## SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA



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#### SBI PENSIONERS' ASSOCIATION KERALA OPENED ITS ERNAKULAM SUB OFFICE





Sri. Anand Moktan, DGM Ernakulam inaugurating the new Sub Office at Ernakulam

Friday, September 23, 2022 shall remain a day of fulfillment. particularly for our members in Ernakulam and Idukki districts, who had been making all out efforts for an office of our Association. The relentless efforts they had been making for more than three years, have at last became fruitful with the opening of a very beautiful and functional Office in the first floor of Ernakulam Branch. known otherwise The Office was Shanmugham Road Branch. inaugurated by Sri. Anand Moktan, Deputy General Manager, who assumed charge of the AO Ernakulam very recently.

The inaugural function commenced at 4.30 pm with the prayer by Sri. T V Rajamony, District Treasurer

followed by the welcome address by Smt. Salini L S, Chief Manager, Ernakulam Branch. The function was presided over by Sri. K Rajeevan, State President. In his presidential address, he narrated the efforts made by the Pensioners' Association, Kerala for getting office spaces in all administrative Offices and added that the office opened at Ernakulam being the fifth office in the State, and the last and sixth office at Kozhikode AO premises was getting ready for inauguration in a couple of weeks. He thanked the DGM for his earnest efforts in opening an excellent office at Ernakulam, which was delayed due to non availability of suitable space in the vicinity of Administrative Office. He also gratefully acknowledged the support from Circle Management

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#### **Editorial**

# Pension updation! Will it happen dear?

Much water has flowed under the bridge after the Union Finance Minister Mrs.Nirmala Sitaraman revealed her deep-felt sympathies for the lakhs and lakhs of hapless bank retirees in the Country, on 11th November 2020, while meeting the press on the occasion of 75th Anniversary Meeting of IBA. A rejoiceful occasion for the entire bank pensioners fraternity, and each one heaved a sigh making imaginative visuals of the fulfillment of a dream they have been nurturing for the last two decades.

Assumptions and presumptions with regard to the increase in pension amount they would receive on account of updation of pension, went on with varying formulae including the latest one that was approved for RBI pension in the year 2019. Social media flooded with calculations based on varying factors applicable to different bipartite settlements starting from 5th and ending with 11th BPS. Those who claimed to be so close and near to the power centres remained so enthusiastic to post "authentic information" in social IBA's media that recommendations for pension updation rest with DFS and clearance is awaited any moment. However the so called clearance by respected DFS did not happen even after a long wait of almost two years.

IBA as usual comes out with its oft-repeated actuarial valuation figures and inability of some of the PSBs to meet the additional fund requirement for updation of pension even though the factual position is a totally different figure. The actuaries engaged by AIBOC have come out with their findings which reveal one fourth of IBAs figures. Further the information gathered by applying under RTI Act reveals a very comfortable position in the pension funds of all the PSBs. The SBI Pension Fund balance as on 31/03/2021 is Rs.1,06,446 crores and pension paid amount is Rs.8,318 crores as per AS-15 fair value report. Facts being so, we are eager to know who plays the villain to hold back IBA and the Government and to prevent delivering justice to the thousands of weak and feeble elders who served the bank and the Country with utmost dedication in their hey days and now left in lurch at the fag end of their lives. We have recently come across a post titled "Plight of Bank Pensioners" narrating the tragic end of a retired GM of a nationalised bank, which is quoted below.

"Sri. R K Nair, 90, retired GM of a nationalised bank, died yesterday leaving behind his wife in an old age home, alone.

Three years back when I met him, he was in dire straits, penniless and worn out. Without any regular income other than a squeezed out dwindling pension, a long post retirement life was proving too burdensome for him. "If you are not a personally

(Editorial continued on next page)

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#### (Editorial continuation)

rich person otherwise, and retire from a bank, you should better prepare to die within ten years otherwise you will rot" he told me then.

He was right. His beautiful wife who once accompanied him for branch inaugurations and other functions during their hey days, is now standing like a corpse at her dead husband's body which is to be taken to a crematorium, cuddled in the corner of a 10 by 10 feet room. Here ends a hectic banking career spanning four decades of tension, stress and running around.

It is a shame on the Indian Banks' Association that the bankers basic pension has not been revised since its introduction long back unlike other government staff. Retired bankers have become a pain on the arise for the government and a bad omen even for the common man, an unwanted stuff staring at poverty and deprivation."

The writer of the post continues his narration however we feel this itself is more than enough to depict the true situation where the bank pensioners especially those who retired prior to 2002, struggle for their sustenance.

What next is a million dollar question which can be answered only by IBA and DFS. Will they do it?

(K.Rajeevan)

#### (Continued from Page 1)

by which many of the issues of the retirees and pensioners could be settled without delay.

Sri. Anand Moktan, DGM in his inaugural address shared his utmost happiness in being amidst the seniors and elders and also in inaugurating the new office. He wished that Pensioners' Association achieve more and do excellent services to its members in its new office inaugurated on the day. He assured his continued support for SBIPA.

Sri.Jayakumar, General Secretary while delivering his felicitations, touched upon the efforts made by the Association to bring more facilities for the members. Referring to the Bank's dispensary and non availability of doctor and pharmacist, he mentioned about the matter having been taken up with the management in the recently held structured meeting at LHO. He requested all the members in Ernakulam to make use of the Association Office and to strengthen the Association functioning. The other distinguished guests, who delivered felicitations included S/Sri. Vinu Mohan, Deputy General Secretary SBI Officers Association (KC), Rajeev Dy. General Secretary State Bank's Staff Union (KC) T O John District President, and C G Rajagopal, District Secretary. A large number of our members in Ernakulam and also officers and staff members of Ernakulam Branch, Broadway Branch, Treasury Branch and CAC participated in the function.

Sri. Joseph Palackal, Deputy General Secretary, while proposing vote of thanks, gave a detailed account of the efforts taken for identifying a suitable office in Ernakulam due to non availability of a convenient vacant space near the Administrative office. He specially thanked the Deputy General Manager for his kind efforts in identifying and allotting centrally located space enabling the members to have easy access all time. He also expressed his sincere thanks on behalf of the Association, to S/Sri. Koshy Mathew, CM HR, Vinod, Bank's engineer and all others who extended their support for providing all the required facilities in the new Office.

The opening of our fifth Sub Office in the State is another land mark in the history of our Pensioners' Association in Kerala.

### IDUKKI DISTRICT CENTRE OFFICE INAUGURATED

It was indeed a memorable day for the members of SBI Pensioners Association, Idukki district when its office was inaugurated on 24th September 2022 in the centrally located Adam Star building complex in Thodupuzha. Not only the members of Thodupuzha District Centre but also the entire membership of SBI Pensioners' Association Kerala should be grateful to

our member Smt. Daisy George and her husband Sri. K C Paul for providing such a small but very functional rent-free office space. The office was formally inaugurated by Sri. K. Rajeevan, State President at 9.30 am by cutting the ribbon and lighting the traditional *nilavilakku* jointly with S/Sri. A Jayakumar General Secretary, Joseph Palackan DGS Ernakulam, T G Prabhakaran District President, M I Gopalan District Treasurer, Johny Joint Secretary, T O John District President and C G Rajagopalan District Secretary of Ernakulam, Smt. Daisy George and family, and other committee members of the District Unit.



Inauguration of Idukki District Centre by lighting the lamp

The inaugural function was followed by family meet and onam celebration which commenced at 10 am in beautiful KADS auditorium. Sri. T Prabhakaran, District President presided over the function. The meeting began with the welcome address by Sri.K J Johny, District Joint Secretary. Sri. Prabhakaran in his presidential address explained in detail about the activities undertaken by the District Unit. He exhorted the members to put in all-out efforts to get the membership of all retirees who are yet to join the association. Sri. K Rajeevan while delivering his inaugural address, paid compliments to the leaders of the District Unit for undertaking various activities for the benefit of the members. He recalled the efforts by Sri T J Joseph, P M George and others which ultimately resulted in the formation of the District Unit in 2017. He further complimented the District leadership for their successful efforts in opening an office for the District Unit and also gratefully acknowledged the excellent gesture by Sri. K C Paul and Smt. Daisy George in providing the office space.

Sri. Paul and Daisy George handed over the keys of the office to Sri. T G Prabhakaran. As a token of our gratitude, both of them were honoured by Sri.K Rajeevan and Sri.Jayakumar by draping the *ponnada*. Sri.Joseph Palackal, DGS, Ernakulam handed over the gift on behalf of the District Unit.



Sri.K.Rajeevan, State President opening Idukki District Centre Office, by cutting ribbon.

Sri. A Jayakumar, General Secretary in his key note address, explained briefly about the organisational developments both at national and state levels. He shared with the members about the latest information in pension updation issue and expressed his anguish in the unhelpful attitude of IBA and DFS in settling the pension updation issue. Despite the concerted efforts by all the retirees' organisations in the Country, there has not been any forward movement in the issue. However, in our circle excellent cordiality is being maintained between the LHO Management and Pensioners Association, he added. Before concluding his speech, he released the "document folder", a new initiative by the District for distribution among all the members to enable them to keep all the valuable documents of the pensioner. The folder was officially released by handing over the same to the State President.

Sri. Joseph Palackal while delivering his felicitations specially complimented the leaders for providing a very useful document folder as a gift to all the members. He mentioned about the difficulties suffered by many family pensioners in getting their due eligible amount including arrears on account of recent family pension revision, due to availability of necessary documents in respect of deceased pensioner. The folder, if properly used by keeping all the records, he hoped, will do away with all difficulties in resolving such issues. Before concluding he complimented the district leadership for introducing the folder and also distributing it freely to all the members. Felicitations were also made by S/Sri T J Joseph former District President, T. O John District President Ernakulam, C G Rajagopal District Secretary Ernakulam and Dr. Sumi Immanuel of Bank's Dispensary. The meeting concluded with the vote of thanks proposed by Sri. M I Gopalan, District Treasurer. A sumptuous onasadya was arranged after the meeting. It needs a special mention that more than seventy members including members from far distant places of Idukki district, attended the meeting.

## STRUCTURED MEETING WITH CIRCLE MANAGEMENT

Structured meeting for the first half year was held on 22nd September 2022 at LHO conference Hall. The meeting presided over by Sri.Venkata Ramana Bayireddy, Chief General Manager, began at 7.15 pm. Other than the CGM, Circle Management was represented by S/Sri. V Seetharaman, Thalachil Sivadas and Seshu Babu Palle, General Managers respectively of Network 1, 2 and 3, Asuthosh Sarma, DGM &CDO, Vinod Kasturi AGM HR, S Raghupathi AGM PPG, Smt. Sreedevi CM (Welfare) who attended the meeting at LHO conference hall and DGMs and Chief Manager HR from all the AOs who participated from respective AOs through VC.

Pensioners Association was represented by S/Sri A Jayakumar General Secretary, B C Unnikrishnan Nair Vice President, M S Iyer DGS Thiruvananthapuram, K Rajachandran Nair AGS Thiruvananthapuram, N Ganapathykrishnan DGS Kollam, who attended the meeting at LHO conference Hall. S/Sri K Rajeevan State President, Jose Marceline Vice President, A Raghavan DGS Kozhikode attended the meeting through VC at AO Calicut, Joseph Palackal DGS and K S Jayaram at Ernakulam AO and P. Radhakrishnan DGS at Thrissur and Henry John at Kottayam AO attended the meeting through VC.



Structured meeting with CGM and others at LHO Thiruvananthapuram

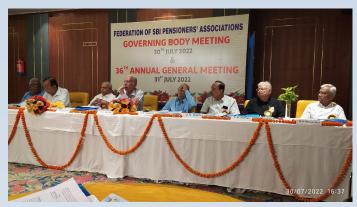
In his opening remarks CGM specially mentioned about the support and services extended by the Pensioners Association in the Circle. He also shared the business concerns especially of the Circle and requested the support of Pensioners Association in achieving the business goals. Sri. K Rajeevan, State President, while delivering his opening remarks assured the solid support of the Association in all the endeavours of the Bank. He also highlighted some of the major issues confronted by the pensioners especially the inordinate delay in sanctioning the stagnation increments to the eligible pensioners who retired under 10th and 11th Bipartite Settlements. He also mentioned about the non availability of Pharmacist in Bank's Dispensary at Ernakulam and the hardships suffered by more than seven hundred pensioners who avail the facilities at Ernakulam Centre.

The minutes of the previous meeting were thereafter approved and the agenda items for the day's meeting were taken up. The major items included opening of Banks Dispensary at Malappuram, for which the approval has already been received from Corporate Centre, increasing the working hours of dispensaries at all centres other than AOs, delay in sanction of 8th and 9th stagnation increments, non-availability of Doctor and Pharmacist in Ernakulam Dispensary, facility of door step delivery of medicines to pensioners who are above the age of 75 years and also physically weak, engaging specialist doctors in LHO dispensary, nomination facility for family pension for disabled children etc. The meeting was very cordial and CGM assured to resolve all the issues which could be resolved at LHO level and also to take up those cases such as nominating disabled children for family pension, with corporate centre.

Sri. Vinod Kasturi, AGM HR proposed the vote of thanks on behalf of the LHO and Sri. N Ganapathy Krishnan DGS thanked all, on behalf of Association. The meeting concluded at 9 pm.

#### ANNUAL GENERAL MEETING AND GOVERNING BODY MEETING OF FEDERATION OF SBI PENSIONERS' ASSOCIATIONS (FSBIPA), HELD IN LUCKNOW

The AGM and GB Meetings of our Federation were held on 30th and 31st July, respectively at The Regnant Hotel, Ali Gsanj Main Road, Nirala Nagar, Lucknow.



Dignitaries on dais

The GB meeting commenced at 4.30 pm on 30th July. The meeting was presided over by Sri. G K Gandhi, President FSBIPA. The meeting discussed about the organisational developments and also on the latest in Pension Updation issue. The President

also briefed on the developments in the small committee meeting held at corporate centre with regard to the Mediclaim insurance policy which is due for renewal of the agreement between Bank and SBI General Insurance.

The meeting also discussed in detail about the difficulties suffered by many retirees on account of delay in sanction of 8th and 9th stagnation increments. It is observed that despite receipt of circular instructions clarifying the eligibility position, many of the Circles are yet to sanction and pay the benefits. President requested all the affiliates to advise the pending position of non sanction cases.



Team Kerala in Annual General Meeting of FSBIPA at Lucknow

The 36th Annual General Body Meeting of the Federation was held on 31st July. The meeting was inaugurated by Sri. Ajay Khanna, Chief General Manager, Lucknow. The guests of honour included Comrades Soumya Datta, General Secretary All India State Bank Officers Federation and also General Secretary of AIBOC and Sanjeev K Bandlish General Secretary, All State Bank of India Staff Federation and Convener of UFBU and leaders of Officers Association and Staff Association of Lucknow Circle.

Com. Soumya Datta in his key note address explained in detail of the difficulties in settling the pension updation issue due to the unreasonable stand taken by the IBA, especially in matters of actuarial report showing the over estimated cost of pension updation which according to him, was totally unrealistic. Whereas, the actuaries engaged by AIBOC had arrived at an estimated cost which is far

below the figures submitted by IBA. However, he hoped that the issue would be resolved without much loss of time.

Com. Sanjeev K Bandlish in his special address, shared the concerted efforts put in by UFBU to resolve the pension updation issue. He further requested all to refrain from unwanted interventions by submitting memoranda to MLAs, MPs, writing letters to Ministers etc., which according to him, were not only unhelpful but also sometimes causing negative results. He also shared his happiness over the coordination prevailing among all the three Federations in SBI.

After the Inaugural Session the Business Session began with the submission of General Secretary's report, financials and accounts which the delegates unanimously passed after detailed deliberations.

Election of office bearers for the next triennial term 2022-25 was held thereafter. Sri.Ganesh Misra, President Bhubaneswar Circle was appointed as the Election Officer.

The following digniatories were elected:-

President - Shri G K Gandhi (Bhopal)

General Secretary - Shri Deepak Basu (Kolkata)

Secretary - Shri R V Chhabbria ( Mumbai)

Senior Vice Presidents. - Sarvashri.

- 1. Dinesh Chandra (Lucknow)
- 2. S. C. Gore (Ahmedabad)
- 3. M.G. Venkiteshmoorthy (Karnataka)
- 4. Umesh Mishra (Patna)

It was also decided to change the name of Federation to "ALL INDIA STATE BANK OF INDIA PENSIONERS' FEDERATION"

## BANK'S DISPENSARY IN WAYANAD DISTRICT

The dispensary in Wayanad district, a much awaited and long desired requirement by the pensioners and retirees in Wayanad district, has at last been fulfilled. The dispensary, set up in our Kainatty Branch in Kalpetta was inaugurated on 1st July by Smt. Dhanya Sadanandan, Regional Manager RBO 3 by lighting the *nilavilakku* in the presence of a large number of our members and staff members of the Branch.



Smt.Dhanya Sadanandan, Regional Manager, inaugurating the dispensary

Those who delivered felicitations included S/Sri. P M Vijayan, Chief Manager RACC, K Sunil Manager SME Branch, Gireesan Vakeri AGS State Banks' Staff Union, Preman M Treasurer SBIPA, and Dr. Naresh Balakrishnan.

## GENERAL BODY MEETING OF KASARAGOD DISTRICT CENTRE

The General Body Meeting of Kasaragod District Centre was held on 13th July at Suryavamsi Residency at 10 am. The meeting was presided over by Sri. P V Raveendran Nair, District President. In his presidential address Sri. Raveendran Nair specially complimented the successful conduct of 21st Annual General Meeting of our Association. Sri. A Jayakumar, General Secretary, in his inaugural address emphasized on the threats faced by the Public Sector Banks in India in the light of Union Government's concerted move for privatisation of the remaining 12 PSBs in the Country. Through acquisition and merger, the Government has already brought down the number of PSBs from 27 to 12. A

joint action by the entire Banking Trade Unions including the Pensioners Associations can only save the Banks and the Country, he added.



Sri.A.Jayakumar, General Secretary, delivering the inaugural address

Sri. Jose Marceline, State Vice president elaborately explained about the issues confronted by the pensioners especially of family pensioners. He spoke about the anomalies in recovery of commuted portion from the family pensioner, erroneous pension fixation etc. The guests of honour Comrades P Rajesh and P Sreejith leaders of SBI Officers Association and State Banks Staff union respectively delivered felicitations. Sri. A Raghavan DGS and T Sethumadhavan Nair AGS shared the organisational developments both at national and state levels. Senior members who have attained 75 years and 85 years were honored by the General Secretary. Sri. M Vijayan Nair District Secretary presented the report and Sri. K V Krishnan, Treasurer presented the financials. Earlier Sri. Krishnan Pathanath ,Vice President, delivered the welcome address and M Krishnan Joint Secretary proposed vote of thanks. The meeting unanimously moved resolution against the privatisation move of 12 PSBs and requested the Union Government to desist from the ill conceived move and to save the banking sector of the Country.

## GENERAL BODY MEETING OF KANNUR DISTRICT CENTRE

The General Body meeting of Kannur District Centre was held on Friday, 15th July at Jawahar Library Hall. The meeting was presided over by Sri. P Narayanan, District President. Sri. A Jayakumar, General Secretary inaugurated the meeting. In his inaugural address Sri. Jayakumar explained in detail

about the successful conduct of 21st Annual General Body Meeting of our Association held on May 28th at Surendra Nath Bhas Nagar, AKG Hall Thiruvananthapuram.



General Body Meeting of Kannur District

The meeting which was earlier decided to hold in Thrissur, had to be shifted to Thiruvananthapuram due to unexpected reasons. However, despite the short notice of less than two months, it ended up as a historic one in all respects and came out a big success the dedicated efforts of due to Team Thiruvananthapuram. He further touched upon the unfortunate developments being taken place in the banking sector and the ill conceived idea of the Government to privatise the remaining 12 PSBs to satisfy the corporates in the Country. He also touched upon the pension updation issue which is continuing with no prospects for an early settlement.

The speakers who spoke thereafter included S/Sri Jose Marceline, State Vice President, A Raghavan, DGS Kozhikode, T.Sethumadhavan Nair AGS Kozhikode and K. Rajakurup former Vice President. Sri. N V Babu District Secretary presented the report and Sri.K Krishnan, Treasurer presented the financials and accounts which were unanimously passed by the General Body. The meeting concluded at 1.30 pm.

## GENERAL BODY MEETING OF MALAPPURAM DISTRICT CENTRE

The General Body meeting of SBI Pensioners' Association, Malappuram District unit was held on 16th July at Malappuram. Meeting began at 11 am

with the welcome address by Sri.Vinod Kumar. Sri.C.Velayudhan, District President presided. Sri A Jayakumar, General Secretary, inaugurated the meeting. He explained in detail about the slow progress in resolving the pension updation issue for which retirees' Association in the country have been harping on for more than a decade. However the lacklustre attitude by the IBA and the Finance Ministry placing stumbling blocks for an early settlement in the issue.



General body Meeting at Malappuram

Sri. T Sethumadhavan Nair AGS Kozhikode who spoke next, shared the latest in the opening of Bank's Dispensary in Malappuram. Sri. C. Venugopalan District Secretary Kozhikode, spoke about the necessity for forming a Benevolent Fund for the members in the district. He shared the successful efforts by Kozhikode district in that regard and added that the same will be launched in Kozhikode soon.

Sri. Ashok Kumar District Secretary, presented the report which was approved after discussion by the members. Members who participated in the discussion included S/Sri. P Balakrishnan, M P Mohandas, P Venugopalan and Abdul Majeed. The meeting concluded at 2 pm after Sri. M Karuppan, Joint Secretary proposed the vote of thanks.

## GENERAL BODY MEETING OF KOLLAM DISTRICT CENTRE

The GB meeting of Kollam district unit was held on 13<sup>th</sup> July at AO premises. The meeting began at 3.30 pm with the welcome address by Sri. Yusuf, Asst. Secretary. Sri. Sanjeevan District Vice President presided over the meeting.

Sri. N Ganapathy krishnan DGS Kollam, in his inaugural address explained about the organisational developments taken place since the last GB Meeting. He also briefed on the structured meeting held with the management on 23<sup>rd</sup> June at AO and said the issues presented by the Association were discussed in detail in the meeting and DGM agreed to resolve almost all the items without delay. Sri. Ramakrishna Pillai AGS in his address touched upon the benefits of Mediclaim insurance policies and wished that none of the members in the district should be out of the insurance coverage. He also requested the participants to get the membership of all SBI retirees in the district.



Inaugural address by Sri.N.Ganapathy Krishnan, Deputy General Secretary, Kollam

District Secretary Sri. T C Purushothaman Pillai presented the minutes of the previous meeting and also the report for the previous quarter which were unanimously approved after discussion.



Contribution of Rs.2 lakhs received from members, being handed over to the wife of late Natarajan

Three senior members who could not attend the AGM held at Thiruvananthapuram, were honoured in the meeting. An amount of Rs.2 lakhs received as

contribution from members in the district in respect of late Natarajan, was handed over to the wife and son of the deceased member. The meeting concluded at 5 pm with the vote of thanks proposed by Sri. Vikraman.

## GENERAL BODY MEETING OF KOZHIKODE DISTRICT CENTRE



Sri.A.Raghavan, Deputy General Secretary offering felicitations

The General Body Meeting of Kozhikode district centre was held on 14th July at Karthika hall of Hotel Alakapuri, Kozhikode.

The meeting began with the welcome address by Sri. M Sreenivasan, District Vice President. Sri T. Balagopala Menon, District President presided. In his presidential address Sri. Balagopala Menon paid rich compliments to the State Committee and Team Thiruvananthapuram for the excellent conduct of the 21<sup>st</sup> Annual General Body meeting of the Association held at AKG Hall on 28<sup>th</sup> May. He also made special mention of the dedicated services of Pensioners' Association in serving the retirees.

Sri. A Jayakumar, General Secretary in his inaugural address detailed about the organisational development that have taken place at national and state levels. It was indeed a great achievement that the longstanding demand for revision in family pension has been approved by the Government, he added. Before concluding, he also briefed on the

Mediclaim insurance scheme and the efforts being made by our Association for bringing further improvement.

Sri. Jose Marceline, Vice President in his felicitations, mentioned about the pension updation and hoped that efforts by the Association will get results soon.

Sri. A Raghavan DGS requested the members to make sure that they have a copy of the PPO with them. He further added that efforts are being made to empanel more hospitals under the insurance scheme. Sri. T. Sethumadhavan Nair, AGS requested the members to put in their best efforts for bringing all the retirees under our banner.

Sri. C Venugopalan, District Secretary presented the minutes of the previous meeting and also the report and Sri. Vinod Davis, Treasurer presented the financials for the report period which were passed unanimously.

31 senior members were honored in the meeting. The meeting also unanimously approved the proposed "Members Welfare Fund Scheme". Sri. M Rajagopalan, joint Secretary moved resolutions against privatisation move in respect of 12 PSBs and also for payment of Mediclaim insurance premium by the Bank. The meeting concluded at 1.45 pm after Sri. K Manoharan proposed the vote of thanks.

#### GENERAL BODY MEETING OF THIRUVANATHAPURAM DISTRICT CENTRE

The General Body Meeting of Thiruvananthapuram District centre was held on 23<sup>rd</sup> July at LHO premises, Poojappura. District President Sri.A R Somanathan Pillai presided. The meeting commenced at 10 am with the welcome address by Sri. Madhukumar, Joint Secretary.

Sri. Somanathan Pillai in his presidential address spoke about the anomalies in the Pension Scheme of SBI and expressed his anguish over the indifferent attitude of DFS and SBI Management in resolving the decades old pension issues in the Bank. He complimented the Team Thiruvananthapuram for their dedicated efforts in making the 21<sup>st</sup> Annual General Conference of SBIPA-K held on May 28<sup>th</sup> a historic one. Sri. A Jayakumar, General Secretary in his key note address, detailed on the efforts by UFBU for pension updation issue and also about the unhelpful attitude of IBA and DFS for resolving the decades long issue.



A view of members attending

However he hoped, an early settlement would be arrived at soon with the coordinated efforts of serving Federations and pensioners' Federation as well. He further shared the organisational developments and also regarding opening of new dispensaries in Wayanad and Malappuram.



Another view of the members

Sri. Rajachandran Nair, AGS Thiruvananthapuram in his felicitations, touched upon the activities held in the district. Sri. V L Joseph, District Secretary, presented the report and also explained in detail the collective efforts by Organising Committee which only resulted in making the historic 21<sup>st</sup> AGM of

SBIPA-K a stupendous success. He thanked all the members of the Organizing Committee for their ceaseless efforts. Sri. S A Rahman, Treasurer submitted the accounts in respect of the Conference, which was unanimously approved by the members.



Sri.V.L.Joseph, District Secretary addressing

Newly admitted members introduced themselves and were welcomed thereafter. The newly constituted Management Committee for the Aaswas Benevolent Fund, was announced thereafter. The Committee included Sri. A R Somanathan Pillai as General Convener and Sri. Radhakrishnan, Convener and Sri.S A Rahman as Treasurer. Sri. Abhilash Varma State Head of Anand Rati Insurance Brokers and Smt. Arya of Vidal TPA, clarified the queries raised by members in respect of Mediclaim insurance policies. The meeting concluded with the vote of thanks proposed by Sri. S A Rahman.

### GENERAL BODY MEETING OF PALAKKAD DISTRICT CENTRE

The General Body meeting of Palakkad district Centre was held on Thursday 1<sup>st</sup> September 2022 at Hotel Gazala. The meeting started at 10.30 am with a prayer by Smt V S Visalakshy. Sri K N Harshan, Executive Committee member welcomed the gathering. Around 180 members from various places in and around Palakkad participated in the meeting. The meeting paid homage to C M Unnikrishnan, M Gopalan Nair, A P Kunhunni, M Vasudevan Namboodiri, Narayana Moorthy, members who left

for their heavenly abode since the previous GB meeting.

District President Sri P P Sreenivasan presided over the meeting. In his presidential address congratulated the District leaders of Thiruvananthapuram as well as our State President and General Secretary for the successful conduct of the 21st AGM held at Thiruvananthapuram. He also congratulated the new team of leaders especially Sri Rajeevan and Sri.Jayakumar for getting re-elected for the next triennial period 2022-2025. He also explained the details about the initial arrangements being made for the ensuing 22nd Annual General Meeting of SBIPA Kerala, proposed to be held during May 2023 at Palakkad. SBIPA Kerala State President Sri K Rajeevan inaugurated the meeting by lighting the traditional lamp along with SBIPA Kerala General Secretary Sri Jayakumar and other guests of honour.



District President Sri.Sreenivsasan P P delivering Presidential Address

In his inaugural speech Sri Rajeevan narrated in detail about the burning problems confronted by SBI pensioners and in particular regarding the 40%/ 50% Basic Pay ceiling in SBI pension. He also added about the series of adjournments suffered in the Writ Petition filed by the Federation and still continuing indefinitely after 8 years .

Senior members who have completed 85 years/ 75 years, during 2020, 2021, 2022, were honoured in the meeting by Sri. Rajeevan and Sri.Jayakumar, by

draping *ponnada*. Sri Jayakumar, General Secretary in his key note address, welcomed the Government's approval for the much awaited revision in Family Pension. He further demanded scrapping of New Pension Scheme and restoration of defined statutory pension to all public sector institutions and expressed concern over the inordinate delay in settling the pension updation issue.



General Body Meeting of Palakkad District Centre - A view of the audience

Sri Radhakrishnan Pullancheri, our newly elected Deputy General Secretary, in his felicitation speech, touched upon the present position of distribution of medicines from the dispensary, and also about the developments in the recent structured meeting held at Administrative Office Thrissur on 26.08.2022.

Co-option of Sri. Balakrishnan S as the new Secretary was approved by the meeting. Sri Balakrishnan S, presented the report for the period from last General Body till 31-08-22. Sri K Sivadasan, District Treasurer presented the income and expenditure statement for the period, which was approved by the house unanimously. Sri R Viswanathan, Executive Member, presented the fund position of Family Welfare Scheme and requested our members to contribute more amount to the fund. Sri Ramakrishnan Kuttinath, Joint Secretary, proposed vote of thanks and the meeting ended at 1.30 pm with a tasty "ONASADHYA".

#### GENERAL BODY MEETING OF THRISSUR DISTRICT CENTRE

The General Body meeting of Thrissur District unit was held on Wednesday, 14<sup>th</sup> September 2022, at YWCA Hall, Chembukkavu, Thrissur. The meeting

began with the prayer followed by the welcome address by Sri. V Karunakaran Vice President. Sri. Muralidharan P Nair, District President presided over the meeting.

Sri.K.Rajeevan, State President in his inaugural address, detailed about the successful conduct of the 21<sup>st</sup> Annual General Meeting held Thiruvananthapuram. He specifically mentioned about restarting the activities by each district Unit in the post Covid situation. He also mentioned about the Governing Body Meeting and Annual General Meeting of the Federation held at Lucknow on 30th and 31st July. He shared with the participants the latest in pension updation issue which is continuing in a very slow pace due to the unhelpful attitude of both IBA and SBI Management. It is a welcome move that UFBU and the serving Federations in SBI are making joint efforts to find an early amicable settlement in the much prolonged issue.



Inaugural address by Sri.K.Rajeevan, State President

Sri. Radhakrishnan Pullancheri DGS while delivering his felicitations, mentioned about the organisational developments and also the activities undertaken since the previous meeting and also about the dispensary utilization. He also mentioned about the ensuing 22<sup>nd</sup> Annual General Meeting proposed to be held in Palakkad. Sri. P P Muraleedharan, AGS also explained about the functioning of the Thrissur District Unit and sought the support and involvement of all in achieving maximum membership. Sri. K Ravindran District Secretary, presented the report and Sri. C J Jackson Treasurer submitted the financials and account which were unanimously passed. Bank's doctor Dr. Beyles Mathew gave a detailed account on the dispensary facilities and requested the participants to approach him for all their medical assistance. Sri. Stephin George, Senior Executive, Anand Rati Insurance Brokers and Ms. Arathi Nair, Vidaal TPA, spoke on the insurance policies, UR world etc. The meeting concluded at 1.30 pm after Sri. Jose proposed the vote of thanks.

### GENERAL BODY MEETING OF ALAPUZHA DISTRICT CENTRE

The General Body of Alappuzha District Centre was held on 23rd July, 2022.

The meeting started at 10.30 am with silent prayer followed by welcome address by District Secretary Sri.Sasikumar. Then he presented the minutes of the last meeting which was approved by the members. The meeting was well attended by 83 members who were addressed by Sri.B C Unnikrishnan Nair, State Vice President and Sri. Henry John, Deputy General Secretary.



District Secretary Sri.Sasikumar delivering welcome address

The need for increasing working hours of Bank's dispensary was highlighted in the meeting. President and Secretary assured to follow up the matter with AO and LHO.

The Secretary congratulated the Alleppey Unit members for attending the AGM in large numbers and making it a grand success.

Our members S/Sri Ponnappan, D N Naick, K K Pillai, N S Pillai, Sivadas actively participated in the meeting. The meeting ended at 1.15 pm with vote of thanks proposed by Sri. M J Devassia.

During the quarter July-Sept 2022, the District Unit conducted Area Meetings fruifully and members attended interacted usefully. The unit visited all honourable aged members at their residence and paid respects to them .

### STRUCTURED MEETING AT AO THIRUVANANTHAPURAM

The Structured meeting at AO Thiruvananthapuram was held at Conference hall of AO on 11th August 2022 at 11 am. New DGM (B&O) Sri Deepak Lingwal, CM HR Smt Sandhya A K, Regional Managers Sri Kailas Perumal, Sri. Mohan Kumar R, Smt. Smitha S Nair and Smt Indu Parvathy together with HR Managers Sri. Harikrishnan Raman, Sri Nikhil Sasidharan, Sri Vivek V K, Smt Ancymol A N and Sri Arun G Dy Manager HR, Thiruvananthapuram, represented the Bank.



Structured Meeting at AO, Thiruvananthapuram

SBIPA Kerala, Thiruvananthapuram Sub Office was represented by District Secretary Sri Joseph V L, Patron Sri John Joseph, President Sri A R Somanathan Pillai, Vice presidents Sri S Sathishkumar and Smt Radhadevi P V, Joint secretary Sri S Vijayakumaran Nair , Treasurer Sri S A Rahman

The meeting was conducted in a very cordial atmosphere. All the issues raised were agreed upon for resolving without delay. The family pension issue of Smt.Sreedevi S w/o late Chandramohan K B, filling the vacancy of specialist doctors at dispensary and the space congestion at AO dispensary, were the main issues we discussed.

The Bank has also agreed to resume the house visit by Bank's officials to pay homage to the deceased pensioners and to offer floral tributes. It was also agreed to conduct pre-retirement counselling sessions for both pensioner and spouse at SBLD.

Sri Arun G Dy Manager HR proposed the vote of thanks from Bank's side and President Sri A R Somanathan Pillai proposed the vote of thanks on behalf of Association. The meeting ended at 12 noon.

### STRUCTURED MEETING AT AO THRISSUR

Quarterly Structured Meeting with the Bank Management for the quarter July - September 2022 was held on Friday (26.08.2022) at 2.30 p.m. at Conference Hall of AO Thrissur. The meeting was attended by DGM (B&O), Chief Manager HR and Dy. Manager HR from AO and RMs, Managers HR from RBOs .

Association was represented by DGS Shri Radhakrishnan Pullancheri, S/Shri. K Ravindran, and S Balakrishnan, District Secretaries of Thrissur and Palakkad respectively, Shri. P P Sreenivasan District President of Palakkad, Shri. P K Parameswaran Vice President of Thrissur, and Shri. C J Jackson, Treasurer Thrissur.

DGS Sri.Radhakrishnan Pullancheri delivered the welcome address. The Dy. General Manager (B&O) presided over the meeting. The agenda items were thereafter taken for discussion and DGM agreed to resolve all the issues within a short time.

Agenda items included pending cases of payment of LTA to family pensioners, nomination of disabled child for family pension, extension of working hours of the Dispensary, shifting of Dispensary to a more convenient space in Branch premises, involving Association office bearers in important functions including retirement functions held at Branches, visits by Branch Officials to the deceased pensioner's house when notice of death is received at branch, sanction of stagnation increment in eligible cases without delay, providing a list of members in Mutual Welfare Scheme and issue of revised PPOs in case of revision in pension/ family pension.

CM HR Shri. Ramkumar S agreed to take up and resolve all the above items before the next Structured Meeting.

The Meeting concluded at 3.30 pm with vote of thanks by Shri.Soman Warrier, Manager HR, AO and Shri. S Balakrishnan District Secretary.

## STRUCTURED MEETING AT AO KOLLAM

Structured meeting for the quarter was held at AO Kollam on 23.08.22.



Structured meeting at AO Kollam

The Management side was represented by DGM Sri Mahesh kumar. M. A, RM-I Ms. Sheeba Chithajan, CM HR, Dy Manager HR AO and Manager HR **RMs** and HR Managers of RBO RBOI. Kottarakkara, Pathanamthitta and Thiruvalla were on VC. Association was represented by S/Sri Vice President B. C. Unnikrishnan Nair, DGS Ganapathy Krishnan, AGS Ramakrishna Pillai, Kollam Dist unit Gopakumar, President S. Secretary Purushothaman Pillai, Treasurer Chandrabhanu, Asst Secretary Yusuf, Pathanamthitta Dist Secretary P. I. Mathew and Treasurer Abraham George.

CM HR Sri M. Manoj welcomed the gathering. DGM in his Presidential address touched upon the business performance of Kollam AO. He detailed about the recent visit of DMD Sri S. Salee (who was in Kollam branch in early 90s). DGM solicited the help and support from pensioners for the development of business to keep the premier position of our bank.

Sri B. C. Unnikrishnan Nair, in his opening remarks expressed happiness for the cordial relation between AO functionaries and our Organisation. He flagged the following matters and requested DGM to initiate suitable steps for the early redressal. 1.to make

available copy of PPOs at pension paying Branch. He suggested to obtain confirmation in this regard from Branches. 2.to invite SBIPA representatives to all functions of our Bank, at all levels. 3.paying respect to deceased pensioners by a visit to their home and placing wreath. He also suggested to contact our representatives whenever there is change of incumbency at AO and RBO. DGS Sri.Ganapathy Krishnan in his address thanked AO functionaries for inviting our organisation to the independence day celebration. He requested to continue this practice at all levels. He also mentioned about two issues taken up in the previous meeting but not resolved yet and requested for an early action. He pointed out that revised PPOs, after sanction of stagnation increment and also after the revision of family pension, are yet to be issued by the PPG Department.

Sri.V. V. Sharon, Dy Manager HR extended vote of thanks. On behalf of SBIPA Sri T. C. Purushothaman Pillai thanked all participants.

### STRUCTURED MEETING AT AO KOZHIKODE



Structured Meeting with DGM and others at AO Kozhikode.

Structured Meeting by the AO Kozhikode with SBIPA Kozhikode was held on 20<sup>th</sup> August 2022 at conference hall at 12 noon. The meeting was presided over by Dy. General Manager Sri Suresh Vakkiyil. The Management team included Regional Managers from all RBOs except Region 5, along with Chief Manager HR and Managers HR from all

RBOs. SBIPA was represented by S/Sri. K Rajeevan State President, Jose Marceline Vice President, A Raghavan DGS, T Sethumadhavan Nair AGS, T Balagopala Menon Dist. President Kozhikode, C. Venugopalan Dist. Secretary Kozhikode, M. Vijayan, Dist. Secretary and Krishnan Pathanath, Vice President Kasaragod, N V Babu Dist. Secretary Kannur, V.Ashok Kumar Dist. Secretary Malappuram and V. Bhaskaran Dist. President Wayanad.

The meeting began with the welcome address by Sri.Vinod Kumar N K, Chief Manager HR and followed by a self introduction by all the participants. In his opening remarks DGM expressed his happiness in attending his first meeting with the elders after assuming the office. He came out openly expressing his utmost affection towards the seniors and elders who are considered as the Ambassadors of our Bank. He also shared the business concerns in respect of the module and requested us to extend maximum support. Shri. K Rajeevan while delivering his opening remarks mentioned about the genesis of Structured Meeting at AOs and also the specific advantage of resolving many number of issues at AO level. He also mentioned about the cordial relation being maintained between AO Management and Pensioners Association at Kozhikode. He also reminded the DGM about allocation of office space for Pensioners' Association, which is pending for quite some time. Before concluding he also wished the day's meeting to come out as a very successful one. Sri. A Raghavan DGS who spoke next, thanked the HR department in providing identity cards at the request of SBIPA. He also mentioned about a large number of issues regarding non sanction of stagnation increments and subsequent pension revision which are pending for long time and requested for DGM's special attention. He assured the DGM the solid support of all pensioners in achieving the business goals. The agenda items were taken up thereafter by CM HR. The respective Regional Managers assured to look into and solve every issue without delay, including sanction of eligible stagnation increments before September 30. Regarding the allocation of office space, DGM advised Regional Manager I to identify a suitable space and to provide the office at the earliest. All other items given by us were also discussed and noted for compliance.

The Structured Meeting with the Management was very cordial and promised positive results. The new DGM Sri. Suresh Vakkiyil showed cordial and very helpful attitude towards retirees. Sri Vinod Kumar Varma CM HR was instrumental in the excellent conduct of the meeting. Ms. Anusri S Manager HR RBO Malappuram proposed the vote of thanks highlighting the decisions arrived in the meeting. On behalf of Association, Sri. T Balagopala Menon, Dist. President Kozhikode proposed the vote of thanks. The meeting concluded at 1.45 pm.

## STRUCTURED MEETING AT A O ERNAKULAM



The new DGM (B&O) Sri.Anand Moktan being felicitated by DGS Sri.Joseph Palackan & Team in structured meeting at AO Ernakulam

Quarterly Structured Meeting with Bank Management for the quarter July - September 2022 was held on 20.8.2022 at 12.15 p.m. at Conference Hall of AO Ernakulam. The meeting was attended by DGM, Chief Manager HR and Dy. Manager HR from AO and RMs, Managers HR of RBO 1 to 5 from Bank's side. SBIPA was represented by DGS Shri Joseph Palackal, State Committee Member Ms TM Rajalakshmi, Ernakulam District President Shri T.O. John. Secretary Shri C.G. Rajagopal, Secretaries Shri C.R. Shaji & Shri Antony P Mathew, Treasurer Shri T.V. Rajamony & Shri Tomy Thomas Area Joint Convenor. SBIPA Idukki Dist. Centre was represented by District Treasurer Shri M.I. Gopalan and EC Member Shri CK Mohanan. On behalf of SBIPA Kerala, Ernakulam Dist. Centre. Ms. Rajalakshmi TM, State Executive Committee member welcomed the newly posted Dy. General Manager (B&O) Shri Anand Moktan with a bouquet and Shri Joseph Palackal DGS felicitated him with a ponnada. The Dy. General Manager (B&O) presided over the meeting. The meeting was very cordial and DGM promised to resolve the following pending issues raised by us in a time bound manner 1.stagnation increment/ pnsion revision issues 2.applications for inclusion of disabled child for family pension 3.posting of another Pharmacist since the existing one has resigned and will be in service till 31-8-2022 only. 4.inviting SBIPA office bearers for Bank's official functions including retirements to be held under AO Ernakulam. 5.all branches under AO Ernakulam to be instructed to pay homage to deceased pensioners. DGM also instructed Chief Manager (HR) to speed up the process of allocation of office premises for the use of SBIPA. The Meeting ended at 1.30 pm with vote of thanks proposed by Smt Rajalakshmi, A M HR Manager & Shri C G Rajagopal District Secretary SBIPA

## STRUCTURED MEETING AT AO KOTTAYAM

The structured meeting for the quarter ending 30.09.2022 was held on 18th August 2022 at AO Conference hall at 10.30 am. From the Management side, S / Sri Sivakumar J. DGM (B&O), Regional Managers Bijesh B., Dr. Anitha S. Jude Jerarth K A, CM HR V.K.Akber, HR Managers from different RBOs and DM HR Ajith G.Lal were the participants. SBI Pensioners' Association was represented by S/ B.C.Unnikrishnan Nair State Vice President, Henry John DGS. K.P.Rajasekharan AGS. K.N.Viswanathan Nair District President, Kottayam, P.M. Jacob Disrict Secretary Kottayam, State Executive Committee member Smt.Raisa Beegum and R.Sasikumar Disrict Secretary Alleppey participated.

Sri.N.K.Sreekumar District President Alleppey, Sri.M.J.Devasia Joint Secretary Alleppey, Sri.Raji John District Treasurer Alleppey, and Sri.Raghavan T. Alleppey District Ececutive Committee member also took part in the meeting through video conference.



Structured meeting at AO Kottayam

Before the commencement of the meeting, the DGM manifested his warm regards for the office-bearers of the Association by individually getting introduced and offering a small floral bouquet to each one of them.

The meeting formally commenced with the welcome speech by Sri.V.K.Akber, CM HR. DGM in his opening speech stressed that the pensioners are acknowledged both as members of the Bank and as well as its customers. He recollected the recent inauguration ceremony of the renovated Kottayam Town Branch, at which both the Bank's customers and SBI pensioners were honoured by the General Manager. Being ambassadors of this institution, he exhorted the pensioners to promote business development especially from their kith and kin.

State Vice President Sri.B.C.Unnikrishnan Nair who spoke next expressed satisfaction to note that only a few items are remaining to be settled as per the Agenda . He brought to the attention of the DGM the deteriorating customer service in some Branches and the adverse propaganda against the Bank especially in the social media. Appropriate corrective measures are needed, he pointed out. Minutes of the previous meeting held on 20.06.2022 were duly passed.

Thereafter, the agenda items were taken up for discussion. Further follow-up action will be taken

with Corporate Centre through LHO for increase in working days/ hours of the Bank dispensary at Alleppey, also for the establishment dispensaries at Mavelikkara and Palai. Cases pending for rectification of anomaly in pension fixation, sanction of stagnation increments/ re-fixation pension etc., will be continued to be taken up with PPG Department for early settlement. Regarding our request for dispensing medicines for 2 months (instead of the present 1 month), practical difficulties in monthly quotations now adopted, exceeding the DGM's powers etc., were pointed out. However, DGM assured to do whatever is possible in the matter. It was also stated that Bank's pensioners are to be given proper attention when they visit the Branches and in this regard Regional Managers assured to ensure the same.

Dy.Manager HR Sri.Ajith G.Lal proposed vote of thanks from the Bank's side. DGS Sri.Henry John while proposing vote of thanks on behalf of the Association, greeted Sri.Shivakumar on his assuming charge as DGM, wished him all success and assured whole-hearted support for business development. He also profusely thanked all the AO functionaries for maintaining a very helpful and cordial relationship with the Association.

The meeting came to an end at 11.45 a.m.

## FAMILY MEET AND ONAM CELEBRATION AT ERNAKULAM

The Kochi Municipal Town Hall located at Ernakulam North literally wore a festive look on Friday, 23rd September 2022 with its beautifully decorated stage settings and the colourful seating arrangements, and was set for the mega onam celebration event by SBI Pensioners Association Ernakulam District Centre. Preparations for this big event had started almost a month back with the dedicated involvement of more than twenty five talented seniors among the members.



State President Sri.K.Rajeevan and General Secretary Sri.A.Jayakumar addressing the gathering

No wonder it was indeed a visual treat for all those who came from all parts of the district to witness the variety programme displayed by the real competent artists among us who equaled the professional artists. It needs a special mention here that more than two hundred of our members witnessed the celebration despite the city was under the scan of police on the day, due to the unexpected *hartal* declared by one of the political parties.



Sangha Ganam

The programme began with the invocation by our lady members and followed by introduction of the onam programme by Sri.Joseph Palackal, DGS Ernakulam who spearheaded the programme with his Team Ernakulam. Sri. C G Rajagopal, District Secretary delivered the formal welcome address. Sri. T O John delivered the presidential address.



Thiruvathirakali

Sri. K Rajeevan, State President, inaugurated the function, with his brief inaugural address. He recalled his participation in the previous programme and added that having taken part once, one will be tempted to be a part of all the future programmes. Sri. A Jayakumar, General Secretary shared the onam wishes and message. Variety programme opened with the traditional appearance of Lord Mahabali, followed by the beautiful group song (onappattu) presented by the members . The other items included melodies and duets, recitation of poem, group dance, and skit. Instrumental music *harmonica* played by Sri.Antony D'Couto, our senior member was so superb and earned accolades from all.



Pala pally.. rocking dance by our members

Sri. B C Unnikrishnan Nair, State Vice President and Sri K S Jayaram Treasurer gave away the prizes and mementos. Ms. Beena K Ravi and Sri.Joseph Palackan did the compering of the entire programme. The programme concluded with the vote of thanks by Sri. Francis, Vice President and it was followed by a very delicious onasadhya.

#### FAMILY MEET AND ONAM CELEBRATION AT IDUKKI CENTRE



Sri.K.Rajeevan, State President delivering his inagural address

A family meet and Onam celebrations for members of Indukki District Centre was held at KADS Auditorium at Thodupuzha on September 24, 2022. The celebrations commenced immediately after opening of new office for Indukki District centre (report on page 3)

The celebrations were inauguated by State President Sri.K.Rajeevan. State and District office bearers of the Association spoke on the occasion. A delicious *onasadya* was arranged after the celebrations.

#### **BRAVENESS SAVED A LIFE**

15<sup>th</sup> September 2022 would have gone like any other day for State Bank of India, Kalavoor Branch. But the day turned out to be a different and special one in the lives of many.

A customer in his early 40s, visited the Branch for SBI Yono registration. While one of the staff was helping the customer, the customer suddenly fell down. In the fall, he hurt his head and blood was oozing out profusely. Everyone was stunned for a few minutes. Dr Nijitha, BHMS (Bachelor in Homoeopathic Medicine and Surgery), Senior Associate working at the Branch, came out of the first shock and gave CPR to the customer. The customer's eyes were open but he was unconscious. She called him aloud so as to wake him up from falling into deeper unconscious state. She used her own dupatta to stop blood first and then made use of the first aid box at the Branch. As he was not a regular customer, staff were not familiar with him. Hence, she made him unlock his mobile phone and informed his relatives. He was then taken to hospital.



*Dr Nijitha (Senior Associate) being felicited* 

The timely CPR helped in saving the life of the customer. Dr Nijitha did CPR, helped in stopping the bleeding and took care of the customer.

Dr Nijitha is a saviour in a true sense, with her timely action, braveness, empathy and sympathy for the fellow human being. An ordinary day thus turned out to be an extra ordinary day.

State Bank of India Pensioners' Association, Kerala honoured Dr.Nijitha by handing over a citation and cash award. State Vice President Sri B C Unnikrishnan Nair, Alappuzha District President Sri. N.K Sreekumar, District Secretary Sri. R Sasikumar and other staff at Branch also participated.



Memb No.LM 7535 **Babu K T**Puthupally

Kottayam

DOD: 30 Jul 22



Memb No.LM 699 **Thilakarajan V K**Talap
Kannur
DOD: 31 Jul 22



Memb No.LM 1510 **Aravindakshan K V** Taliparamba Kannur DOD: 7 Aug 22

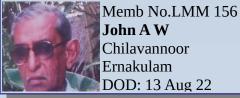


We deeply regret to inform that our following members have left us for their heavenly abode on the dates shown. May their soul rest in peace.

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



Memb No.LM 3047 **Abraham T V**Thiruvalla
Pathanamthitta
DOD: 24 Jul 22



Ernakulam
DOD: 13 Aug 22

Memb No.FPM 1461

T G Sumam
Pandikavum, Peringavu
Thrissur
DOD: 15 Aug 22



Memb No.LM 415 **Vasudevan G**Kanjirampara
Thiruvananthapuram
DOD: 28 Jul 22



Memb No.FPM 731 **Amina Hassan Kunhi** Chevayoor Kozhikode DOD: 16 Aug 22



Memb No.LMM 183
Narayana Moorthy K
Kalpathy
Palakkad
DOD: 29 Jul 22



Memb No.LM 5341 **Vasudevan M**Kallepully
Palakkad
DOD: 21 Aug 22



Memb No.LM 3955 **Kerala Varma Sivadasan T**Kodungalloor
Thrissur
DOD: 22 Aug 22



Memb No.AFM 11351 **Yohannan** Valacode Kollam DOD: 7 Sep 22



Memb No.LM 3697 **Santha A K** Kanjangad Kasaragod DOD: 24 Aug 22



Memb No.LM 1671 **Sheela K G** Kottyamam (Mbr) Kannur DOD: 9 Sep 22



Memb No.AFM 6006 **Divakaran A** Thevalakkara Kollam DOD: 24 Aug 22



Memb No.LM 5789 **Thankappan K**Punnapra
Alappuzha
DOD: 12 Sep 22





Memb No.AFM 2602

James A A
(spouse of Smt.Leena James)

Edappally, Ernakulam

DOD: 12 Sep 22



Memb No.LM 7662
Sahadevan P N
Poozhikadu
Pathanamthitta
DOD: 4 Sep 22



Memb No. LM 8627 **Surendran N N** Thrikkakkara, Ernakulam DOD: 19 Sep 2022



Memb No.FPM 1088 **Kripavathy Sukumaran** P T Usha Road Kozhikode DOD: 5 Sep 22



Memb No.AFM 6088 **Venkata Rao S**Vallakkadavu

Thiruvananthapuram

DOD: 26 Sep 22



Memb No.LM 3821 **Unnikrishnan C** Perur Palakkad DOD: 6 Sep 22



Memb No.LM 3953 **Bhaskaran P**Ottapalam
Palakkad
DOD:28 Sep 22



Memb No.AFM 10663 **Gireesan G**(Spouse of Smt.Leena Krishnan)

Mundakkal, Kollam

DOD: 28 Sep 22



Memb. No.LM 10330 **Jayaprakash K** Cherukunnam Alappuzha DOD: 28 Sep 22

Memb No.LM 2604 **Subhashini Asokan** Kodungalloor Thrissur DOD:

A good heart has stopped beating.

But a heart that has touched so many lives can't help but live on in those it loved

SBI Pensioners' Association, Kerala Total Membership as on 30.09.2022					
District Centre	Life Members (LM)	Associate Family Members (AFM)	Family Pension Members	Total	
Alappuzha	321	241	28	590	
Ernakulam	1254	970	119	2343	
Idukki	106	81	9	196	
Kannur	431	376	63	870	
Kasaragod	58	53	10	121	
Kollam	274	235	21	530	
Kottavam	717	552	31	1300	
Kozhikode	568	443	58	1069	
Malannuram	123	109	19	251	
Palakkad	464	351	53	868	
Pathanamthitta	156	123	22	301	
Thiruvananthapuram	862	654	64	1580	
Thrissur	496	400	40	936	
Wavanad	40	34	6	80	
Others	22	17	2	41	
<b>Grand Total</b>	5892	4639	545	11076	

### Press Release issued by SBIPA Kerala in connection with 53<sup>rd</sup> Anniversary of Bank Nationalisation

#### State Bank of India Pensioners' Association (Kerala)

(Reg. No.ER/450/2001)

Website: www.sbipensionersassociationkerala.org

Regd. Office 30/63, Dwaraka (Ambady) Poonithura Kochi 682 038

Ref. No.GS/SBIPAK/

Email: sbipensionersassociationkerala@gmail.com



Administrative Office:

Date: 18.07.2022

C/o. State Bank of India Thiruvananthapuram Main Branch Opp. AG's Office, MG Road Thiruvananthapuram 695 001

Phone: 0471-2475699, Mob: 9447018299

പൊതുമേഖലാ ബാങ്കുകൾ സ്വകാര്യവത്കരിക്കാനുള്ള നീക്കം ഉപേക്ഷിക്കണം

ബാങ്ക് ദേശസാൽക്കരണത്തിന്റെ 53-)o വാർഷികം ആചരിക്കുന്ന വേളയിൽ ഇന്ത്യയിലെ പൊതുമേഖലാ ബാങ്കുകളെ മുൻനിർത്തി വരുന്ന വാർത്തകൾ ആശങ്കയുളവാക്കുന്നവയാണ്. ഏറ്റവുമൊടുവിൽ അവശേഷിക്കുന്ന 12 പൊതുമേഖലാ ബാങ്കുകളേയും സ്വകാര്യവൽക്കരിക്കുന്നതിനുള്ള ആലോചനകൾ നടക്കുന്നതായാണ് പത്രവാർത്തകളിൽ നിന്നും അറിയാനാവുന്നത്.

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യയെ തൽക്കാലം ഒഴിവാക്കിക്കൊണ്ട് , ഇന്ത്യയിലെ എല്ലാ പൊതുമേഖലാ ബാങ്കുകളേയും കോർപറേറ്റുകൾക്ക് കൈമാറണം എന്നാണ് പ്രധാന മന്ത്രിയുടെ സാമ്പത്തിക ഉപദേഷ്ടാവും നീതി ആയോഗിന്റെ മുൻ വൈസ് ചെയർമാനും നിർദ്ദേശം മുന്നോട്ടവച്ചിരിക്കുന്നത്.

കഴിഞ്ഞ പാർലമെന്റ് സമ്മേളനത്തിൽ ധനകാര്യമന്ത്രി പ്രഖ്യാപിച്ച ബാങ്ക് സ്വകാര്യവൽക്കരണത്തിന്റെ തുടർച്ചയാണ് പുതിയ നീക്കത്തെ കാണാനാവുക.

നിലവിലുള്ള 12 പൊതുമേഖലാ ബാങ്കുകളിൽ 2 എണ്ണത്തിനെ സ്വകാര്യ ഉടമകൾക്ക് കൈമാറുമെന്ന് കഴിഞ്ഞ ബജറ്റ് സമ്മേളനത്തിൽ കേന്ദ്ര ധനകാര്യ മന്ത്രി പ്രഖ്യാപിച്ചിരുന്നു. പൊതുമേഖലാ ബാങ്കുകളിൽ സർക്കാറിനുള്ള ഓഹരി 51% ൽ നിന്ന് 26 % ആയി കുറയ്ക്കാനായിരുന്നു ധാരണ.

ഇന്ത്യൻ സമ്പദ് വ്യവസ്ഥയുടെ നട്ടെല്ലായ പൊതുമേഖലാ ബാങ്കുകളെ കുത്തക മുതലാളിമാർക്ക് കൈമാറാനുള്ള നീക്കം രാജ്യത്തിന്റെ നിലനിൽപിനേയും ഭാവിയേയും അപകടകരമായി ബാധിക്കും.

1955-ൽ ആദ്യത്തെ പൊതുമേഖലാ ബാങ്ക് സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ സ്ഥാപിച്ചതും 1969 ലെ ബാങ്ക് ദേശസാൽക്കരണവും ഇന്ത്യയുടെ സാമ്പത്തിക വളർച്ചയിലും ജനങ്ങളുടെ ജീവിത നിലവാരത്തിലും വൻ കുതിച്ചുചാട്ടത്തിന് കാരണമായിരുന്നു. സാധാരണ ജനങ്ങൾക്ക് ബാങ്കിങ് സേവനം ലഭ്യമായി. കാർഷിക - ചെറുകിട വ്യവസായ മേഖലകളിൽ മികച്ച മുന്നേറ്റമുണ്ടായി. രാജ്യത്തിന്റെ സമന്ത മേഖലകളിലും വികസനം യാഥാർത്ഥ്യമായി.

എന്നാൽ 1990 കളിലെ ആഗോളവൽക്കരണ നയങ്ങൾ എല്ലാറ്റിനേയും അട്ടിമറിച്ചു. പൊതു മേഖലയെ അത് കടന്നാക്രമിച്ചു. പൊതുമേഖലാ ധനകാര്യ സ്ഥാപനങ്ങൾക്ക് മേലും അത് കൈ വെച്ചു. ബാങ്കിങ്ങ് മേഖലയിലെ തൊഴിലാളികളുടെയും പൊതു പ്രസ്ഥാനങ്ങളുടെയും ഇടവേളയില്ലാത്ത ചെറുത്തുനിൽപിനെ തുടർന്ന് ബാങ്ക് സ്വകാര്യവൽക്കരണം ഉദ്ദേശിച്ച വേഗതയിൽ ഭരണാധികാരികൾക്ക് നടപ്പാക്കാനായില്ല.

#### എന്നാൽ

2014 ഓടെ സ്ഥിതിഗതികളിൽ മാറ്റം വന്നു. ജനാധിപത്യ പ്രതിഷേധങ്ങൾക്ക് വേണ്ടത്ര പരിഗണന നൽകാത്ത സർക്കാർ ധനകാര്യ മേഖലയെ കോർപറേറ്റുകൾക്ക് കൈമാറാനുള്ള നീക്കങ്ങൾക്ക് വേഗം കൂട്ടി. അവർ തയ്യാറാക്കിയ റോഡ് മാപ്പനുസരിച്ച് നടപ്പാക്കിയ ബാങ്ക് ലയനങ്ങളെ തുടർന്ന് പൊതുമേഖലാ ബാങ്കുകളുടെ എണ്ണം

27 ൽ നിന്ന് 12 ആയി കുറഞ്ഞു. ആയിരക്കണക്കിന് ബാങ്ക് ശാഖകൾ അടച്ചുപൂട്ടപ്പെട്ടു. ബാങ്കിടപാടുകൾ പലതും വളഞ്ഞ വഴിയിൽ സ്വകാര്യവൽക്കരിക്കപ്പെട്ടു. കഴിഞ്ഞ 5 വർഷങ്ങളിൽ ബാങ്കുകൾ ശരാശരി ഒന്നര ലക്ഷം കോടി രൂപ ലാഭമുണ്ടാക്കിയെങ്കിലും ഇതിലും വലിയ തുക നിഷ്ക്രിയ ആസ്തിയുടെ പേരിൽ

മാറ്റിവയ്ക്കുകയാണ് ചെയ്തത്. ഇതോടൊപ്പം തന്നെ കുത്തകകളുടെ വായ്പാ കുടിശ്ശികകൾ കിട്ടാ ക്കടമായി തള്ളുകയും ചെയ്തു.

പുതിയ നീക്കം ഇപ്പോൾ അവശേഷിക്കുന്ന പൊതുമേഖലാ ബാങ്കുകൾ കൂടി കോർപറേറ്റുകൾക്ക് കൈമാറ്റപ്പെടുവാൻ ഇടയാകും.

രാജ്യത്തിന്റെ സാമ്പത്തിക മുന്നേറ്റത്തിന് കാരണമായ ദേശസാത്കരണ ലക്ഷ്യങ്ങൾക്ക് തന്നെ വിരുദ്ധമാണ് പുതിയ നീക്കം.

ആയതിനാൽ ബാങ്ക് സ്വകാര്യവൽക്കരണ നീക്കത്തിൽ നിന്ന് പിന്മാറണമെന്ന് എസ് ബി ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരള സംസ്ഥാന കമ്മിറ്റി കേന്ദ്ര സർക്കാറിനോട് ആവശ്യപ്പെടുന്നു. രാജ്യത്തെ തകർക്കുന്ന സർക്കാർ നയം തിരുത്തണമെന്ന് ആവശ്യപ്പെട്ട് ശക്തമായ പ്രതിരോധങ്ങൾക്കു തയ്യാറാവണമെന്ന് മുഴുവൻ രാജ്യ സ്തേഹികളോടും അഭ്യർത്ഥിക്കുന്നു.

(എ ജയകുമാർ ) ജനറൽ സെക്രട്ടറി

എസ് ബി ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ, കേരള

#### Address of Sub Offices SBI Pensioners' Association, Kerala:-

The Deputy General Secretary, SBI Pensioners' Association, Kerala

SBI Pensioners' Association, Kerala,				
C/o. State Bank of India, Ernakulam Branch, KTDC Buildings 2nd Floor, Shanmughom Road,	Flat No. C 1 SBI Buildings Mananchira <b>Kozhikode</b> 673001	C/o State Bank of India Thiruvananthapuram Branch Opp: A G's Office, M G Road <b>Thiruvananthapuram</b> 695001		
Ernakulam 682011.				
(Sri.Joseph Palackan 94470 48602)	(Sri. Raghavan A 94465 33830)	(Sri.Subramonia Iyer M 94472 16611)		
State Bank Bhavan Complex, Railway Station Road, <b>Kollam</b> 691001.	C/o State Bank of India, Town Branch, <b>Kottayam</b> 686001.	C/o State Bank India, Vadakkumnathan Shopping Complex, Cochin Devaswam Buildings, Karunakaran Nambiar Road,		
(Sri.Ganapathy Krishnan N 94460 38371)	(Sri. Henry John 94952 35597 )	<b>Thrissur</b> 680020 (Sri. Radhakrishnan P 94965 45375)		

#### ഓണാഘോഷം - കോട്ടയം



അധൃക്ഷൻ ശ്രീ.കെ.എൻ. വിശ്വനാഥൻ നായർ സംസാരിക്കുന്നു

കോട്ടയം ജില്ലാ എസ്.ബി.ഐ പെൻഷനേർസ് അസോസിയേഷന്റെ ഓണാഘോഷം ബേക്കർ മെമ്മോറിയൽ എൽ.പി.സ്കൂളിൽ സെപ്പംബർ 17നു നടത്തി. ജില്ലാ സെക്രട്ടറി സ്വാഗതം ശ്രീ.പി.എം. ജേക്കബ്ബ് ആശംസിച്ച. എസ്.ബി.ഐ. ചീഫ് മാനേജർ എച്ച്.ആർ.) ശ്രീ. അക്ബർ.വി.കെ ഭദ്രദീപം കൊളത്തി ഉൽഘാടന നിർവ്വഹിച്ചു. കർമ്മം ജില്ലാ പ്രസിഡൻ് ശ്രീ.കെ.എൻ. വിശ്വനാഥൻ നായർ അദ്ധ്യക്ഷത സംസ്ഥാന ജനറൽ സെക്രട്ടറി പ്രഭാഷണത്തിൽ ശ്രീ.എ.ജയകമാർ മുഖ്യ ഓണാശംസകൾ നേർന്നതിനൊടൊപ്പം അനകാലിക സംഘടനാകാര്യങ്ങളെക്കുറിച്ച് വിശദമായി സംസാരിക്കുകയും ചെയ്ത്ര. വൈസ് പ്രസിഡന്റ് ശ്രീ.ബി.സി. ഉണ്ണിക്കഷ്കൻ നായർ തന്റെ പ്രസംഗത്തിൽ പെൻഷനേർസിന്റെ വലിയ പങ്കാളിത്തത്തിലും, ഭംഗിയായും ചിടയോടേയും സംഘടിപ്പിച്ച ഓണാഘോഷത്തിന് നേതൃത്വം നൽകിയ ജില്ലാ പ്രശംസിച്ച സമതിയെ സംസാരിച്ച.



അംഗങ്ങൾ ഒരുക്കിയ അത്തപ്പുക്കളം

ഡി.ജി.എസ്. ശ്രീ.ഹെൻറി ജോൺ ഓണസന്ദേശം നൽകി. ഡി.ജി.എസ് എസ്.ബി.ഐ.ഒ.എ.) അനിൽ. ഡി., ഡി.ജി.എസ് എസ്.ബി.എസ്.യു) ശ്രീ.വിനോദ് ഫിലിപ്പ്, സ്റ്റേറ്റ് കമ്മറ്റി മെമ്പർ ശ്രീമതി.റൈസാ ബീഗം, ശ്രീ. മാത്യ അടയ്ക്കാമുണ്ടക്കൽ, ശ്രീ.എം.ജി.രാഘവർ തുടങ്ങിയവർ ആശംസകൾ നേർന്നു സംസാരിച്ചു.

വാദ്യമേളത്തോടെയുള്ള മഹാബലിയുടെ വരവേല്പ്, ശ്രീ.പി.സി. പീറ്റർ, ശ്രീ. ഉണ്ണിക്കപ്പ്വൻ.ബി., ശ്രീമതി. സേത പി.എസ്., ശ്രീമതി.പ്രേമ.എസ്. ശ്രീമതി. റൈസാബീഗം, ശ്രീമതി. എൽസിക്കുട്ടി, എന്നിവർ നയിച്ച സംഘഗാനം, യുഗ്മഗാനം, ശ്രീ. ബാലചന്ദ്ര പണിക്കരുടെ ഗാനാലാപനം, ശ്രീമതി. ആച്ചിയമ്മ അവതരിപ്പിച്ച കുസ്തതി ചോദ്യങ്ങൾ, ശ്രീമതി. അജിതാ റാണിയുടെ നർമ്മത്തിൽ ചാലിച്ച ചെറുകഥാപാരായണം തടങ്ങിയവ അഘോഷങ്ങൾക്ക് മിഴിവേകി. തുടർന്ന് വിഭവ സമ്പദ്ധമായ ഓണസദ്യയോടെ ഈ കുടുംബ സംഗമം സമംഗളം സമാപിച്ച.

#### ഓണാഘോഷം - തിരുവനന്തപുരം

2022- സെപ്റ്റംബർ മാസം 30 ന് വെള്ളിയാഴ്ച രാവിലെ 9.30 മുതൽ ഹസ്സൻ മരിക്കാർ വിവേകാനന്ദ്യ ഹാളിലായിരുന്നു സമ്മേളനം.



ഓണാഘോഷം വീക്ഷിക്കാനെത്തിയ നിറഞ്ഞ സദസ്സ്.

450 ലേറെ അംഗങ്ങൾ പങ്കെടുക്കുകയും ഓണസദ്യ ആസ്വദിക്കുകയും ചെയ്ത്ര. ആരംഭത്തിൽ തന്നെ ലൈവ് ആയി മാവേലി എത്തിയത് എല്ലാപേർക്കം കൗത്രകമായി. ശ്രീമതി. സുധർമയുടെ നേതൃത്വത്തിൽ ശ്രീമതി. സൂബ്ലലക്ഷി രാമസ്വാമിയും രവിയും, പ്രീത.സിയും, സുബ്ബയ്യാപിള്ളയും, എൻ കെ. ദാസും മറ്റംഗങ്ങളം ചേർന്ന് മനോഹരമായ അത്തപ്പക്കളം

ഒരുക്കിയിരുന്നു. ജില്ലാ പ്രസിഡന്റ ശ്രീ. എ.ആർ സോമനാഥൻ പിള്ള അദ്ധ്യക്ഷനായ യോഗത്തിൽ, അംഗങ്ങളായ ശ്രീമതി.സൂധർമയും, പ്രീതി രാജുവും, അനിത എൻ.എസ്സും ചേർന്ന് ഈശ്വര പ്രാർത്ഥന ചൊല്ലി.



അംഗങ്ങളുടെ തിരുവാതിരകളി

സെക്രട്ടറി ശ്രീ ജോസഫ് വി.എൽ സ്വാഗതം ആശംസിച്ചു. പ്രശസ്ഥ പിന്നണി ഗായിക ശ്രീമതി രാധാകൃഷ്ണൻ സമ്മേളനം ഉദ്ഘാടനം ചെയ്ത്ര. ശ്രീ എ ജയകുമാർ ജനറൽ സെക്രട്ടറി, ശ്രീ.ബി.സി. ഉണ്ണികൃഷ്ണൻ നായർ വൈസ് പ്രസിഡന്റ്, SBIOA (KC) ജനറൽ സെക്രട്ടറി ശ്രീ.എസ്.രാജേഷ്, SBSU (KC) പ്രസിഡന്റ് ശ്രീ അഖിൽ എസ്. **DGS** ശ്രീ രജത് എച്ച്.സി, റീജിയണൽ മാനേജർമാരായ ശ്രീ.കെ. പെരുമാൾ , ശ്രീ.ആർ മോഹൻ കമാർ എന്നിവർ ആശംസകൾ നേർന്നു. കൺവീനർ ശ്രീ.എസ്.രാധാക്കപ്ഷൻ നന്ദി പ്രകാശിപ്പിച്ചു.



കുമാരി. ദീക്ഷിത അവതരിപ്പിച്ച 'ഹുല ഹൂപ്പിങ്'

തുടർന്ന് ശ്രീമതി രാധാദേവിയുടെ നേതൃത്വത്തിൽ അംഗങ്ങളും, കുടുംബാഗങ്ങളും ചേർന്നു അവതരിപ്പിച്ച തിരുവാതിര , ശ്രീ. വിനയചന്ദ്രന്റെ നേതൃത്വത്തിൽ ഓണപ്പാട്ടുകൾ, നമ്മുടെ അംഗം ശ്രീ. ജി. നന്ദകമാറിന്റെ മകൾ ശീമതി. അപർണയുടെ മോഹിനിയാട്ടം, ശ്രീ. മുരളീധരൻ നമ്പ്യാരുടെ മിമിക്രി, ശ്രീ.എ.സതീഷ് കുമാറിന്റെ മോണോ ആകട് , മൺമറഞ്ഞ നമ്മുടെ അംഗം ടി.പി. ഹരിഹരന്റെ മകൻ ശ്രീ അരുണിന്റെ ഗാനം എന്നിവ എല്ലാവരും ആസ്വദിച്ചു.



ഓണപ്പാട്ട്

ശ്രീമതി ഭാവന രാധാകൃഷ്ണൻ അംഗങ്ങൾക്കായി ഗാനം ആലപിച്ചനമ്മുടെ അംഗം ശ്രീ എ സ് വെങ്കിടേശ്വരന്റെ ചെറുമകൾ 'ഗിന്നസ് വേൾഡ് റെക്കോർഡ്<sup>,</sup> നേടിയ കുമാരി. ദീക്ഷിത വളയങ്ങൾ കൊണ്ട് നടത്തിയ '**ഹ്വല ഹൂപ്പിങ്**' എല്ലാവരെയും മോഹിനിയാട്ടം അത്ഭതപ്പെടുത്തി. അപർണ നന്ദകമാർ, കമാരി. ദീക്ഷിത, ഇൻഡ്യ ബൂക്ക് ഓഫ് റിക്കോർഡ്സിൽ ഇടം നേടിയ മാസ്റ്റർ നാരായൺ.എ. (അംഗം ശ്രീ.കെ.പി. വിജയകമാറിന്റെ എന്നിവരെ ചെറുമകൻ) ഉപഹാരം നൽകി ആദരിച്ച.



ശ്രീമതി.അപർണ നന്ദകമാറിന് റീജണൽ മാനേജർ ശ്രീ . കൈലാസ പെരുമാൾ ഉപഹാരം നൽകുന്നു

തുടർന്നു നമ്മുടെ 16 അംഗങ്ങൾ ( ശ്രീ / ശ്രീമതി സുധർമ, മാതൃ മാമൻ , എബ്രഹാം മാണച്ചേരിൽ, ബി.ശാന്ത , പി. വി. സൂചിത്ര, എൻ. എസ്. ലത , സി ശശാങ്കൻ , എ ഗോപകമാർ , ഹാരികമാർ ആർ , ശ്രീകമാർ മൂസത് , എം പുത്വേഷാത്തമൻ നായർ , ജി മധു കമാർ , ജയന്തി കമാരി ഓ , എസ് സലീം , ലതാ കമാരി ബി , എസ് ഹരി കൃഷ്ണൻ ) ചേർന്നു സ്പോൺസർ ചെയ്ത വിഭവസമൃദ്ധമായ ഓണസദ്യ 450 ൽ പരം അംഗങ്ങൾ ആസ്വദിച്ച .



ശ്രീ.എ.സതീഷ് കമാറിന്റെ മോണോ ആകട്

#### എഴുപത്തഞ്ചാം സ്വാതന്ത്ര്യ വാർഷിക ദിനാഘോഷം

#### പെൻഷനേർസ് അസോസിയേഷന്റെ തിരുവനന്തപുരത്തെ സംസ്ഥാന ഓഫീസിൽ



ശ്രീ. കെ. എസ് പണിക്കർ, ശ്രീ. എൻ ശശിധരൻ എന്നിവരെ പൊന്നാട നൽകി ആദരിക്കുന്നു .

ഇൻഡൃയുടെ 75-മത് സ്വാതന്ത്ര്യ വാർഷിക ദിനാഘോഷം SBI പെൻഷനേർസ് അസോസിയേഷന്റെ സംസ്ഥാന ഓഫീസ് അങ്കണത്തിൽ സമൂചിതമായി ആഘോഷിച്ച. രക്ഷാധികാരി ശ്രീ ജോൺ ജോസഫ്, ജനറൽ സെക്രട്ടറി എ ജയകമാർ, ജില്ലാ സെക്രട്ടറി വി ജോസഫ് , ഡിസ്ട്രിക്ട് പ്രസിഡൻറ് ശ്രീ സോമനാഥൻ പിള്ള ഡി.ജി.എസ് ആർ എം.എസ്.അയ്യർ, എസ്.ബി.ഐ തിരുവനന്തപുരം ചീഫ് ശ്രീ.ശിവകമാർ ശാഖയുടെ മാനേജർ എന്നിവർ നൽകി സ്വാതന്ത്ര്യദിന സന്ദേശം ചടങ്ങിൽ വയസ് ത്രടർന്ന് പങ്കെടുത്ത 75 പൂർത്തിയായ ശ്രീ. കെ. എസ് പണിക്കർ, ശ്രീ. എൻ പൊന്നാട ശശിധരൻ എന്നിവരെ നൽകി ആദരിച്ച.

#### എറണാകളത്തെ പെൻഷനേർസ് അസോസിയേഷന്റെ ജില്ലാ ഓഫീസിൽ

പാലാരിവട്ടത്തെ പെൻഷനേർസ് അസോസിയേഷന്റെ ഓഫീസിലെ താഴത്തെ നിലയിൽ മുതിർന്നവർ ഉൾപ്പടെ നമ്മുടെ 59 ൽ പരം അംഗങ്ങൾ, സ്വാതന്ത്ര്യത്തിന്റെ 75-മത് വാർഷികം ആഘോഷിക്കാൻ ഓഗസ്റ്റ് 15 ന് രാവിലെ 8.30 ന് ഒത്തുകടി.



പതാക ഉയർത്തൽ

സ്വാതന്ത്ര്യ ദിനത്തിന് മുൻപേ ജനിച്ച അംഗങ്ങളും സന്നിഹിതരായിരുന്നു. ജില്ലാ പ്രസിഡൻറ് ശ്രീ. ടി. ഓ. ജോണം, ജില്ലാ സെക്രട്ടറി സി.ജി. രാജഗോപാലും ആഘോഷങ്ങളിൽ പങ്കെടുത്ത സംസാരിച്ചു. മുതിർന്ന അംഗങ്ങളായ ശ്രീ.വി. കൃഷ്ണനം, ശ്രീ.കെ.വാസുദേവൻ നായരും ചേർന്നാണ് പതാക ഉയർത്തിയത്. വൈസ് പ്രസിഡൻറ് ശ്രീ.പി.ജെ.പാപച്ചന്റെ സ്വാതന്ത്ര്യദിനസന്ദേശവും, ജില്ലാ ട്രഷറർ ശ്രീ.റ്റി.വി.രാജ്യമാണി ആലപിച്ച ദേശഭക്തി ഗാനവും ചടങ്ങിന് മാറ്റുകൂട്ടി. 75 വയസ്സു പൂർത്തിയാക്കിയ നമ്മുടെ 28 മുതിർന്ന അംഗങ്ങളെ ഡി.ജി.എസ് ശ്രീ.ജോസഫ് പാലയ്ക്കൻ പൊന്നാട അണിയിച്ച് ആദരിച്ചു.



സ്വാതന്ത്ര്യ ദിനത്തിൽ ഒത്ത ചേർന്ന അംഗങ്ങൾ



ദേശീയ പ്രതിജ്ഞ ഏറ്റുചൊല്ലുന്നു

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