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## Mass Dharna by Bank Pensioners before Government Secretariat, Kerala

More than four lakhs bank pensioners across the country are being driven out to the streets to protest against the callous and inhuman approach of Indian Banks' Association



(IBA) and the Department of Financial Services towards resolving the decades-old anomalies prevailing in the pension scheme in the Banking Sector. The agitation which began in the beginning of the year 2019 with a massive Dharna by thousands of Bank Retirees and Pensioners before Jantar Mantar on 19<sup>th</sup> January has entered its second phase, commencing with a Massive Dharna organised under the banner of Coordination of Bank Pensioners and Retirees Organisations (CBPRO) at Jantar Mantar, New Delhi on 21<sup>st</sup> November 2019 in which more than seven thousand retirees who have come from the length and breadth of the country actively participated. This was followed by similar massive programme in all parts of the country at several centres including State Capitals.

On 29<sup>th</sup> November 2019, Thiruvananthapuram, the capital city of Kerala witnessed an unprecedented gathering of more than seven hundred Bank Retirees and Pensioners who had assembled there to participate in the Dharna

programme organised by CBPRO, Kerala State.

Members who had come from all parts of the District, and a few of them from the neighboring district also, shouted

slogans against the unconcerned, unjustifiable attitude of the Government and IBA. The Dharna programme presided over by Com. A Jayakumar, General Secretary, SBI Pensioners' Association Kerala, was inaugurated by Com. K Rajeevan, President, SBI Pensioners' Association Kerala. He began his inaugural address saying that the very purpose of the programme was not only to record our protest against the indifferent attitude of the Bank

Management and the Government, but also to apprise the common public about the ignominy suffered by the hapless pensioners ever since pension scheme was introduced in the Banking Sector. One may find it hard to believe that the pension scheme which was introduced in the Banking Sector retrospectively from 1993, after formulating the Pension Regulations in 1995, had never been revised and a pensioner, who retired in the year 1993, continues to receive the same meager pension which was fixed two-and-a-half decades back. Whereas in the Central and State Government establishments, when the pension gets revised with every salary revision based on



**Twenty Twenty**

*In a couple of days, the year two thousand nineteen in all its pomp and glory, certainly, would go behind the curtain and become part of history. Many a development has taken place around the globe during the year. Changes have occurred in the country's socio-economic and political scenario also. The ruling NDA Government has been voted for to continue its governance for another five year term. The special status, or limited autonomy, granted under Article 370 of the Indian Constitution to Jammu and Kashmir since 1954 has been revoked and the State has been divided into two Union Territories through the Reorganization Bill passed by both Houses of the Parliament. The Citizenship Act of 1955 has been amended and has been replaced by Citizenship (Amendment) Act 2019, to provide Indian citizenship for Hindu, Sikh, Buddhist, Jain, Parsi, and Christian religious minorities who had fled from Pakistan, Bangladesh and Afghanistan before 31<sup>st</sup> December 2014. Indian economy is yet to come out of the impact of demonetization and GST 'aftershock'. India, which till recently was hailed as the world's fastest-growing major economy, has seen growth rate decline to a six-year low of 4.5 per cent in the September quarter of 2019-20. Global Rating Agencies including Moody's Investors Services has changed India's rating from 'Stable' to 'Negative' citing rising risk of slowdown in economic growth. The forecast for 2020 by noted Economists around the Globe say that India will "struggle" to achieve 5 per cent GDP growth in 2020. Crisis continues in Automobile Industry due to drastic reduction in sales due to prolonged slowdown of the economy. The latest report from the industry says that around two lakhs jobs have been cut by automobile dealerships across the country in the last three months. Textile industry is facing the worst financial crisis and slowdown, which has forced spinning companies to cut down their production and shut down their mills. Salary Revision in respect of Bank employees and Officers is yet to conclude even after prolonged discussions for more than two years. It was expected that finality would arrive at before the year end. The pension updation issue and improvement in*

*family pension still remain unanswered by the IBA and Government despite being vociferously argued for by AIBOC and convincingly supported by substantial pension corpus fund held by the banks. Amidst these shortfalls and deficiencies, it is highly gratifying that SBI Management has come out with the Revamped Medical Benefit Scheme for Retirees, introducing two new schemes viz. SBI HEALTH ASSIST and SBI HEALTHCARE in replacement of existing Policy B and Policy A. The new scheme conceived and managed by SBI General Insurance has made lot of improvements including super top-up cover of Rupees six lakhs to all the subscribers, the premium for which is paid by the Bank. It is also to be highlighted that subsidy for premium amount has been provided for seniors above 70 years and also for family pensioners irrespective of age. The assurance that the premium amount will not undergo any change during the three year agreement period between Bank and Insurance Company deserves compliments to each and everyone who spared their valuable time to formulate the scheme. There have been many complaints about the existing Insurance Company with regard to rejection of claims and delay in payment of bills. Indiscreet rejection of claims has been a common phenomenon towards the end of the year. It is quite disheartening to note that many number of bills submitted to United India Insurance Company prior to the taking over by IFFCO TOKIO still remain unsettled and kept pending, despite close follow up by us. The same thing can happen with the bills now pending with IFFCO TOKIO also and we request the Bank to issue necessary instructions and keep close follow up for clearance of all the pending bills lying with them before the new scheme under SBI General is implemented. We at SBIPAK acknowledge gratefully the repeated efforts by our Federation for bringing the lapses and deficiencies prevailing in the existing scheme before the Corporate Management, through the Structured Forums and profusely thank our Chairman and CGM HR and Team HR for evolving a Scheme tailored exclusively for us. Wishing everyone a Happy and promising TWENTY TWENTY.*

### **Ernakulam District Unit Membership Crosses 1000**

**We congratulate Ernakulam District Unit for their remarkable achievement in attaining the magic number of 1000 Members as on 1<sup>st</sup> January 2020. Our big salute to the DGS and Team Ernakulam !**

the Pay Commission recommendations, the Bank Pensioners are destined to receive the same little amount of pension till their last breath. The argument by Government and IBA, that updation of pension will lead to severe financial crisis in many banks is totally baseless and false, since pension is not paid out of Banks' earnings and profit. It is paid from the separate Corpus fund maintained by each bank exclusively for the purpose of pension payment. The true position of funds as is received from the banks by applying under RTI Act reveals that the net addition added each year towards the corpus alone will be more than sufficient to meet our demand for updation of pension with every salary revision settlement. He urged upon the IBA and Government to remain honest and sincere considering that it was only due to the selfless and dedicated efforts put in by these hapless senior citizens numbering more than two lakhs that the present day Banking Sector attained its undisputed visible presence across the length and breadth of the country. He concluded his inaugural address exhorting the huge number of pensioners who assembled in the Dharna, that we are in a now-or-never situation and our fight has to continue until the Government and IBA agree to our genuine demand for updation of pension which they have already consented in respect of RBI and which is in practice for pensioners in Government from time immemorial. Leaders who addressed the participants and delivered felicitations include Comrades K Gopinathan Nair (AIBRF), Abraham Shaji John (AIBOC), A Raghavan (NCBE), K Sreekumar (BEFI), PV Jose, (AKBRF) and PB Thomas (AIBPARC). The programme which began with welcome address by R Gireesh Kumar concluded at 6 pm with vote of thanks proposed by Com. R Chandrasenan, General Secretary AIBPARC, Kerala.

### **Corporate level Structured Meeting held at Indore**

The half yearly structured meeting with the Corporate Management was held on 25<sup>th</sup> November 2019 at State Bank of India Learning and Development Institute Indore. Sarvashri Alok Kumar Choudhary, Dy. MD (HR) & CDO, Corporate Centre, Somnath Aadhya, DGM (PPG), Corporate Centre and CP Mulye, CM (PPG) were present on behalf of the Corporate Centre. The meeting was inaugurated by Shri Alok Kumar Choudhary by lighting the lamp jointly with other dignitaries on the dais, who included Shri Brahmsingh, DGM and Circle Development Officer, Bhopal LHO and Shri CP Pathak, Director, SBILD, Shri GK Gandhi, President, and Shri Deepak Kumar Basu, Secretary, Federation of Pensioners' Associations.

The meeting commenced at 11 am with the opening address by CP Pathak who said Bhopal Circle and SBILD felt honored by hosting the Corporate Level Structured Meeting. Shri Somnath Aadhya, DGM (PPG), formally welcomed the participants, thereafter

assuring that the Bank was committed to look into the problems of Pensioners in particular. Shri DK Basu, Secretary of the Federation who spoke next, emphasized the importance of the structured forum and also requested the management to bring improvement in the system in such a way that the release of family pension to the spouse is instantly done when the notice of death of the pensioner is recorded in the system. The inordinate delay in sanctioning and release of family pension is causing severe hardship to the family pensioner, he added. Shri GK Gandhi, President of the Federation, expressed his utmost appreciation in respect of the facility of structured forum to discuss on the issues pertaining to pensioners, prevailing in SBI which according to him is available in no other Bank. The Dy. MD and CDO, who spoke next, came out with the information that the Bank is under severe constraints in respect of Pension Updation. However, he assured the Federation that our Chairman and the Top Management was always concerned about the welfare of the Pensioners. He requested the participants to work as ambassadors of the Bank and should advise their wards to join the SBI family and remain connected always with SBI.

Thereafter Shri CP Mulye, Chief Manager (PPG), Corporate Centre, made a presentation on the latest initiatives by the Bank in respect of Pensioners. The agenda items which included Pension Updation on RBI formula, 100% DA neutralization and improvement in Family Pension, non uploading of Life Certificates from Branches, delay in sanction and release of Family Pension, issues pertaining to delay/decline in settlement of Mediclaim Insurance Policies A & B, delay in payment of Life Time Arrears, allotment of funds for Mutual Welfare Scheme, delay in release of Corporate Buffer, issues relating to e-Associate Banks' Pensioners and irregular conduct of Structured Meetings in some Circles were taken up and discussed and deliberated in detail after the presentation.

All the issues were discussed in detail and the Management has agreed to look into the issues dispassionately ensuring immediate rectification wherever it is possible. Shri K Rajeevan, State President, and Shri A Jayakumar, General Secretary, participated in the Corporate level Structured Meeting on behalf of SBI Pensioners' Association Kerala and raised our issues. The meeting concluded at 1.30 pm.

### **For the kind attention of all our members**

***We are happy to inform all that Bank's Circular in respect of the new medical benefit scheme in full has been reproduced in the following pages for the benefit of all and considerable space had to be spared for the same. We regret that many of the reports received from units for publication in this issue therefore had to be kept reserved for the next issue of the Bulletin. Kindly bear with us.***



*eCircular*

Department: P&HRD

Sl.No.: 1385/2019 - 20

Circular No.: CDO/P&HRD-PPFG/65/2019 - 20

Date: Fri 27 Dec 2019

All Branches / Offices of  
State Bank of India

Madam / Dear Sir,

**REVAMPING OF MEDICAL BENEFIT SCHEMES FOR RETIREES  
INTRODUCTION OF “SBI HEALTH ASSIST” & “SBI HEALTH CARE”  
(RENEWAL OF POLICY ‘B’ AND POLICY ‘A’ ON MODIFIED TERMS & CONDITIONS)**

Please refer to e-circular No. CDO/P&HRD-PPFG/70/2018-19 dated 1st January, 2019 advising renewal of Group Mediclaim Policy for SBI retirees (Policy ‘B’) with effect from January 16, 2019 and modifications in terms and conditions of the policy. The policy is due for renewal on 16.01.2020.

2. In view of rising annual premium under both the above policies coupled with inflation in cost of medical treatment, it has now been decided to recast the existing schemes with the following objectives;

- i. To provide holistic solution with new Health Care plans
- ii. To provide good health care to our retirees at an affordable cost
- iii. To subsidize a part of the health expenditure of retirees

3. The policies are renamed as under:

Existing Names	New Names	
Policy ‘B’	Annual Payment Plan (APP)	“SBI Health Assist”
SBI-REMBS	One Time Payment Plan (OTPP)	“SBI Health Care”

**A. Annual Payment Plan (APP) - “SBI Health Assist” (erstwhile Policy ‘B’)**

**SBI GENERAL INSURANCE CO. LTD.** has been selected for serving both the policies i.e. APP and OTPP for the next three years with a provision for annual renewal. Membership of Annual Payment Plan (existing Policy ‘B’) will be voluntary and those eligible can obtain membership of the same by paying the annual premium from their own sources.

**Eligibility for Membership in Annual Payment Plan (APP)**

- a) Existing members under Policy ‘B’.
- b) Employees who retired during the months of October, November & December 2019 would be eligible to join the policy and no waiting period clause will be applicable for them.
- c) Eligible new retirees (retired on or after 16.01.2020) may join APP (Policy ‘B’) within 90 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be applicable in case of such retirees.
- d) Spouses of deceased employees may join APP (Policy ‘B’) within 120 days from the date of death by paying the premium from their own sources. Prorata premium would be payable in such cases.

**Option For Left Out Retirees / e-AB Retirees / Spouses of Left Out Retirees and e-ABs Retirees / Members of Policy-A**

- (a) Members of SBI-REMBS will be given the option to join APP (Policy-B) irrespective of their residual balances. It is also proposed that they would be able to opt for any Sum Insured with or without Critical Illness cover at any point of time during the cover period by paying full year’s premium as per the plan chosen. However, for such retirees, there will be 30 days’ waiting period from the date of their joining APP (Policy-B) and Sum Insured under APP (Policy-B) for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.

- (b) All left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees will be eligible to become members of APP (Policy-B) by paying premium from their own sources. However, for these members, there will be a waiting period of 30 days from the date of their joining APP (Policy-B). Sum Insured under APP (Policy-B) for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.

## Exclusions

Employees who are / were discharged / dismissed / compulsorily retired / terminated from service will not be eligible to join the policy.

### i. Basic Plans of APP (Policy 'B') - "SBI Health Assist"

The existing structure of four plans has been done away with. Now, there will be only two Basic Sum Insured limits of Rs. 3.00 lakhs & Rs. 5.00 lakhs under the APP. There will be no bar for retirees in opting for any Sum Insured :

Basic Sum Insured (Rs. in lakhs)	Basic Premium (Rs.)	GST(@18%) (Rs.)	Gross Premium (Rs.)
3.00	16,542	2,978	19,520
5.00	36,771	6,619	43,390

### ii. Super Top-up Plan & Deductible Amount

Super Top-up plan will be available to all members for Rs. 6.00 lakhs along with the Basic Plans as an additional health cover. **Cost of premium for Super Top-up cover will be borne by the Bank.**

(Rupees in Lakhs)

Basic Sum Insured (BSI)	Super Top-up Cover	Total Cover to Member	Deductible Amount in Top-up Cover
3.00	6.00	9.00	2.50
5.00	6.00	11.00	2.50

There will be a 'Deductible' limit of Rs. 2.50 lakhs under the Super Top-up cover. In case of a claim being raised, Basic Sum Insured will trigger first and only after Basic Sum Insured is completely exhausted, Super Top Up policy will be activated / utilized. The 'Deductible' amount will be taken from the Base policy, if triggered.

For example, in case there is a claim of Rs. 5.00 lakhs under Super Top-up plan of Rs. 6.00 lakhs with a Base policy of Rs. 3.00 lakhs, base policy of Rs. 3.00 lakhs will be used first and it will be considered that the pensioner has contributed his portion of 'Deductible' amount out of the Base plan, and thereby, remaining amount of Rs. 2.00 lakhs of the claim will be settled from the Super Top-up plan. The retirees will not have to pay the 'Deductible' amount of Rs. 2.50 lakhs from their own pocket.

### iii. Ailment wise expenditure cappings

The ailment wise cappings were introduced in the year 2017-18 with the idea to restrict the premium from increasing abnormally. The cappings have been revised commensurate with the present cost for treatment of these ailments as under:

(Amount in Rupees)

Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs.3.00 lakhs	Proposed Limits for Basic Plan of Rs.5.00 lakhs
Angioplasty	1,50,000	2,00,000	2,25,000
Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
Cataract	30,000	45,000	50,000
Cholecystectomy	70,000	1,00,000	1,25,000
Hernia	70,000	1,00,000	1,25,000
Knee Replacement – Unilateral	1,75,000	2,00,000	2,25,000
Knee Replacement – Bilateral	2,50,000	3,25,000	3,50,000
Prostate (Other than treatment of Prostate Cancer)	80,000	1,00,000	1,25,000

iv. **Room Rent / ICU Rent / ICCU Rent cappings**

Based on reports regarding deductions on account of lower Room Rent / ICU Rent / ICCU Rent eligibilities, it is also proposed to revise Room Rent / ICU Rent / ICCU Rent caps under the policy as under :

(Amount in Rupees)

Basic Plan (Rs. In Lakhs)	Existing		Proposed	
	Room Rent	ICU/ICCU Rent	Room Rent	ICU/ICCU Rent
3.00	4,000	7,500	5,000	9,500
5.00	4,000	7,500	7,500	12,000

v. **Subsidization of premium & Administration of subsidy**

As a measure of financial support to family pensioners / senior retirees, it has been decided to allow 50 % subsidy on Base Premium of Rs. 3.00 lakhs under APP (Policy 'B') to all Family Pensioners and to pensioners 70 years of age and above on the date of renewal (i.e. on 16.01.2020). Retirees 70 years of age and above & family pensioners, who are not in the existing policy, shall also be eligible to avail subsidy on enrolment.

(Amount in Rupees)

Basic Plan (Rs. In Lakhs)	Basic Premium	Subsidy to Family Pensioners & Retirees 70 years of age and above as on 16.01.2020
3.00	16,542	8,271
5.00	36,771	8,271

GST or other taxes / surcharges, if any, on premium will be borne by the retirees.

Members would be required to make payment of premium in full. After completion of renewal process, member wise list of eligible retirees will be prepared by concerned Administrative Offices and sent to their LHOs for compilation of data. LHOs shall submit the consolidated data to Corporate Centre for reimbursement of subsidy to eligible members. Reimbursement of subsidy will be made by Corporate Centre directly to the pension accounts of members.

vi. **Three-year Arrangement**

As per the terms and conditions of our Request for Proposal (RFP), premium quotes were obtained for three year period with a provision of annual renewal. Annual renewal will be done as per the terms of the RFP accepted by SBI General Insurance Co. Ltd. This is done with a view to ensure continuity of Insurance Co. / TPAs etc. The premium will not undergo an upward revision during the three year period, if the policy is continued with SBI General Insurance Co.

It has been observed that retirees / family pensioners face difficulties with the two policies (Policy 'B' and Policy 'A') running with two different companies. Operational functionaries at Administrative Offices also face difficulties in identifying the TPA for members. Therefore, it has been decided to make both the policies co-terminus from 16th January, 2021 onwards. AAP (Policy 'B') will be renewed with SBI General Insurance Co. Ltd. on its due date i.e. on 16th January, 2020 and OTPP (Policy 'A') will be renewed with SBI General Insurance Co. Ltd. from 1st June, 2020 to 15th January, 2021. From 16th January, 2021, both the policies will run concurrently. Existing Policy-A will continue to be with IFFCO Tokio General Insurance Co. Ltd. until 31<sup>st</sup> May, 2020.

vii. **Domiciliary Facility (e-Pharmacy Tie-up)**

There will be no provision of domiciliary cover in APP (Policy 'B'). To support the members of APP meet the domiciliary medical expenses, it has been decided to provide e-Pharmacy facility to all members of APP (Policy 'B') upto Rs. 18,000/- with an own contribution of Rs. 6,000/-. Bank is in the process of making arrangements with a reputed company in e-Pharmacy field for provision of such services.

(Amount in Rupees)

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

The details of the scheme / modus of operation etc. will be circularized separately.

### viii. Critical Illness cover

An optional Critical Illness cover for Rs. 5.00 lakhs was provided in the policy during the last renewal for the undernoted six specified diseases:

- i) *Stroke resulting in permanent symptoms*
- ii) *Cancer of specified severity*
- iii) *Kidney failure requiring regular dialysis*
- iv) *Major organ / bone marrow transplant*
- v) *Multiple sclerosis with persisting symptoms*
- vi) *Open chest CABG (Coronary Artery Surgery)*

It is proposed to include the following additional diseases under the Critical Illness cover:

- i) *First Heart attack*
- ii) *Coma of specified severity*
- iii) *Heart valve replacement*
- iv) *Permanent paralysis of limbs*
- v) *Motor neuron disease with permanent symptoms*
- vi) *Aorta Graft surgery*
- vii) *Total blindness*
- viii) *Open heart replacement or repair of heart valves*

The premium applicable for the optional Critical Illness cover is as under:

<i>(Amount in Rupees)</i>			
<b>Critical Illness Cover</b>	<b>Basic Premium</b>	<b>GST (@ 18%)</b>	<b>Gross Premium</b>
5,00,000	13,774	2,479	16,253

Other terms & conditions for availing Critical Illness cover shall be as under:

- a) Critical Illness Cover will not be available separately and can only be taken with Basic and Super Top up covers taken together.
- b) Entry shall be available only upto the age of 65 (as on 16.01.2020). However, renewals can be done beyond 65 years on a continuous basis.
- c) There will be a waiting period of 90 days and surviving period of 30 days under the policy.
- d) Members who have opted for Critical Illness Cover in the past may continue to take the cover. Waiting period of 90 days will not be applicable to such members.
- e) Pre-existing ailments will not be covered under the Critical Illness Cover.
- f) Critical Illness Cover will be available only to the primary member and not to spouse / dependent.

In an event of the insured person being diagnosed with one of the critical illnesses defined in the policy after the lapse of waiting period of 90 days and surviving period of 30 days, the Insurance Co. would pay the full sum insured under the critical illness cover to the insured member. However, waiting period & entry age of 65 yrs. would not be applicable for those Retirees who are existing members of Critical illness cover under the expiring Policy for ailments from serial number I to VI. Thus, for a claim to be admissible under Critical Illness cover, two conditions have to be complied with – (i) no claim would be admissible for first 90 days (ii) After the waiting period of 90 days, if the insured is diagnosed with any of the 14 listed ailments and survives for 30 days after the first detection of the disease, total cover amount (Rs. 5.00 lakhs) under the critical illness will become admissible.

The Insurance company shall pay the insured person only once in respect of any one of the covered illness under the policy. The Critical Illness Cover ceases after admission of any claim and no further claim will be

admissible under the said Cover. However, benefits under the Base plan or the Super Top-up Plan would continue to be available as per the terms & conditions of the said coverage and the available sum insured.

The option for Critical Illness plan has to be exercised simultaneously with the Base Plan + Super Top-up Plan taken together and the premium for the same is to be paid along with main policy (premium on Super Top-up cover will be paid by the Bank). Critical Illness plan cannot be availed at a later date if it is not opted for at the time of enrolment / renewal.

ix. **Dental Treatment**

The policy will cover reimbursement of expenses on dental treatment only for Root Canal Treatment up to a maximum of Rs. 7,500 per annum per family. Dental cover will not include extraction, filling, crowning or restoration. This will be an add-on benefit to the members and will form part of the Basic Sum Insured.

**B. Revamping of SBI-REMBS**

It is proposed that the membership under present structure to SBI-REMBS will be frozen as on 31st December, 2019 and memberships will be allowed to subsequent retirees only under a new structure / plan. All the members (existing & new) will continue to avail their benefits upto their residual balances under the REMB Trust Rules as at present.

**One Time Payment Plan (OTPP) – “SBI Health care” :**

The plan under SBI-REMBT will be applicable for the employees retiring on or after 1<sup>st</sup> January, 2020. Based on actuarial assessment, member’s contribution towards the Life time Limits under the new plan have been revised as under:

*(Rupees in lakhs)*

<b>Lifetime Limit</b>	<b>Amount of contribution by members</b>
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

Eligibility criteria for membership will be same as existing SBI Retired Employees’ Medical Benefit Scheme. However, retirees eligible for cover under OTPP can choose any of the Life time Limits as per their medical need by paying the contribution amount and the same shall not be designation linked. The plan will cover pensioners, their spouses and disabled children, if any. Other terms & conditions of the scheme will be as under:

- a. New members under OTPP will be migrated to an insurance policy as is done in case of existing members of SBI-REMBS one month after ratification of their membership in the Trust.
- b. The existing policy with IFFCO Tokio General Insurance Co. Ltd. will continue up to 31<sup>st</sup> May, 2020 with no changes in policy terms.
- c. Old and new members joining OTPP will be covered under the existing policy till 31<sup>st</sup> May, 2020.
- d. Insurance cover for members under SBI-REMBS / OTPP will be provided by SBI General Insurance Co. Ltd. from 1<sup>st</sup> June, 2020 onwards.

**Modified Policy ‘A’ (OTPP) with effect from 1<sup>st</sup> June, 2020**

Insurance cover for SBI-REMBS / OTPP members w.e.f. 1st June, 2020 will be as under:

- a. The insurance cover will be provided by SBI General Insurance Co. Ltd.
- b. Insurance will be taken for the members whose residual balance is Rs. 3.00 lakhs and above.
- c. Medical claims of members having balance below Rs. 3.00 lakhs will be paid by the Trust and they will be out of the insurance scheme.
- d. Any amount of claim beyond total allocated limit in the Insurance Policy will be paid by the Trust.

i. **Basic Covers under OTPP (erstwhile Policy-A)**

As a measure to control the premium and for allocating justified Basic Cover, members having residual balance of Rs. 3.00 lakhs to Rs. 10.00 lakhs will be provided Basic Cover of Rs. 3.00 lakhs with a Super Top Up cover of 6.00 lakhs. Proposed insurance cover under OTPP will be as under w.e.f. 01.06.2020:

(Rupees in lakhs)

Residual balance under REMBS	Base Plan	Super Top-up (With 'Deductible' of Rs.2.50 lakhs)	Total Cover to Member
Rs.3.00 lakhs to below Rs.10.00 lakhs	3.00	6.00	9.00
Rs.10.00 lakhs and above	5.00	6.00	11.00

Premium on both the Base Plan and Super Top-up cover will be paid by the Trust.

ii. **'Deductible' portion under Super Top-up Cover**

There will be a 'Deductible' portion of Rs. 2.50 lakhs within the Super Top-up cover. If Super Top-up cover is triggered, 'Deductible' portion will be taken from Base Plan, and members will not have to pay from their own pocket.

For example, in case there is a claim of Rs. 5.00 lakhs under Super Top-up plan of Rs.6.00 lakhs with a Base policy of Rs. 3.00 lakhs, base policy of Rs. 3.00 lakhs will be used first and it will be considered that the pensioner has contributed his portion of 'Deductible' amount out of the Base plan, and thereby, remaining amount of Rs. 2.00 lakhs of the claim will be settled from the Super Top-up plan. In case the claim exceeds total cover taken by the Bank, the excess amount over and above total cover will be paid by the Trust (up to the residual amount under SBI-REMBS).

iii. **Annual Domiciliary Limit under OTPP**

The domiciliary limit under OTPP will be upto 1 % of Life time Limit annually subject to a cap of total 10% for the life time. Annual domiciliary limit under various Life time limits will be as under:

Lifetime Limit under SBI-REMBS	Annual Domiciliary Limit @ 1% of Lifetime Limit
300000	3000
400000	4000
500000	5000
700000	7000
1000000	10000
1500000	15000
2000000	20000

iv. **Ailment wise expenditure cappings**

Ailment wise expenditure cappings under OTPP (SBI Health Care) will be as under :

SI	Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs.3.00 lakhs	Proposed Limits for Basic Plan of Rs.5.00 lakhs
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
3	Cataract	30,000	45,000	50,000
4	Cholecystectomy	70,000	1,00,000	1,25,000
5	Hernia	70,000	1,00,000	1,25,000
6	Knee Replacement – Unilateral	1,75,000	2,00,000	2,25,000
7	Knee Replacement – Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate (Other than treatment of Prostate Cancer)	80,000	1,00,000	1,25,000

v. **Room Rent / ICU Rent / ICCU Rent cappings**

The Room Rent / ICU Rent / ICCU Rent under OTPP will be as under :

Basic Plan (Rs. In Lakhs)	Existing		Proposed	
	Room Rent	ICU/ICCU Rent	Room Rent	ICU/ICCU Rent
3.00	4,000	7,500	5,000	9,500
5.00	4,000	7,500	7,500	12,000

vi. **Dental Treatment**

The policy will cover reimbursement of expenses on dental treatment only for Root Canal Treatment up to a maximum of Rs. 7,500 per annum per family. Dental cover will not include extraction, filling, crowning or restoration. This will be an add-on benefit to the members and will form part of the Basic Sum Insured.

C. **Procedure for Renewal / Membership for APP (Policy 'B')**

- a) Existing members of Policy 'B', willing to renew their policy, will fill up the simplified Consent Form (enclosed as Annexure -II) manually by obtaining from branches/AO and submit to the pension paying branch along with cheque/debit authority for applicable premium amount as per premium chart.
- b) Existing Members of Policy 'A' who are willing to obtain additional cover under APP (Policy 'B') will fill up the Application Form (enclosed as Annexure -I) manually by obtaining from branches/ A.O. and submit to the pension paying branch with cheque/debit authority for applicable premium amount as per premium chart.
- c) Old retirees of SBI who are willing to enrol in APP for first time and retirees of e-ABs who are willing for enrolment under APP will fill up the Application Form (enclosed as Annexure-I) manually by obtaining from branches/ AO and submit to the pension paying branch with cheque/debit authority for applicable premium amount as per premium chart.
- d) Post merger retirees of e-ABs should mention their HRMS ID instead of PF ID on the Application Form in column no. 1A. Old retirees of e-ABs who retired before merger should mention the name of the e-AB (SBM, SBT, SBBJ, SBP, SBIN, SBS & SBH) against their PF ID (for example "1234 SBM") in column no. 1B.
- e) In respect of new enrolments by members who retire/have retired on or after 16.01.2020, the premium is to be collected on pro-rata basis as per the extant guidelines. Branches can contact CMs(HR) at their respective A.O. to obtain exact pro- rata premium applicable to the new retiree. The Pro-rata calculator will be supplied to all CMs(HR).
- f) New retirees who retire/have retired on or after 16.01.2020, willing to enroll for the policy, will also be required to fill up the Application Form (enclosed as Annexure-I) manually by obtaining from Branches/A.O. and submit to the pension paying branch along with cheque/debit authority for applicable pro-rata premium amount.
- g) The branch will arrange for debiting the applicant's account with the amount of gross premium (i.e. Basic Premium plus GST) and credit the same to Current Account opened by each A.O. for collection of premium.
- h) Once premium is deposited in the designated account at A.O., the branch will forward duly filled-in application forms [mentioning (a) Transaction No. (b) Date of Transaction; and (c) Amount] to concerned A.O. for further action.
- i) A.Os on receiving the application form, will verify the same and check the eligibility of the applicant and ensure that all necessary details have been filled and also correct amount of premium has been deposited in the Current Account maintained at A.O.
- j) A.Os will simultaneously prepare a list (as per Annexure -IV) containing details of the applicants and send the soft copy through email to HR Department at their respective LHO and also transfer the consolidated amount to Main Collection Account maintained by PPG department, Corporate centre, Mumbai. Specific dates for transfer of consolidated premium to Corporate Centre and data file sharing will be communicated by Corporate Centre to LHOs / A.Os.
- k) The A.Os should ensure that the amount remitted to Corporate Centre tallies with the column total of 'Premium Paid by pensioner' in the excel file sent by them to their respective LHO. **A.Os should not send data files directly to Corporate Centre.**

- l) HR Department at each LHO, on receiving the enrolment details / files from their A.Os, will verify and collate the details in a single file in different sheets (as per Annexure- IV) for each A.Os and send the same to PPG Department, Corporate Centre on the dates communicated to them.
- m) PPG Department, Corporate Centre, on receiving the files from each LHO, will prepare a consolidated list and send the same to the Insurance Company along with the total premium amount i.e. collected premium amount by means of a single cheque drawn on the main collection account at fortnightly intervals.

As all renewal enrolments are supposed to be completed by 15.01.2020 it has been decided that first payment of premium will be made on 04.01.2020 and second payment of premium will be made on 10.01.2020 to ensure timely and smooth enrolments. After remittance on 10.01.2020, premium collected from 11.01.2020 upto 15.01.2020 should be sent to Corporate Centre on 15.01.2020 itself. Talled enrolment details must be sent by LHOs to Corporate Centre on the date of remittances without fail.

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

Yours faithfully,

(K. T. Ajit)  
**Chief General Manager (HR)**

Encl : Annexures

**SBI റിട്ടയറീസിന്റെ പരിഷ്കരിച്ച മെഡിക്കൽ ബെനിഫിറ്റ് പദ്ധതി**

വളരെക്കാലമായി നമ്മുടെ സംഘടന ആവശ്യപ്പെട്ടിരുന്നത് മെഡിക്കൽ ബെനിഫിറ്റ് സ്കീം SBI റിട്ടയറീസിന് താങ്ങാവുന്ന രീതിയിൽ ആയിരിക്കണമെന്നും ഇൻഷുറൻസ് പോളിസിയുടെ പ്രീമിയം എല്ലാവർക്കും, പ്രത്യേകിച്ച് മുതിർന്ന പെൻഷൻകാർക്കും ഫാമിലി പെൻഷനേഴ്സിനും, കൂടുതൽ സൗജന്യനിരക്കിൽ ആക്കണമെന്നും ആയിരുന്നു. അതുപോലെ, പല തരത്തിലുള്ള പ്ലാനുകളും ഏകീകരിച്ച്, ലളിതമാക്കി, അതിന്റെ നടത്തിപ്പ് ഒന്നുകിൽ ബാങ്ക് നേരിട്ട് ഏറ്റെടുക്കുക അല്ലെങ്കിൽ SBI ജനറൽ ഇൻഷുറൻസ് കമ്പനിയെ ഏൽപ്പിക്കുക, ഇതുവരെ ഒരു സ്കീമിലും ചേരാത്തവർക്കും അവസരം കൊടുക്കുക, എന്നിവയായിരുന്നു അവയിൽ പ്രധാനപ്പെട്ട ചില ആവശ്യങ്ങൾ. ഇവ ഒരു പരിധിവരെ പരിഗണിച്ചുകൊണ്ടാണ് പുതിയ മെഡിക്കൽ ബെനിഫിറ്റ് സ്കീം ബാങ്ക് പുറത്തിറക്കിയിരിക്കുന്നത്.

നിലവിലുള്ള പോളിസി A-യും പോളിസി B-യും പരിഷ്കരിച്ചുകൊണ്ടാണ് പുതിയ സ്കീം പ്രസിദ്ധീകരിച്ചിരിക്കുന്നത്. ആകർഷകമായ പേരിൽ രണ്ട് പദ്ധതികളാണ് വിഭാവനം ചെയ്തിരിക്കുന്നത്:

1. SBI Health Assist (erstwhile Policy 'B')
2. SBI Health Care (erstwhile Policy 'A')

**സവിശേഷതകൾ:**

**1. SBI Health Assist:**

രണ്ട് പദ്ധതികളിൽ ഏതും തെരഞ്ഞെടുക്കാനുള്ള സ്വാതന്ത്ര്യം

അടിസ്ഥാന പരിരക്ഷയുടെ തുക രൂപ	അടിസ്ഥാന പ്രീമിയം തുക രൂപ	നികുതി GST 18% രൂപ	ആകെ പ്രീമിയം രൂപ
300000	16542.00	2978.00	19520.00
500000	36771.00	6619.00	43390.00

ii) സൂപ്പർ ടോപ്പ്-അപ്പ് പ്ലാൻ

അടിസ്ഥാന പരിരക്ഷയുടെ കൂടെ ആറുലക്ഷം രൂപയുടെ അധിക കവർ. ഇതിന്റെ ചെലവ് ബാങ്ക് വഹിക്കും.

അടിസ്ഥാന പരിരക്ഷ	സൂപ്പർ ടോപ്പ്-അപ്പ്	ആകെയുള്ള കവർ
300000	600000	900000
500000	600000	1100000

iii) എട്ട് അസുഖങ്ങളുടെ ചികിത്സാചെലവിന്റെ പരിധി ഉയർത്തി.

നം.	അസുഖത്തിന്റെ പേര്	നിലവിലുള്ള പരിധി	പുതിയ നിരക്ക് 3 ലക്ഷത്തിന്	പുതിയ നിരക്ക് 5 ലക്ഷത്തിന്
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
3	Cataract	30,000	45,000	50,000
4	Cholecystectomy	70,000	1,00,000	1,25,000
5	Hernia	70,000	1,00,000	1,25,000
6	Knee Replacement – Unilateral	1,75,000	2,00,000	2,25,000
7	Knee Replacement – Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate (Other than treatment of Prostate Cancer)	80,000	1,00,000	1,25,000

iv) മുറി/ICU/ICCU വാടക ഉയർത്തി

അടിസ്ഥാന പ്ലാൻ രൂപ	മുറി വാടക നിലവിലുള്ളത്	ICU/ICCU നിലവിലുള്ളത്	മുറി വാടക പുതുക്കിയ നിരക്ക്	ICU/ICCU പുതുക്കിയ നിരക്ക്
300000	4000.00	7500.00	5000.00	9500.00
500000	4000.00	7500.00	7500.00	12000.00

v) അടിസ്ഥാന പ്രീമിയത്തിന്മേൽ 50% സബ്സിഡി

16/1/2020-ന് 70 വയസ്സ് പൂർത്തിയായവർക്കും, അതിനു മുകളിൽ പ്രായമുള്ളവർക്കും, ഫാമിലി പെൻഷൻകാർക്കും, സബ്സിഡി അക്കൗണ്ടിൽ വരവു വയ്ക്കുന്നത് പിന്നീടാണ്. ആദ്യം മുഴുവൻ തുകയും അടയ്ക്കണം:

അടിസ്ഥാന പ്ലാൻ	അടിസ്ഥാന പ്രീമിയം (GST ഇല്ലാതെ)	സബ്സിഡി
300000	16542.00	8271.00
500000	36771.00	8271.00

vi) മൂന്ന് കൊല്ലത്തേക്ക് ഒരേ പ്രീമിയം, ഓരോ കൊല്ലവും പുതുക്കൽ.

vii) SBI ജനറൽ ഇൻഷുറൻസ് കമ്പനിയുമായി മൂന്ന് കൊല്ലത്തേക്ക് ധാരണ.

viii) 18,000 രൂപ പരിധിയുള്ള ഡൊമിസിലിയറി സൗകര്യം ഇ-ഫാർമസി ടൈം-അപ്പിലൂടെ.

6,000 രൂപ അടയ്ക്കുമ്പോൾ 12,000 രൂപ ബാങ്ക് വഹിക്കുന്നു. മൊത്തം 18,000 രൂപയുടെ പദ്ധതിയ്ക്ക് രൂപം കൊടുത്തുവരുന്നു. അതിന്റെ വിശദാംശങ്ങൾ വരുന്നതേയുള്ളൂ.

ix) അതി ഗൗരവ പട്ടികയിൽ ഉണ്ടായിരുന്ന അസുഖങ്ങൾ (Critical Illness) ആറിൽ നിന്നും 14 ആയി ഉയർത്തി. അഞ്ചു ലക്ഷം രൂപയുടെ കവർ 65 വയസ്സുവരെയുള്ളവർക്ക്. 65 വയസ്സിനുശേഷം അവർക്ക് അത് പുതുക്കാനും കഴിയും. അതിന്റെ പ്രീമിയം 16,253 രൂപ. സ്പൗസിന് ഇത് ലഭിക്കുകയില്ല. കൂടാതെ, നിലവിലെ അസുഖങ്ങൾ ഇതിന്റെ പരിധിയിൽ പെടുകയില്ല. ക്ലെയിം ഒരിയ്ക്കൽ മാത്രമേ ലഭിക്കുകയുള്ളൂ. പുതിയതായി ചേരുന്നവർക്ക് 90 ദിവസത്തെ കാത്തിരിപ്പും 30 ദിവസത്തെ അതിജീവനവും ബാധകമാണ്.

x) പല്ലിന് റൂട്ട് കനാൽ ചികിത്സക്കുമാത്രം 7,500 രൂപ ഒരു വർഷം ഒരു കുടുംബത്തിന്.

xi) ചേരാൻ അർഹതയുള്ളവർ:

1. പോളിസി B-യിൽ നിലവിലുള്ളവർ.
2. പോളിസി A-യിലെ മെമ്പർമാർക്ക് എപ്പോൾ വേണമെങ്കിലും ചേരാം. പക്ഷെ, മുഴുവൻ പ്രീമിയവും അടയ്ക്കണം. കൂടാതെ 30 ദിവസത്തെ കാത്തിരിപ്പ് കാലാവധിയുണ്ട്. നിലവിൽ ആശുപത്രിയിൽ നടന്നുകൊണ്ടിരിക്കുന്ന കിടത്തി ചികിത്സ ചിലവുകൾ ഇതിന്റെ പരിധിയിൽ വരുന്നില്ല.
3. അസ്സോസിയേറ്റ് ബാങ്കിൽനിന്നും വിരമിച്ചവർ, Family പെൻഷൻകാർ, SBI-യിൽനിന്നും വിരമിച്ച ഒരു മെഡിക്കൽ സ്കീമിലും പെടാത്തവർ, എന്നിവർക്ക് 30 ദിവസത്തെ കാലാവധി കഴിഞ്ഞേ പോളിസി പ്രാബല്യത്തിൽ വരികയുള്ളൂ. നിലവിൽ ആശുപത്രിയിൽ നടന്നുകൊണ്ടിരിക്കുന്ന കിടത്തി ചികിത്സ ചിലവുകൾ ഇതിന്റെ പരിധിയിൽ വരുന്നില്ല.
4. 2019 ഒക്ടോബർ, നവംബർ, ഡിസംബർ മാസങ്ങളിൽ വിരമിച്ചവരും, 16/1/2020-നോ അതിനുശേഷമോ വിരമിക്കുന്നവരും: അവർക്ക് ബാങ്കി നിൽക്കുന്ന കാലാവധിക്ക് ആനുപാതികമായി പ്രീമിയം അടച്ചാൽ മതിയാകും. ഇവർക്ക് കാത്തിരിപ്പ് കാലാവധിയില്ല.
5. മരിച്ചുപോയ ജീവനക്കാരുടെ ജീവിതപങ്കാളി മരണശേഷം 120 ദിവസത്തിനുള്ളിൽ pro-rata പ്രീമിയം അടച്ച് പോളിസിയിൽ ചേരാവുന്നതാണ്.

**2. SBI Health Care (erstwhile Policy 'A')**

- a) പുതിയ മെമ്പർമാരും പഴയ മെമ്പർമാരും REMBS ട്രസ്റ്റ് നിയമങ്ങൾക്ക് വിധേയരാണ്.
- b) 2020 ജനുവരി ഒന്നിനുശേഷം വിരമിക്കുന്നവർ ഒറ്റത്തവണ അടയ്ക്കുന്ന പ്ലാൻ അനുസരിച്ച് അവരുടെ ജീവിത പങ്കാളിക്കും Disabled Children എന്നിവർക്കും ഇതിന്റെ കവർ ലഭിക്കുന്നതാണ്.
- c) താഴെ പറയുന്ന ഏത് ആയുഷ്കാല പരിധി പ്ലാനുകളും അവനവന്റെ ആവശ്യപ്രകാരം തിരഞ്ഞെടുക്കാവുന്നതാണ്:

ലൈഫ്ടൈം ലിമിറ്റ്	ഒറ്റത്തവണ അടയ്ക്കേണ്ട തുക
700000	163000
1000000	230000
1500000	300000
2000000	375000

- d) പുതിയ മെമ്പർമാരും പഴയ മെമ്പർമാരും 31/5/2020 വരെ നിലവിലുള്ള ഇൻഷുറൻസ് കമ്പനിയുടെ, അതായത് ഇഫ്കോ ടോക്കിയോ ജനറൽ ഇൻഷുറൻസ് കമ്പനിയുടെ പരിധിയിലായിരിക്കും. എന്നാൽ ജൂൺ ഒന്നിനുശേഷം SBI ജനറൽ ഇൻഷുറൻസ് കമ്പനി ആയിരിക്കും പോളിസി കൈകാര്യം ചെയ്യുന്നത്.
- e) പഴയ മെമ്പർമാരുടെ നിലവിൽ മിച്ചം നിൽക്കുന്ന തുക മൂന്ന് ലക്ഷമോ അതിലധികമോ ആണെങ്കിൽ ഇൻഷുറൻസ് പരിരക്ഷ ലഭിക്കും. അതിൽ കുറവുള്ളവരുടെ ബിൽ ക്ലെയിമുകൾ ബാങ്ക് നേരിട്ട് കൈകാര്യം ചെയ്യും. ഇൻഷുറൻസ് സ്കീമിന്റെ പരിധിയിൽ അവ വരുന്നില്ല.
- f) ആറു ലക്ഷം വരുന്ന ടോപ്-അപ് സൗകര്യം ലഭിക്കും

REMBS-ൽ മിച്ചം നിൽക്കുന്ന തുക	അടിസ്ഥാന പ്ലാൻ	സൂപ്പർ ടോപ്-അപ്	ആകെ കവർ
3 ലക്ഷം മുതൽ 10 ലക്ഷം വരെ	300000	600000	900000
10 ലക്ഷമോ അതിൽ കൂടുതലോ	500000	600000	1100000

- g) വാർഷിക ഡൊമിസിലിയറി പരിധി ആയുഷ്കാല പരിധിയുടെ ഒരു ശതമാനവും പരമാവധി എടുക്കാവുന്ന തുക പത്തു ശതമാനവും ആക്കി നിജപ്പെടുത്തി.
- h) അസുഖങ്ങളുടെ ചികിത്സ പരിധിയും, മുറി, ICU/CCU വാടക, പല്ലിന്റെ റൂട്ട് കനാൽ ചെലവ് ഇവയെല്ലാം SBI Health Asst-ൽ ഉള്ളതുപോലെ തന്നെ.

മുകളിൽ കൊടുത്തിരിക്കുന്ന കാര്യങ്ങൾ ബാങ്കിന്റെ 27/12/2019-ലെ ഇ-സർക്കുലർ 1385/2019-20-ൽ നിന്ന് സമാഹരിച്ചതാണ്. കൂടുതൽ വിവരങ്ങൾക്കും സംശയനിവാരണത്തിനും ബാങ്കിന്റെ സർക്കുലറിനെ ആശ്രയിക്കുക.

**We have been informed by the Bank that Meetings are being arranged by the Bank at all important centres in Kerala with regard to the introduction of SBI Health Assist and SBI Health Care Policies.**

**We request all our members to attend the meetings, without missing the opportunity and seek clarifications from the SBI General Insurance Officials who will be conducting the meetings. The details of venue, date and time may be ascertained either from the AOs or from our District Office bearers.**

**The premium collected by branches from pensioners on Policy B on the modified Terms & Conditions has to be remitted to the Current Account of the respective Administrative Offices and the application received from the Pensioner has to be sent to the Administrative Office without delay. The details of AO-wise Current Accounts are as under:**

<u>Name of AO</u>	<u>C A/c No.</u>
<b>Ernakulam</b>	<b>35440564976</b>
<b>Kollam</b>	<b>37446479446</b>
<b>Kottayam</b>	<b>37450640591</b>
<b>Kozhikode</b>	<b>35463712423</b>
<b>Thrissur</b>	<b>36922550654</b>
<b>Thiruvananthapuram</b>	<b>35465086912</b>



All branches and offices of  
State Bank of India

Madam/Dear Sir,

**INTRODUCTION OF ANNUAL PAYMENT PLAN (APP) "SBI HEALTH ASSIST"  
AND ONE TIME PAYMENT PLAN (OTPP) "SBI HEALTH CARE"**

**MODIFICATIONS AND CLARIFICATIONS**

Please refer to e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27<sup>th</sup> December, 2019 advising renewal of Group Medclaim Policies for SBI retirees (Policy 'B') with effect from January 16, 2020 and modifications in terms and conditions of the policy.

2. In this connection, it is clarified that a retiree can enroll into APP without visiting the Pension Paying Branch. A retiree in such case can send scanned copy of Consent Form/Application Form along with debit mandate through email/third party to the concerned Pension Paying Branch. However, in such cases, the retirees may also get in touch with the Branch to ensure receipt of such application (This facility is extended for this specific scheme only).

3. Subsequent to issuance of the above-mentioned e-Circular, the Insurance Co. has confirmed that the Critical Illness Cover in APP will be on floater basis i.e. the benefit can be availed either by the primary member or any one of the dependents covered under the Policy. Critical Illness cover ceases with respect to the whole family in the event of any claim being raised with regard to any one of the covered members of the family.

4. We have been receiving queries from various quarters regarding certain provisions of the two plans i.e. OTPP and APP. The clarifications on such queries are furnished in the annexure.

Please bring the contents of this e-Circular to the knowledge of all concerned. Please also share the information with the Pensioners' Association for circulating to maximum number of retirees.

Yours faithfully,

Alok Kumar Chaudhary  
DMD(HR) & CDO

**ANNEXURE**

**FAQs and their clarifications:**

- i) Is it mandatory to be a member of SBI-REMBS to become a member of Annual Payment Plan (APP)?  
**No. Membership in APP can be taken without having membership of SBI-REMBS.**
- ii) When a retiree is a member of SBI-REMBS (and hence OTPP), why should he take up membership of APP?  
**Whereas it is not mandatory for a member of SBI-REMBS to take up membership of APP, his doing so would help him in conserving the balance under SBI-REMBS (i.e. OTPP).**
- iii) When a retiree is a member of both SBI-REMBS (i.e. OTPP) and APP, in case of a claim arising, the same is settled out of which policy?  
**This is for the member to decide. However, payment under APP would help the retiree preserve the balance under the OTPP which is a life time limit.**
- iv) Can someone take PAP (Policy 'B') for Rs.3.00 lakhs this year and switch to Plan for Rs.5.00 lakhs at the next renewal or vice versa.  
**A change in 'Basic Sum Insured' at the time of renewal is not envisaged as at present.**
- v) How does the 'deductible' under Super Top up operate?

**In SBI Medclaim Policies, the 'deductible' mandatorily comes from Base Plan of the same policy. The 'deductible' or threshold limit of Rs.2.50 lakhs under the Super Top Up cover will be fully taken care of by the Base Policy in all situations. By taking Base Policy of Rs.3.00 lakhs i.e. more than the threshold limit or deductible of Rs.2.50 lakhs, the effect of deductible has been unlifted and the members would get full benefit of the total Sum Insured under the Base Policy + Super Top Policy. In other words, retirees will not be required to pay anything from their pocket up to the total amount of Base Plan + Super Top-up plan.**

(The above clarification is applicable for both OTPP and APP)

**Examples of different scenarios are given below:**

- a) A pensioner is having Basic Policy of Rs.3.00 lakhs & Super Top Up of Rs.6.00 lakhs. He had a claim of Rs.2.00 lakhs. His entire claim within the policy terms & conditions would be paid by his base policy.
- Subsequently, he had another claim of Rs.3.00 lakhs. He would be paid Rs.1.00 lakh from his remaining balance of Basic Policy and Rs.2.00 lakhs from the Super Top Up cover as per the policy terms & conditions.
- Again, if he has a third claim of Rs.4.00 lakhs, he would be paid entire Rs.4.00 lakhs from the Super Top Up cover. Thus, in all circumstances, he can avail reimbursement upto Rs.9.00 lakhs without making any payment from his own pocket.
- b) A pensioner is having Base Policy of Rs.3.00 lakhs & Super Top Up cover of Rs.6.00 lakhs. He had a claim of Rs.5.00 lakhs. He would be paid Rs.3.00 lakhs from Base Policy & Rs.2.00 lakhs from Super Top Up cover. If he has another claim of Rs.5.00 lakhs, he would be paid Rs.4.00 lakhs from the remaining balance of Super Top Up cover as at this point his entire Sum Insured including Super Top Up is exhausted and balance Rs.1.00 lakhs will be borne by him.
- c) A pensioner is having Base Policy of Rs.3.00 lakhs and Super Top Up cover of Rs.6.00 lakhs. He had a claim of Rs.10 lakhs. He would be paid Rs.3.00 lakhs from the Base Policy and Rs.6.00 lakhs from the Super Top Up and balance Rs.1.00 lakh will have to be borne by him as the total Sum Insured is exhausted.
- vi) If 'deductible' is paid by another insurer or under another policy of SBI General Insurance Co. Ltd., can Super Top up be utilised?  
**No. This is a tailor made policy wherein other benefits have also been allowed to members. For availing Super Top up cover, 'deductible' has to mandatorily come from the Base Plan under the same policy.**
- vii) Can a member opt for a Room with rent higher than the entitled amount?  
**Yes, but maximum ceiling on Room Rent/ICU Rent/ICCU Rent will be as per the cappings available in the Base Plan opted by the retiree. However, it may be noted that in the event of a member opting for a room higher than the entitlement, proportionate deductions will apply for all other charges incurred during hospitalisation, except for medicines.**
- viii) Is there any waiting period for pensioners who enroll themselves under APP?  
**There shall be no waiting period for those who are already enrolled under Policy 'B' and new retirees. However, 30 days' waiting period will be applicable for all left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees enrolling into APP (Policy 'B') from the date of their joining. Sum Insured under the policy for these members will not be available for reimbursement of expenses incurred on ongoing hospitalisation at the time of taking such membership.**
- ix) Can a pensioner change the sum insured during the currency of the policy?  
**No. Option once exercised cannot be revised. Mid-term change in Basic Sum Insured is not allowed.**
- x) Is there any alternative method of treatment which is covered under these policies?  
**Yes. Ayurvedic, Unani, Siddha and Homoeopathic (AYUSH) treatments are also covered under these policies. However, treatment has to be taken from hospitals registered under State/Central Govt.**
- xi) Are all family pensioners eligible for subsidy irrespective of their age?  
**Yes. All Family Pensioners are eligible for subsidy irrespective of their age.**
- xii) How does the Critical Illness cover benefit a member?  
**If a primary member/dependent is inflicted with any of the specified 14 ailments after 90 days from the date of membership and survives for another 30 days, full cover amount of Rs.5.00 lakhs will be paid to the member in one go. Treatment expenses will be additionally covered under the Base Plan/Super Top up.**
- xiii) In case primary member's age is more than 65 years but spouse is aged less than 65 years, can Critical Illness cover be opted for?  
**No. The primary member's age must be less than 65 years for enrolling under critical illness cover. In case primary member's age is less than 65 and spouse's age is more than 65, even then coverage will be valid on floater basis.**
- xiv) Can a person opt for Critical Illness Cover subsequent to enrolling under Basic Policy?  
**No. It can be taken only along with the Base Policy.**

## General Body Meetings

### Kannur District Unit

The quarterly General Body Meeting of SBIPAK Kannur District unit was held on 28<sup>th</sup> November at Hotel Rainbow Suits, Kannur.



The Meeting which was presided over by Shri MP Sethuratnam, District President commenced at 10. 30 am with the welcome address by Shri A Suresh Babu, Vice-President. In his brief presidential address Shri Sethuratnam stated that the day's General Body Meeting is so special since it is being attended by a galaxy of leaders including the State President and General Secretary along with the DGS, AGS and other office bearers of the District Committee. He requested the participants to make use of the opportunity seeking clarifications from the leaders. Nine new members were thereafter introduced to the Meeting, followed by honoring Shri Ramesh on attaining 75 years of age and who could not attend the 18<sup>th</sup> Annual General Meeting of SBIPAK held at Ernakulam to receive the honour. State President, Shri K Rajeevan in his key-note address explained in detail the alarming situation prevailing in the economy of the nation and the retrograde policies adopted by the ruling NDA Government to sell off the profit making Mahanavaratna and Navigant companies including BPCL, Container Corporation of India, etc. He also touched upon the issues pertaining to Bank employees in general and Bank Pensioners in particular. Shri A Jayakumar, General Secretary, began his Special Address sharing with the participants his utmost happiness in attending his first meeting in Kannur after he took over as General Secretary of SBIPAK. He gave a detailed account of the organizational matters including what has been transacted in the Corporate Level Structured Meeting held at Indore recently on 25<sup>th</sup> November. He vehemently criticized the attitude of IBA and Government in delaying the 11<sup>th</sup> bipartite salary settlement of Employees and Officers.

The pension updation, and improvement in family pension, two major pending issues in respect of Bank Pensioners are yet to find a place in the discussion of charter of demands even though the mainstream Officers' Organisations have raised it before IBA. He concluded saying that the pensioners fraternity in the country is on a war path and the capital city of Kerala is going to witness the massive Dharna by thousands of Bank Retirees, before the Government Secretariat, next day evening.

Shri Rajakurup, Vice-President, SBIPAK, in his felicitations gave a detailed account of the unpleasant developments that are taking place in the economic sector of the country. He spoke about the policies of the Government to promote corporates and the enormous facilities being extended to corporate giants by way of tax relief and concessions. While the profit making Navaratna companies and Mahanavaratna companies are being marked for sale, PSUs like BSNL and BPCL are under privatization threat, he added. Today it is PSUs and tomorrow the target will definitely be PSBs, he concluded. Shri Jose Marceline, DGS, spoke about the role of the Association in ameliorating the difficulties suffered by the members especially the seniors. He explained in detail the issues pertaining to insurance and mutual welfare claims and gave clarifications sought by the members. Shri Sethumadhavan Nair, AGS in his brief address covered about the organizational matters including membership campaign for admitting the retirees belonging to e-Associate Banks. He informed about the preliminary preparations being done for formation of Wayanad District unit which is expected to take place in the New Year. Shri KK Narayanan, District Secretary, presented the minutes of the previous meeting along with the Report. Shri NP Ramanarayanan came out heavily on the low commutation factor prevalent in SBI resulting in loss of more than Rupees fifteen to eighteen lakhs to each one and urged upon the Association to file a writ in the High Court of Kerala. Members who participated in the deliberations include Smt. KV Komalavalli, who proposed to move resolutions against the privatization of PSUs, Sale of profit making Navaratna and Mahanavaratna companies and also to bring back old pension scheme to all by scraping the NPS and reckoning of Special Allowance for Superannuation benefits. The Meeting consented for all the proposals and Resolutions were unanimously moved and passed. The Meeting with a record participation by more than 150 members was concluded at 1.30 pm after Shri Krishnan, Treasurer, proposed the vote of thanks.

### Kozhikode District Unit

The General Body Meeting of Kozhikode District Unit was held on 22<sup>nd</sup> October 2019. The Meeting which was arranged in the new renovated Conference Hall of Hotel Alakapuri, Kozhikode, excelled by a record participation of more than 180 members drawn from all parts of the District. The Meeting commenced at 10.45, presided over by Shri AP Ravindran, Vice-President of the District. Shri

MC Sreedharan welcomed the dignitaries and also introduced the new twenty-one members who have joined the Association recently. Shri A Jayakumar was the Chief Guest and it was also his first meeting after his taking over as General Secretary of SBI Pensioners' Association Kerala. Other dignitaries included Sarvashri K Rajeevan, State President, Jose Marceline, DGS, and K Sethumadhavan Nair, AGS, Kozhikode. Shri AP Ravindran began his brief Presidential Address saying that he felt as if addressing meeting of the serving organisation. He briefly explained about the poor situation prevailing in BSNL and feared that the same situation may happen to banking also if we do not build up enough resistance at least from now onwards. He requested the members to be aware of the alarming situation and to put in our efforts to retain and preserve the pension. Shri M Rajagopal, District Secretary, submitted the report thereafter which was unanimously passed. Shri M Prabhakaran, Treasurer, presented the Accounts. Shri A Jayakumar began his Key-note Address recalling his earlier meetings in the same venue as the General Secretary of SBSU, and the various organizational activities held under the initiative of Calicut Comrades. He expressed his joy and happiness of meeting his good old friends in the District after assuming his new position. Sharing the organizational developments he spoke about the role played by our previous Chairman, Mrs. Arundhati Bhattacharya, in the 10<sup>th</sup> Bipartite Settlement. Likewise in the 11<sup>th</sup> Bipartite Settlement also SBI Chairman being the new Chairman of IBA has a very prominent role to play. He touched upon the issues pertaining to updation of pension and improvement in family pension. Speaking about the issues related to Bank's dispensaries he shared the information regarding Bank's decision to post Pharmacists in all dispensaries which is expected very shortly since the formalities are being completed at Corporate Centre. He then spoke about the Structured Meetings with Corporate Management and Circle Management as well. He mentioned that it is only in Kerala the arrangement for quarterly structured meetings at AO level is available and other Circles have now started demanding for such meetings. He further elaborated on the issues relating to medical insurance policies and informed about the efforts taken by the Federation towards improvement in the scheme. He concluded mentioning about the Strike by AIBOC on the day against the merger of PSBs and wished that a joint strike by all the banking trade unions is more desirable to resist the onslaughts of the Government and hoped that all organisations will consider it in the days ahead. Shri K Rajeevan in his special address mentioned about the alarming situation prevailing in the Banking Sector and about the interest rate cuts being repeatedly effected in deposits, making the lives of citizens, especially pensioners and retirees, so miserable. The skyrocketing prices of essential commodities including vegetables have added to the misery of lives. He further emphasized on the downfall in the economic growth and also about the

policies initiated by the Government in favour of the Corporates including Ambanis and Adanis. He also mentioned about the Banking Industry and about Government's insistence for merger of twelve PSBs so as to make it four banks, which can only disturb the present smooth functioning of the respective banks. The merger that was effected in the case of Associate Banks has already evidenced this, he added. Before concluding his special address he also briefly explained about the activities of the Association and follow up measures carried in respect of unclaimed Mutual Welfare Accounts, irregularities in Family Pension etc. Shri Jose Marceline who spoke next began his speech extending a hearty welcome to all the new members. He then spoke about the quarterly Structured Meetings conducted at AOs and felt happy that the meeting under Calicut AO which has jurisdiction extending to five districts in northern Kerala is being regularly conducted at every quarter. He mentioned about a few of the settled agenda items in the previous Meeting. He further spoke about the irregularities in Family Pension fixation and also expressed his strong objection against continuing recovery towards commutation even after the death of the pensioner which is not being done in any other department except in SBI. He concluded assuring the members his readiness for solving their issues. Shri CK Haridas, senior member, was honored in the meeting by the General Secretary and President on his attaining 75 years of age. Shri K Sethumadhavan Nair, AGS, Kozhikode, who spoke next complimented the members for the excellent turnout in the day's meeting. More than 20 members have requested for leave of absence, otherwise the number of participants would have exceeded more than two hundred. In his brief address he emphasized on two points: regarding the frequent interest rate cuts effected on deposits the adverse effect of which is more on the elders and seniors who survive on meager pension amount and the poor return on their little investments. If the intention of the Government is to maintain global standards in interest rates, it should simultaneously introduce stronger security measures to take care of the senior citizens and their well-being, he opined. He then shared with the participants the efforts made for the formation of Wayand District Unit and claimed that each district in the State of Kerala will have a unit of SBIPAK once Wayanad District Unit is officially inaugurated. He then moved a resolution to delink the members belonging to Wayanad District seeking approval of the new Unit which was passed unanimously. The meeting concluded at 2 pm after Shri C Padmanabhan proposed the vote of thanks.



## Kasaragod District Unit



General Body Meeting of our Kasaragod unit was held on 5<sup>th</sup> November 2019 at Hotel Bekal International, Kanhangad. The Meeting, presided over by Shri KL Kumar, District President, commenced at 10.30 am with the welcome address by Shri M Krishnan. In his Welcome Address Shri Krishnan apprised that almost 99% of the members including family pensioners are present in the Meeting. Members residing in the remote areas of Kasaragod District have managed to attend the Meeting revealing their trust and confidence in our mighty Organisation. He further added that the membership in the District Unit is growing as more number of retirees from e-Associate Banks have joined the Association after the merger of the Associate Banks and the unit has also been undertaking several activities for the betterment of our members. In his Inaugural Address, Shri K Rajeevan, President of SBIPAK, specially complimented the District leadership for their enthusiastic functioning. Kasaragod Unit has always remained in the forefront of all our active units despite its comparatively lesser number of members, he commented. Briefing the organizational developments, he explained in detail about the efforts by our Federation for updation of pension and improvement in family pension. Agitation programme including massive Dharna are being chalked out under the banner of CBPRO. He came out heavily on the indifferent attitude of the Bank and Government towards pension updation and improvement in family pension. He also explained in detail the active functioning of all district units and also about the successful conduct of 18<sup>th</sup> Annual General Meeting of Association held in Ernakulam on May 26<sup>th</sup>. He welcomed the new members who have joined our Association recently. He concluded saying about the latest position in writ petition filed before the Delhi Court and the Civil Petition filed before the Supreme Court against non-payment of enhanced gratuity. Shri Jose Marceline, DGS, dealt with the issues relating to Family Pension fixation. The details gathered from all the family pensioners by the district unit was handed over to him and he assured to examine

the same back home for taking up with PPG Department at LHO for rectification if any. He further explained about the Mutual Welfare Scheme and about the eligible monthly relief to family pensioners which in many cases remain unclaimed. Shri Vijayan, District Secretary, thereafter presented his Report which was unanimously approved by the General Body. In the deliberations that followed Shri Krishnan Pattanath, new member, expressed his appreciation on the functioning of the Association and wished that the Association undertake more and more activities beneficial to the members. Shri M Gopalan Nambiar thanked all the participants including the Guests of Honour for making the Meeting a grand success and also requested all to join for the sumptuous lunch arranged by the District Committee. The meeting concluded at 1 pm.

## Thiruvananthapuram District Unit



Quarterly General Body Meeting of SBIPAK, Thiruvananthapuram was held on 26.10.2019 at SBI LHO, Poojappura, Canteen premises. The Meeting presided over by Shri K Karthikeyan Nair, District President, commenced at 10 am. Shri K Jayakumar, IAS (Retd) and former Chief Secretary, Government of Kerala, and noted poet and lyricist was the Chief Guest. Other guests of honour included Sarvashri A, Jayakumar, General Secretary, SBIPAK, John Joseph, former General Secretary, SBIPAK, Surendranath Bhas, DGS, Rajachandran Nair, AGS, and Somanathan Pillai, Vice President, District Unit. More than 210 members who have come from all parts of the District attended. In his thought provoking Inaugural Address the Chief Guest emphasized the importance of remaining active especially after retirement. He advised the participants to be active, creative and be helpful to the society at large so as to make the second innings more meaningful. He cited his own life as the finest example and explained how he is keeping active even at this age. He concluded wishing everyone good health and happiness. Shri A Jayakumar, in his special address, mentioned about the organizational developments both at National and State level. Shri John Joseph apprised the participants of the progress achieved in the preparation of new directory of

the district. Felicitations were made by Sarvashri Bhas and Rajachandran Nair. Shri VL Joseph, District Secretary, presented the Report. The Meeting concluded at 2 pm after lunch.

### **Structured Meeting with the Circle Management**

Structured Meeting for the half year ending December 2019 was held at Conference hall of LHO Poojapura on 30<sup>th</sup> December 2019 at 2.45 pm. The Circle Management was represented by the Chief General Manager and General Managers of all three Networks. The Meeting began with the Welcome Address by Shri Chellamaiah, DGM & CDO. After extending a warm welcome to all the participants he invited the CGM for his opening remarks. Chief General Manager Shri Mrigendra Lal Das in his opening remarks expressed his happiness in meeting the leaders of the Pensioners' Association, Kerala. He added that he has lot of respects for the seniors and elders who are much experienced in the banking matters. He felt so happy that the performance of the Circle during the year has been remarkably good and thanked all for the excellent support extended to him. He also shared his anguish over the baseless rumors and adverse comments being spread from some corners with the ulterior motive bringing disrepute to the Bank. He sought the support of all our members to campaign against such mischief played by vested interests. He also assured his full support to the retirees and expressed his readiness in solving all the issues pertaining to pensioners within his permissible limits. Shri K Rajeevan, in his opening remarks, complimented the CGM and members of the CMC for their kind support extended to the Pensioners' Association and thereby maintaining a very cordial relation. As far as our Circle is concerned the number of issues brought to the LHO level Structured Meeting are very few since we have the system of holding quarterly structured meeting at all AOs, in which a good number of issues get resolved. He gratefully remembered Dr. Sreenath Sastry, former CGM of the Circle, who introduced the system which is not available in any other Circle. He mentioned about the new Health Care Schemes which is going to replace the present Medclaim Insurance Scheme of Policy A and B from January first onwards and requested the CGM to give necessary instructions to the branches to provide all necessary assistance to the pensioners for joining the scheme without hassles. Before concluding he wished all a very happy and prosperous New Year. Shri Jayakumar, who spoke next, thanked the CGM for all the support being extended to the Association and for the regular conduct of Structured Meetings at LHO. Quoting the previous meeting he specially complimented the CGM for his instant instructions which has been carried out instantly. He requested the CGM to continue his support so that the cordiality between the Management and the Association is maintained and kept intact. The agenda items were thereafter taken one by one and solutions arrived at on some of the issues retaining the remaining items for further follow up.

A bouquet was presented to Shri Chellamaiah, CDO, jointly by Shri K.Rajeevan, President, and A Jayakumar, General Secretary, as an expression of our love and affection, as he will be laying down the office in January 2020.

### **Area Meetings held by Thrissur District Unit**

We are happy that Area Meetings were held at various centres in Thrissur as a part of the ongoing campaign by the District Committee in connection with their ensuing District Annual General Body Meeting scheduled to be held on 11<sup>th</sup> January 2020 and the 19<sup>th</sup> Annual General Meeting of SBI Pensioners Association Kerala, decided to be held on 24<sup>th</sup> May 2020. Beginning with Kunnamkulam on 13.10.2019, meetings were held at different centres including Kuttumukku on 20.10.2019, Irinjalakkuda on 28.10.2019 and Chalakudy on 7.11.2019. The enthusiastic participation by members belonging not only to the specific areas but also from all the nearby places needs special mention and appreciation. Special committees were constituted in all the meetings to involve and oversee the preparations for the successful conduct of the two mega events , both the district and state conference. The Team Thrissur led by Sarvashri TT Balakrishnan, DGS, Thrissur AO, MR Janardhanan, District President , VG Chidambaran, District Secretary and P Janardhanan, District Treasurer and V Karunakaran, former DGS deserve all appreciation for spearheading the campaign.

### **Forthcoming Events**

- ✓ Formation of Wayanad District Unit. Special General Body Meeting at 10 am at NGO union Hall Kalpetta on 7<sup>th</sup> January 2019.
- ✓ Emergency Meeting of Pathanamthitta District unit at 3 pm at YMCA, Thiruvalla on 7<sup>th</sup> January 2019.
- ✓ Kudubasangamam by Ernakulam District Unit at EMS Memorial Town Ernakulam on Saturday, the 11<sup>th</sup> January at 3.30 p.m. Guests of honour include Shri K Rajeevan, President , Shri A Jayakumar, General Secretary and Senior Executives from Bank and Leaders from SBI Officers' Association and State Bank's Staff Union.
- ✓ Annual General Body Meeting of SBI Pensioners' Association, Thrissur District Centre, at Sahithya Academy Hall, Thrissur at 3 pm on January 11<sup>th</sup> 2020.
- ✓ Annual General Meeting and Governing Body Meeting of Federation of Pensioners' Association on 21<sup>st</sup> and 22<sup>nd</sup> January 2020 at Mysore.

## Obituary

We deeply regret to inform you all that the following had left us for their heavenly abode on the dates shown against their names

LM 4961	Sebastian PM	Chiyaram	Thrissur	19-09-2019
LM 1297	Natarajan CH	Punkunnam	Thrissur	26-10-2019
AFM 1443	Latha Moosad	Tripunithara	Ernakulam	04-11-2019
AFM 7036	Leelamma Varghese	Pazhaveedu	Alappuzha	05-11-2019
LM 4927	Lohithakshan	Chevanloor	Kozhikode	08-11-2019
LM 5349	Vijayan B	Kowdiar	Trivandrum	09-11-2019
LMM 172	Madanan TN	Elamakkara	Ernakulam	15-11-2019
AFM 1117	Varghese KV	Fort Kochi	Ernakulam	20-11-2019
LM 4736	Rajeevan P	Alavil	Kannur	26-11-2019
LM 5124	Ramananda Shenoy R	Avalakunnu	Alappuzha	11-12-2019
LM 4224	Sukumaran NM	Mannassery	Kozhikode	17-12-2019
LM 2257	Ravindran EK	Thalassery	Kannur	20-12-2019
LM 111	Charles Paul K	Irinjalakkuda	Thrissur	21-12-2019
AFM 1589	Michael PT	Kadavanthra	Ernakulam	22-12-2019
LM 1356	Haridas KP	Chalapuram	Kozhikode	26-12-2019

## New Members

The following new retirees, spouses and family pensioners have joined our Association as Life Members. We extend a warm welcome to all of them and also wish them good health and very happy and peaceful days ahead. With these, the total number of members stand at 8118, the last Membership No. being AFM/8298. For paucity of space, we have restrict publication of names of members upto Membership No. 8135. Details of Remaining members will be covered in the forthcoming issue of the Bulletin.

Membership No. & Name	Address	LL/Mobile No.
LM-7984 <b>Philomina M K</b>	Manalel House, Valamangalam, Thuravoor, <b>Alappuzha 688532</b>	0478-2564043/ 9446474043
LM-7985/AFM-7986 <b>Viswarang A/ Rema K</b>	Rema Nivas, Thamallakkal South, Kumarapuram PO, Alappuzha, <b>Alappuzha 690548</b>	0479-2413403/ 9447973403
LM-7987 <b>Pradeep Kumar K</b>	Anjali, East of Green Gardens, Maruthorvattom PO, Cherthala, <b>Alappuzha 688539</b>	0478-2810715/ 9961355055
LM-7988/AFM-7989 <b>Kumary V V/Solaman K</b>	Parvanam, Pallippuram PO, Cherthala, <b>Alappuzha 688541</b>	9048109263/ 9446933798
LM-8057 <b>Balachandran Pillai P</b>	Krishnajali Vattakkeril Road, Opp. Peterol Pump, Aroor, <b>Alappuzha 688534</b>	0478-2876458/ 9539608998
LM-8058 <b>Thilothamma V</b>	Kottanattu Madhom, Thirumala Bhagam, Chavady Thuravoor, <b>Alappuzha 688540</b>	9446462688
LM-8059 <b>Saseendran A K</b>	Visanthi Bhavan, Panavally, Cherthala, <b>Alappuzha 688526</b>	0478-2523289/ 9497731847
LM-8060 <b>Florencia E N</b>	Kattuvelikkakath House, Poojapura Temple Road, Ward -21 , Aroor -Post, <b>Alappuzha 688534</b>	0478-2873110/ 9605041110
LM-8061 <b>Ravindran K K</b>	Kanakakunnu House, III / 289, SNDP Road, Vadlithalajetty, <b>Alappuzha 688535</b>	0478-2786131/ 9746930447
LM-8096 <b>Vijaya Kumari P A</b>	Kalathi Parambil House, Thirumala Bhagam, Thuravoor, <b>Alappuzha 688540</b>	0478-2563596/ 9446053596
LM-8097 <b>Francis A T</b>	Ampattu Nest, Thycattucherry, Cherthala, <b>Alappuzha 688528</b>	0478-2532559/ 9400532559
LM-8098 <b>Viswambharan V T</b>	Vattathara House, Naduvath Nagar, Cherthala, <b>Alappuzha 688526</b>	9446148592/ 8943085812
LM-8099 <b>Johny L T</b>	Layippallil House, Thycattuchery, Cherthala, <b>Alappuzha 688528</b>	0478-2532567/ 9447029825
LM-8113/AFM-8114 <b>Thomaskutty K C/Gracy Thomas</b>	Chalasseril House, Thannikunnu, Via-Ch unakkara, <b>Alappuzha 690534</b>	0479-2378355/ 9048922715
LM-8115/AFM-8116 <b>George John/Molly John</b>	Kandathil Parampil, Angadical South, Chengannur, <b>Alappuzha 689122</b>	0479-2454939/ 9446412939
LM-7970/AFM-7971 <b>Amuthavalli V/Sampath Kumar M</b>	37/2960 , P C Road, Off Azad Road, Kaloor, <b>Ernakulam 682017</b>	9895674382/ 7736398101
LM-7990/AFM-7991 <b>Antony O A/Sheeba Antony</b>	Oloiparambil House, Panangad PO, Kochi, <b>Ernakulam 682506</b>	9995441763/ 8547192588

Membership No. & Name	Address	LL/Mobile No.
LM-7992 <b>Prestina</b>	Thekkeevettill House, Powathil Road, Ayyappankavu, <b>Ernakulam 682018</b>	8848210518/ 8891381194
LM-7993 <b>Vijayakumar T R</b>	Thacheth, Kannampuzha First Avenue, Marottichodu, Edapally, <b>Ernakulam 682024</b>	0484-2576868/ 8137063626
LM-7994 <b>Jose M K</b>	Mangaly House, Manjapra P O, Santhi Nagar, <b>Ernakulam 683581</b>	0484-2690818/ 9846897451
LM-7995/AFM-7996 <b>Hassan P P/Hajira P M</b>	Kalarikkal Parambil House, Beach Road, Nettoot PO, <b>Ernakulam 682040</b>	0484-2702626/ 9446346070
LM-7997/AFM-7998 <b>Girija I A/Mohan U C</b>	36/49Unniachan Parambil House, Kailari St., Desabhmani Road, Kaloor, <b>Ernakulam 682017</b>	9495735495/ 9497789847
LM-7999 <b>Lionel Antony</b>	Pappaliparambil House, Kedamangalam, North Parur, <b>Ernakulam 683513</b>	7902473077/ 9947846788
LM-8000/AFM-8001 <b>Polly C A/Vimala Polly</b>	N2, Galacy Windsor, St.Sebastian's Road, Via Ponnuruni, Vyttila PO, <b>Ernakulam 682019</b>	9633626326/ 9249536841
LM-8062/AFM-8063 <b>Joseph C P/Lissy Joseph</b>	Cheerakathil House, Kurumasser -Post, Via Aluva, <b>Ernakulam 683579</b>	0484-2472581/ 9496427544
LM-8074/AFM-8075 <b>Usha Joseph/James J Kadavil</b>	Zest, Kallarackal Kadavil, Grace Valley, Mananthadom Puthencruz, <b>Ernakulam 682308</b>	0484-2732726/ 9446342726
LM-8076/AFM-8077 <b>Murali C/Lakshmi P</b>	Chandrakantham, East Kodungallur, U C College PO,, Aluva, <b>Ernakulam 683102</b>	0484-2609039/ 9846185309
LM-8100 <b>Aloysius Henritta</b>	Vadakumpadan House, Near K W A Water Tank, Mavelipuram Kakkanad, <b>Ernakulam 682030</b>	0484-2425381/ 9995399611
LM-8101/AFM-8102 <b>Baby P J/Elsy Baby</b>	Pulikkal House, Pallikunnu Asokapuram, Aluva, <b>Ernakulam 683101</b>	9496244946
LM-8103/AFM-8104 <b>Mohan P O/Dr. Pushpavally K G</b>	Vridavan, Kokkappilly -Post, Kokkappilly, <b>Ernakulam 682305</b>	8289923200/ 9446140819
LM-8105/AFM-8106 <b>Premalatha S/Santhosh B</b>	Santhoshima 50/710-D, Ponevazhi Road, Amrutha, <b>Ernakulam 682041</b>	0494-2801840/ 9446068498
LM-8117/AFM-8118 <b>Kusumakumari PK/Vijayan Varma A</b>	Sabari Giri, Kanankulangara, Tripunithura, <b>Ernakulam 682301</b>	9746271830/ 9633061055
LM-8119/AFM-8120 <b>Radhakrishnan C R/Jayanthi V</b>	Planchery Madhom, Kannankulangara, Tripunithura, <b>Ernakulam 682301</b>	9895071513/ 9400222862
LM-8121/AFM-8122 <b>Babu P/Thulasi P</b>	Kausthubham, Mulleppilly Road East , Kadungalloor, U C College -Post , Alwaye, <b>Ernakulam 683102</b>	0484-2609032/ 8281167032
LM-8123/AFM-8124 <b>Rajanarayanan N/Preetha P</b>	8 - B , Yeskay Regalia, Jawahar Nagar, Kadavanthara PO, <b>Ernakulam 682020</b>	0484-4859935/ 9947259935
LM-8125/AFM-8126 <b>Joseph Xavier C M/Mercy M V</b>	Chullickal House, 10Room Lines, Mullathanni Road , Munnar, <b>Idukki 685612</b>	4865230181/ 9447117557
LM-8002/AFM-8003 <b>Satyandas Vasudevan/Sheela A</b>	Svasti, Palayad PO, Kannur, <b>Kannur 670661</b>	0490-2348011/ 9446547692
LM-8004/AFM-8005 <b>Sudhakaran P V/Sujatha P K</b>	Shivam, Chala East PO, Kadachira, Kannur, <b>Kannur 670621</b>	0497-2823996/ 9446656750
LM-8006/AFM-8007 <b>Pratheepan P/Beena K M</b>	Pournami, Near Orikkara LP School, Kadachira PO, Kannur, <b>Kannur 670621</b>	7994302792/ 9446556820
LM-8064/AFM-8065 <b>Premkumar K P/Shubhangini K</b>	Prabha House, Kavumbhagam, Thalassery, <b>Kannur 670649</b>	9846382776/ 9846623040
LM-8127/AFM-8128 <b>Sushanth M R/Sayona O C</b>	Shivam, Thiruvangad -Post Kuttimakkul, Thalssery -3, <b>Kannur 670103</b>	0490-2355744/ 9495756656
LM-8129 <b>Sobhana P N</b>	Souparnika Eranholi -Post, Chungam (Bank Colony), Thalassery, <b>Kannur 670107</b>	0490-2350594/ 9446449033
LM-7972 <b>Ponnamma V C</b>	Manalel House, Aymanam, Aymanam -Post, <b>Kottayam 686015</b>	9745703577
LM-7973/AFM-7974 <b>Venu Gopal K R/Biji Kumari M S</b>	Kottarathil, Chengalam South, Kottayam, <b>Kottayam 686022</b>	9446022378/ 8089244998
LM-7975/AFM-7976 <b>Thomas Joseph/Bela Thomas</b>	Pazhayakalayil House, Kappumthala -Post, Muttuchira, <b>Kottayam 686613</b>	9495653344/ 9446393594
LM-8008/AFM-8009 <b>John Joseph/Rose Leema Paul</b>	Kalapurackal, Pala, <b>Kottayam 686575</b>	213565/ 9447005966
LM-8018 <b>Kanakamma P V</b>	Thadathil House, Vadavathoor PO, <b>Kottayam 686010</b>	9846034623
LM-8019/AFM-8020 <b>John C V/Reji K Thomas</b>	Madathiparambil House, Illithondu Road, Thalayolaparambu PO, Vaikom, <b>Kottayam 686605</b>	04829-239833/ 7994383837

Membership No. & Name	Address	LL/Mobile No.
LM-8078/AFM-8079 <b>Suresh Babu K R/Maya L</b>	Kunnumpurathu House, BT College Road, Pala PO, <b>Kottayam 686575</b>	04822-210362/ 8301023686
LM-7977 <b>Sankara Narayanan C K</b>	Sreesankara, Near Sree Valayanad Temple, Vadakke Nada Kommeri, <b>Kozhikode 673007</b>	0495-2743577/ 9447713557
LM-8012/AFM-8013 <b>Dilip Kumar K J/Remila Grace Vijayan</b>	Mispah, Mayday Road, Chevayur PO, <b>Kozhikode 673017</b>	0495-2357448/ 9447384881
LM-8080/AFM-8081 <b>Raghunathan Koroth/Reena P K</b>	Koroth House, Puthuppanam, Vatakara, <b>Kozhikode 673105</b>	0496-2522818/ 9387046500
LM-8131/AFM-8132 <b>Varghese K O/Rosa Varghese</b>	5-E, Malabar Castle, V K S Road, <b>Kozhikode 673001</b>	6282661378/ 9495319499
LM-8068/AFM-8069 <b>Kunhahamed V/Nishad Beegum P</b>	Varikkottil House, Valavannur, Via- Kalpakanchery, <b>Malappuram 676551</b>	0494-2547966/ 9447839282
LM-8133 <b>Chandran PR</b>	Peringott House Karukathruthy, Ponnani, <b>Malappuram 679577</b>	0494-2664965/ 8089588474
LM-8010 <b>Sreedevi Pathiyil</b>	Sreeragam, Kottayi PO, Palakkad, <b>Palakkad 678572</b>	9447034782/ 9895514661
LM-8011 <b>Ashalatha Menon</b>	Jayamandiram, Thottakkara PO, Ottapalam, <b>Palakkad 679102</b>	9995059729/ 9995059729
LM-8070/AFM-8071 <b>Vijaya Kumar P T/Malathy M</b>	Angadikkal - Meleppat House, Vadanam Kurussi -Post, Vadanam Kurussi, <b>Palakkad 679121</b>	9446879466/ 9656858985
LM-8082/AFM-8083 <b>Seshadreeswaran P K/Chitralakshmy T V</b>	4E, Krishna Apartments, Chathapuram, Kalpathy PO, <b>Palakkad 678003</b>	0491-2577677/ 9447737297
LM-8084 <b>Latha Balakrishnan</b>	Pravanam, Sen Gupta Road, Ottapalam, <b>Palakkad 679101</b>	9745894830/ 9037673382
LM-8085/AFM-8086 <b>Visalakshy VS/Murali Sahasranaman PS</b>	24/315, Single Street, NGS-148, Nurani, <b>Palakkad 678004</b>	0491-2521902/ 9495848905
LM-8087 <b>Saraswathy C P</b>	chittappapurathu \house, Kalladippatta P O, Ongallur, <b>Palakkad 679313</b>	9048814692
LM-8107/AFM-8108 <b>Narayanankutty K/Sudha M P</b>	Saroj Gas Godown Road, Palappuram, Ottapalam, <b>Palakkad 679103</b>	0466-2246780/ 9446036780
LM-8109/AFM-8110 <b>Narasimhan V L/Geetha Narasimhan</b>	25 , Vishwapriya, Arumugan Gardens, Chandranagar, <b>Palakkad 678007</b>	9442175326/ 9442515326
LM-8088/AFM-8089 <b>Thomas Varghese/Sheela Thomas</b>	Parel House, Noorommavu P O, Mallappally, <b>Pathanamthitta 689589</b>	0469-2685091/ 9447851159
LM-7978/AFM-7979 <b>Robert Wilson R/Chandramathy D P</b>	T C/18/1926 , JRA -121, Thirumala, Thirumala, <b>Thiruvananthapuram 695006</b>	0471-2354131/ 9400454131
LM-7980/AFM-7981 <b>Rani J Nair/Prathap P S</b>	T C / 28/ 593-(1), Parrvanedu, CPRA -138 U Nalumuku, Kaithamukku, <b>Thiruvananthapuram 695024</b>	9446370727/ 9446437727
LM-8014/AFM-8015 <b>Latha N S/Sathyavageeswaran S</b>	Sree Sankara Kripa, HSRA C-30, Near Bhudananda Kendra, Kalady, Karamana, <b>Thiruvananthapuram 695002</b>	0471-2349132/ 9995210682
LM-8016/AFM-8017 <b>Sukumaran Nair V/Sobhana Amma K</b>	Deepanjali, MRA 134, Mankattukadavu, Thirumala PO, <b>Thiruvananthapuram 695006</b>	0471-2351166/ 9447008207
LM-8072/AFM-8073 <b>Vijayakumaran R/Lathika R</b>	Sowparnikia TWRA -B - 135, Thattinakam, Nalanchira, <b>Thiruvananthapuram 695015</b>	9447118119/ 9995990866
LM-8090 <b>Girija Kumari S</b>	Ayswarya T C 10/1914, Vattiyookavu P O, Vattiyookavu, <b>Thiruvananthapuram 695013</b>	0471-2367998/ 9447738393
LM-8111/AFM-8112 <b>Chandramohan K B/Sreedevi S</b>	T C/13/433(1) Thara 73, Thampuramukku, Vanchiyoor PO, <b>Thiruvananthapuram 695035</b>	0471-2300371/ 8004940371
LM-8135 <b>Pushpa Anand</b>	Flat No. 7 -C , Artech Deepam, Anayara, Anayara, <b>Thiruvananthapuram 695029</b>	9495210222
LM-7982/AFM-7983 <b>Santosh Verghese P/Luxey Santosh</b>	Ponmany House, Thachampilly, Veluthur -Post, <b>Thrissur 680012</b>	9946354542/ 8589034542
LM-8021/AFM-8022 <b>Dinesh Kumar N P/Anasooya M P</b>	Shivashakthi, Nalukudi Paramba, Kottapad, Guರುವಯೂರು, <b>Thrissur 680505</b>	9539792733/ 9539230886
LM-8091/AFM-8092 <b>Reetha Paul/Joseph P V</b>	Alappatt palathingal, Joe heaven Azad Road, Iringalakuda North, <b>Thrissur 680125</b>	0480-2821288/ 9495528335
LM-8093 <b>Abraham A P</b>	Angamally House, Thiror, Mulankunnathukavu P O, <b>Thrissur 680581</b>	0487-2200022/ 9446360022
LM-8094/AFM-8095 <b>Santha C/Bhaskaran M S</b>	Soorya Mannath House, Kunnampath Lane, Olarikara P O, <b>Thrissur 680012</b>	9496634916
LM-8023/AFM-8024 <b>Jayaram Nair C/Vasanthalakshmi NT</b>	Midhila, Kalpetta PO, Kalpetta PO, Wayanad, <b>Wayanad 673121</b>	9496106646/ 9495367690
LM-8025 <b>Mathai Pathrose K</b>	Kuzhinullil House, Nemmeni PO, Cherunad, Sulthan Bathery, <b>Wayanad 673592</b>	9447259267/ 9447259267

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Membership No. & Name	Address	LL/Mobile No.
LM-8026 <b>Devaki O V</b>	Thamarachira House, Kenichira, Koleri PO, <b>Wayanad 673596</b>	9048430193/ 9048430193
LM-8027 <b>George Jacob</b>	Nandhiyatt House, Vanila Road, Kallyvayal, Sulthan Bathery, <b>Wayanad 673592</b>	9446695650/ 9446695650
LM-8028 <b>Sukumaran A</b>	Areekattil House, Puthurvayal PO, Kalpetta, <b>Wayanad 673121</b>	9605224020/ 9605224020
LM-8029/AFM-8030 <b>George Thomas/Leelamma George</b>	Karickammadom House,, Valavayal PO, (via)Sulthan Bathery, <b>Wayanad 673596</b>	8281642758/ 9747373024
LM-8031/AFM-8032 <b>Ramamoorthi K K/Mangala Gowri</b>	Elenthilat, Kairali Nagar, Goodalay, Kalpetta, <b>Wayanad 673121</b>	04936-202971/ 9645006500
LM-8033/AFM-8034 <b>Francis K V/Maria Pouline M K</b>	Kapiarumalayil House, Karakkamala PO, Mananthavady, <b>Wayanad 670645</b>	04935-227116/ 9446640561
LM-8035/AFM-8036 <b>Manukuttan N/Sarada</b>	Anugraha House, Puthoorvayal PO, Kalpetta, <b>Wayanad 673577</b>	04936-206072/ 9744927949
LM-8037/AFM-8038 <b>Viswanathan V/Leela T N</b>	Palayathu Parambil, Krishnagiri PO, Meeenangadi, <b>Wayanad 673591</b>	9446349389/ 9446349389
LM-8039 <b>Suseela Saseendran</b>	Nambiarveetil House, Lakkidi PO, Vythiri PO, <b>Wayanad 673576</b>	04936-255802/ 8606761414
LM-8040/AFM-8041 <b>Preman M/Shyja Preman</b>	Vysjnavam, Vikas Nagar, Thurki Road, Kalpetta, <b>Wayanad 673121</b>	04936-204177/ 9633666177
LM-8042/AFM-8043 <b>Raghavan M/Kalliyani K S</b>	Karamkolly, Kumbleri PO, Meenangadi, <b>Wayanad 673591</b>	04936-260053/ 9495258889
LM-8044/AFM-8045 <b>Gopalan T V/Sumavathy C N</b>	Thelampatta House, Moolankavu Post, Sulthan Bathery, <b>Wayanad 673592</b>	7907050500/ 9446641439
LM-8046 <b>Santha K</b>	Thirunelly House, Moolankara PO, Sulthan Bathery, <b>Wayanad 673591</b>	9605586298
LM-8047/AFM-8048 <b>Sathyan N/Ramabai K R</b>	Sreelakam, Manivayal Poomala PO, S.Bathery, <b>Wayanad 673592</b>	9495649621/ 9446253669
LM-8049/AFM-8050 <b>Ramkumar S B/Rajani P M</b>	Sruthi House, Maniyankode Post, Kalpetta, <b>Wayanad 673121</b>	0493-6204090/ 9446410710
LM-8051/AFM-8052 <b>Jose Mathew/Mary A C</b>	Cherukara House, Fairland Colony, Sulthan Bathery, <b>Wayanad 673592</b>	04936-222592/ 9497652852
LM-8053/AFM-8054 <b>Vanaja V C/Karunan M K</b>	M K Nivas, Pathiripalam, Kolangappara PO, <b>Wayanad 673591</b>	7510989422/ 974599575
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