



FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

Regn. No. S/17025 of 1986 Under Societies Registration Act 1860 (Delhi)

ADMINISTRATIVE OFFICE, BENGALURU

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VIRTUAL GATHERING OF MINDS & HEARTS

1. The Executive Committee of SBI Pensioners & Retirees Association Kerala held a Virtual Meeting through Google Meet today (i.e., 7th October 2025) with the President & General Secretary of the Federation of SBI Pensioners' Associations for more than two hours. All the Office-bearers of the Circle Association, numbering around 40, participated in the meeting.
2. Shri Joseph Palackal, Vice-President, FSBIPAs & SBIPRA, Kerala in his opening remarks welcomed all and thanked the President and General Secretary of FSBIPAs for their consent and presence in the virtual meeting. He further said that this meeting, the first of its kind in the history of the FSBIPAs, is not only to interact with the leaders of the Federation but also to know about their leaders and their plan of action.
3. Shri Philip Koshy, General Secretary, SBIPRA, Kerala in his welcome address recalled his long association with Shri N. Radhakrishnan, President, FSBIPAs and Shri GD Nadaf, General Secretary, FSBIPAs and said that this combination is a strong one and would fetch many benefits to the pensioners' community. He also informed that the SBIPRA, Kerala is celebrating its Silver Jubilee this year and will be culminating on 25.04.2026 when the Silver Jubilee valediction programme and Annual General Meeting would be conducted at Kollam. Shri Koshy said that SBIPRA, Kerala is operating in 14 districts with 13000 members including Associate Family Members. He conveyed his congratulations to Shri Shankar Naik, who has been nominated as Treasurer of FSBIPAs and welcomed Shri N. Radhakrishnan, President, Shri GD Nadaf, General Secretary, Shri Shankar Naik, Treasurer, Shri R. P. Saxena, Vice-President, Dr. M.L. Choudhary, President, SBIPA, Jaipur Circle along with Shri Joseph Palackal, Vice-President and all the office-bearers of SBIPRA, Kerala who were present in the virtual meeting.
4. Shri Radhakrishnan Pullancherry, President, SBIPRA Kerala welcomed all and expressed his happiness for the conduct of this virtual meeting, nicely arranged by Shri Joseph Palackal and thanked the Federation leadership for their valuable presence in the meeting.

5. Shri N. Radhakrishnan, President, FSBIPAs, in his inaugural address conveyed his appreciation for conduct of this virtual meeting, the first of its kind and thanked the principal office-bearers of SBIPRA, Kerala for involving him also in the meeting. He also complimented the SBIPRA, Kerala leadership and membership for empowering women by having eight women office-bearers in the organisation. Shri Radhakrishnan complimented the women office-bearers for coming forward to serve the pensioners' community even after retirement, which is praiseworthy. He expressed that hopes are very high after election of himself as President and Shri GD Nadaf, a well experienced and seasoned leader as General Secretary of FSBIPAs. He further said that going by the reality, even though tough challenges are ahead, the present team would work sincerely and make all out efforts for obtaining benefits to the pensioners' community.

6. Shri GD Nadaf, in his Key Note Address, expressed that he is very glad to participate in the first ever virtual meeting, which is unique, and appreciated that SBIPRA, Kerala is always a model Circle Association in all its activities. Shri Nadaf also expressed that he feels proud that many of the lady pensioners are serving the pensioners in the role of office-bearers, which is commendable. Shri Nadaf further said that along with President, many of the issues were already taken up with Corporate Centre and still many more are in store, which can be taken up in various lots in the Quarterly Small Committee Meetings. He expressed hope and confidence that with the coordination and cooperation of the Circle Associations, the Federation would succeed in its efforts in procuring benefits to pensioners. Shri Nadaf also stressed the need of united struggle in achieving the benefits to pensioners like Pension Updation, Change in Base year for uniform D.R formula to pensioners, etc. Shri Nadaf further said that coordination with All India State Bank Officers' Federation and All India State Bank of India Staff Federation is also a must in achieving our benefits and conveyed that efforts are being made by the President and himself for the formation of Coordination Committee at the earliest.

7. In the interaction that followed later several office-bearers spoke on issues such as Updation of Pension, Family Pension on the last drawn salary, Minimum Rs.10,000/- pension/family pension as per Government directives, amendments in Family Pension Rules relating disabled children, coordination of all organisations, Reductions in the name of consolidation/merger of Public Sector Banks, issues relating Dispensary, Appointment of Contract Doctors, Pharmacists, Suggestions for improvement in Health Insurance Policy-A & Policy-B/ E-Pharmacy, problems related to HRMS, Pension Payment Advices, REMBS, MWS, e-ABs employees' Issues, needed change in commutation factor, Gratuity, reopening of Holiday Homes at important tourist/ pilgrimage centres, difficulties faced by pensioners in the sanction of Pension Loan, Add-on facility in Health Insurance for inclusion of dependent parents, unmarried Son/Daughter, divorced/widowed daughter, etc., Incremental commutation, GST on Family Floater Scheme of Health Insurance and so on.

8. Shri GD Nadaf, General Secretary and Shri N. Radhakrishnan in their responses conveyed that all issues requiring involvement of FSBIPAs would be taken up sincerely with respective authority i.e., Bank, IBA and so on. Shri Nadaf said that the issues requiring attention of Circle can be taken up by office-bearers at Circle level and all issues relating Corporate Centre would be taken up by the Federation.

9. Shri G D Nadaf further said that the feedback obtained from Circles on improvements in Health Insurance has been consolidated and it would be taken up with Corporate Centre in the Small Committee Meeting to be held shortly by the Bank. He also conveyed that in case of difficulty in finding resolution at circle level, the matter may be brought to the notice himself or President with related papers and assured that the Federation would take up those issues with the appropriate authority. Both the President and General Secretary assured that all issues will be taken up and the process would be in prioritizing the issues in such a way that the issues are handled comfortably at Federation as well as Corporate Centre level.

10. Shri N. Radhakrishnan, President clarified on issues relating Pension, Family Pension, Gratuity, Leave encashment and some other issues dispensary, improvements in health insurance, issues relating stagnation increment, etc. and congratulated the entire Team of SBIPRA, Kerala for conduct of the virtual meeting in a wonderful and disciplined manner. Shri Radhakrishnan profusely thanked the Team SBIPRA, Kerala for the opportunity given to him and conveyed his appreciations to every office-bearer of SBIPRA, Kerala for the invaluable suggestions.

11. Shri G D Nadaf while expressing his heartfelt gratitude for efforts made by Team SBIPRA, Kerala in the conduct of this virtual meeting said that once again Keral Circle Association stood as an example and wished that other circle associations should emulate the role-model functioning of SBIPRA, Kerala.

12. Subsequently, after summing up of the entire proceedings by Shri Philip Koshy, General Secretary and Shri P. Radhakrishnan, President, SBIPRA, Kerala, the meeting came to an end at 1.30. p.m. after rendering of Vote of Thanks by Shri BC Unnikrishnan Nair, Vice-President, SBIPRA, Kerala.

Special thanks and appreciation to TEAM SBI Pensioners & Retirees Association, Kerala for the excellent conduct of the first ever unique virtual meeting.

"Kudos" SBIPRA, Kerala



**G.D. NADAF
GENERAL SECRETARY**