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SBIPAK, Palakkad Center, opened its new Office



Photos show (Left) Sarvashri Rajeevan K, President, and Jayakumar A, General Secretary, jointly inaugurating the new Office, and (Right) a view of the large gathering watching the inaugural function

18th September 2019 shall remain an ever memorable day for our members in Palakkad District whose untiring efforts during the past three to four months culminated in establishing an office of their own in the busy Sultanpet centre of Palakkad Town. In its elegant new look and ambience, the new office in the second floor of Metro Complex appeared so bright when Comrades Rajeevan and Jayakumar, respected President and General Secretary, SBI Pensioners' Association Kerala, inaugurated the same by cutting the ribbon in the presence of a huge gathering which included guests from SBIOA, SBSU and our members and activists in the district.

The inaugural function was thereafter held in the Sopanam Hall of the adjacent Gazala Hotel Complex. The meeting which began with the invocation by Smt. Ambikadevi P was presided over by Shri Sreenivasan PP, Vice President of the District Unit. Shri Radhakrishnan Pullancheri, District Secretary, while welcoming the Guests of Honour and participants, gave a detailed account of the efforts put in by Team Palakkad in accomplishing their long cherished dream of having an office in the heart of the town, easily

accessible to all members. He acknowledged the contributions made by many to build the corpus for attaining the goal. He felt confident that the Office shall remain a centre of excellence to serve our members for their requirements in respect of pension, mediclaim insurance etc.

Shri Sreenivasan, while delivering the Presidential Address, termed it as a proud and happiest occasion for the members of the district, who have been aspiring for a space to meet and share their requirements, more particularly in respect of filing insurance claims. He also briefed the effective functioning of the district unit through the dedicated efforts of Shri Radhakrishnan, District Secretary.

The formal inauguration was made by Shri Rajeevan K, President, by lighting the *Nilavilakku* along with other dignitaries on the dais Sarvashri Jayakumar A, Raghupathy KN, DGS, SBIOA, Ramachandran GP, DGS, SBSU, Balakrishnan TT, DGS SBIPAK, Sreenivasan PP and Radhakrishnan P. Shri Rajeevan began his Inaugural

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An Open Letter to Chairman, State Bank of India

Dear Shri Rajnish Kumar,

Bank of Baroda & anr vs G.Palani & ors

The Supreme Court, in Bank of Baroda & anr vs G.Palani & ors (hereinafter Verdict) had categorically observed that “number of times it has been held that executive instructions cannot take away the vested or accrued right” besides ruling that “the right of the petitioner to receive pension is property under Art. 31(1) and by a mere executive order the State had no power to withhold the same.” Since the Management of SBI, to please its self-styled bosses in the MOF/DFS (hereinafter DFS), has been depriving pensionary benefits legitimately due to its retirees for well over thirty years, by acting only under their instructions, which has been held to have no effect on the vested/accrued rights conferred by the SBI Employees’ Pension Fund Rules, 1955 (Rules, for short), we had appealed to you to give effect to the Verdict and redress our long standing grievance.

1.1. Even otherwise, SBI is under legal compulsion to give effect to the Verdict since, despite being informed by the IBA, vide its letter FD/GSN/SBI/G2/770 dated 8.9.2000 that the Bipartite Settlement dated 27.3.2000 would not cover SBI, it had on its own volition, implemented the provisions of the Joint Note dated 14.12.1999/Bipartite Settlement dated 27.3.2000. This should be apparent from the following:-

- i) In MOF letter F.No.1/7/2000-IR dated 6.2.2001, it is stated “I am directed to refer to your letter CDO/PM/16/10421 dated 22.9.2000 on the subject cited above and to say that pensionary benefits in respect of employees/officers retiring on or after 1.11.1997/1.4.1998 may be updated by merger of D.A up to 1616 points and not as per the revised pay scales....”
- ii) In MOF letter F.No.16/54/2002-IR dated 23.10.2002, it is stated “As rightly mentioned by the Bank, the definition for the purpose of computation of pension has been done through bipartite settlement/Agreement and State Bank of India was party to the Settlement/Agreement. Government has already conveyed its views to the bank that it has to follow the industry level settlements for changing the definition of pay.”
- iii) IBA, which was aware that SBI had implemented the provisions of the Joint Note dated 14.12.1999/Bipartite Settlement had sent its circular letter no HR&IR/2018-19/G2/4786 dated 3.4.2018 to all its member banks including SBI; the contents of paragraph 8 (b) ibid which are relevant to SBI, read thus: “As directed by the Managing Committee, we have taken a legal opinion to know the impact of the judgment on various Banks, which is given below:-

Nationalised Banks who have Pension Regulations, 1995 will have to give effect to the judgment and pay the differential arrears in the amount of pension which was due and payable with 9% interest within four months from the date of judgment, i.e 13.2.2018.

Banks incorporated under special status will also have to give effect to the judgment if they have implemented provisions of the above mentioned Joint Note/Bipartite settlement.

1.2. Disapproving the action of Banks, which included SBI, the Supreme Court ruled in paragraph 29 thus: “....it was not open to forgo the benefits available under the Regulations to those officers who have retired from 1.4.1998 till December 1999 and thereafter, and to deprive them of the benefits of the Regulations.There is no estoppel as against the enforcement of statutory provisions.” The Court had also ruled in paragraph 34 of the Verdict, page 23 thus: “The appeals filed by the Banks are dismissed and the appeal filed by the Association is allowed. Resultantly, let the amount which was due and payable be paid with 9% interest, be calculated and paid within four months from today.” The ruling given in paragraph 34 disapproves the actions of PSBs. Since SBI also implemented the provisions of the Joint Note/Bipartite Settlement dated 27.3.2000 as the PSBs had done, it stands to reason that the Verdict applies to SBI as well. In view of this, SBI should take the judgment as disapproval of its action by the Court and hence, as per the ruling, SBI is bound to pay the amount which was due and payable as per the Rules with 9% interest since, as pointed out in the Verdict, it was not open for SBI officers too, to forgo the benefits conferred on them by the Rules who retired from 1.4.1998 till December 1999 and thereafter and to deprive them of the benefits of the Rules.

2. In your D.O.letter dated 4.4.2018 addressed to the former Managing Director of the Bank Shri S.Govindarajan, you had observed, “I had instructed the HR Department and the Law Department to examine the issues raised by Shri Upadhyaya. We find that the recent judgment by the Supreme Court pertains to the pension regulations applicable to other Public Sector Banks. Similar dispute pertaining to SBI Pensioners is currently with Delhi High Court and the recent judgment of the Supreme Court is likely to have an impact on this case as well. However, we need to wait for the outcome of this case before making any changes for our pensioners.” I am afraid, Mr. Chairman, SBI Pensioners cannot accept your logic. There is no similarity but complete identity between the disputes in respect of which we had requested you to act on the Verdict as you yourself could have observed from

the contents of the previous paragraphs. Besides, when the decision of the Apex Court on hand is itself sufficient to provide the much needed relief to the SBI Pensioners should we wait for the decision of a lower court merely to please the DFS considering that something due today may not be available to a person right in time? It is like a person starving today is assured of food to be provided after a month or two by which time he may die of hunger or the foodstuff itself may rot. The pain and torture faced by SBI employees and their families, in such circumstances, can be easily visualised and felt but cannot be assessed in the same way only those who really suffer know it. This pain and humiliation cannot be compensated in terms of money. The contents of the following paragraphs should prove you and your subordinates, who advised you in the matter, wrong and that none of you can offer any plausible explanations for not having acted on the Verdict as acting in accordance with the directions contained therein would surely enable the Bank to remove all the existing anomalies!

3. The Rules, framed in exercise of the powers conferred under sub-section (1) read with clause (o) of sub-section (2) of Section 50 of the SBI Act, 1955 (23 of 1955)[hereinafter ACT]. The Rules are non-contributory and liberalised pension scheme.

- i) Since the Rules are made under powers conferred in terms of the provisions of the ACT, they are subject to the provisions of sub-section (4) of Section 50 of the ACT which do not permit even the Parliament to suggest any modifications/annulments prejudicial to anything previously done under the Pension Rules, meaning that there can be no curtailment of benefits originally conferred under the Pension Rules.
- ii) The highlighted portion of the wordings in ‘The Central Board may, after consultation with the Reserve Bank and with the previous sanction of the Central Government [by notification in the official Gazette] make regulations, not inconsistent with this Act and the rules made there under,..’ clearly suggests that the powers conferred on the Central Board should be exercised subject to the provisions of Section 18 (1) of the ACT, which does not permit making regulations/rules under instructions from the DFS. Even otherwise, in terms of sub-paragraph i) above, it should be apparent that when modifications/annulment prejudicial to the interests of the Pensioners, cannot be suggested by the Parliament itself how can the DFS suggest modifications/annulment detrimental to the Pensioners?

4. Mr. Chairman, the Supreme Court had made the following significant observations and these are basic principles of law binding all the individuals and institutions incorporated/operating in India and it is very much binding on SBI:-

In paragraph 22, pages 14 & 15 of the Order, the Supreme Court had reproduced its decision in U.P.Raghavendra Acharya & anr vs State of Karnataka reading thus: “Pension, as is well known, is not a bounty. It is treated to be a deferred salary. It is akin to right of property. It is co-related and has a nexus with the salary payable to the employees as on the date of retirement.....Such emoluments were to be reckoned only in terms of the statutory rules. This Court in Raghavendra Acharya (Supra) further observed that number of times it has been held that executive instructions cannot take away the vested or accrued right. If the incumbent became entitled to the benefits of the revised scale of pay, and consequently to the pension calculated on the said basis in terms of the impugned rules,”

In paragraph 18, pages 12 & 13 of the Verdict, the Court had observed thus: “It is settled proposition, that pension is not a bounty, as has been held by this Court in Deokinandan Prasad vs. State of Bihar & Ors. 1971 (2) SCC 330 = 1971Supl. SCR 634, as under: “...But we agree with the view of the majority when it has approved its earlier decision that pension is not a bounty payable on the sweet will and pleasure of the Government and that, on the other hand, the right to pension is a valuable right vesting in a government servant.....we are of the opinion that the right of the petitioner to receive pension is property under Art. 31(1) and by a mere executive order the State had no power to withhold the same. Similarly, the said claim is also property under Art.19 (1)(f) and it is not saved by sub-article (5)of Art.19.....”

In paragraph 19, page 13 the Court had reproduced its ruling in Grid Corporation of Orissa & Ors. vs. Rasananda Das, (2003) 10 SCC 297, where the Court held as under:

“...There cannot be two types of pay scales one for the purpose of continuing in service up to the age of retirement and the other for the period between 58 to 60 years. It must be kept in mind that pension is not a bounty but it is hard earned for long service, which cannot be taken away.”

In paragraph 17, page 12, the Court ruled thus: “Besides, the definition of the average emoluments in Regulation 2(d) itself makes it clear that it is average pay drawn “during the last ten months” of his service by an employee. It cannot mean pay drawn by the employee even before several years.”

In many of these decisions the expressions “vested rights” or “accrued rights” have been used while striking down the impugned provisions which had been given retrospective operation so as to have an adverse effect in the matter of promotion, seniority, substantive appointment, etc. of the employees. The said expressions have been used in

the context of a right flowing under the relevant rule which was sought to be altered with effect from an anterior date and thereby taking away the benefits available under the rule in force at that time. It has been held that such an amendment having retrospective operation which has the effect of taking away a benefit already available to the employee under the existing rule is arbitrary, discriminatory and violative of the rights guaranteed under Articles 14 and 16 of the Constitution. (Paragraph 24, page 16)

"Apart from being violative of the rights then available under Articles 31(1) and 19(1) (f), the impugned amendments, insofar as they have been given retrospective operation, are also violative of the rights guaranteed under Articles 14 and 16 of the Constitution on the ground that they are unreasonable and arbitrary since the said amendments in Rule 2544 have the effect of reducing the amount of pension that had become payable to employees who had already retired from service on the date of issuance of the impugned notifications, as per the provisions contained in Rule 2544 that were in force at the time of their retirement." (reproduced from Chairman, Railway Board & ors vs C.R.Rangadhamaiyah & ors, Paragraph 24, page 18)

In Secretary (Estt.) Railway Board & Anr. vs. D.Francis Paul & Ors., 1996 (10) SCC 134, on the aspect of retrospective provision, this Court has further observed thus: "4. Relying upon this proviso by later amendment, it is contended that since no specific provision was made in the conditions of service at the time of appointment, the respondents are not entitled to the benefit of the rule. It is not in dispute that the rule came to be amended on 15.11.1976 long after their appointment. Under these circumstances, the amendment would be prospective. It is not in dispute that this amendment came to be made pursuant to recommendation made by the Third Pay Commission and on acceptance thereof the rule came to be amended. Under these circumstances, the amendment cannot have retrospective effect in respect of the persons already in service but would be prospective; it would be applicable only to those candidates appointed after the date of the amendment introducing the proviso." (paragraph 26, page 19).

5. Mr. Chairman, none of your predecessors had the benefit of such a powerful Supreme Court judgment denouncing the role of Government and its functionaries in matters related to pension payments. IBA, who are aware that SBI had implemented the provisions of the Joint Note/bipartite settlement dated 27.3.2000, had also sent you the legal opinion obtained on behalf of member banks, vide its circular letter dated 3.4.2018. Despite having the benefit of a powerful Verdict and an independent legal opinion obtained by IBA, you gave a false excuse that the judgment by the Supreme Court pertains to the pension regulations applicable to other Public Sector Banks and yet you had assured Shri Govindarajan that "we are acutely aware of the difficulties faced by our pensioners and are continuously endeavor to take care of the needs of our pensioners." Mr. Chairman, your blind allegiance to the DFS has already made you liable for contempt proceedings on the following grounds:-

- i) The Court had ruled in paragraph 28, pages, 19 & 20 of the Verdict thus: "It is also apparent from the decisions of this Court in P. Sadagopan Vs. Food Corporation of India, (1997) 4 SCC 301, that executive instructions cannot be issued in derogation of the statutory Regulations. The settled position of law is that no Government Order, Notification or Circular can be a substitute of the statutory rules framed with the authority of law. In Dr. Rajinder Singh Vs. State of Punjab & Ors. (2001) 5 SCC 482, this Court had reiterated that the settled position of law is that no government order, notification or circular can be a substitute of the statutory rules framed with the authority of law. In K. Kuppusamy & Anr. Vs.State of Tamil Nadu, (1998) 8 SCC 469, this Court has observed that statutory rules cannot be overridden by executive orders or executive practice. Merely because the Government had taken a decision to amend the rules, does not mean that the rule stood obliterated. Till the rule is amended, the rule applies." Is this ruling in simple English, not enough to treat all the amendments carried out with regard to ceiling on pension including the draconian 50%/40% ceilings on pension introduced w.e.f 1.3.1999 and also made applicable to the retirees of the 6th bipartite settlement as invalid? However, disregarding the Court's mandate nothing has been done to restore the Rules, discard the SBIEPFR 2014, in terms of the rulings contained in the Verdict, vide paragraphs 4(v), 4(vi) and 4(vii) (supra) and rectify the anomalies.
- ii) SBI is yet to redress the grievance of its retirees who retired during 1.11.2002 & 30.4.2005, which the Court held was due and payable.
- iii) The Court directed Banks to pay arrears at 9% interest within four months from the date of the Verdict. You did not take any action thereon for quite some time. While arrears on account of differential amount between CPI 1684 and 1616 were paid you had ensured that no interest was paid thereon as mandated by the Court because the DFS was against payment of interest. Pensioners who have been subjected to extreme mental agony and harassment, have a right to pray in the court that interest for the additional period of about 16 months should be recovered from those who needlessly caused delay as ruled by the Supreme Court in paragraph 11 of its order in Lucknow Development Authority vs M.K.Gupta, which reads thus: "It is, therefore, necessary that the Commission when it is satisfied that a complainant is entitled to compensation for harassment or mental agony or oppression, which finding of course should be recorded carefully on material and convincing circumstances

and not lightly, then it should further direct the department concerned to pay the amount to the complainant from the public fund immediately but to recover the same from those who are found responsible for such unpardonable behaviour by dividing it proportionately where there are more than one functionaries.”

- iv) When the Court had given clear mandate that the Government/executive instructions/State cannot take away the accrued/vested rights under a statutory provision it should have occurred to you that the provisions of the Rules conferring pension to the extent of 50% of the average substantive salary drawn during the last 12 months pensionable service should be restored and arrears should be paid as per the provisions of the Rules as mandated in paragraph 29 of the Verdict.
- v) Instead, you had sought the approval from the DFS, who has no authority even to comment on the Verdict and who must be smarting under the Court’s comments questioning the authority of the DFS to take away the accrued rights under a statutory/amend the statutory provisions.
- vi) Your action should be construed as invoking promissory estoppel to compel the Government to do an act prohibited by law. In Asst.General Manager vs Radhey Shyam & ors, the Supreme Court ruled thus: “The SBI Pension Rules have been framed under Section 50 of the SBI Act, 1955. The Rules have statutory force. The concept of any kind of promissory estoppel, if any, could not be applicable to promote or condone the breach of law. In Bangalore Development Authority & Ors. Vs. R. Hanumaiah & Ors, it has been held that rule of promissory estoppel cannot be availed to permit or condone a breach of law. It cannot be invoked to compel the Government to do an act prohibited by law, for such a direction would be against the statute.
- vii) The Supreme Court in paragraph 6 of its order dated 28.8.2019 in Contempt Petition(c) nos 209-311 had observed thus: “There is clear and categorical direction that after the retirement of the petitioners they ought to have been paid the correct value of the pension. Precisely, direction has been made to make the revised correct value of commuted pension that would relate back to the date of the retirement.” Since acting under the instructions of the DFS, you had not paid the correct pension to anyone since 1.11.1987, it has become necessary for you to pay differential commutation on the revised correct value of pension that would relate back to the date of retirement with 9% interest. You have not paid the differential commutation so far.
- viii) When the Supreme Court has clearly ruled that the Government order/notification/circular would not take away the accrued/vested rights of the Pensioners, was it justifiable on your part to still seek instructions from the DFS and act in a manner contradictory to the Court’s mandate?

6. It would be foolhardy to imagine that the SBI Pensioners are governed by SBIEPFR 2014 as it is to be treated as illegal vide paragraphs 4(v) & 4(vi) & 4(vii) (supra) since it has been framed after the retirement of many SBI Pensioners who would have subscribed an agreement as mandated in rule 26 of the Rules. Even the serving employees who joined the Bank’s service on or before 31.7.2010 would have subscribed to an agreement as mandated in rule 26 of the Rules. In V.Kasturi vs SBI, the Supreme Court had ruled thus: “We must also keep in view rule 26 of the pension Rules which clearly shows that when a person enters the Bank service, he becomes a member of the fund and agrees to be governed by the Rules of the scheme. He becomes the beneficiary of the trust fund if he satisfies all the requisite conditions of the pension fund.” Accordingly, by virtue of having subscribed an agreement as mandated in rule 26 of the Pension Rules, the above categories of employees would not come under the purview of SBIRPFR 2014.

7.1. Mr. Chairman, ever since the Supreme Court delivered its judgment on 23.2.1989 in favour of Pensioners declaring: (a) 50% of average substantive salary as the maximum salary since the proposed changes were based on recommendations of 4th Pay Commission having identical provision governing cases of Govt. employees and (b) that since Pension is right and not a bounty, it would not be proper to leave the quantum of pension at the discretion of the Trustees in each case as to do so would be to leave the employees at the mercy of the Trustees who would naturally exercise the discretion in any manner they like in the absence of guidelines, the DFS has been hostile towards the Pensioners for no justifiable reasons. The prejudice of the DFS reached a crescendo just before and after SBI Voluntary Retirement scheme which has got reflected in the shabby manner the retirees of the 6th, 7th and retirees of the 8th bipartite settlement who retired during 1.11.2002 and 30.4.2005 are being treated. The DFS had also prevented SBI from giving effect to the ECCB resolution dated 26.7.2000 regarding payment of pension as per Rules. Mr. Chairman, Pension is payable to an employee on retirement, vide rule 15 of the Rules and is payable every month as per rule 17 of the Rules. Since the Rules are framed by the Central Board, non-adherence to Rules tantamount to willful disobedience of the directions of the Central Board and hence it violates provisions of Section 27(1) of the ACT.

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Address congratulating the District Unit for the remarkable achievement.

"The meeting assumes more importance since it is being convened at a time when the overall situation in the banking sector is displaying a dismal picture. The regulator has been directed to part with a portion of its reserves to compensate the adverse financial position of some of the major PSBs. Reduction in demand and sale in the Automobile industry has paved way for cutting short of production and retrenchment of labour. The previous quarter displayed a decline in growth rate against all assumptions and predictions. Another global economic downturn is feared to be in the near vicinity. Before concluding his speech he also mentioned about the labour reforms introduced by the Central Government recently including the Code on Wages Bill 2019 recently passed by the Rajya Sabha.



Shri Jayakumar A, General Secretary, delivering the Key-note Address

Shri Jayakumar began his Key-note Address expressing utmost happiness to take part in the meeting as it was his first meeting after assuming charge as the General Secretary of the Association. He specially complimented Shri Radhakrishnan and others who took initiative to get an office space for the Association and hoped that the same would inspire other district centres also to follow suit. He mentioned about the recently concluded 18th Annual General Body Meeting of our Association held at Ernakulam which had set a new record with the participation of more than 1200 participants. He wished all success to the Team Palakkad for more successful initiatives.

It was indeed a heart touching moment when the organizers decided to honour Shri Sankarankutty M, former General Secretary, and one of the founding members of SBI Pensioners' Association Kerala on his attainment of 75 years of age. Shri Radhakrishnan made a brief introduction highlighting the yeoman services rendered by Shri Sankarankutty for the Pensioners' Association Kerala. Comrades Rajeevan and Jayakumar honoured him by

draping a Ponnada after which Shri Kutty spoke briefly expressing his heartfelt thanks to the organizers.

Shri Raghupathy KN, DGS, SBIOA, began his felicitations saying it was the happiest moment to be with many



Shri Sankarankutty M being honoured by Shri Rajeevan K and Shri Jayakumar A

of his respectful elders with whom he had the opportunity to work with. He felt so happy to meet a number of his elder brothers whom he considered as his beloved gurus. He also mentioned about the proposed strike by AIBOC on 26th and 27th September against merger move of PSBs and delay in 11th BP settlement discussions. He requested Pensioners' Association to extend full support in their agitation programme. He concluded his felicitations assuring all support of SBIOA to the pensioners' issues.

Shri Ramachandran GP, DGS, SBSU, in his brief felicitations touched upon the anti-labour policies of the Government and the adamant attitude of the Government to merge the Public Sector Banks so as to reduce the number of banks to 10. Despite the stiff resistance displayed by all the banking trade unions the Government was going ahead with their agenda which he strongly condemned. He wished Pensioners' Association all success and congratulated the leadership of Palakkad District unit for the realization of their dream of having an office of its own.

Shri Balakrishnan TT, DGS of SBIPAK, Thrissur AO, began his felicitations congratulating Shri Radhakrishnan and other team members for achieving success in their efforts to have an office. He appreciated the organisational activities of the unit and wished that they undertook more activities for the benefit of our members in the days ahead. He also mentioned about the ensuing 19th Annual General Conference of SBIPAK decided to be held in Thrissur in May 2020, the details of which would be made known shortly. He sought the support and co operation of all members from Palakkad district.

The inaugural session was completed after Shri Viswanathan R, EC Member, proposed the vote of



Shri Balakrishnan TT offering Felicitations

thanks and followed thereafter by the General Body Meeting of the District Unit. The General Body Meeting was presided over by Shri Sreenivasan PP, Vice President. The meeting began with the silent prayer and a minute's silence to pay homage to those of our members who left for their heavenly abode since the previous GB meeting. Shri Rajeevan K, President, delivered the Key-note Address. He explained in detail the organizational developments that had taken place both at state and national levels. Beginning with the historic 18th Annual General Body meeting held at Ernakulam on 25th and 26th May 2019, he explained in detail regarding the substantial increase in membership, formation of area committees in the Districts of Ernakulam and Kottayam, formation of credit society under Kottayam Unit, regular conduct of structured meetings at AO and LHO levels, etc. He also shared with the participants the genesis of Writ Petition 1875/2013 against the anomalies in SBI Pension matters and its latest position.

Shri Radhakrishnan, Dt. Secretary, presented the report thereafter, followed by presentation of financial accounts by Shri Sivadasan K, Treasurer. The meeting concluded after Shri Ramakrishnan proposed the vote of thanks followed by delicious Onam Sadhya.

Attention Pensioners/Family Pensioners

*As all of you are aware, life certificates in respect of all pensioners and family pensioners need to be submitted to the bank during the month of **November every year**. Non-submission of life certificates will result in stoppage of pension disbursement. There had been number of instances in the previous year wherein pension disbursements were stopped on account of non submission of life certificates. We request all our members to approach either their Pension Paying branch or any other branch of SBI and to submit their life certificates before 30th November 2019.*

Wayanad District Unit... Ad-hoc Committee formed



Shri Rajeevan K, President, delivering the Inaugural Address

We are extremely happy that the SBIPAK Wayanad district unit has come into existence. After the formation of Idukki district centre, Wayanad remained the only district without a district unit and the members from Wayanad district were under Kozhikode district as the membership was comparatively very few. Due to the distance factor and the longer journey they had to undertake for attending the meetings held at Calicut there always happened nil participation of members from Wayanad area and they always remained out of communication and updation. Situation changed after April 2017 when the merger of e-SBT came to be a reality. The membership in Wayanad area grew bigger enabling formation of a district unit. The concerted efforts by Shri Sethumadhavan Nair K, our AGS at Kozhikode AO, moved things faster which paved the way for convening the first meeting at NGO Union Hall, Kalpetta, on Tuesday 24th September 2019. More than 30 members who came there from different locations which included a good number of lady members also, attended the meeting.



A view of the Audience

The meeting began with the Welcome Address by Shri Rajagopalan M, District Secretary, Kozhikode, who explained in detail the structural set-up of our Association. Shri Rajeevan K, President, SBIPAK, in his Inaugural Address, explained about the formation of the Association in Kerala in 2001 and its active functioning since then. He spoke about the quarterly structured meetings conducted at AOs and half-yearly structured meetings held under LHO and annual meeting at Corporate Centre as well. Shri Sethumadhavan Nair spoke about the organisational set-up of the newly formed district unit and also proposed for constituting an ad-hoc committee. He also suggested for convening the formal General Body Meeting before 15th November with the participation of all the members in Wayanad district and to constitute the Executive Committee as provided in the Bye-law.

A six member ad-hoc committee with Sarvasri Sathyan, Murali OT, Raveendran, Preman, Francis and Smt. Vanaja was constituted. Shri Sathyan has been nominated as the Convener. The Meeting concluded at 5.30 pm after Shri Sathyan proposed the vote of thanks.

General Body Meeting and Onam Celebrations at Kottayam



Shri Jayakumar A, General Secretary, Inaugurating the function by lighting the lamp

The General Body Meeting of Kottayam District along with Onam Celebration was held on 07.09.2019 at Baker LP School Auditorium, Kottayam. The Meeting, presided over by Shri Raghavan MG, Dt. President, began at 10.30 a.m. with the prayer song by Smt. Girija Kumari. The Guests of Honour included Shri Jayakumar A, our General Secretary, Sarvashri Joy C Aryakara, Retd DGM, Mathew Adackamundackal, DGS, Rajmohan Nair, AGS, Smt. Raisa Begum, State Committee Member and Shri Jacob PM, Dt. Secretary. One minute silence was observed in respect of late George KJ, who passed away on 16.08.2019 Shri Philip PP, Convener, Vaikom Area Committee, paid tribute to Late Shri George KJ, recalling his long standing association and services rendered by him for Pensioners' Association. Shri Viswanathan

Nair, in his Welcome Address, specially welcomed Shri Jaykumar A on his maiden visit to the District Centre. It was followed by lighting the *Nilavilakku* in front of the "Pookalam" to mark the inauguration of Onam Celebrations. The melodious onam songs by SBIPAK Chorus, with its rhythmic background score, won the hearts of all. The entry of Maveli in his royal attire amidst the Drum beats and *kaithalam* accompaniment stole the show. A rousing welcome was extended by all the participants.



Shri Joy C Aryakara, DGM (Rtd.), delevering Onam Message

In his Presidential Address, Shri Raghavan MG highlighted the growth in membership, which has crossed 525. Adding the associate members it has reached above 1000, he added. The District centre is very vibrant and several innovative activities are undertaken for the welfare of the members. He also mentioned that the Cooperative Society floated by the members is showing good progress and has earned profit in the second year of its operation. The newly joined members were introduced by Shri Mathew Adackamundackal and Shri Jayakumar welcomed each of them to the Association by presenting rose flowers. Our senior member from Vaikom Area Committee, Shri Joseph VG, who completed 75 years, was honored. Shri Joy C Aryakara, Rtd. DGM, who recently joined the Association, delivered the Onam message. He said that Onam had special significance to all Malayalees and it was the festival of prosperity and unity and its values had more relevance today than any other times. The keynote address was given by our General Secretary Shri A Jayakumar, who complimented the District Centre for its various activities and initiatives which are for others to emulate and the monthly e-Bulletin by the name OASIS was their latest initiative which has been appreciated by the State leaders. He dwelt on the structure of our organization and its functioning. The structured meetings at AO in every quarter, at LHO at every half year and yearly at Corporate Centre were avenues to represent our issues and find solutions to most of the issues of our members. Our organization is non-political and extends membership to all without discrimination of cadre and grade. It is growing day by day in strength. He also said that the 18th Annual General Body Meeting held in Ernakulam was a grand success considering the number of participants and the successful

conduct of the meeting. The District Secretary, Shri Jacob PM, presented the report and District Treasurer Shri Thomas Philip submitted the financials . The General body approved the report and statement of accounts. It was followed by felicitations by Shri Rajmohan Nair, AGS, and Smt. Raisa Beegum, State Committee Member.



Onappattukal by Members

The meeting also witnessed another memorable moment of release of the book “Denmark Briefs”, travelogue written by Shri Philip PP, on his recent trip to Denmark with his family. Shri Joy C Aryakara released the book by handing over a copy to Smt. Thankamma Philip, wife of Shri Philip. Shri Mathew Adackamundackal also spoke on organizational matters and mentioned some of the issues and grievances settled through the intervention of the Association. The vote of thanks was proposed by Shri Pushkaran, District Asst. Secretary, who thanked the members who participated in large numbers, and for their overwhelming enthusiasm shown in the General Body Meeting and onam Celebrations. It was followed by Onam Sadya. More than 300 members participated in the programme.

General Body Meeting and Onam Celebration by SBIPAK Idukki Centre

General Body Meeting of Idukki District Unit, coupled with a family get together, was held on 21st September 2019 at Pappootty Hall, Thodupuzha. Shri Martin Jose, Regional Manager, RBO, Thodupuzha was the Chief Guest. Our General Secretary, Shri Jayakumar A, who paid his maiden visit to the unit, was welcomed with ceremonies splendour by the members.

The meeting began at 11 a.m. with an invocation by Smt. Santa S. Shri Joseph TJ, Dist. President, presided over the meeting. Shri Thomas PP, Vice President, welcomed the guests and the gathering. Shri Joseph, in his brief Presidential Address, narrated the progress made by the unit since its formation. He also expressed the gratefulness and indebtedness of the unit to the guests and leaders who have taken the pains to attend the meeting travelling long distance.



*Lamp lighting and Inauguration by Sri. Martin Jose
Regional Manager, RBO, Thodupuzha*

The meeting was inaugurated by Shri Martin Jose, Regional Manager, by lighting the traditional ‘Nilavilakku’. In his Inaugural Address he elucidated the developments in the banking scenario in general and in SBI in particular, the impact of technological advancement and the need of updating even by retirees. He applauded the role of elders in the growth of the Bank and also for imparting training to the juniors. He offered all help and support to pensioners and promised to arrange for the opening of Bank’s dispensary at Thodupuzha before November.

Shri George PM, Dist Secretary, presented the report of the previous meeting and Shri Gopalan MI, Treasurer presented the Financials and Accounts of the relevant period.

Shri Jayakumar A, General Secretary, in his Key-note Address, dealt at length the organisational matters and cited the effective and cordial relationship Association was maintaining with the management for solving our grievances. He also hailed the unity of members, strengthening the hands of the leaders.



A view of the audience

Our veteran Dy. General Secretaries, Sarvashri Jose Marciline, Mathew Adackamundackal and Joseph Palackal, celebrated and masterly orators, were in a competitive mood to utilise the limited time at their disposal in explaining varied matters. The present state of bipartite talks, the chances of pension updation along with salary revision, submission of insurance claims, need for execution of a will etc. were the prime points of their deliberations. Shri Jayaram KS, State Treasurer also offered felicitation.

Shri Johny KJ, Asst. Secretary, proposed the vote of thanks. The guests and participants bid bye after enjoying the sumptuous feast arranged by the unit.

Onam Celebrations by Palarivattom Area Unit, Ernakulam



Shri Padmakumar KP inaugurating the function by lighting the *Nilavilakku*

SBIPAK, Palarivattom Area Committee, conducted a family get-together organised by its ladies wing at YMCA Palarivattom, on 27th September. Smt. Beena Ravi, Jt. Convener, Palarivattom Area, welcomed the gathering. Shri Padmakumar KP, our member and former Chairman of Federal Bank, was the Chief Guest. He lit the lamp inaugurating the program along with Sarvashri Krishnan V, Joseph Palackal, DGS, Jayaram KS, Treasurer, Capt. Prem G Nath, AGS, John TO, President, Ernakulam District, Smt. Beena K Ravi & Smt. Suseela Kumari TJ, EC members, Ekm Dist Committee.

Shri Padmakumar gave the Onam Message and Shri Joseph Palackal, DGS, addressed the gathering.

'Maveli' graced with his presence and blessed all gathered there.

Singers led by Shri Prakasan PR entertained the audience with songs while Smt. Beena and Capt. Prem compered the program.

A 'Lucky Onam Bumper Lucky Dip' was also organised by Shri Joseph Palackal.

Ms. Aishwariya, d/o Smt. Suseela Kumari TJ , winner of the Red FM Malayalam Music Award 2019, was honored during the function.

SBIPAK Ernakulam District Directory

Members belonging to Ernakulam District Unit who have not yet received the Directory are requested to contact the Area/District office bearers urgently. The same is also available at the District Office, at **D-9, Penta Estate, 2nd Floor, South Janata Junction, (Near Metro Pillar No. 542), Palarivattom.**



Ponna Pattukal by Team Palarivattom

There was a very sizable crowd of families and the program ended with a sumptuous Onam Sadya. Smt. Suseela Kumari TJ proposed the vote of thanks.

Onam Celebrations at Thiruvananthapuram

The Thiruvananthapuram District unit of SBIPAK celebrated Onam on 2nd October 2019 at Prof. N Krishna Pillai Foundation Auditorium, Nandavanam, Thiruvananthapuram.

As a mark of respect and to be a part of the nationwide celebration of the 150th birth Anniversary of Mahatma Gandhi, Father of Nation, the programme began after offering of floral petals before the portrait of Mahatma which was prominently placed beside the colorful Athapookalam arranged by our members. The Dignitaries



Shri Suresh KP, DGM (Offg.), lighting the *Nilavilakku*

on the dais, including our former General Secretary Shri John Joseph along with a few of the senior members joined in offering the floral tribute.

The meeting was presided over by District President of SBIPAK Shri Karthikeyan Nair K. Shri Joseph VL, District Secretary, formally welcomed the guests and other invitees. Shri Suresh KP, Deputy General Manager (Officiating), inaugurated the programme by lighting the

traditional lamp in the presence of Sarvashri Jayakumar A, State General Secretary, Surendranath Bhas P, Deputy General Secretary, Rajachandran Nair A, Asst.General Secretary, Gopakumar V, Dy.General Secretary, SBIOA, Reghu N, Dy.General Secretary, State Banks' Staff Union, and other district level functionaries of the Pensioners' Association. The brief inaugural address by the chief guest was followed by felicitations by other guests of honour present on the dais.



A view of the Audience

Two of our well talented members were felicitated on the occasion for their remarkable achievements. Shri Mohanachandran Nair, a prominent philatelist, who had recently won an international award "Large Silver Medal" at Singpex 2019 International Philatelic Exhibition, Singapore was honored with Ponnada and presenting a memento. Shri Satheeshkumar A, a renowned cartoonist and presently the executive member in Kerala Cartoon Academy who had recently held a three day caricature/cartoon exhibition in Thiruvananthapuram which won wide public appreciation was also honored on the occasion. Shri Madhukumar G compered the program and Shri Radhakrishnan S proposed vote of thanks.



Poovili pooivli ponnonamayi...

This was followed by cultural programs presented by our members and their spouses. Program began with the presentation of Onam songs by the group comprising Sarvashri Vinayachandran S, Raghunath V, Ravinderpal, Radhakrishnan S, Smt. Radhadevi PV, Smt. Preethy Raju



A scene from the skit Jalam

and Smt. Sudharma MP. This was followed by traditional Thiruvathira. Solo songs were also presented at regular intervals by members and grandchildren of the members. Shri Sasidharan Nair K enthralled the audience by his poem. The last item to be staged was a 20 minute long skit "JALAM" presented by the Executive Committee Members viz Sarvashri Jayakumar A, Surendranath Bhas P, Rajachandran Nair A, Radhakrishnan S, Smt. Radhadevi PV and Smt. Girija K Nair. The theme and the message of the skit were very much relevant in the present plight in which Kerala was reeling under after two consecutive flood and natural calamities. Shri Kanjirampara Ravi, playwright (and who is a retired official in ISRO), directed the skit. He was also honored on the occasion at the end of the program. In the lucky dip that followed, Com. John Joseph, former General Secretary SBIPAK was chosen as the luckiest person among the entire participants.



Thiruvathirakali by women's wing

This year's Onam celebration concluded with a sumptuous Onasadya. Presence of around 230 members for the programme was a clear message about the success of the program and about how passionately they hold the spirit of friendship and activities of the association.

General Body Meeting at Kollam



The General Body Meeting in Session

The General Body Meeting of Kollam District was held on 10th July 2019 at Kollam Branch. Sarvashri Jayakumar A, our General Secretary, Unnikrishnan Nair BC, Vice President and Ganapathykrishnan N, Deputy General Secretary were the Guests of Honour. The Meeting was presided over by Shri Gopakumar, District President. The Meeting deliberated in detail issues confronted by Bank Pensioners in general and SBI Pensioners in particular. The meeting condemned the attitude of both Government and Bank Managements in delaying the revision of family pension, a long pending demand by Bank Pensioners' fraternity. The other issues that were discussed include prolonged eleventh bipartite salary settlement, updation of pension etc. More than 95 members from the district participated.

Quarterly Structured Meetings

Kollam

The structured meeting for the quarter ended September 2019 was held at Administrative Office Kollam on Tuesday 17.09.19

On behalf of the management, Deputy General Manager and Regional Managers of four Regions under the AO along with HR functionaries attended the meeting. Representing SBIPAK Kollam and Pathanamthitta district units, ten of our leaders participated in the meeting.



The Structured Meeting in Progress

The agenda items were mainly on delay in sanctioning medical bills, non release of corporate buffer, anomaly in fixation of family pension, inordinate delay in issue of PPOs and a request for providing fridge at Bank's Dispensary at Pathanamthitta.

The meeting began with the Welcome Address by Chief Manager HR.

DGM in his opening remarks assured all possible support to pensioners and also instructed the functionaries to resolve the issues brought in by the elders giving top priority avoiding delay. He further added that the pensioners and retirees are free to approach the Administrative Office Authorities at all times and it was not necessary that they should wait for the next structured meeting. He also instructed CM (HR) to hold discussion with SBIPAK regularly so that unresolved issues need not be kept piling up.

Shri Ganapathykrishnan N, Dy. General Secretary, began his opening remarks highly appreciating the positive and cordial approach of the DGM and other functionaries. He wished that the same be strengthened and continued forever. He further added that the lesser number of agenda items in the meeting itself exemplifies the attitude of the concerned authorities in solving the issues.

The agenda items were thereafter taken for discussion. Since many of the issues figured therein had to be referred and settled at LHO level, DGM directed the CM (HR) to forward the items to LHO without delay. Regarding supply of fridge to the Pathanamthitta dispensary DGM's sanction order was issued on the spot for purchase and supply of the same.

The whole meeting went on very cordially. The DGM requested our support for the business development and also thanked us for our active participation in all activities of the Bank. In reply we also requested all help from Bank's side and assured our support.

Manager (HR) thanked all participants and from our side Shri Ramakrishna Pillai, AGS, proposed vote of thanks.

Quarterly Structured Meetings

It is given to understand that the structured meetings at AOs for the next quarter will be held before 10th December 2019. Members are requested to forward their pending issues if any, well in advance, to the district secretaries who will forward it to the respective Dy. General Secretary to include in the agenda items. The Structured Meeting for the half year ending December 2019 at LHO will be held before 31st December 2019.

Mutual Welfare Scheme

It has come to our notice that many of our family pensioners are not being paid their eligible monthly financial relief from the above scheme due to non submission of claim forms. The scheme provides for monthly relief for spouse after the death of the subscriber, provided subscription amount has been paid till completion of 60 years of age. In the case of those who opted voluntary retirement before attaining the age of 60 years the subscriber has to make payment of lump sum amount of subscription for the remaining period i.e, till completion of 60 years, otherwise will not eligible for any relief. We request all our family pensioners to ascertain their eligibility in this regard by contacting the SBIPAK District leadership in their respective districts. We are happy to know that Team Ernakulam led by Com. Joseph Palackal DGS has traced out more than 11 cases for which no claims were submitted after the death of the pensioner. Due to the efforts by SBIPAK Ernakulam the claims in all these cases are now being processed for payment. We request the leadership of other District units, especially the Dy. General Secretaries to obtain the lists of all beneficiaries by contacting respective Chief Manager (HR) so as to ensure payment of monthly financial relief to all eligible family pensioners.

MUTUAL WELFARE SCHEME

(CirDO/P&HRD/11 of 2003-2004)

Date of Commencement: 01.12.1982

Last Date of Joining: 31.12.1993

Objective: To provide medical assistance to retired employees and their spouses and timely financial help to family members of the employees on their death, during service or after retirement.

Membership: Permanent employees of the Bank including those on probation and permanent Part time employees as on 31.12.1992 having 25 years of service or more till the age of 60 or with other terms and condition can become members of the scheme.

Some important points for the members

1. Membership contribution up to the age of 60.
2. **Cessation of Service:** Member has to pay all the contribution with lump sum payment up to the age of 60.
3. **On the death of member before age of 60:** The spouse/nominee will get lump sum amount and monthly financial relief and **on the death of member after retirement only monthly financial relief payable to spouse. Life certificate to be submitted every year in November.**

Welfare Fund Unit during service	Death during service Lumpsum to be paid to Nominee/Heirs	Monthly Financial relief payable to spouse
Rs.10	Rs.10,000	Rs.200
Rs.20	Rs.10,000	Rs.250
Rs.30	Rs.15,000	Rs.375
Rs.40	Rs.20,000	Rs.500

4. After superannuation a member will get refund of welfare fund without interest as well as medical benefit, as under:-

Unit	90% of cost of Hospitalization subject to life time limit of (Rs.)	Serious/special diseases with or without hospitalization subject to life time limit of (Rs.)	General diseases life long as per column (c) within financial limit of (Rs.)
Rs.10/-	6,000/-	6,000/-	500/- per year
Rs.20/-	15,000/-	15,000/-	1,000/- per year
Rs.30/-	22,500/-	22,500/-	1,500/- per year
Rs.40/-	30,000/-	30,000/-	2,000/- per year

All medical bills and life certificate to be submitted to the pension paying branch for forwarding to the Zonal Offices, as the Scheme is managed and records maintained at respective Zonal Offices.

Cherukad Literary Award 2019 for Shri Manoharan MK



Manoharan MK, our member from Kannur district unit has been awarded the prestigious “**Cherukad Award 2019**” for his collection of short stories “*Alakkukallukalude Pranayam*.” The Award instituted by Cherukad Memorial Trust in the name of renowned playwright, novelist, and poet in Malayalam literature, late Cherukad Govinda Pisharodi popularly known as Cherukad, carries cash award of Rs.25,000 with citation. Shri Manoharan who hails from Peralassery in Kannur District is an upcoming writer in Malayalam language who has bagged several awards and recognitions which include John Abraham Award, Abu Dhabi Sakthi Award, Balasahithya Institute Award and P Narendranath Award. He has also authored a number of plays for children apart from his collection of short stories.

SBIPAK takes pride in congratulating Shri Manoharan for his laudable achievement and wish that more awards follow him in the days ahead.

One Day Workshop on Superannuation Benefits at Kannur

A day's Workshop on Superannuation Benefits, Retired Employees' Medical Benefit Scheme (REMBS), Mediclaim Insurance Scheme and HRMS was held at Clearing House of our Kannur Fort Road Branch under the auspices of District Committee, SBIPAK, Kannur on Monday, 14th October 2019. More than 35 members drawn from different areas of the district participated. Shri Rajakurup K, Vice President, SBIPAK, who inaugurated the Workshop, stressed the necessity of conducting such workshops for the very purpose of forming a group of well trained volunteers to help the retirees for all their requirements in pension related matters and other superannuation benefits. In the light of large number of unsettled issues and anomalies observed in pension matters especially with regard to Family Pension it has become an imperative necessity to have an expert group to take care of the situation. Shri Jose Marceline, DGS, Kozhikode AO, dealt with calculation of pension and family pension, gratuity, REMBS, Mediclaim Insurance (policies A&B) and Mutual Welfare Scheme. Shri Ramanarayanan, former Dt. President and AGM (Retd.), handled the subjects including investment for tax planning, HRMS site, life certificate etc. Shri Sethuratnam MP, Dt. President, welcomed the participants and Shri Narayanan KK, Dt. Secretary proposed the vote of thanks.

The proposal for conducting workshops on superannuation benefits was suggested by Shri Rajakurup K, Vice President, in the State Committee Meeting held at Ernakulam on 20th August 2019 which was



Shri Jose Marciline, DGS, Kozhikode AO, addressing

unanimously approved by the EC. We congratulate Team Kannur for their excellent efforts in implementing the programme and also request other District units to conduct similar workshops in their locations.

SBIPAK Executive Committee Meeting held at Ernakulam

The first quarterly meeting of the newly elected Executive Committee was held on 20th August 2019 at PWD Rest House, Ernakulam. The meeting, presided over by State President, Shri Rajeevan K began at 10.30 am. The Meeting began after observing two minutes' silence as a mark of respect to those who left us for their heavenly abode since our last Meeting. Shri Rajeevan began his opening remarks extending a special welcome to Shri Jayakumar A, the newly elected General Secretary and other new comers in the Committee. He complimented the Team Ernakulam led by Comrade Joseph Palackal DGS and other leaders from the District for the excellent conduct of the 18th Annual General Conference of SBIPAK held at AJ Hall, Kaloor on 25th and 26th May. He mentioned that the day's meeting had a separate agenda item to evaluate the 18th AGM and requested all to take part in it and to express their sincere opinion about the overall conduct of the meeting. Shri Jayakumar, in his maiden speech, expressed his whole hearted happiness on the new position bestowed on him by the members. He thanked one and all for the trust and confidence reposed on him and assured that he would put his best efforts to live upto to the expectation of all. He also sought the support of all to discharge the duties assigned to him and added that he was well aware of the depth and gravity of the position. The meeting further discussed on the issues confronted by the members mostly in respect of insurance claims namely, delay in settlement and reduction imposed on claim amounts, non release of corporate buffer etc. Shri Jose Marceline, narrated in detail about the irregularities in family pension and also

about the inordinate delay in sanctioning the Family pension. Reports of activities under each AOs were then presented by respective Deputy General Secretaries. Organisational activities undertaken by each district units were reported by the respective District Secretaries.

The meeting reconstituted the Editorial Board of our quarterly bulletin. This was necessitated due to the change in positions after the triennial elections . The members of the reconstituted Editorial board are Sarvashri Jayakumar A, Rajeevan K, Joseph Palackal, Unnikrishnan Nair BC and Balachandran Nair MP. Shri Rajakurup K, Vice President, while participating in the discussion on organizational matters suggested for forming a team of volunteers to take care of the issues mostly pertaining to erroneous calculation of pension and family pension. He added that there were at present only very few people who could handle the situation. Therefore he suggested that we should conduct workshops at all centres and identify suitable volunteers and keep them ready to handle all the issues related to pension anomalies. The Meeting was concluded at 4.45 pm.

'OASIS' – e-News Bulletin by Kottayam District Unit

Our Kottayam district unit has always been trying to keep one step ahead of its counterparts in its organizational initiatives. If it was formation of its Credit Society in the previous year, this time it has come out with another initiative of publication of its well designed e-Bulletin named OASIS (**O**lder **A**dults **S**haring **I**n **S**ervice). The Bulletin in its tricolored appearance with beautiful photos is rich in contents too. It brings out all the latest information not only from Kottayam but from other districts too. The latest issue, with its onam specialties is now in circulation and is reportedly receiving wide appreciation across the state. Kudos to the Editorial Board and its Chief, Shri Philip PP for their excellent efforts in bringing out a beautiful bulletin par excellence. Let the OASIS continue its glowing journey with more value additions.

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-2009	Kamalam AT	Valapattanam	Kannur	14-07-2019
LM-56	Yasodhara Babu VK	Vennala	Ernakulam	22-07-2019
LMM-42	Krishna Iyer R	Karamana	Thiruvananthapuram	23-07-2019
LM-424	John MJ	Mission Quarters	Thrissur	04-08-2019
LM-979	Jaya	Koduveyoor	Palakkad	10-08-2019
LM-318	Velayudhan K	Kakkodi	Kozhikode	14-08-2019
LM-285	George KJ	Ettumanoor	Kottayam	15-08-2019
LM-217	Aboobaker PP	Tellicherry	Kannur	19-08-2019
LM-2245	Sivasankaran Nair R	Pattathanam	Kollam	21-08-2019
FPM-385	Suseela AT	Konthuruthy	Ernakulam	21-08-2019
LM-203	George OD	Kochi	Ernakulam	22-08-2019
LM-3412	Kamalam K	Chalai	Thiruvananthapuram	26-08-2019
LM-6844	Parvathy Rajalekshmy	Manacaud	Thiruvananthapuram	02-09-2019
LM-1143	Sathyanandan BE	Punithura	Ernakulam	07-09-2019
LM-3098	Gopy VK	Mulanthuruthy	Ernakulam	16-09-2019
LM-1829	Balakrishnan VN	Kothamangalam	Ernakulam	16-09-2019
LM-7192	Vavoo MV	Angamaly	Ernakulam	18-09-2019
LM-3051	Achuthan K	Tirur	Malappuram	05-10-2019
LM-284	Annam TP	Thammanam	Ernakulam	16-10-2019

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 7729, the last Membership No. being AFM/7969:

Mem No. & Name	Address	LL/Mobile
LM-7759/AFM-7760 Vijayan Pillai P K/Bijimol P	Kausthubham, Near Palliyarakkavu Temple, Aroor-Post Via Cherthala, Alappuzha 688534	0478-2874063/ 9446844330
LM-7761/AFM-7762 Satheesh Kumar V R/Padmaja K	Valliath Bhavan, Karakkad -Post, Chengannur, Alappuzha 689504	0479-2423623/ 9447786500
LM-7844 Shiv Ram Pillai	Valliyaveedu, Evoor North -Post, Cheppad, Alappuzha 690507	9425004476/

Mem No. & Name	Address	LL/Mobile
LM-7854/AFM-7855 Nazeer Khan A K/Ajum Mohammed	Puthanpurayil, Thamarakulam PO, Alappuzha, Alappuzha 690530	0479-2370078/ 9446117313
LM-7856/AFM-7857 Nandakumar C S/Rajasree V	Sreevalsam Collampah, Thanneermukkom PO, Cherthala, Alappuzha 688527	0478-2583366/ 9447958826
LM-7903/AFM-7904 Rejanamma B Supran/Supran P T	Gaya Panakkamthara, Eramalloor -Post, Via Cherthala, Alappuzha 688537	9446509039/ 9497195918
LM-7905/AFM-7906 Suresh S/Binu V	Indeevaram, Erezha North Chettikulangara, Mavellikara, Alappuzha 690106	0479-2349434/ 9447463488
FPM-7889 Heather Rodrigues	No.69, 3rd Main, K R Garden, Bank Colony, Muruveshpalya, Bangalore, Bangalore 560017	080-40951005/ 9342500073
FPM-7763 Sakeena P K	House No.7/1146 B, Kattuparambil House, Chakkamadam, Ernakulam 682002	9995616662/ /
LM-7764/AFM-7765 Biju Cherian/Mini M I	Madapparambil House, Near Police Quarters Triveni Nagar, Muvattupuzha, Ernakulam 686661	9539324533/ 9847214565
LM-7766 Usha Devi L	Darsan House No.35/407- C, North Janatha Road, Palarivattom - Post, Ernakulam 682025	9995749875/ 9895486960
LM-7801/AFM-7802 Satheesh S/Sowmya Latha	8/52 -B , South Cherlai, Sourh Cherlai, Cochin, Ernakulam 682002	7598246384/ 9442065428
LM-7830/AFM-7831 Dhanalekshmy P Menon/Mohanan M	Chaitram, ALRA 27, Behind Aanaparambu, Eroor South, Ernakulam 682306	9947627662/ 9947627662
LM-7858/AFM-7859 Itteera P P/Rosily Itteera	Punnasserry House, Thuravoor PO, Angamaly (via), Ernakulam 683572	0484-2617204/ 9605398117
LM-7860 Sreelatha Paniicker	Shreyas, Kailas Nagar, KNRA19, Puthiya Road, Palarivattom, Ernakulam, Ernakulam 682025	484-2332852/ 9446400852
LM-7890/AFM-7891 Abdu Samad K M/Zarina Samad	Flat No.603, National Excellency Aptmnt., Kalavath Road, Palarivattom, Ernakulam, Ernakulam 682025	9400115158/ 9995659948
LM-7892/AFM-7893 Elizabeth Thomas/Ittira K V	Kalappurackal House, Choice School Road, Thripunithura, Ernakulam 682301	0484-2485361/ 9847456766
LM-7894 Ushakumari P	Apartment No.9A, Sharon Nest, Shareca Lane, Vazhakala, Ernakulam 682030	0484-2425296/ 9447903649
LM-7895 Ambika S K	Saravanam House No.MMC206/XII, JRRA198, Jayanthi Road North, Marad PO, Ernakulam 682304	9496061639/ /
LM-7896/AFM-7897 Indira S/Ganesh R	Sreekrishna Vilas, KWRA 53, Kannankulangara, Kadangu Road, Tripunithura, Ernakulam 682301	9446576692/ /
LM-7898/AFM-7899 Joseph P T/Jancy Joseph	Purathezhath House, Martinpuram, Marad PO, Tripunithura, Ernakulam 682304	9495677135/ 8547839915
LM-7907/AFM-7908 Indira P K/Bharathan K A	Himagiri BMCRA - 25, BTS - Mamangalam, Cross Road Edappally -Post, Ernakulam 682024	0484-2334807/ 9447815349
LM-7909/AFM-7910 Sivadas K/Santha M M	Kakkanattuthara House, Kavana Vazhakulam - Post, Muvattupuzha, Ernakulam 686670	0485-2261068/ 9446141413
LM-7945/AFM-7946 Sujatha K Devadas/John V M	Anupam Valayil House, Eliyankunnu, Mulanthuruthy -Post, Ernakulam 682314	0484-2742003/ 9995894580
LM-7733 Rajan T V	Cherukottayil, Puthenpurakkal House, Kuttikanam P O, Idukki 685531	9744178580/ /
LM-7861/AFM-7862 James Mathew/Thresiamma James	Padinjarekutt House, Muthalakodam, Thodupuzha, Idukki 685605	9645443432/ 9446827964
LM-7863 Leesamma Varghese	Thannickal House, Mylacombu PO, Thodupuzha, Idukki 685608	8593882707/ 9605883702
LM-7768/AFM-7769 Thamban Nair E/Vijaya T Nair	Keerthi, Maniyan Road Mavichery, Payanoor P O, Kannur 670307	04985-206036/ 9947676222
LM-7770/AFM-7771 Sureshan Unni Pravan/Sudha K	Unniprovan House, Kuruvad, Ezhome -Post, Kannur 670334	9450109380/ 9455039125
LM-7925/AFM-7926 Dinesh P M/Prameela Dinesh	Deepam, Near S I Mukku, Anchampeedika Post, Kannur 670331	0497-2784213/ 9495646670

Mem No. & Name	Address	LL/Mobile
LM-7803 Valsalakumari C	Ramalayam, Near Lions Club, ETC -Post , Kottarakara, Kollam	9995034580/
LM-7864/AFM-7865 Rema Devi Amma B/Sarat Chandran Nair G	Kollasseril House, Kadappakada PO, Bhavana Nagar - 63, Kollam 691008	9446528345/ 8075382484
LM-7866/AFM-7867 Jayachandran R/Vijayalakshmi G S	Sreelayam, Thillary, Kollam, Kollam 691001	2745395/ 9447045395
LM-7734 Komalakumari C N	Vishnu Bhavan, Kuzhimattom, Kuzhimattom P O, Kottayam 686533	9544972775/
LM-7772/AFM-7773 Remanan C N/Rema	Renju Bhavan, Pallipurathusery -Post, T V Puram Vaikom, Kottayam 686606	9656967194/ 9544972167
LM-7774/AFM-7775 Sheeba Punnen/Stephen M A	Murianickal House, Kottayam West -Post, Kottayam, Kottayam 686003	0481-2382625/ 9447227569
LM-7776/AFM-7777 Ammukutty Mathew/Jacob C Mundakkal	Mundakal House, Kiliroor North -Post, Kottayam, Kottayam 686020	3481-2382195/ 9497468418
LM-7778/AFM-7779 Kutty P K/Suluchana K	Thekk Manaladiyil, Vadayar PO, Via Thalayolaparampu, Kottayam 686605	9446714870/
LM-7780/AFM-7781 Joy C Aryakara/Saramma Joy	Aryakara House, Kanam PO, Kanam, Kottayam 686515	0481-2456815/ 9987953151
LM-7782 Retnamma Chellappan	Otta plakkil House, Kaduthruthy, Kaduthuruthy - Post, Kottayam 686604	9656907411/
LM-7783 John Joseph	Thalachelloor House, Ruby Nagar -Post, Changancherry, Kottayam 686103	0481-2423432/ 9447359502
M-7784/AFM-7785 Joseph M S/Annakutty P T	Maniamattuthadam, Elackad -Post, Elackad, Kottayam 686587	9447569140/ 9544880344
LM-7786/AFM-7787 Bhadran K N/Jagadamma K P	Sruthilaya, Thellakom -Post, Thellakom, Kottayam 686630	0481-2596222/ 9447853419
LM-7788 Usha G Panicker	Hari Sree, Manarcadu, Manacaud -Post, Kottayam 686019	0481-2370192/ 9497821792
LM-7789 Ramakrishna Panicker K P	Melettu House, Gandhi Nagar, Gandhi Nagar -Post, Kottayam 686008	0481-2596333/ 8547596333
LM-7790 Toms Joseph	Kattoor House, Chenappady -Post, Kanjirapally, Kottayam 686520	04828-262193/ 9446077888
LM-7804/AFM-7805 Jayaraman T S/Gheeta S	2/215-A , Karthika, Opposite Santhi Nilayam, Kumaranallur, Kottayam 686016	0481-2310045/ 9447176924
LM-7806 Jissy V George	Padachira, Pathamuttom-Post, Pathamuttom, Kottayam 686532	8593077408/
LM-7807/AFM-7808 Babu V/Syamala E D	Valokottu House, Edavattom PO, Thalayolaparambu, Kottayam 686605	9447777384/ 8281273844
LM-7809/AFM-7810 Suresh Kumar S/Yamuna Devi S	Devika House, Vazhappally West -Post, Changancherry, Kottayam 686103	0481-2410583/ 9947015564
LM-7832/AFM-7833 Rajagopalan Achary P N/Indira T	Anjaly, Gandhinagar PO, Kottayam, Kottayam 686008	0481-2594624/ 8086894623
LM-7834/AFM-7835 Babu A T/Sheela Babu	Vaisakh, Poozhikol PO, Kaduthuruthy (via), Kottayam 686604	04829-283542/ 9447439447
LM-7836/AFM-7837 Geetha Gopalakrishnan/Unnikrishnan Nair V T	Sreerangam, Edayazham, Kudavechoor PO, Kottayam, Kottayam 686144	04829-275375/ 9446015375
LM-7838/AFM-7839 Liza Thomas/Varghese M V	Madathil House, Kuttanchirappady, Puthuppally PO, Kottayam, Kottayam 686011	0481-235288/ 9446083288
LM-7840/AFM-7841 Viswambharan P R/Tharakeswari T S	Padikkathara, Vaikaravar PO, Vaikom, Kottayam, Kottayam 686146	9747328637/ 9544408818

Mem No. & Name	Address	LL/Mobile
LM-7842/AFM-7843 Thresiamma Jacob/George V L	Vettuvzhyil House, Keezhoor PO, Thalayolapparambu, Kottayam, Kottayam 686605	9446368023/ 9447148308
LM-7911/AFM-7912 Prasannakumar N S/Mayadevi C P	Naranathumadam House, Manganam -Post, Manganam, Kottayam 686018	9747004603/
FPM-7913 Annamma Mathew	Kochupurackal House, Cheruvandoor -Post, Ettmanoor, Kottayam 686631	0481-2537737/ 9946803534
LM-7914 Usha Prasad Nair	Mathilakathu House, Pakkil -Post, Pakkil, , Kottayam 686012	0481-2566570/ 9446066570
LM-7915/AFM-7916 Joseph P J/Aniamma Jacob	Palaparambil House, Kurumpadanad -Post, Changanacherry, Kottayam 686536	0481-2472673/ 9495443724
LM-7927 Girija Kumari B	Lakshmi Nivas, Ayarkunnam, Ayarkunnam -Post, Kottayam 686564	0481-2544213/ 9495522800
LM-7928/AFM-7929 Jacob Punnoose/Annamma Skaria	Plamparampil House, Pallom, Pallom P O, Kottayam 686007	9447507033/ 8156807033
LM-7930 Prema S Iyer	Puthussery Madom, Kudamaloor PO, Kudamaloor, Kottayam 686017	0481-2393013/ 9446594668
LM-7931 Devaraj C O	Chozhiyathukunnel House, Eravimangalam, Eravmangalam, Via Muttuchira, Kottayam 686613	04829-242121/ 9495685050
LM-7932/AFM-7933 Ambujakshan S/Sobhana Ambujakshn	Vattathara House, T V Puram -Post, Via Vaikom, Kottayam 686606	04829-211236/ 9495570309
LM-7934/AFM-7935 Uthaman K P/Ammu Uthaman	Karikkatharayil House, Maravanthuruthu -Post, Vaikom, Kottayam 686608	9496570165/
LM-7936/AFM-7937 Geetha V/Sudhakaran K U	Sangeeth, North Gate, Ettumanoor-Post, Kottayam 686631	0481-2536424/ 9446757034
LM-7938/AFM-7939 Prasanna Kumar K B/Radhika R	Vykhari, Vempally -Post, Kuravilangad, Kottayam 686633	04822-228798/ 9447661509
LM-7947/AFM-7948 Kuttiamma V S/Rajappan P K	Rajnivas, Pakkil, Pakkil -Post, Kottayam 686012	0481-2360986/ 9495860986
LM-7735 Suseela P	Vaishak Nivas, Mattanode, Mattanode P O, Kozhikode 673527	4962659543/ 9497450303
LM-7736 Poly Mathai	Puthuvalakottel House, Vellamcode PO, Kodancherry, Kozhikode 673580	9048226556/ 9400536537
LM-7868/AFM-7869 Jagannathan VK/ParvathaVardhini CN	Virunnukandi House No.39/2310, Chalil, Puthihangadi, Kozhikode, Kozhikode 673021	0495-2391756/ 9447075167
LM-7870/AFM-7871 Ramesh Kumar M/Jyothilakshmi O	Flat Ni.2A, PVS Prestige, Palazhy-Pala, Guruvayoorappan College PO, Kozhikode 673014	0495-2433315/ 9495411315
LM-7900/AFM-7901 Sreevalsan K/Usha M	Sree, Kuttiyilthazham, Pokkunnu PO, Pokkunnu PO, Kozhikode 673007	0495-2330618/ 9446330618
LM-7917 Jayasree E	Pottakkattu Veettil, Mele Puthiyottil Kattukulangara, Nellikode -Post, Kozhikode 673016	9605110648/
LM-7949/AFM-7950 Subha Devi T/Ratnakaran M C	Vasanth, Near Ramachandra Nagar Housing Colony, Puthiyanagadi -Post , Pavangad, Kozhikode 673021	9446533444/ 9447291503
LM-7951/AFM-7952 Velayudhan Perumbil/Ajitha K C	LIC Road , Perumbil House, Vydiarangadi -Post, Ramanattukara, Kozhikode 673633	0495-2441545/ 9995013440
LM-7953/AFM-7954 Loveliamma Antony/Johney C M	Chittt House, Golf Link Road ,, Chevayur -Post, Kozhikode 673017	0495-2356223/ 8089665437
LM-7955/AFM-7956 Prasannakumar A/Preetha K	2/678 B , Preshya, Othayamangalam Road, Eranhipalam -Post, Kozhikode 673006	0495-2769911/ 9447507722
LM-7957/AFM-7958 Rajagopalan P M/Anitha A V	29/388 A , GOKULAM, Kottooli, Kottooli - Post, Kozhikode 673016	0495-2743330/ 9447734330
LM-7959/AFM-7960 Latha Mondody/Sreenivasan V	Muthuvana House, Bilathekulam, Eranhipalam - Post, Kozhikode 673006	0495-2361043/ 9895809693
LM-7961/AFM-7962 Hari Prasad V/Sujatha Hariprasad	Akshaya, A M Jayaram Road, Chevayur -Post, Kozhikode 673017	9895007956/ 9895459574

Mem No. & Name	Address	LL/Mobile
FPM-7902 Zulekha Rahiman	P.A.House, Choodikotta, Mahe, Mahe 673310	0490-2333968/ 9846088552
LM-7811/AFM-7812 Abdurrazzaque Bava P/Rasiya C K	Rasheeda Manzil, Kottappuram Andiyurkunnu - Post, Via-Pulikkal, Malappuram 673637	0483-2713570/ 9447382871
LM-7845/AFM-7846 Radhakrishnan M/Vineetha T P	Vihaag(H), Near United Club, Kovilakathumuri, Nilambur, Malappuram, Malappuram 678329	9447204945/ 9947303150
LM-7847/AFM-7848 Vijayan C S/Anitha C	Yadunandanam, Chakalakuth, Nilambur, Malappuram 679329	9846851720/ 9495127753
FPM-7918 Rugmini Amma	Thekkepurath House, Pariyapuram Kunnumpuram, Tanur, Malappuram 676302	9847245546/
LM-7737/AFM-7738 Kesavan V/Vijaya E B	Sudarsanam, Akasha Nagar, Thottakkara P O, Ottappalam, Palakkad 679102	4662344279/ 9847295939
LM-7739/AFM-7740 Viswanand E R/Shyla Anand K N	2A, Jayaraj Krishna Apartments, Ramanadhapuram, Ramanadhapuram P O, Palakkad 678001	9447889770/ 9495319434
LM-7741/AFM-7742 Kuttykrishnan K V/Nandini Menon	D/14,Sreepadham, Santhi Colony, Chandranagar P O, Palakkad 678007	9446531495/ 8157814998
LM-7743/AFM-7744 Chami V C/Kumari S K	Vazhapully House, Thrikkallor P O, Chirakkalpadi, Mannarkad, Palakkad 678593	7593958685/ 9895617431
LM-7745/AFM-7746 Padma R/Sivakumar S	Anugraha, 51 Venketesa Garden, Pallippuram P O, Palakkad 678006	4912535249/ 9447622069
LM-7813/AFM-7814 Ananthanarayanan N/Rajasree P S	Rajeevam Surya Nagar, Hemambika Temple Road, Akathethara, Palakkad 678008	9961166689/ 9745594655
LM-7815/AFM-7816 Ramadas M/Girija T T	A -68 , Greeshmam, Akshara Nagar , Kadankode, Karingarapully -Post, Palakkad 678551	0491-2507530/ 9446532996
LM-7817/AFM-7818 Shalini Devi P/Muralidharan S	Shaleenam No- 6 II nd Lane, FCI Colony, Industrial Estate P O, Palakkad 678731	0491-2558055/ 9447624733
LM-7872/AFM-7873 Satheesh Kumar A P/Geetha T P	Sreekausthubham, Bank Employees Colony, Manali, Palakkad, Palakkad 678001	0491-2546131/ 9895047349
LM-7874/AFM-7875 Sreekumar K N/Sudha V M	Kodalattupuram, Kodunthirapully, Palakkad, Palakkad 678004	0491-250086/ 9447621809
LM-7963/AFM-7964 Prasanna Menon/Krishnan Kumar K P	Prasoonam, 27/72 , Bhagawathi Nagar, Manapully Kavu, Palakkad 678013	0491-2505082/ 9496295737
LM-7965/AFM-7966 Udayakumar K/Vijayalekshmy P	Sreevalsam Plot - NO.27, Venkatesa Gardens, Opp- Mercy College, Palakkad 678006	9746241999/ 8592936999
LM-7747/AFM-7748 Sreeraman C/Santhamma K	Sreevilasom, Anandapally, Adoor, Pathanamthitta 691525	9446039611/
LM-7749/AFM-7750 Somarajan C K/Prameela V	Gayathri Bhavan, Mudiyoorkonam P O, Pandalam, Pathanamthitta 689501	9496694787/ 9747623526
FPM-7876 Meenakshy C K	Manimandiram House, Mundukottakkal PO, Pathanamthitta, Pathanamthitta 689649	9656502072
LM-7940/AFM-7941 Vinoy P Thomas/Asha P Punnoose	Punnusseril House, Near M S H SS(Thottaman), Ranny, Pathanamthitta 689672	04735-227367/ 9496211850
LM-7942/AFM-7943 Mariamma P I/Dr. George Koshy	Thykkottathil Elysium, Puthenpeedika, Omalloor, Pathanamthitta 689647	9497230261/ 9495509129
LM-7751/AFM-7752 Sugandakumari V S/Shylakumar P	Sree Sailam, Poozhikunnu, Industrial Estate P O, Thiruvananthapuram 695019	4712495837/ 9496233914
LM-7753/AFM-7754 Varghese Abraham/Anitha Varghese	No 11, Mar ivanios Nagar, Near MG College, Kesavadasapuram, Thiruvananthapuram 695004	4712541265/ 9446850023
LM-7755/AFM-7756 Ambikakumari K/K S Raju	Souparnika, AKGRA 1, Housing Board Colony, Avanavancherry, Thiruvananthapuram 695103	4702631110/ 9995899188
LM-7757/AFM-7758 Premkumar N S/Preetha G S	PC 4/276-1, Varsha, Ambala nagar Jn, Kowdiar P O, Thiruvananthapuram 695003	9446044760/ 9446454760
LM-7791 Chandra Kumari M	T C 27/627 Rohini, Vanchiyoor, Vanchiyoor PO, Thiruvananthapuram 695035	9447181370/ 8086833104

Mem No. & Name	Address	LL/Mobile
LM-7792/AFM-7793 Kumar S/Sudha Kumar	49 , Sharaj, Prem Nagar, Karamana -Post, Thiruvananthapuram 695002	0471-2340468/ 9847278857
LM-7794/AFM-7795 Hariharasubramoni Iyer H/Bhagyalekshmy NN	No.17 , Sai Bhavan T C/55/642, Vinayak Nagar Neeramankara, Pappanamcode PO, Thiruvananthapuram 695018	0471-2494881/ 9847395811
LM-7796/AFM-7797 Arumugom C/Santhi G	Flat No.G-1 Anjali Grace, Near Nandhilath G Mart, Neeramankara, Thiruvananthapuram 695040	9447552013/ 9495203205
LM-7819/AFM-7820 Sobhana P/Sasidhara Menon A K	VP 1/109 House No. 1, Mathrusmrithi GO Nagar, Peroorkada PO, Thiruvananthapuram 695005	0471-2437231/ 9446538231
LM-7821/AFM-7822 Rajendran K/Thankam R	T C 27/1303 , H No. - 26, Rishimangalam, Vanchiyor PO, Thiruvananthapuram 695035	0471-2470160/ 9495247160
LM-7823/AFM-7824 Chandrasekharan Nair O G/Lali K Nair	Flat No. 4 -D, Nikunjam Rhapsody, Convent Road Vanchiyur -Post, Thiruvananthapuram 695035	9495107650/ 8848370043
LM-7829 Sunil Kumar	SUPRIYA R G - 244, T C 6/2703 Nr. Subramoniya Temple, Ulloor, MC, Thiruvananthapuram 695011	0471-2442014/ 9447159080
LM-7849 Rajulu N P	Pankajam TC /12/1411, BLRA -15 -A, Vikasbhavan -Post, Thiruvananthapuram 695033	0471-2306036/ 9446553537
LM-7877/AFM-7878 Anilkumar A K/Chitra TT	TC 72/987, MSNRA House No.55, Near Sasthancoil, Manacaud -Post, Thiruvananthapuram 695009	0471-2573623/ 9446403623
LM-7879/AFM-7880 Valsala S/Revi E	Soorya, Panichal Lane, Kariyam, Powdikonam PO, Thiruvananthapuram 695587	9947296188
LM-7881/AFM-7882 Vijayan V K/Kumari Laila L	Dwaraka, TC 47/606/1, KRRA 341, Near RBI quarters, Poojapura, Thiruvananthapuram 695012	9446323562
LM-7883/AFM-7884 Pushpa Bai L/Venugopal K	LRA 3, Pavithram, Prabhus Gardens, Thengappura Road, Kaithamukku, Thiruvananthapuram 695024	0471-2470997/ 9447657258
LM-7885/AFM-7886 Remadevi C P/Gireesan Nair G	Sreepadmm, TRWA-A38, Sreemoolam Road, Thampanoor, Thiruvananthapuram	0471-2324250/ 8891004520
LM-7919/AFM-7920 Satheesh Chandran S/Beena L R	House No-111 SIBRAM, M P Appan Road, Vazhuthacaud, Thiruvananthapuram 695014	9886049694/ 94446359598
LM-7944 Asha Latha K	T C 20/1189(2) VRA-100, Sreekripa Melarannoor, Karamana Post, Thiruvananthapuram 695002	7034759711/ 9846961972
LM-7967 Vijayalakshmi S	T C/36/1048, Gokulam, Kairali Nagar Eanchakkal Jn, Vallakkadavu, Thiruvananthapuram 695008	0471-2450892/ 9746600211
LM-7798 Sudha K	Villa No.17 , Mulberry Homes, Green Aura Nellikad, Ramavarmapuram -Post, Thrissur 680631	0487-2972715/ 9747286482
LM-7799/AFM-7800 Raveendranathan Menon C/Sobhana R Menon	Shobhanam Chakkedath House, Vilangote Road, Urkam -Post, Thrissur 680562	7021485504/ 9819415754
LM-7825/AFM-7826 Jackson CJ/Nisha Jackson	Vazhappilly, Chakkath House, Kuriachira -Post, Thrissur 680006	9447817888/ 9349701490
LM-7827/AFM-7828 Narayanan T G/Vijayalakshmi N	Akshaya, iith Cross Udaya Nagar, Ayyanthole -Post, Thrissur 680003	7738885594/ 949556275
LM-7850/AFM-7851 Devassy M A/Alphonsa	Malieakal House, Adat -Post, Adat, Thrissur 680551	0487-2306672/
LM-7852/AFM-7853 Manohar K Nair/Sindhu P K	Flat No. 6 -B, MRG Shiva Priya Apartment, Viyyur- Kottekad Road , Viyyur, Thrissur 680010	9446346080/ 9446529680
LM-7887/AFM-7888 Reena Antony Akkara/Dr.Jenson Antony	Kavalakkat House, Nellikunnu Road, Near Mar Apprem Church, Thrissur, Thrissur 680005	0487-2423963/ 9847635665
LM-7921/AFM-7922 Venkitaraman T V/Jayamangalam P N	TC 14/389 /2 Saketham, Karthiayani Temple (North Road) TRA-20, Ayyanthole, Thrissur 680003	9447625111/ 9447894549
LM-7923/AFM-7924 Kuruppath Ajit Kumar/Lekha Ajith	24/181 ALAKA, Maravanchery Lane, Poonkunnam, Thrissur 680002	0487-2383620/ 9167252220
LM-7968/AFM-7969 Satish K/Usha K	Swagath, Wariam Lane 1st Avenue, Mannuthy - Post, Thrissur 680651	0487-237120/ 9037519800



eCircular

Department: P&HRD

SI.No.: 949/2019 - 20

Circular No.: CDO/P&HRD-PPFG/44/2019 - 20

Date: Thu 10 Oct 2019

All branches and offices of
State Bank of India

Madam/ Dear Sir

**PROJECT – HRMS: ROLLOUT OF NEW SERVICE
PROCESSING OF GRATUITY PAYMENT
APPROVAL OF PENSION PROPOSAL FOR EMPLOYEES
OF ERSTWHILE SBBJ, SBM, SBH, SBP, SBT**

The merger of erstwhile State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore was effected from 01st April, 2017. However, the Gratuity and Pension payment proposals for the employees of these erstwhile Associate Banks were being done manually at the nodal cells at designated LHOs.

2. HRMS has rolled out the services for processing the Gratuity and Pension proposals for the employees of e-ABs. It has also been decided to merge the superannuation funds of the concerned e-ABs with the Trust Funds of State Bank of India. The services are available to all the employees of concerned e-ABs to apply for Gratuity proposal and Pension proposal in HRMS at the time of superannuation. Step-by-Step user manuals are attached as ‘Annexure’ to this circular.

3. Salient features for the Pension proposal service and related important points are as under:

- i. The employees can apply for Pension proposal four months prior to their retirement.
- ii. The employees can select the type of their separation i.e. Normal retirement, Voluntary retirement etc.
- iii. The employees can verify the names and details of dependent family members who are eligible for Family Pension.
- iv. The employees can opt for commutation as per their choice.
- v. The employees can view their estimated pension calculated by the system according to their choice of commutation.

vi. The employees can view the status of their Pension proposal after submission in HRMS.

vii. The service can be accessed in HRMS by using the following navigation:

HRMS> PF/Pension/Gratuity> Pension Proposal e-ABs

4. Salient features for the Gratuity proposal service and related important points are as under:

i. The employees can apply for Gratuity proposal three months prior to their retirement.

ii. The employees can select the type of their separation i.e. Normal retirement, Resignation (Below 5 years/ Above 5 years), Voluntary retirement as per norms.

iii. The employees can view the projected amount of gratuity, based on salary details available in HRMS, that shall be payable on due date.

iv. The employees can view the status of their Gratuity proposal after submission in HRMS.

v. The service can be accessed in HRMS by using the following navigation:

HRMS> PF/Pension/Gratuity> Gratuity Payment eABs

5. A retiring employee will apply for all superannuation benefits through his/her Branch/ Office where he/she is last posted. Branch/ Division Head will recommend the proposal in HRMS at Level- I, and then it will be redirected to PPG Department of the concerned LHO for recommendation at Level-II. Finally, it will be forwarded to PPG Department, Corporate Centre for obtaining sanction from Trustees. The existing services available in HRMS for PF refund will be used by the e-ABs employees for full and final settlement of Provident Fund.

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

Yours faithfully,

(Alok Kumar Choudhary)
Dy. Managing Director (HR) &
Corporate Development Officer

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T&C APPLY

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7.2. Mr. Chairman, no sooner than you assumed charge as Chairman, you were informed of the problems of the Pensioners which remained unresolved for over 30 years but to no avail. Pensioners' request to take action on the Verdict was brushed aside with premeditated objection that the Verdict is as per the Pension regulations of the PSBs which is totally false as SBI had implemented the provisions of Joint Note/Bipartite settlement date 27.3.2000. The callous treatment meted out to the Pensioners have humiliated and hurt them to such an extent that they have decided to initiate contempt of Court proceedings against you, and once that is done, several skeletons would tumble out of the Bank's cupboard which could be avoided. In State of Kerala vs M.Padmanabhan Nair, the Supreme Court ruled , "Since the date of retirement of every Government servant is very much known in advance we fail to appreciate why the process of collecting the requisite information and issuance of these two documents should not be completed at least a week before the date of retirement so that the payment of gratuity amount could be made to the Government servant on the date he retires or on the following day and pension at the expiry of the following month. The necessity for prompt payment of the retirement dues to a Government servant immediately after his retirement cannot be over-emphasized." The Court also observed at the end thus: "We are also of the view that the State Government is being rightly saddled with a liability for the culpable neglect in the discharge of his duty by the District Treasury Officer who delayed the issuance of the L.P.C. but since the concerned officer had not been impleaded as a party defendant to the suit the Court is unable to hold him liable for the decretal amount. It will, however, be for the State Government to consider whether the erring official should or should not be directed to compensate the Government the loss sustained by it by his culpable lapses. Such action if taken would help generate in the officials of the State Government a sense of duty towards the Government under whom they serve as also a sense of accountability to members of the public." If this was the view taken in respect of default/delay in the case of one employee, you can well imagine the serious repercussions the proposed contempt proceedings would have on you and the Bank. As one interested in preserving the fair name and glorious reputation SBI had earned over two centuries, it would be prudent to comply with the Verdict, restore the Rules and abide by the directions given in the two Supreme Court judgments. Please remember that SBI Pensioners are only demanding justice as per their Fundamental Rights and not seeking any financial support from the Bank.

Awaiting a positive and just action from you in the interest of all concerned,

Yours sincerely,

We, the Pensioners of State Bank of India

Printed Matter

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