Department of Financial Services                        | : Chairman                        |
| (ii) Joint Secretary (Pers.), Department of Expenditure                           | : Member                          |
| (iii) Joint Secretary (Pension), Department of Pensioner & Pension Welfare        | : Member                          |
| (iv) Joint Secretary (Banking), Department of Financial Services                  | : Member                          |
| (v) Representative of IBA   | : Member                          |
| (vi) Any other member as decided by the committee<br>(including officials of SBI) | : Special Invitee<br>(need based) |
| (vii) Deputy Secretary (IR), DFS  | : Member Secretary                |

2. The Terms of Reference of the committee is as under:

- (i) to examine/review the extant concept of payment of pension at the rates of 50% and 40%.
- (ii) to examine the suggestions of retirees for payment of pension at the rate of 1/60th for every completed year of pensionable service as provided in Rule 23(1) of SBI Pension Regulations;
- (iii) to examine the issue of neutralization of Dearness Allowance (DA) on pension for those who retired before 01.05.2005;
- (iv) to examine the issue of updation of pension with every wage revision/settlement;
- (v) to suggest the course of action, while balancing the cost of retiral benefits and the financial implication on the bank.

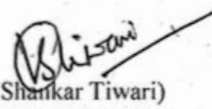
The committee may also take into consideration the retiral/other benefits as available in Nationalised Banks and possible industry wide ramifications, while examining the above issues.

3. The Committee is requested to give its recommendations on the above issue on or before 21.7.2023 and the Committee shall set its own procedure for regulating its work.

4. The necessary secretarial, logistic and other assistance to the Committee shall be provided by State Bank of India.

5. This has the approval of Competent Authority.

**Kindly read 3rd para of  
Editorial - Page No 3**

  
(Vijay Shankar Tiwari)  
Under Secretary to the Government of India  
Tel. No. 011-23362349  
Email: [ir@nic.in](mailto:ir@nic.in)

To:

1. Additional Secretary, Department of Financial Services.
2. Joint Secretary (Pers.), D/o Expenditure.
3. Joint Secretary (Pension), Department of Pension & Pension Welfare.
4. Joint Secretary (BO), Department of Financial Services.
5. Chief Executive, Indian Banks' Association.
6. Deputy Secretary (IR), Department of Financial Services.

Copy to:

1. PS to FM/PS to MoS (Finance).
2. PPS to Secretary (FS).
3. Secretary, Department of Expenditure.
4. Secretary, Department of Pension & Pension Welfare.
5. Chairman, Indian Banks' Association with a request to nominate suitable/concerned officer.
6. Chairman, State Bank of India, Mumbai - with a request to nominate a nodal officer for coordinating/ taking necessary action on the above.



## Memorandum submitted to the Chairman, All the members, Committee on Pension matters of SBI

### 1 Introduction:

A Committee has been constituted by Government of India, Ministry of Finance, Department of Financial Services on pension matters of State Bank of India vide eF. No: 16/2/3/2011-IR dated the 14<sup>th</sup> June, 2023. Our suggestions on the pension issues of SBI, in the order of Terms of Reference of the Committee, for making improvements in Pension Scheme of its retirees are furnished in the following paragraphs. We request that the following suggestions/ view-points are considered by the Committee while making recommendations.

### 2 (i) To examine/review the extant concept of payment of pension at the rates of 50% and 40%.

The superannuation benefits prevalent in State Bank of India are customary for its employees and have been sanctified by the IBI/SBI Act.

Basically, the pension computation is based on the average monthly substantive salary drawn during the last twelve months' pensionable service. If the ceiling on pension is not revised after every wage revision, the pension amount payable would be much lesser than the eligible amount of pension as per revised pay scales and allowances.

SBI pension issues are not discussed in wage negotiations since any amendment in SBI Pension Fund Regulations has to be made after consultation with the Reserve Bank and with the previous sanction of the Central Government, by the Central Board of SBI.

The ceiling on pension was revised in SBI, so far, by duly following the procedure laid down in the previous paragraph.

Monetary ceiling was prevalent in Pension Scheme in SBI since the presidency days. The initial ceiling on pension of Rs.750/- and Rs.1,000/- for Senior Officers was fixed by adopting the ceilings fixed by Bank of Bombay, which was linked to the maximum salary of the Senior Grade Officer in the Bank.

**4<sup>th</sup> BPS Retirees:** The revision of ceiling from Rs.1,000/- to Rs.2,400/- was based on 50% of the maximum of the Senior Grade Officer's (DMD's) Salary at the material time.

**5<sup>th</sup> BPS Retirees:** The revision of pension from Rs.2,400/- to Rs.3,375/-, as per recommendations of Murmu Committee, was also based on 50% of the maximum of Senior Grade Officer's (DMD's) Salary.

**6<sup>th</sup> BPS Retirees:** The logic behind fixation of 50% ceiling on pension, based on the Senior Grade Officer's salary, was only to ensure that all employees can get uniform pension of 50% of their average salary drawn by them in the last 12 onths' service before retirement and there will not be sub-classification.



However, this pattern was changed for retirees from 6<sup>th</sup> BPS onwards and the anomaly could have been rectified by the Murmu Committee, particularly when the Committee accepted the recommendation of the Bank for fixing ceiling for 5<sup>th</sup> BPS retirees based on 50% of the maximum of Senior Grade Officer's (DMD's) Salary.

The increase in ceiling from Rs.2,400/- to Rs.4,250/- in respect of 6<sup>th</sup> BPS retirees i.e., in respect of the pensioners retired from 01.11.1992 (Award Staff) and 01.07.1993 (Supervising Staff) is illogical as it does not fall under the pattern of ceiling fixed till the period of 5<sup>th</sup> BPS, which has also resulted in negative or downward revision to many of the pensioners. The pension in respect of those pensioners, where negative variance is prevalent, is not yet revised and those pensioners are paid pension with the basic pension of Rs.2,400/- plus dearness relief applicable to 5<sup>th</sup> BPS retirees (pre-revised scales). (The work sheet as example is attached). **This amply proves that the fixation of ceiling of Rs.4,250/- from Rs.2,400/- was without any proper basis that resulted in downward revision to many of the 6<sup>th</sup> BPS Retirees.**

Effective from 01.03.1999, the pension ceiling was revised with a different logic of 50% of last drawn pay upto a certain amount and 40% thereafter that too linking the ceiling amount to Rs.4,250/-, worked out as above in the previous paragraph. In the subsequent revisions after conclusion of 7<sup>th</sup> to 11<sup>th</sup> BPSs, the ceiling was linked to the maximum salary of Junior Management Officer (JMGS-I). The logic behind reducing the amount of ceiling from the maximum salary of DMD to Junior Management Officer's (JMGS-I) is not acceptable.

Instead of rectifying the anomaly, Murmu Committee in its report stated that "*The Committee also observed that as regards the concept of 50%/40%, in view of the three retiral benefits in SBI where 10% contribution is being made by the employer in Provident Fund (i.e., the third retiral benefit), the concept of 40% pension instead of 50% after a certain pay (i.e., ceiling based) is logical and reasonably justified.*"

Whereas, SBI employees are provided with the benefit of non-contributory pension and even the five per cent contribution made by the employees earlier was refunded with the amount of contribution along with accrued interest.

***It is our humble submission that the recommendation of the committee that 50%/40% is logical and reasonably justified cannot be accepted for the sole reason that this tantamount to provision of pension to those categories of employees covered under 40% with their contribution at 10% of their Pay; Resultantly, part employees are provided with the benefit of non-contributory pension whereas the remaining are provided with contributory pension, which is discriminatory.***

**The decision to change the fixation pattern of ceiling on pension by linking the same to the maximum of Junior Grade Officer's salary, is arbitrary and illogical, which also discriminates rules regulating all pensioners.** This type of Sub-Classification by Arbitrary change in the pattern of fixation of ceiling is not permissible by law and violative of Article 14.

Our view is to continue to follow the pattern in the fixation of ceiling at 50% of the maximum substantial Salary last drawn by the employee, as is being provided to other bank employees/ government employees.



**2. (ii) To examine the suggestions of retirees for payment of pension at the rate of 1/60<sup>th</sup> for every completed year of pensionable service as provided in Rule 23(1) of SBI Pension Regulations.**

Clause 23 (1) of SBI Employees Pension Fund Regulations under the head Computation of pension states that "*Subject to the provisions of sub-regulations (2) and (3), the pension payable under regulation 22 shall be the amount calculated at the rate of one-sixtieth part of every year's pensionable service of the average monthly substantive salary drawn during the last twelve months' pensionable service*".

Rule-2 of SBI Employees' Pension Fund Rules and Regulation 2(1)I of State Bank of India Employees Pension Fund Regulations, 2014 provide that from the 1<sup>st</sup> September 1978, 'Salary' or 'Substantive Salary' shall include other emoluments or such portion thereof of a member as may for the time being permitted by the Bank to rank for Superannuation benefits under the rules of service applicable to the member.

Provisions under Bipartite Settlements in case of Award Staff and Joint Notes in case of Supervising Staff:

The increment component of Fixed Personal Allowance (later renamed as Fixed Personal Pay) shall rank for superannuation benefits.

Professional Qualification Allowance (later renamed as Professional Qualification Pay) shall rank for superannuation benefits.

With effect from 01.11.1987, 50% of the City Compensatory Allowance, subject to a maximum of Rs.30/- p.m. payable to workmen employees who were in service in Area-I (Other than Nagpur and Pune) as on 31<sup>st</sup> December 1969, ranks for pension vide Para-4(g) of Minutes of the Bipartite discussions held with the Federation on the 9<sup>th</sup> June 1989.

**7<sup>th</sup> BPS Retirees:** Under response of Indian Banks' Association, vide para 2.12 (a) of Murmu Committee Report, it is stated that Clause 16 of BPS dated 27.03.2000 stipulates ***that for employees who retires or dies while in service, "pay" for the purpose of Pension shall be the aggregate of pay drawn by the member of staff in terms of VI BPS and DA thereon calculated upto index number 1616; similar provision was incorporated in the Joint Note dated 14.12.1999 for Officer employees in Para 6 ("Pay" for the purpose of pension shall be the aggregate of pre-revised Pay and DA thereon at CPI 1616 points.***

Despite bilaterally agreed provisions, as admitted above by the Indian Banks Association, the pay components such as Professional Qualification Pay and increment component of Fixed Personal Pay were not taken into consideration while revising the pension of 7<sup>th</sup> BPS retirees, despite the fact that these pay components were reckoned at industry level while arriving at pension payable, resulting in huge monetary loss to the SBI pensioners.

Under response of Indian Banks' Association, vide para 2.12 (b) of Murmu Committee Report, it is stated that the "Pay" arrived at 1684 points shall be taken for the purpose of pension calculation to those retired during the 7<sup>th</sup> BPS period and this provision under Clause 16 of BPS dated 02.06.2005 relating to workmen and Para 6 of Joint Note dated 02.06.2005 becomes part of Bipartite Settlement/ Joint Note dated 27.04.2010 (Clause 7 of BPS & Para 7 of Joint Note respectively).

Under para 2.12 (c) of Murmu Committee Report, it is stated that the above decision was taken purely on the basis of load factor on pension calculation under BEPR 1995. However, the Committee erred its recommendations since the load factor on pension calculation under Bank Employees' Pension regulation, 1995 is not applicable to SBI as Pension Scheme in SBI is different from that of other PSBs including Associate Banks of SBI.

It can be observed here that the Committee has taken into consideration DA merger points upto 1616 as was made applicable to industry level employees with effect from 01.11.1997 for Award Staff and 01.04.1998 for Officers upto 30.04.2005 and restoration of DA merger points of 1684 points effective from 01.05.2005 quoting contagion effect/ repercussions in the banking industry even though it was stated by IBA that load factor on pension calculation under Bank Employees' Pension Regulation, 1995 is not applicable to SBI (Please refer earlier paragraph). A clause which is not applicable for State Bank of India has been considered by the committee to lower/withdraw the pension benefit upto 30.04.2005 for SBI employees in the guise of contagion effect, which is illogical.

If additional load has been taken from the quantum of wage increase under 8<sup>th</sup> BPS towards pension, which is not applicable for SBI, then SBI employees need to be compensated with Special Balancing Allowance (on the pension balancing allowance) as was done under the provisions of 9<sup>th</sup> BPS inasmuch as the SBI employees are provided with the facility of non-contributory pension since ages.

**2. (iii) To examine the issue of neutralisation of Dearness Allowance (DA) on pension for those who retired before 01.05.2005.**

Even though 100% neutralisation of Dearness Relief was introduced effective from 01.05.2005, the meagre number of alive retirees, who retired from the Bank prior to the effective date of 01.05.2005, are still paid Dearness Relief on the earlier tapered/slab system, resulting in non-provision of the needed relief to meet the spiralling rise in the cost of inflation of essential commodities in addition to dividing the pensioners into two different categories.

The retirees of the period from 01.11.2002 to 30.04.2005 are still not been provided with the revision of pension on account of the above anomaly. It will not be out of context to mention here that e-ABs employees were paid arrears on the difference in Dearness Relief (i.e., difference between 1684 and 1616 points of CPI) for the period from 01.11.2002 to the respective dates of retirement of the pensioners.

**2. (iv) To examine the issue of updation of pension with every wage revision/ settlement.**

The employees, Officers as well as Award Staff, who had retired in earlier wage revision periods like prior to 1993, 1993-1997 and 1997-2002, 2002-2007, etc. are getting very low amount of pension when compared to the similarly placed employees of the last wage revision period. For lower cadre employees, the position is still worse as their pension is much less and are finding it difficult to make both ends meet.

When the issue of similar grievance was raised by the Government employees, the Government had accepted for updation of pension in relation to every revision as per Pay Commission recommendations to resolve the issue of parity in pensions. In RBI also the pension has been updated/revised to benefit all pensioners/ family pensioners of pre-01.11.2017 retirees.

The same principle needs to be applied inasmuch as Government plays the pivotal role in the provisions under Service/ Pension Rules of State Bank employee.



Every pensioner is at the fag end of his/her life and needs a prompt resolution of his/her grievance and also sympathetic and compassionate approach towards his/her issues by the Government.

**Note ::** While considering the resolution towards clearance of the anomaly in the computation of pension relating to 7<sup>th</sup> BPS retirees and 100% neutralisation of DA to pre-2005 retirees, a reference is also invited to the laid down principle on liberalisation of Pension Scheme in SBI, as pronounced in the judgement of the Hon'ble Supreme Court in a case involving SBI on pension related issue in the Case of V. Kasturi Vs Managing Director, State Bank of India on 09.10.1998, which states as under:

*“Category-I : If the person retiring is eligible for pension at the time of his retirement and if he survives till the time by subsequent amendment of the relevant pension scheme, he would become eligible to get enhanced pension or would become eligible to get more pension as per the new formula of computation of pension subsequently brought into force, he would be entitled to get the benefit of the amended pension provision from the date of such order as he would be a member of the very same class of pensioners when the additional benefit is being conferred on all of them. In such a situation the additional benefit available to the same class of pensioners cannot be denied to him on the ground that he had retired prior to the date on which the aforesaid additional benefit was conferred on all the members of the same class of pensioners who had survived by the time the scheme granting additional benefit to these pensioners came into force. The line of decisions tracing their roots to the ratio of Nakara's case would cover this category of cases.”*

## **2. (v) To suggest the course of action, while balancing the cost of retiral benefits and the financial implications on the Bank.**

The Murmu Committee recommendation that the SBI Pension fund would not be able to sustain itself if the Additional contribution by SBI to the tune of Rs. 22,890 crores does not justify grant of undue benefits is contrary to its own submissions elsewhere in its report, which are furnished hereunder

Para 2.14 of the Report under the head Financial Implication states that **“SBI also informed that the total corpus of the SBI Employees Pension Fund is Rs.57,420 crores as on December 2015 and monthly earnings from the Corpus is approximately Rs.325 crores out of which the total pension payable is Rs.310 crores”**.

Para 2.4 of the Report under the head Meeting held on 17<sup>th</sup> June 2016 states that **“CGM (HR) made the presentation and stated that the total financial cost of revision o/a 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup> and 8<sup>th</sup> bipartite settlements is about Rs,1250 crores and SBI can easily manage with this”**.

Herein, it can be observed that the total pension payable is covered by the monthly earnings from the Corpus and the Corpus is untouched for several years. The purpose of maintaining corpus is to meet additional and necessary expenses.

The question of additional contribution more than the normal provisions is necessitated on account of AS-15 Norms, which is mandatory, which cannot be at the cost of eligible pension as per the revised Pay Scales and Allowances.

Regarding revision/ updation of pension of SBI employees, one cannot ignore the fact that the State Bank of India since the days of Presidency had constituted Pension Fund, which is viable and capable to take the burden of the cost of pension to its employees.

## **3. The Committee may also take into consideration the retiral/other benefits as available in Nationalised Banks and possible industry wide ramifications, while examining the above issues.**

The observation of the Murmu Committee that the restrictions in pension benefits are justified as SBI employees get three retirement benefits compared to employees of other banks is not acceptable.

When it was directed by the Desai Tribunal that a workman will have the option to choose whether he will receive gratuity or opt for the pension scheme or retiring allowance, the All India State Bank of India Staff Federation preferred Pension Scheme. Hence, at the material time, SBI had two benefits i.e., Contributory Provident Fund and Pension and other nationalised banks had Contributory Provident Fund and Service Gratuity. However, the third retiral benefit i.e., Gratuity came in SBI by a statutory provision through enactment of the Payment of Gratuity Act, 1972. Years later, other nationalised banks got contributory Pension in lieu of contributory Provident Fund under Bank Employees' Pension Regulations, 1995.

Even though employees of SBI get three retiral benefits, the restriction of gratuity as per the ceiling under the Payment of Gratuity Act and the lower commutation factor have already reduced the benefits when compared to the benefits to employees of other banks with two retiral benefits. Further reduction by arbitrary fixation of a lower ceiling on pension is not justifiable.

When the Pension Fund in SBI is viable and capable to take the burden of the cost of pension, justifying the fixation of lower ceiling on pension because of the availability of three retiral benefits to employees of SBI is illogical.

The statement that "the ceiling on pension is justified and should not be removed as the employees of SBI get three retiral benefits" itself confirms that unjustifiable ceiling on pension pegging it down than the eligibility is being deliberately fixed resulting in payment of much lower pension than the eligible quantum to SBI employees.

The contribution of bank employees more particularly SBI employees in the effective implementation of Government Schemes viz., Opening of crores and crores of Jan Dhan Yojana Accounts, uninterrupted service demonetisation/even during pandemic times, etc. needs to be considered. In short, the employees of SBI always made vast contribution as catalysts to the social objective schemes of the Government.

When compared to the contribution of all other public sector banks and private sector banks in the implementation of Government Schemes, the contribution of SBI employees is HUGE.

#### **4. OUR DEMANDS:**

The ceiling needs to be one and it should be 50% of Maximum Salary of the Senior Grade Officer (DMD), as suggested by Bank and accepted by Murmu Committee in respect of 5<sup>th</sup> BPS Retirees.

The anomalies in pension revision of 6<sup>th</sup> to 11<sup>th</sup> BPS retirees to be cleared.

The Commutation factor to be revised as is made available to other bank employees.

Hundred percent neutralisation of Dearness Relief on pension in respect of those employees retired before 01.05.2005.

Updation of Pension with every wage revision/settlement as is made available to Government employees as state bank employees also belong to quasi-government category.

Courtesy : Forum of Former Council Members of AISBISF



To,

The Chairman,  
State Bank of India  
Corporate Centre  
Mumbai

Date: 05-07-2023

Dear Sir,

**Sub: Improvements to Superannuation Scheme in SBI**

It is a great relief to both serving and retired staff of State Bank of India that Hon'ble Finance Minister, Union of India was pleased to constitute a committee on pension matters of State Bank of India vide eF No.16/2/3/2011-1R dated 14-06-2023.

2. We being the former officer-employee Directors on the Central Board of State Bank of India and also President and General Secretary of All India State Bank Officers Federation, respectively, having represented more than 80000 officers during the period 2006 to 2012, owe a responsibility to bring the following facts for your kind consideration, though you are fully aware of the pension related issues that are eluding solutions for decades, and seek your kind intervention for resolution of long pending request of the retirees in the Bank.
3. We draw your kind attention to the letter of our earlier honourable Chairman addressed to the department of Financial Services, Government of India No.CDO/PM/16/SPL/1187 dated 30-10-2002, reasoning out for adoption of uniform pension at the rate of 50% of the last drawn pay for all category of staff without any discrimination.

i) You are also aware that scheme of Superannuation Benefit in SBI inherited from the predecessor presidency Banks viz. Bank of Calcutta, Bank of Bombay & Bank of Madras which got amalgamated in the later period viz. Imperial Bank of India, which is as under:



".....that the pension payable under rule 22 shall be determined at the rate of 1/60<sup>th</sup> of the salary for every completed year of pensionable services subject to the maximum of 50% of last drawn salary"

ii) The dispute as regards the Pensioners who retired during the period between 01/11/1982 and 31/10/1987 ie. Fourth Bipartite Retirees was resolved on account of the Judgement of the Hon'ble Supreme Court delivered in the year 1989 in Case No: 307 of 1987 which fixed the Maximum amount of pension as Rs.2400/- ie. 50% of the maximum pay of the Secretary & Treasurer who was then Executive next to Chairman of the Bank. Similarly, the dispute as regards the Pensioners who retired during the period of 01/11/1987 and 31/10/1992 ie. Fifth Bipartite retirees was also resolved on account of the recommendations submitted by the earlier Committee which stipulated the maximum ceiling of pension at Rs.3775/- ie. 50% of the Last Drawn Pay of the DMD.

iii) Still there exist anomalies in the case of Pensioners who retired during the period of 6th to 11th BP wage revisions and the Pensioners are aggrieved by the arbitrary ceilings on pension introduced by, inter alia, the 2nd, 3rd, 4th, 5th, 6th, 7th & 8th provisos to Regulation 23(2) of the SBI Employees Pension Fund (Amendment) Regulations, 2017 in violation of the provisions under Regulation 23(1) curtailing the pension admissible to amounts that are illusory and insufficient for survival as per present day cost of living.

#### **4. ARBITRARY CEILINGS REINTRODUCED THROUGH RULE 23(1) AND RULE 23(2)**

The fixing of cut-off of pay ie. at the maximum pay of JMG Scale I w.e.f.01/03/1999 and thereafter continued in the case of retirees who retired during the period of subsequent Bipartite Settlements/Joint Notes as provided in the 2nd to 8th Proviso of Regulation 23(2) of the amended Regulations, 2017 for computation of Pension @ 50% in the case of those who received the respective cut-off ceiling and 40% of pay thereafter, is nothing but a retrograde step and also much detrimental to the Pensioners and violative of Sec. 50 (2) (o) read with Sec. 50(4) of State Bank of India Act, 1955.

ii) Sec. 50(2)(o) of SBI Act, 1955 provides clearly that the establishment and maintenance of superannuation, Pension, PF and other funds should be benefit of the employees. Therefore, any amendment in this regard for reducing the maximum from 50% to 40% is against the provisions of SBI Act 1955. This also violates Article 14 of constitution of India.



iii) Sec. 50(4) provides that any modification or annulment shall be without prejudice to the validity of anything previously done under the Regulations and such modification or annulment in the pension scheme should be beneficial to the pensioners as provided u/s 50(2) (o) of SBI Act 1955. Hence, classification of pensioners on date of retirement and discrimination for fixing pension which is against the Supreme Court Verdict in case of Nakara Vs. Union of India must be rectified by introducing uniform rate of pay for pension fixation for all categories of employees.

#### **5. 100% NEUTRALIZATION OF DA**

Following the industry level settlement, our Bank on its own took a decision to improve upon the DA with 100% Neutralization and extend the benefit on the lines of 8th Joint Note to its pensioners w.e.f 01.05.2015 though pension clause of 8th joint note is not applicable to SBI. The IBA cannot tinker with the superannuation scheme of SBI

- i) The Apex Court in **V. Kasturi vs SBI** made it explicitly clear that there cannot be classification of retirees on the basis of their date of retirement in extending the benefits. Any improvement/liberalization brought in by the Bank in its Pension Scheme should be made applicable from the effective date to all those past retirees who draw Pension and the uniform benefits would have to be passed on to them.
- ii) This discrimination in grant of DA to those retired before November 2002 be removed by introducing uniform 100% DA neutralization to all of them also as they are equally affected by the inflation and price rise of essential commodities.

#### **6. UPDATION OF PENSION**

The Bank in its letter CDO/PM/16/SPL/1187 Dt: 30<sup>th</sup> October 2002 addressed to DFS which is on record of the Court made a mention that a lot of force in the employees' / Pensioners demand for removal in the ceilings on Pension and its **regular updation**, so much so that in view of the defined objective of any pension scheme, it is questionable if limits could legally and ethically be placed at artificial and unreasonable levels considering all relevant factors.

- i) The 7<sup>th</sup> pay commission has recommended updation of pension for the Government employees w.e.f 1<sup>st</sup> January 2016 and the same was implemented by the Government of India. Similarly, the RBI



implemented the updation of pension in the year 2019 and also recently for its pensioners after the approval of Government of India. The industry level pension schemes introduced in 1995 is in lines of pension schemes prevailing at central Govt and RBI. Hence, updation of pension for SBI retirees is overdue and merit early consideration.

#### **7. Introduction of Special Allowance:**

In the 10th BPS, "Special Allowance" was introduced. Consequently, the IBA agreed to allocate only 2% towards the load on the basic pay, while the remaining amount was granted as an Allowance. It was explicitly stated in the agreement that this allowance would attract Dearness Allowance (D.A) and would not be considered for the purpose of payment of superannuation benefits. The Special Allowance was designed as a universal allowance, provided to all officers working in the bank. It was not specific to any duty or functional role but rather extended universally across the organization. Similarly, in 11<sup>th</sup> BPS also special allowance was paid to all categories of staff. However, a landmark judgment by the Supreme Court, while considering a batch of cases filed at various courts, clarified the treatment of allowances for the purpose of superannuation benefits. The Supreme Court's ruling established that any special allowance linked to the basic pay or forming a part of the basic pay, paid to all employees without any specific responsibility or duty attached, and paid perpetually along with the basic pay, should be considered as part of the pay. As a result, employees are entitled to receive superannuation benefits calculated inclusive of such special allowances. Hence, special allowance be treated as pay for circulations of pension.

#### **8. COMMUTATION OF PENSION:**

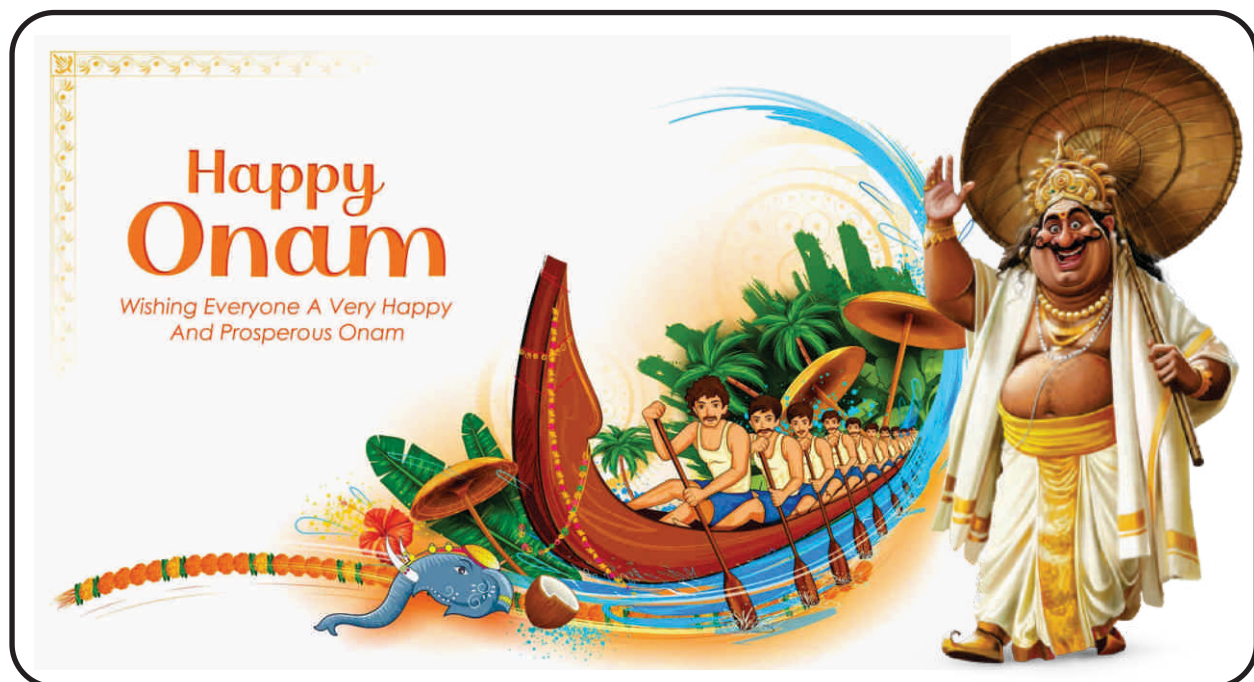
In the case of SBI, when an officer surrenders 180 months of (1/3<sup>rd</sup>) pension, they receive a commutation amount equivalent to 78 months of pension. In case of other Banks for surrendering 180 months of pension (1/3<sup>rd</sup>) will receive 116 months of pension. This implies that SBI officers pay a higher rate of discount compared to officers in other banks. Consequently, for the same amount of pension surrendered, SBI officers receive a significantly lesser amount as compared to their counterparts in other banks. It is important to note that there is no financial outlay required from either the Bank or the Government in this process. The commutation amount is derived from our own pension funds, which are discounted at two different rates - one for SBI and another for other banks. This discrepancy in the discount rates create an inequitable situation where SBI officers are at a disadvantage compared to officers in other banks. By establishing a



uniform discount rate for commutation, the Bank can ensure fairness and equality for its officers in line with industry standards and practices. On account of drastic reduction in rate of interest on deposits, there is a strong case for reduction of period for restoration of full pension after 144 months instead of 180 months as of now.

9. We feel proud that the successive managements of SBI have ensured to maintain sufficient fund available in our Pension Fund account to take care of the above demands of the retirees and also to remove genuine anomalies crept in our superannuation scheme. During 2012, pension fund was made self-sufficient by transferring required amount from profit and loss account and also from Reserve Fund. Your recent munificence of extending ex-gratia by way of SBI Salute on the eve of 75 years of Indian Independence, has gladdened many senior pensioners and many welfare measures extended to us post retirement would amply demonstrate your empathy to mitigate the genuine difficulties of retirees. We are proud that Bank has earned a record profit under your able leadership. We congratulate you and your team. We are very much sure that you have already seized of the matter of improvements to our superannuation scheme and will place our case effectively before the Government, but we as the past members of the prestigious Central Board of mighty State Bank of India feel it as our bounden duty to request you to please consider our request on merit and on sympathetic ground.

Courtesy : Former Directors, SBI ECCB Mr. Amar Pal & Mr. G.D. Nadaf







The banker to every *indian*

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