



Sbi pensioners' bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

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EDITORIAL

The most unkindest cut of all

It was indeed a big boon to the retirees of the biggest Bank in the country, when it decided to initiate a scheme exclusively for the benefit of its retirees to take care of their medical expenses in the post retrial life. The Retired Employees Medical Benefit Scheme popularly known as REMBS which came into existence in the early 90s proved to be very effective and functional thereby bringing solace to a vast number of retirees across the country irrespective of cadre, position and grade. Considering the wide appreciation and acceptance it received from the pensioners fraternity and in consultation with the Federations of serving employees and Officers the scheme was further modified in the late 90s with more value additions and thus transforming it to a unique scheme which was not available elsewhere in the Banking Industry. Statistics available on Banks Records the scheme revealed that lot many of the unfortunate families across the country who were victims of deadly ailments felt it as a timely blessed relief to pull on.

However, one could observe dark clouds

setting in towards the end of 2009 in the form of branding it a non-viable scheme which the Bank can't afford to continue . Simultaneously Bank made some movements by its own along with seeking alternate schemes in place of REMBS which included Insurance Scheme on tie-up arrangements with some Insurance Company. However the resistance built up by the Federations in a series of negotiations which followed thereafter, compelled the bank to keep the subject in back burner.

The Tenth Bipartite salary revision discussions which was concluded in 2015 paved way for Medical Insurance Scheme for PSBs as approved by IBA. Accordingly Mediclaim Insurance scheme was introduced by Individual Banks in arrangement with different insurance companies. SBI which already had made similar attempts in earlier occasions found this opportunity more apt and convenient and after mutual consultations with all the three Federations formulated a scheme in lieu of REMBS and in arrangement with United India Insurance co. ltd. Thus the REMBS which had a very successful, fruitful existence for more than two decades had its unceremonious exit on 31st December 2015.

The Family Floater Medical Insurance Scheme which appeared to be distinct and attractive when compared to other mediclaim policies had its wide acceptance among all. The low premium rate, larger coverage of ailments, nil age restrictions etc. etc. were its unique features. The scheme came into effect from 1st January 2016 with commencement of Policy B from 15th January 2016 and Policy A from 1st June 2016. It was also an opportunity for those who could not join the REMBS scheme earlier due to the restrictions imposed in the original scheme. The scheme proved to be without much hassles in its first year and was well accepted by many.

However, the merits and advantages did not last long. When it became due for renewal this year, it was a big blow to all concerned that the premium rates were increased 300% and more than half of the members could not renew the policy for want of money and went out of the scheme in total despair.

Towards the end of 2016 indications were there in respect of revision of premium. This was also hinted in a meeting of representatives of the Insurance brokers/ company with the Pensioners Federation held at Hyderabad in October 2016. It was held in the meeting that a final decision will be arrived at only after consulting with Pensioners Federation. It was surprising that when the last date of renewal (15th January 2017) was fast approaching, there was total silence on the part of Bank and Insurance Company as well.

One could observe it as so strange that on 6th January Bank and insurance company suddenly came out with the renewal instructions along with the revised rates of premium which was more than three times of the previous rates. The

net result of course was that more than half the number of existing subscribers of the scheme was mercilessly kept out of the facility as they could not renew it due to financial strain. This is nothing but treachery, we believe. We are indeed pained thinking of those thousands of unfortunate family pensioners and others who have been forcefully kicked out of the scheme due to the callous attitude by the responsible authorities.

We urge upon the Bank that the facility which has resulted in delivering the best benefit to its retirees must continue uninterrupted as hitherto and that the unique REMBS must continue for the benefit of the entire retiree employees of this prestigious Bank. We also want to know was it for the benefit of the Insurance company that such an unique scheme, REMBS, proved to be capable of wiping the tears of many, including pensioners, family pensioners and disabled children, was put an end after having been in existence for more than two decades?

Whose wisdom played in formulating such a welfare policy that only the haves need the welfare facilities. Finally, we are eager to know who all stood in favour of this most unkindest cut of all.....

GOVERNING BODY AND ANNUAL GENERAL MEETING OF FEDERATION OF SBI PENSIONERS' ASSOCIATION HELD ON 25TH AND 26TH MARCH AT CHENNAI

The Governing Body of our Federation met at the Salvation Army Social Service and HRD Centre, Chennai on 25th March 2017. The meeting was inaugurated by Shri. B Ramesh Babu Chief General Manager Chennai LHO by lighting the Nilavilakku in presence of a large



L to R. A.KRISHNAN(President , SBIOA(CC), V.SASINDRAN (CDO, CHENNAI LHO) R.N.BANERJEE (FEDERATION PRESIDENT), B.RAMESH BABU (CGM CHENNAI LHO), and A.RAMESH BABU(FEDERATION GENERAL SECRETARY) IN THE INAUGURAL SESSION OF GOVERNING BODY MEETING

gathering which included, Members, delegates and observers from all parts of the country. “ The blood that flow through my body is hundred percent SBI blood as my father is a retired employee of SBI.” The meeting provides me an opportunity to recall the yeoman services rendered by the elders in bringing up the bank to its present day stature. He paid rich encomiums to Thiru Vannadasan (S.KalyanaSundaram) eminent Tamil writer and a retiree of our Bank and also a member of SBI Pensioners' Association(Chennai Circle) who is a recipient of Kendra Sahitya Award for the services rendered to Tamil Language. He concluded his inaugural address promising all his support to the Pensioners Association and wished the meeting all success. The meeting began with the welcome address by Com. S. Saravanamuthu, General Secretary of the host affiliate. In his welcome address he made special mention about the very positive approach of the CGM and the sincere efforts by Shri. V. Sasindran, CDO in resolving the

issues of Chennai Pensioners Association. Shri.R.N.Banerji, President of our Federation, who presided over the meeting briefly explained about the burning problems of pensioners of SBI, against which the Federation has been fighting for more than two decades. He concluded by soliciting the support and services



A VIEW OF THE PARTICIPANTS

of the CGM in resolving the issues of pensioners. Shri. V.Sasindran, DGM and CDO, Chennai LHO, while offering his felicitations mentioned about the cordial relationship existing between the Association and Circle Management. Dr.Vijaya, AGM(Official Languages)Chennai LHO gave an exhaustive introduction of ThiruVannadasan (S.KalyanaSundaram) the recipient of Kendra



. DELEGATES FROM KERALA

Sahitya Academy award detailing all his literary works and the contributions he made to Tamil language and literature. Shri. Vannadasan was

thereafter honoured by the CGM. In his reply speech Shri. Vannadasan gratefully acknowledged the support he received from the Bank. He thanked the Pensioners Association for the encomiums showered on him and concluded that pen will take care of all including him quoting the e mail id 'pencare2015@gmail.com' of Chennai Circle Pensioners Association.

The meeting also honoured founder General Secretary of the Federation Shri. Dhandekar and former General Secretary P P S



SHRI. B G DANDEKAR, THE VETERAN LEADER AND THIRD GENERAL SECRETARY OF FEDERATION (1993 TO 1999) RECALLING THOSE DAYS OF FORMATION OF FEDERATION.

Murthy. Shri. In reply to the felicitation Shri. Dhandekar who is now 93 years of age, recalled his fond memories of the efforts made by himself along with his fellow comrades in the making of Federation. Shri P P S Murthy in his felicitations exhorted the present leaders of the federation to decide for a concerted joint action with the other pensioners organisations along with the serving federations for settlement of the issue of Bank pensioners in General and SBI Pensioners in particular.

Com. A. Krishnan, President, SBIOA(CC) in his felicitations recalled his association with the leaders of SBIPA, who were the yesteryear leaders of Officers Association and Staff Union as well. He conveyed the message from Com. Thomas Franco, President of AISBOF and newly elected General Secretary of AIBOC, who could not be present for the inaugural session due to his preoccupation. Com. Krishnan assured the support of his Association in resolving the long pending issues of SBI pensioners. Com. S. M. Selvaraj, President of State Banks' Staff Union Chennai Circle while delivering his felicitations complimented the organisers for the excellent turnout. He added that the serving organisations are very much aware of the injustice done to the retirees of the Bank and as remarked by the President of the Federation a joint action is more than necessary for which his organisation shall always be ready. He concluded his speech wishing all success for the two days meeting. Com. A. Ramesh Babu, General Secretary of the Pensioners Federation in his address came down heavily on the issue of three fold hike in the premium amount of Mediclaim Policy in our Bank as a result of which a very large number of pensioners could not renew the policy for the current term. He again touched upon the injustice done by the Bank and Government denying eligible pension in respect of pre 2002 retirees in particular. He stressed on the prolonging court cases and the Governments attitude in delaying the settlement. Before concluding his speech he also mentioned about the coordinated action programme being worked out by the CBPRO in respect of our burning issues. The meeting concluded at 6 pm with vote of thanks proposed by Com.



SHRI R.N.BANERJEE , DELIVERING THE PRESIDENTIAL ADDRESS

Nandakishore from Hyderabad affiliate.

ANNUAL GENERAL MEETING

The 33rd Annual General Body Meeting commenced at 9.30 am on 26th March 2017. Shri. R.N.Banerji President of our federation presided



COM. THOMAS D. FRANCO, NEWLY ELECTED GENERAL SECRETARY OF AIBOC BEING HONOURED.

over the meeting and in his opening remarks touched upon the WP 1875/2013 which is coming up for hearing on 11th April. Though Federation has not consented for the Committee and its report, it was only at the instance of the Government the committee was constituted and submitted the report. However we are awaiting the decision of the Delhi High court which in turn will again be taken to the Supreme Court. He added. The struggle that began will continue

until all the issues put forward by us are resolved by the Bank, he concluded.

Com. Thomas D Franco Rajendra Dev, the newly elected General Secretary of AIBOC, who is also the President of All India State Bank Officers' Federation and General Secretary of SBI Officers Association Chennai Circle was the Special Guest of honour in the meeting. Com. S.Saravanamuthu, in his felicitations touched upon the efforts made by Com. Franco in resolving the issues of pensioners and felt confident that his elevation to the new position will certainly help us to bring salvation to the pensioners issues. Com. Franco while delivering his special address mentioned the several issues that are confronted by the Banking Sector and Bank employees in particular under the new economic policies of the Govt. he condemned the proposal of making of 10 banks by merger of existing PSBs and the serious impact that it may create in respect of employees and public.

The ever increasing NPAs are not due to the employees and are only due to the decision makers at the apex level. Regarding the issue of pensioners he said the move of the Government to withdraw from the pension scheme is under the direction from Global Economic forums such as IMF and WTO. And new policies are being formulated everyday in this direction. According to him NPS is not New Pension Scheme but on the other hand it is "No Pension Scheme". In the present high volatile secondary market one can very well work out the yield of investments and its future. Regarding the agitation programme, as according to him one or two days agitation in the present day environment of alternate channels may be futile. We have to adopt new methods of agitation utilising social media, press

and visual media etc. Before concluding he assured his best efforts and involvement in resolving our issues.

The General Secretary thereafter presented the report and financials which was approved by the meeting. The deliberations that followed after focused mainly on the issue of Mediclaim Insurance Policy and the exorbitant increase in the premium rates by which many could not renew the policy due to financial strain. Regarding court cases especially in respect of Pre 2002 retirees it was decided to wait for the outcome on April 11th and decide further. Comrades from all circles actively participated in the deliberations. From Kerala, comrades K.Rajeevan, and K.Rajakurup presented the views of the circle specifically regarding Mediclaim premium hike, delay in court cases, lowest commutation factor etc. The meeting concluded with the national anthem at 2pm.

CBPRO SUBMITS MEMORANDUM BEFORE IBA CHAIRMAN

A delegation consisting of the representatives of the Constituents of the Coordination of Bank Pensioners and Retirees' Organisation (CBPRO) led by Joint Conveners met the Chief Executive Shri V. G. Kannan of IBA and presented a memorandum explaining the main pending issues of Bank Retirees on 15th February 2017. After submitting the memorandum detailed discussions took place between CBPRO Delegation and Shri V G Kannan, Chief Executive IBA, Shri K. Unnikrishnan, Deputy Chief Executive and Shri K.S. Chauhan, Senior Vice President. On behalf of CBPRO Joint Conveners Shri A.Ramesh Babu and Shri K.V.Acharya presented the case of Retirees and expressed the

concern and anxiety of the Bank Retirees as no forward movement has taken place in respect of any of the issues raised by them in spite of a detailed representation by the CBPRO delegation to IBA when they met on 26.05.2016 and also by several written representations drawing the attention of IBA the need to resolve the issues urgently. Shri V.G.Kannan responded and appreciated the concerns of retirees. He also explained about the constraints of the IBA via-vis the financial implications. He also explained about the earnest efforts put in by the IBA by placing the issues before the Management Committee of IBA during their meetings of May-June 2016.

We give below the copy of the memorandum dated 15th February submitted to Shri. Rajeev Rishi, Chairman, IBA.

Respected

Sir,

Sub: MEMORANDUM BY CBPRO DELEGATION REGARDING BANK PENSIONERS ISSUES

We have made representations on earlier occasions in regard to the long pending issues of Bank Retirees. We were eagerly waiting for relief in respect of the issues raised. But as no favourable development in regard to any of the issues so far, we decided to meet IBA in a delegation on 15th February 2017. At the same time we also wish to represent to your good-self once again the main issues concerning the Bank Retirees and convey to you the anguish and anxiety of the Bank Retirees. It is with great hope and expectations that we wish to place before you the following main issues which need your kind attention and consideration.

1. 100% DA RELIEF TO PRE-NOVEMBER, 2002 RETIREES

It is a fact that extension of the new formula of 100% DA from 2005 had not been denied to the pre-2002 Retirees in the settlement concluded between the Unions, Associations and the IBA, but the same was arbitrarily denied to pre-2002 retirees. Earlier the IBA was pointing out about the appeals pending in the Hon'ble Supreme Court as the reason not being able to consider the issue favorably on the ground that the matter was sub-judice. Same was also pointed out in the Record Note in the 10th Bipartite settlement. Now since there is no such situation prevailing and also since 100% DA neutralisation is given to all Retired Government Employees, RBI Employees and such other Public Sector Undertakings where the Pension Scheme is in existence, denying the same to pre-2002 Retirees **who are very old veterans** of the Banking Industry is discriminatory. We now expect IBA to take a fair and just view on this issue and provide relief to pre-2002 Retirees.

2. IMPROVEMENT IN FAMILY PENSION.

This again is an issue which should be viewed on a humanitarian ground as the Family Pensioners are mostly wives of the deceased employees. With the ceiling on the Family Pension the amount comes to maximum about Rs. 14000.00 with DA even to the spouses of deceased Senior Executives and as low as Rs. 4000.00 in the case of deceased junior level Employee. In respect of deceased Retired Government Employees and RBI the Family Pension has already been improved from 15% to 30%. To enable the spouses of deceased employees to live the evening of their life with dignity it is very urgently required to improve their family Pension from 15% to 30% without ceiling.

3. PENSION UPDATION

The Bank Employees Pension Regulations very clearly provide for updation of basic Pension and additional Pension whenever the revision in pay takes place for the serving employees. The Bank Pension scheme as per the Pension settlement is modelled on the lines of Pension Scheme existing in Government and RBI. The non updation of Pension has resulted in wide disparity of Basic Pension between those Retired years back and those Retiring now. It has become difficult for the past retirees to meet the rise in cost essentials, as the DA rise does not compensate fully to lead a fair living. As a mark of fair governance this should be immediately removed and regular updation of Pension should be provided to all Retirees in the Banking Industry.

4. MEDICAL INSURANCE SCHEME

Health problem is one of the most serious issues the retirees encounter in their old age. It is naturally expected that the Employer will continue to take care of the Medical needs of their past employees as available to the retired Government Employees. But unfortunately the minimum expectations of the Bank Retirees not only side lined but also got aggravated because of the steep threefold increase in the Medical Insurance premium for the current year. There is no proper method of reimbursement of the insurance premium in the Banking Industry so far as the Retirees are concerned. Even the Department of Financial Services, Government of India when they communicated to the IBA in the year 2012 to devise Medical Insurance Scheme to both Serving and Retired Employees did not suggest that the premium amount should be borne by the Retired Employees. Going by the

spirit of the Government communication it is very clear that the payment of premium should be met by the Banks in respect of both serving and Retired Employees . Hence it is requested that the Government communication in this regard is implemented in letter and spirit in respect of Retired employees also.

Sir, the Bank Retirees are having numerous grievances in addition to the above. So we earnestly request you to have a system of consultation with the Retirees Organisations from time to time and give the Bank retirees the comfort of living their left over period of life with peace and dignity, recognising their meritorious services to the Banking Industry and the nation.

Thanking you,
Yours Sincerely,

A.Ramesh Babu

K.V.Acharya

Joint Conveners CBPRO

DHARANA PROGRAMME AT JANTAR MANTAR, DELHI DEFERRED

Members may be aware that CBPRO vide their circular 001/2017 dated 21st January 2017 had advised about the demonstrative action programmes proposed by it in regard to our long pending issues of non-updation of Pension, Denial of 100% DA neutralisation to pre-2002 retirees , improvement in Family pension and urging Banks to bear the entire Medical Insurance Premium cost as extended to serving employees and Officers. The call for demonstrative action programmes as mentioned in the circular evoked a lot of enthusiasm among the membership and Delhi State unit of CBPRO started with right earnest preparation for the centralised Dharna at JantarMantar New Delhi on 15th March 2017.

In the meantime meetings and interactions

with the concerned authorities including IBA and Finance Ministry Officials, and conciliation proceedings in the Office of the Deputy Chief Labour Commissioner Mumbai were also going simultaneously. Our delegation to IBA on 15th February 2017 had a full scale meeting with the Chief Executive of IBA and the positive and proactive concern reflected in the meeting on the part of IBA and further conciliation meetings that held on 28th February 2017 in Mumbai with the Asst. Labour Commissioner paved way for avoiding immediate agitational programmes. Accordingly after consulting all the constituents of CBPRO it was decided to defer our Dharna Programme at JantarMantar scheduled for 15th March 2017 and take advantage of the positive climate created by our meetings and interactions with IBA.

EXECUTIVE COMMITTEE MET ON 24TH JANUARY 2017 AT ERNAKULAM.

The executive committee of SBIPAK was held on 24th January at Ernakulam PWD Rest House at 10.30 am. The meeting presided over by Com. K.Rajeevan discussed on the various issues including the exorbitant hike in Mediclaim Insurance Policy. All the participants expressed their strong resentment over the three fold hike in Insurance premium imposed by the Insurance company which has resulted in large scale drain in the number of subscribers and denying them of the facility. The meeting thereafter unanimously decided to conduct a demonstration before the Ernakulam Administrative Office of the Bank. The other issues discussed in the meeting include the forthcoming Annual General Meeting of SBIPAK proposed to be held on 14th May at Kannur. The meeting concluded at 2 pm with vote of thanks

proposed by Com. T T Balakrishnan, Dt. Secretary, Thrissur.

MASSIVE DEMONSTRATION BEFORE ERNAKULAM ADMINISTRATIVE OFFICE ON 24.01.2017



MASSIVE DEMONSTRATION BY SBIPAK, SBIOA(KC) AND SBSU(KERALA) BEFORE A O ERNAKULAM AGAINST MEDICLAIM INSURANCE PREMIUM HIKE.

A huge demonstration was held on 24th January 2017 before the SBI Administrative Office Ernakulam in protest against the exorbitant increase in premium of the Mediclaim Insurance Policy. The demonstration was inaugurated by Co. K. Rajeevan, President

FLASH NEWS

We are extremely happy that due to the persistent efforts by All India State Bank Officers' Federation and its demand in the Central Negotiating Council for subsidising the Mediclaim insurance premium has been approved by ECCB on 30th March. Rs.6000/- towards premium of Policy B will be subsidized. Members please note to renew policy before 13th April 2017.

SBIPAK. He explained in detail of the medical facility which was available for the retired employees of the Bank in the name of REMBS and the manner in which it was replaced by the Mediclaim Insurance Policy.

Even though the Insurance Policy appeared

to be with adequate provisions to meet the medical requirements of the pensioners, within just one year of its implementation it proved to be an unaffordable one for the family pensioners and other pensioners with meagre pension amount, he added. He urged upon the Management to bring back the REMBS scheme for the retirees in place of the insurance scheme.



SHRI. SHAJIMON JOSEPH, CM, ALWAYS BR. INAUGURATING THE AREA MEETING AT ALWAYS. ALSO SEEN ARE S/SHRI K.P. PRABHU- DT-TRESURER, R.M NAIR DT-SECRETARY, P.I THOMAS DT. PRESIDENT, JOSEPH PALACKAL- DY-GENERAL SECRETARY (SBIPAK) AND S.V. NAIR- DT-JOINT SECRETARY.

Speaking on the occasion and while delivering their felicitations Shri. V.K.Premachandran, Deputy General Secretary, SBI Officers Association, and R.Vijayakumar, General Secretary, National confederation of Bank Employees Kerala, assured the full support of their organisations in the agitational programmes of our Association. A large number of members from State Banks Staff union and Officers Association were present for the demonstration. Shri. John Joseph, General Secretary of SBIPAK in his address requested the management to immediately intervene and to restore the REMBS scheme for the benefit of the entire Retirees of the Bank. The demonstration was concluded at 2.30 pm with vote of thanks proposed by Joseph Palackal, Deputy General Secretary, SBIPAK.

AREA MEETINGS UNDER ERNAKULAM DISTRICT UNIT.

Area meetings under the auspices of Ernakulam Centre were held at Paravur on the 24th Sept'16 and at Aluva on the 8th October'16. The meetings with a good gathering of over 50 (fifty) members/non-members at the respective centres were presided over by Shri P.I. Thomas, the President SBIPAK, Ernakulam Centre. Shri V.P.R Nair welcomed the members at Paravur and Shri T.V. Sunny at Aluva. The proceedings as per the Agenda decided earlier began after paying homages to those members who departed us for the heavenly abode in the recent months. Shri Shajimon Joseph, Chief Manager, SBI Aluva Main Branch formally inaugurated the meeting at Aluva. The speakers included among others Sarvshri Joseph Palackal, DGS, R.M.Nair, Secretary, SBIPAK, Ernakulam Centre, K.C. Somanathan, former President, Ernakulam Centre. They touched upon all matters relevant to the SBI pensioners in general, more particularly on the newly introduced "Mediclaime policies" and exhorted all the members to renew the policies on time in the month of January'2017. The doubts raised by the members on organizational matters/ medical bill claims etc were clarified by the leaders. Shri R. M. Nair requested all the members to persuade the non-members in their vicinity and knowledge to join the Association and strengthen it further. The Association representatives assured them that grievances brought to their notice will be taken up appropriately for redressal. Felicitations were offered by Sarvshri P.J. Devassykutty, K.C. Sasi, V.P.R. Nair, M.V. Raphael, P.T. Varghese, K.A. Antony and C.J. Joseph.

Com. S V.Nair, Jt. Secretary stationed at Aluva deserves all appreciation for his dedicated efforts in conducting the meetings. With a view to streamlining the organizational work on a better perspective, Area Committees were constituted at these Centres. The meetings ended at about 6.00 P M with the vote of thanks proposed by Shri P.A. Sikkandar at Paravur and Shri P.J. Devassykutty at Aluva.

MEETING OF MALAPPURAM DT.CENTRE.

A general Body meeting of the Malappuram District unit was held on 26th January at Scouts and Guides Auditorium, Malappuram. It was indeed a welcome development that Malappuram being one of our smallest units scattered over a wide area with only few number of branches and comparatively thin membership had a participation of more than 25. The meeting began with the welcome address by Com. Hyder Ali. Com. M.Karuppan presided over the meeting. In his presidential address he expressed his happiness that the meeting which used to be conducted in Tirur usually is now being conducted in the district head quarter for the first time. He also requested the participants to clarify their doubts especially in regard to Mediclaime Insurance policy. After the presidential Address Com. P.Narayanan, Dt. Secretary presented his report for the previous half year along with the financial statements which the meeting unanimously approved. Shri. K.Rajeevan, President SBIPAK in his key note address gave a detailed account of the Court case filed by Federation in respect of Pre-2002 retirees. He also explained in detail the organisational matters more particularly in respect of talks with IBA by CBPRO regarding long pending issues of Retirees namely, 100 %

neutralisation, Automatic updation of pension ,revision in Family pension etc. He also touched upon the Medclaim Insurance policy introduced by the Bank in place of REMBS. The meeting was concluded at 1.30 pm.

GENERAL BODY MEETING OF KOZHIKODE DISTRICT UNIT.

The General Body meeting of Kozhikode district centre was held on 25th January 2017 at Alakapuri Hotel Auditorium. The meeting commenced with a silent prayer. Com. A.P.Raveendran, Vice President of the District unit welcomed the gathering. He condemned the

Attention Members/ Readers.

It has come to our notice that many of the family pensioners/spouses of deceased pensioners are not being disbursed with the monthly financial relief in respect of the Mutual Welfare Scheme, Such of those family pensioners may kindly contact their respective Administrative Office for resuming/sanctioning the payment. Please contact CM(HR) in the respective AO to ascertain the balance amount available and the subscription details

exorbitant increase in the premium amount of Medclaim Insurance policy as is decided by the Insurance company. He also expressed his displeasure against the silence of the serving organisations in this regard. Com. M.Rajagopal moved the condolence resolution in respect of the departed members V.P.Balakrishnan and A. Sobhana. Com. T.Balagopala Menon, Dt. President of the Association , who presided over the meeting in his presidential address expressed his strong protest against the three fold increase in Insurance premium, decided by



COM. A. RAGHAVAN, DGS SBSU, DELIVERING FELICITATIONS IN THE CALICUT CENTRE MEETING.

the Insurance Company. He urged upon the State leadership to take up the same for rectification by the Bank so as to get the facility for all. After welcoming the new members, Com. M.Rajagopal presented the Report for the previous half year. Shri. M.Prabhakaran, Treasurer submitted the financials for the previous half year which was unanimously passed by the General Body. Com. A.Raghavan, DGS, State Banks Staff Union, while delivering his felicitations remarked that pension issues cannot be resolved by action of a few members in Kerala. It requires a well organised action involving all the people including both serving organisations and

Forthcoming Events

- ✿ The Annual General Body Meeting of Ernakulam District Centre will be held on 6th May 2017 at Ernakulam
- ✿ The Annual General Body Meeting of Pathanamthitta district will be held at Thiruvalla on 22nd April 2017.
- ✿ AGM Kannur Dt. 6th April 2017
- ✿ The Pensioners' Meet and Annual General Body Meeting of SBIPAK will be held at District Co-operative Bank Auditorium, Kannur on 14th May 2017

pensioners. He also spoke about the demonetisation of Rs.500/ and Rs. 1000/- currency notes and the impact of it in the economy in general and



A VIEW OF THE PARTICIPANTS IN THE CALICUT MEETING

Banking sector in particular. More than 25% of the total withdrawn SCN was exchanged in SBI only. He added. He also complimented the dedicated staff members of SBI who shouldered the responsibility of smooth functioning of the Bank despite heavy rush that was felt in almost all SBI Branches without exception. He concluded saying that RBI has failed in their responsibility in declaring demonetisation without enough preparations.

Shri. K.Rajeevan, President SBIPAK in his key note address came down heavily on the issue of unjustifiable three fold hike in the premium rates of Mediclaim Insurance Policy imposed by the Insurance company during the year 2017. It was expected that a joint meeting of the representatives of the Bank, Pensioners Federation and Insurance brokers would be convened before taking a decision for hiking the premium. However it did not happen and the Bank and the Insurance company came out with their new instructions just before a few days from the last date of renewal. Every body felt helpless resulting that more than two third of the total pensioners did not renew the same due to financial strain. He assured that the issue will be taken up with the federation for reverting to REMBS.

Com. P.V. Ravindran Nair, Deputy General Secretary, SBI Officers Association shared his

respect and affection to the elders. He said that the very purpose of his participation in the meeting is to meet a number of elders with whom he had worked earlier. He wished the meeting all the success and also assured all the support of his organisation in the Pensioners movement.

Com. Jose Marceline who spoke next dealt in submission of claims in the Insurance scheme. He also explained in detail issues in respect of Leave encashment, HRA and CCA in the revised salary settlement.

Shri. M.Raghavan, our member who is actively involved in the pain and palliative programme gave a detailed explanation of the activities related to the pain and palliative programme. He exhorted all the members to be a part of the programme which can do a lot in helping the sick and ailing. The meeting concluded with vote of thanks proposed by Com. Ramachandran.

AREA MEETING AT MUVATTUPUZHA

Area meeting was organized at Muvattupuzha on 14.11.16 in which more than 50 members from Kothamangalam/ Vazhakulam/ Perumbavoor and Muvattupuzha areas attended. Shri C.J. Joseph, Joint Secretary welcomed the participants. Shri Saboo.P. Simon, AGM, SBI Regional Business Office, Muvattupuzha was

Attention Members

SBIPAK Annual State Conference will be held on 14th May at Kannur.

Members desirous of arrangement of accommodation may please contact Com. Sethuratnam: 0497-2703404

Mob. 9447733404

Mail id: sethuratnam@gmail.com

the Chief Guest. In his inaugural address he appreciated the SBI Pensioners for their continued support and patronage extended to the Bank in achieving the business goals all the time. He also stated that the strong foundation laid by the old timers of the Bank and their valuable contributions while in active service are to be ever remembered and cherished. Shri Jerry Thottan, Chief Manager, Muvattupuzha Branch also addressed the gathering. S. Shri P.I. Thomas (Dt. President), Joseph Palackal (DGS), R.M. Nair (Dt. Secretary), Shri K.P. Prabhu (Treasurer) and K.S. Jayaram were also present. Organisational matters including the latest position in court cases were explained by the leaders and the doubts raised by the members were appropriately clarified.

A family meet was held on 26.11.16 at the Women's Association Hall, Ernakulam. More than 200 members participated. The programme began with invocation by Shri P.P. Raju. A minute's silence was observed in memory of our Members Hussain Khan.HR, Peethambara Kurup T R Mrs. Mariamma Thomas and Mrs. Saraswathy Kunjamma who left us for their heavenly abode recently. Shri P.I. Thomas Dt. President presided and Shri R.M. Nair Secretary welcomed the gathering. S. Shri. K.K. Vasudevan Nair, P.J. Thomas, K.C. Somanathan, Joseph Palackal, A.K. Menon, K.P. Prabhu offered felicitations. Cultural programmes that followed thereafter included variety entertainments by members and family members. Cash award of Rs.1000/- was given to Ku. Ancy Eldhose, Granddaughter of Shri E.C. George (LM/951) for academic excellence. Elder members above the age of 75 years were honoured. Shri S. V Nair, Joint Secretary proposed the vote of thanks.

ADMINISTRATIVE OFFICE, KOZHIKODE QUARTERLY STRUCTURED MEETING WITH SBI PENSIONERS' ASSOCIATION - 14.02.2017

The Module level quarterly Structured Meeting with Representatives of SBI Pensioners' Association was held at AO Kozhikode Conference Hall on 14.02.2017 at 11.30 a.m.

Shri. V. Aravind, DGM (B&O) in his presidential address, expressed his sincere thanks to retired employees for having risen to the occasion and supported branches voluntarily at the time of crisis during demonetization period. He requested the pensioners to continue their support to branches in whatever little way they can. He reiterated his commitment in solving the issues of pensioners that are brought before him and within his vested powers. He requested the participants to flag the issues to the right authority so that a logical conclusion could be arrived at.

Sri. K. Rajeevan, President, SBIPAKin his opening remarks paid rich compliments to the DGM for his very positive approach towards pensioners issues. He also assured the best support from the pensioners for business achievement in the Module. He concluded thanking the Management for conducting the quarterly structured meeting maintaining its prescribed periodicity and in all cordiality.

Sri. M Rajagopal Dt. Secretary said that he had submitted to CM HR the list of 43 retired employees of Calicut area, who have not received the HRA/CCA arrears with respect to their leave encashment during March 2011 to October 2015 and requested to give instructions to Branches for making payment of the same at the earliest. The agenda items were

thereafter taken up. The meeting concluded at 1pm after Shri. A P Raveendran proposed the vote of thanks.

SARGOLSAVAM BY THRISSUR DT.CENTRE



SMT. T.T.GEETHA, DGM, AO THRISSUR DELIVERING INAUGURAL ADDRESS

The Sahitya Academy Hall at Thrissur wore a festive look on Saturday the 14th January 2017 when more than three hundred members of SBIPAK Thrissur centre assembled there with their family members with their strong desire for being a part of a mega event “**SARGOLSAVAM**” designed and conceived by the district unit.



A VIEW OF THE PARTICIPANTS OF SARGOLSAVA

The function which commenced at 10 am was inaugurated by Smt. T.T.Geetha, Deputy General Manager, Thrissur A O who expressed her high appreciation for organising such a colourful excellent platform for displaying the

inherent, intrinsic talents of the elders and their families.



COM. GEORGE MATHEW , DT. SECRETARY DELIVERING WELCOME ADDRESS WHILE JOSEPH PALACKAL DGS, B.C.UNNIKRISHNAN NAIR, DT.PRESIDENT, K.RAJEEVAN , STATE PRESIDENT, V.KARUNAKARAN, DGS AND K.J.SAMUEL DT. TREASURER LISTENING AT ALLEPPEY DT.MEETING.

The meeting presided over by M R Janardanan, Dt.President, began with the welcome address by Shri. P.Balachandran, Chairman, Sargolsavam, Committee. Shri. John Joseph, General Secretary SBIPAK and Guest of honour offered his felicitations that whoever has conceived such an idea deserves all appreciation and that it will inspire other district centres also to emulate such novel ideas enabling the elders to have peace and pleasure in their second innings. Others who offered felicitations include comrades V.Karunakaran, DGS, T T Balakrishnan, Dt. Secretary.

Variety entertainments commenced with the “Thiruvaathirakali” lady members of the families followed by light music, Carnatic music, recitation of poems, solo and group dances and skit. It should be appreciated that all artistes were belonging to SBIPAK family and exceptionally talented too.

The Skit titled “Naaraanathu Bhraanthan “ and the drama “Dussasanan” staged by Shri. A C Johny received wider appreciation from all. A talk by Dr. Sreekumar Pillai, Oncologist, Jubilee

Mission Hospital on cancer was arranged for the post lunch session. The meeting concluded at 5pm.with vote of thanks proposed by Shri. AC Johny.

GENERALBODY MEETING AT ALAPPUZHA.

The General Body meeting of the Alappuzha district centre was held on 18th March at Brothers Auditorium, Alappuzha. The meeting attended by more than 50 members from Alappuzha and nearby centres began with the invocation by Sri. V.K.Ramachandran, our member, at 10.30 am. Com.B.C. Unnikrishnan Nair, President of the district centre presided. Shri. George Mathew, Dt. Secretary welcomed the gathering.

Com. Unnikrishnan Nair in his brief presidential address mentioned about the activities of the unit and requested the participants to get the latest on organisation matters from the State and National leaders who are present on the occasion. Com. K. Rajeevan, President SBIPAK, who inaugurated the meeting focussed mainly on the issue of Mediclaim



A VIEW OF THE PARTICIPANTS IN ALLEPPEY MEETING

Insurance Policy and the unprecedented three fold increase in premium rates fixed by the Insurance company for the current year. He expressed his deep anguish that many of the members could not renew the policy due to financial strain and are now out of the scheme

and with no other medical facility. He urged upon the Bank Management to revive the previous REMBS and to help our members. He also touched upon the court case WP 1875/2013 with the Delhi High Court in respect of pre 2002 retirees of the Bank. The case now remains to be posted for hearing on 11th April when we expect some positive forward movement, he added. Before he also shared the updates in regard to Case filed by him in respect of enhanced gratuity which is lying in Supreme Court. Shri. V.Karunakaran, Dy General Secretary who spoke next dealt in the organisational activities of SBIPAK. Com. Joseph Palackal , Dy Gen. Secretary in his brief address covered the various organisational activities including the ensuing Annual General conference scheduled to be held in Kannur on 14th May 2017. He requested the members to be a part of the same and invited maximum participation from Alappuzha Centre.

Com. K.J Samuel presented the statement of accounts. A talk on the subject “ health matters” was done by Sri. N.Sreekumar. The meeting concluded at 1.30 pm after com. Umapathy K K proposed the vote of thanks.

MEDICAL CAMP BY TRIVANDRUM DT. CENTRE.



SHRI. K.P.VENKETESWARAN, AGM, INAUGURATING THE MEDICAL CAMP HELD AT TRIVANDRUM.

In connection with their Annual General Body Meeting held on 28th January 2017, a medical camp was arranged with the support of M/s AnandRathi Insurance brokers. General Medical check up was performed by M/s SP Fort Hospital and eye check up camp by M/s Precise Eye Hospital. Shri K R Venketeswaran AGM inaugurated the medical camp. More than 150 of our members attended the camp.

It is indeed happy that our senior member Com. N.Ramesh Kumar along with his wife was honoured on the occasion of Golden Jubilee of their wedding. Shri. D.Sudhakaran our member was also honoured on the occasion on completion of 75 years of age.

SWANTHANAM

Our Kozhikode District centre in its previous General Body meeting held on 25th January 2017 took a decision to form a group to make monthly visits to those of our members who are ailing and incapacitated and remaining in their homes. The groups were formed strictly on voluntary basis.

Members/ units who are desirous of moving resolutions/propositions/amendments to bye-laws in the ensuing Annual General Meeting at Kannur may please forward the same in duplicate to the General Secretary, Trivandrum through District Secretaries of their respective Districts so as to reach positively before 20th April.

We are indeed happy that the groups have commenced their initiative from February 2017 onwards. We congratulate Com. M.Raghavan, our member who is an active member of Pain and palliative care movement in Kozhikode since

his retirement, for this kind gesture and wish that our 'SWANTHANAM" bring solace to many of our brothers and sisters who are in dire need in their lonely life.

OBITUARY

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

May their souls rest in peace. We express our heartfelt condolences to all the bereaved family members and also join them to share the grief.

LM 1471	Balakrishnan V P Kozhikode 14-10-2016
LM 1788	Aloysius Abrao Ernakulam 10-12-2016
LMM 212	Somasundram R A Malappuram 17-01-2017
LM 4696	Sobhana A Kozhikode 20-01-2017
LM 2038	Joseph V T Kottayam 22-02-2017
LM 1644	Rajappan K G Kattapana 02-03-2017
LM-LMM	Gopalan Nambiar P Kozhikode 03-03-2017
LM 1270	Unnikrisnan Nambiar P. Kannur 03-03-2017
LM 1878	Francis M F Thrissur 16-03-2017

NEW MEMBERS --:

The following new retirees and their spouses 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.

- LM-5129/AFM-5130 : Thadaius K/M T Cicily- LOVEDALE, Pilathara-Post, Kannur-670503
Tel-0497-2800017/9447688121/9495348244
- LM-5131/AFM-5132 : Vijayan C P/Gigi Vijayan- Cheruvalli, Parampil House, Pallickachira, Kavalam P.O, Paipad,
Chanagnacherry, Kottayam 686537, Tel-0481-2444459/9446095459/7561062448
- LM-5133/AFM-5134 : George TV/ Lillykutty George, Thoppil House, Gandhi Nagar-post, Kottayam, Pin-686008.
Tel-0481-2599030/9447909656
- LM-5135/AFM-5136 : Joseph James/ Marykutty CJ-CHAVARA House, Arpookkara East-Post, Kottayam-686008. Mob-9447185967
- LM-5137/AFM-5138 : Padmanabhan K T/Vasanth ANAMIKA, Nayakkanayal, Mandamangalam, Moodadi, Kozhikode-673307
Mob-9846692688
- LM-5139/AFM-5140 : Snehaprakashan V P/T. Ramani SREENILAYAM, Arakkinar-Post, Kozhikode, Pin-673028
Tel-0495-2415693/9446065693/9446158013
- LM-5141/AFM-5142 : Rajan T M/Rajeshwari - Thakkeedath Meethal House, Nanmanda-Post, Kozhikode-673613.
Mob-9846405725
- LM-5143/AFM-5144 : Sherief A M/ Naseema Beevi M -NISHANIYA, Vadakkevila, Kollam-691010; Mob-9400807391/8129294568
am.sherief.sbi@gamil.com
- LM-5145/AFM-5146 : Sasankan C/Mallika -Sayam Villa, Sreebhadra Nagar-35, C P Junction, Uliaycovil, Kollam-691002.
Mob-9020908886/7736844490
- LM-5147/AFM-5148 : Venkitakrishan K/N Thangamani, SRICHAKRA, Curzon Nagar-112, Opp-RSP Office, Cutchery Division,
Kollam 691013. Tel-0474-2765571/9995205865. venkitakrishnansbi@gmail.com
- LM-5149/AFM-5150 : Viswambharan G/S. Suchethakumari-MERA-72, Prasanthy, Mannanthala, Trivandrum-695015.
Tel-04712531050/9847316667/9495105095
- LM-5151/AFM-5152 : Mohanan G/Ramani- Christu Bhavan, T.C.33/2959, H S Junction, Nettayam-Post, Trivandrum-695013.
Mob-8590614619/9388238949
- LM-5153/AFM-5154 : Shamsudheen K M/Haseena K K- House, No.XI/513, Meckency Garden, Pattalam, Near ESI Hospital,
MGRA-No.35, Ernakulam-682001. Tel-0484-2217770/9895611783
- LM-5155/AFM-5156 : Narayanan Nair R/Nalini Narayanan- NALINAM, Kanichi Kulangara-Post, Cherthala, Alappuzha-688544.
Mob-9447776130
- LM-5157/AFM-5158 : George Joseph/Jessy George- Iripen House, Poovathussery, Parakkadavu-Post, Via-Kurumassery,
Ernakulam 683579. Tel-0484- 2473038/9447329087, i.georjoseph@rediffmail.com
- LM-5159/AFM-5160 : Santhosh Kumar Shenoy L/Jayanthi Shenoy- SAI KRIPA, P.J. Antony Road, Palarivattom, Ernakulam-682025.
Tel-0484-2333121/9447046482
- LM-5161 : Sebastian M P- Matheckal House, Hostel Junction, Muvattupuzha-Post, Ernakulam-686661,
Tel-0485 2830006/9447821666
- LM-5162/AFM-5163 : Joy P J/K K Annie - NJRA-115, Aravindashan Lane, North Janatha Road, Palarivattom, Ernakulam-682025.
Tel-04842341797/9995463538
- LM-5164/AFM-5165 : Balachandran Pillai R/S. Radhamma Koikalazhikathu Veedu, Mylamkulam Puthoor-Post, Kollam-691507.
Tel-0474-2419503/8281729810/9496032820
- LM-5166/AFM-5167 : Raveendran K G/Radhamony M P- Konakkuppakkattil House, Kuruvi Gardens Appanchira, Poozhikol-Post,
Via-Kaduthuruthy, Kottayam-686604, Mob-9447431457/8138906232,
Ravendran.kg1956@gmail.com
- LM-5168/AFM-5169 : Joseph P P/Sheela Joseph- Panachikattu House, Ezhallloor-post, Thodupuzha, Idukki-685605.
Tel-04862-248331/9446131649/9946567062
- LM-5170/AFM-5171 : Rajagopalan Koleri/Geetha Rajagopalan- SREERAGAM, Varium Veedu Paramba, Kottam paramba-post,
Kozhikode-673008. Tel-0495-2356362/9446400902/9645644212
- LM-5172/AFM-5173 : Vasu P/Visalakshy P V- Thakkayil Meethal House, Chenoli Raod, Perambra-Post
Kozhikode-673525. Tel-0496-2611668/9539317317
- LM-5174/AFM-5175 : Jayakumar H/G Rose Deleema- Pulivila Green House, Arayalloor, Thirumala-Post
Trivandrum-695006. Mob-9895690238/9746090595
- LM-5176/AFM-5177 : Sasikumar Bhaskaran/Sunitha J- THANAL, Near Signal Station, Vandithadom
Vellayani-post, Trivandrum-695522. Tel-0471-2382096/9446564058. yoskaybe@gmail.com
- LM-5178/AFM-5179 : Lalitha Kumari L/S. Vivekananthan - TC/49/494(1), New-TC69/750, GOKULAM
Konchiravila, Manacaud-post, Trivandrum. Tel-0474-2455244/9495152662/9447006377,
lalitha.kumari.l@sbi.co.in

STATE BANK OF INDIA

Local Head Office, Thiruvanthapuram Circle
&

STATE BANK OF INDIA PENSIONERS' ASSOCIATION KERALA

Cordially invite you to

SBI PENSIONERS' MEET

**On Sunday 14th
May 2017 at 10-30 a.m.**

**Venue : Dist.Co-op Bank Auditorium Kannur
& SBI PENSIONERS' ASSOCIATION KERALA**

16th Annual General Body Meeting

At 1.30 pm (For members only)

PROGRAMME FOR SBI PENSIONERS' MEET

Registration / Tea	:	09.am to 10.15 am
Prayer	:	10.30 am
Welcome Address	:	Shri R. Sankaranarayanan (DGM & CDO SBI, Thiruvanthapuram Circle)
Lighting the Lamp & Inaugural Address	:	Shri. S. Venkataraman (Chief General Manager, SBI, Thiruvanthapuram Circle)
Presidential Address	:	Shri. K. Rajeevan (President SBI Pensioners' Association Kerala Circle)
Key Note Address	:	Shri A. Ramesh Babu (General Secretary Federation of SBI Pensioners' Associations)
Felicitations	:	Shri. V Muralidharan (General Secretary, SBIOA, Kerala Circle) Shri A Jayakumar (General Secretary, SBSU, Kerala Circle) Shri John Joseph (General Secretary, SBIPA, Kerala Circle)
Interaction with Pensioners	:	12 Noon to 12.45 pm
Vote of thanks	:	General Convener, Organizing Committee
Lunch	:	01pm to 1.30pm
01.30 pm Onwards	:	Annual General Body Meeting (For members only) National Anthem

STATE BANK OF INDIA PENSIONERS' ASSOCIATION, KERALA

(Ref. No. ER/450/2001)

Regd. Office:

30/63, Dwaraka
Poonithura, Kochi – 682 038
Phone: 0484-2303737
Mob: 9446935316

Administrative Office:

T.C. 14/523(1) NRA 139
"Anjora" Nandavanam
Trivandrum – 695 033
Phone: 0471 – 2323279
Mobile: 9447018266
E-mail: john-joseph1@hotmail.com

Ref. No. GS/PAK/TVPM/47

05th April 2017

**NOTICE
(for members only)**

SIXTEENTH ANNUAL GENERAL BODY MEETING

NOTICE is hereby given to the members that the 16th Annual General Body Meeting of the Association will be held at 01.30 p.m. on Sunday, 14th May 2017 at District Cooperative Bank Auditorium Kannur to transact the following business.

AGENDA

1. Prayer
2. Condolences
3. Welcome Address
4. Presidential Address
5. Honouring members on completion of 75/85 years of age
6. Keynote address: Shri A. Ramesh Babu,
General Secretary Federation of SBI Pensioners' Associations.
7. Presentation of minutes of the 15th AGM on 29st May 2016 and General Secretary's Report for the year 2016-2017.
8. Presentation of Financial Statement for the year 2016 – 2017.
9. Interaction with General Secretary Federation of SBI Pensioners' Associations.
10. Discussion on the General Secretary's Report & Accounts for the year 2016-2017 and its adoption.
11. Amendments to Bye-Laws, if any, and Resolutions.
12. Appointment of Auditors for the year 2017-2018.
13. Views/queries/suggestions from members, if any.
14. Any other subject with the permission of the chair.
15. Vote of thanks

(Sd)

JOHN JOSEPH
General Secretary

(Sd)


K. RAJEEVAN
President


Last date for receipts of request for bye-law Amendments / Resolutions-20th April 2017
We invite your spouse also to attend the meeting if she/he is an Associate Member

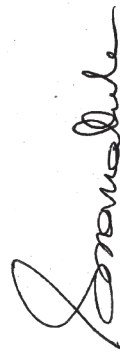
STATE BANK OF INDIA PENSIONERS' ASSOCIATION (KERALA)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2017

RECEIPTS		PAYMENTS		
For the year	For the year	For the year	For the year	For the year
2015-16	2016-17	2015-16	2016-17	2016-17
5,27,875	7,48,400	1,66,674		1,04,707
25,315	40,210	72,034		65,995
2,960	650			11,349
30,000	6,600	1,27,439		1,47,156
1,31,820	1,40,000	28,294		45,390
60,000	80,000	1,70,000		1,63,500
	8,000	35,125		23,675
5,733	7,297	7,000		8,325
		3,000		4,580
		10,000		58,200
				8,000
		1,00,000		3,00,000
		24,230		26,160
				8,238
	TOTAL		10,31,157	TOTAL
				9,75,275
	SB Balance as on 31.03.2016	Fixed Deposits		Principal
				Rs. 29,72,268
	Total Receipts + Balance B/F			Maturity Value
	Total Payments			Rs. 34,79,853
	Present SB A/c Balance			SB A/c 31515726108
				Rs. 23486


 President
 K. Rajeevan


 Secretary
 John Joseph


 Treasurer
 K.C. Somanathan

Audited Financial Statements will be supplied to members at Annual General Body Meeting Venue to be held in May 2017

E & OE

FPM-5180 : Chandrababu S.C- CHANDRAGEETHAM, House No.B-38, T V Nagar, Thirumala-post
Trivandrum-695006. Mob-9447749797. engr.chandrababu.s@yahoo.com

LM-5181-AFM-5182 : Lekshmi Narayana Iyer R/ S. Radha – T C 80/1528, DTSRA-74, Fort, Trivandrum
Pin-695023. Tel-0471-6577844/ 9249734403

LM-5183-AFM-5184 : Surendran T K/ Prasanna K S- No- 2, Aiswarya Gardens, Kutur-Post, Thrissur Pin-680013.
Tel-0487-2970808/8547645337//9496287341, surendran.thittathara@gmail.com

LM-5185-AFM-5186 : Annakutty P P/P.P.Paulose- Pookkottiiil House, Kolencherry-Post,Ernakulam-682311
Tel-0484-2761626/9995935350/9446277902. ppanniepaul@gmail.com

LM-5187-AFM-5188 : Anty P P/Marykutty CV- Puthussery House, East Kavilnada Road, KKERA
Koonammavoo-post, Ernakulam-683518. Tel-0484-2514181/9995592924. anty.puthussery@gmail.com

LM-5189-AFM-5190 : Hyacinth Fereiro/George Fereiro- Marcan Dale, XI/485, Pattalam Road,Kochi
Ernakulam-682001. 9947317511/9847331808-georgefereiro@gmail.com

LM-5191-AFM-5192 : Janardhanan A/K Remavathi- SAJNA NIVAS, Kizhakke Motta, Laksham Veedu Colony
Kunumkai-Post, Chirakkal,Kannur-670011. Mob-9496190880/9496557473

LM-5193-AFM-5194 : Janardanan K.P/K.M.Pankajam- Krishna Kripa, Ambalathara, Kandoth-post
Payyanur,Kannur-670307. Tel-04985203054/9495712789. janardanankpnambiar@gmail.com

LM-5195-AFM-5196 : Sushil Kumar A P/A N Sudha- GOKULAM, Kanhira,Thottada-post,Kannur-670007
Tel-0497-2835186/9446653434/9895313745.apsushil@gmail.com

LM-5197-AFM-5198 : Prakashan V V/K P Sneha latha- ANUGRAH, Kurva Katalayi-Post,Kannur-670003
Tel-0497-2731307/9249657997/8547927887.kp.anusreekp@gmail.com

LM-5199 : Saraswathy KV- Akalath House, Mavichery, Payyanur, Kannur-670307. Mob-9446416768

LM-5200-AFM-5201 : Thresiamma Issac/ Joseph Mathews- Chingamparambil, Vazhapally-post,Changanacherry,
Kottayam-686103.Mob-

LM-5202-AFM-5203 : Kurian KK/Anna Kurian – Maria Bhavan, Kumaranalloor-Post, Kottayam-686016
Tel-0481-2311575/9400316156/9496331226.

LM-5204-AFM-5205 : Anil Kumar V C/Geetha Anilkumar –Vijaya Sadanam, Veroor-post, Changanacherry
Kottayam-686104. Mob-9497225642/8304064642

LM-5206-AFM-5207 : Sreedharan PK/K Geetha- Chandrakantham, Madathil House, Kollam-post, Via-Quilandy,
Kozhikode-673307. Mob-9544300242/8593020242, pk.sreedharan2015@gamil.com

LM-5208-AFM-5209 : Shylaja T P/Balan Meethal – TIRANGA, 28/3118-A, Kuthiravattom-Post,Kozhikode
Pin:673016.Tel-0495-2740355/9895053435/9746131757 balanmeethal@gmail.com

LM-5210-AFM-5211 : Prabhakaran M/K Devaki- Gangaga Sagar, Palakkutti, Pattayikkal,Vaidairangadi-Po Via Ramanattukara,
Kozhikode-673633. Mob-9847955385

LM-5212- : Bharathan N P- Karuvail Meethal House, Medical College-Post, Kozhikode-673008 , Mob-9744454188

LM-5213-AFM-5214 : Babu D S/Y. Jayanthy – EMMAVUS, R C Street, Convent Road, Neyyattinkara-Post
Trivandrum-695121. Tel-0471-2220877/9400507630/9495728855

LM-5215-AFM-5216 : Nirmala K/K K Sasikumar- PRANAVAM,T C 3/471/1,G S N-12, T K Divakaran Road
Muttada-Post, Trivandrum-695025.Tel-0471-2541712/8943969289, nimmy.k1957@gmail.com

LM-5217- : Surendran K T D- Karayil, Thekkutt, Beach Road, Edamuttam,Thrissur-680568
Tel-0480-2839188/9446483500/9446044188//9446041128, surendran.ktd@gmail.com

LM-5218- : Joseph John P- Padinjakkara House, Near Angadi, Pariyaram-Post, Thrissur-680721
Tel-0480-2746671/9495692882

LM-5219-AFM-5220 : Vilasini M K/K Sivakumar – Narayaneeyam, Eroor North, Tripunithura, Ernakulam
Pin-682306. Tel-0484-2776121/9497186121/9446343621

LM-5221-AFM-5222 : George T.Therezath/ Ammini George- Therezhath House, Mission School Road
Tripunithura, Ernakulam-682301. Tel-0484-2779070/9446207460/9037949201

LM-5223-AFM-5224 : Krishnamurthy N/N K Giriya- 1-A, NJK Shanthi Bhavan, Warriam Road,Ernakulam
Mob-9447778808/9446311853/9847966716

LM-5225-AFM-5226 : Annie Jilsy Joseph/KV Joy – 27/2286-A, Kanekattil House, John P Koithara Road
Kadavanthra, Ernakulam-682020. Tel-0484-2318632/9995864998/9567774377

LM-5227-AFM-5228 : Dineshan C H/T K Vinodini – SREYAS NIVAS, Near SasthamKotam Temple,
Ovaram-post, Kannur-670594.Mob-9447809679/9048226667/9446041637

LM-5229-AFM-5230 : Josia Joseph/Sunny Mathew – Muthalakuzhi Kunne Purayidom, Plassanal –post
Kottayam-686579. Mob-9447172015/9387473424

- LM-5231/AFM-5232 : Thomas MJ/Rosilin Jacob- Mattathil House, St.Thomas Road, Pala-Post
Kottayam-686575. Tel-04822-214514/9447808433/9446384514
- LM-5233/AFM-5234 : Cyriac V K/Molly Cyriac- Vathakodath House, Villoonni-Post, Kottayam-686008
Tel-0481-2590575/9446300575/8086859205
- LM-5235/AFM-5236 : Raveendranathan K/P B Sajitha – SARANG, Irvallur-post, Chelannur, Kozhikode
Pin-673616. Tel-0495-2261291/9447478402/9446646296
- LM-5237/AFM-5238 : Chandran P Nair/M Madhavikutty- NANDANAM, Kodal Nadakkave,
Pantheerankave- Post, Kozhikode-673019. Tel-0495-2433030/9495863903/9446154955
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B P Angadi, Tirur, Malappuram-676102. Mob-9946221951
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Pathanamthitta-689503. Tel-04734260780/9447964705/9861064705
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Via-Ezhumattoor, Pathanamthitta-689596. Mob-9497614109/9497075414
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Trivandrum-695027. Mob-9446348712/9895978770
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Thrissur-680125. Tel-0480-2832650/9446342650
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Ambikapuram, Palakkad-678011. Tel-0491-2577310/8129427730, ssn-palakkad@yahoo.co.in
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Kunnathurmedu, Palakkad-678013. 0491/2530014/9037541900/9447884605, umarram56@gmail.com
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Mob-8547717952/9544277050/8547717952. Kuttu4@yahoo.com
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Thathamangalam-Post, Palakkad-678102.
Tel-0492-3227144/9447879508/9497629582
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Ottapalam, palakkad-679101. Tel-0466-2246560/9447323770, gangadharanpt@gmail.com
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Palakkad-678623. Tel-0491-2567394/9496293054/9495848956, satheeshmenon.1956@yahoo.in
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Palakkad-678010. Tel-0491-2577021/9400677332/9446148138/, babymohandas60@gmail.com
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Pin-678701. Tel-0491-2522022/9447922231/8891660691/, viswamvipanchika@yahoo.co.in
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Palakkad-679101. Tel-0466-2244843/9447144843/mohandasmenona@gamil.com
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Secretariyat Ward, Trivandrum-695001. Mob-9745688647/9745688647
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Vytila-post, Ernakulam-682019. Mob-9497714456/rajukvasu@gmail.com
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Tripunithura, Ernakulam-682301. Mob-9447778603/9447549900
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Pullam Kulam Road, North Parur. Ernakulam-683513. Tel-0484/ 2447340/ 8301823642/9995123642
laven@rediffmail.com
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Kottayam-686103. Tel-0481-2424576/9496542035/9495828026

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Palkulangara, Vallkadavu-Post, Trivandrum-695008.Tel-04712452753/9446487753 /9633025850
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Thrissur-680121. Mob-9946838121
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Thrissur-680005. Tel-0487-2323767/merjoh87@gmail.com/9446620212/9847362289
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AIMS-post, Ernakulam-682041. Tel-0484-2802765/9349342502/9446140279
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Tel-0485-2289807/9656122517/9605947319
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Pin-691571. Mob-9526224222
- LM-5299/AFM-5300 : Subhas Chandran C/K K Beena – AARATHI, North Beypore-Post, Kozhikode, Pin-673015.
Mob-9447793517/9633761331. Subhash9c@gmail.com
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Ayikkarappadi, Malappuram-673637. Mob-9605184411/9847250369
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Nettayam, Vattiyoorkavu-Post, Trivandrum-695013.Tel-04712366738/9496252870/9447781466
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Thrissur-680021. Tel-0487-2445244/946371244/kravindran6@gamil.com
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Ernakulam-682021. Mob-9567434985/9388911663
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Mob-9142904108
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Chathannoor, Kollam-691572.Tel-0474-2059185/9633180442
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Kollam-691008. Mob-8281953376/9387005376

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Kollam-691001. Tel-0474-2746616/9496348600/hameednahas999@gmail.com/9495151589
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Pin-673011. Tel-0495-2366966/9447237211
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Ottapalam, Palakkad-679103.Tel-0466-2230566/9400630566/9447939155
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Palakkad-679121. Mob-9744423825/pmprembmar1956@gmail.com
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Tel-04924-224028/9447995959/p.unnithushara@gmail.com/9496054028
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Palakkad-679101.Tel-0466-2245426/9447836595/sasidharansbi@gmail.com/9446415426
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Palakkad-678005.Tel-0491-2571677/9447941567/vasuthankam@gmail.com
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Kannadi-Po, Palakkad-678701.Tel-0491-2522075/haridasan.pb@gamil.com/9004098450
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Palakkad-678003.Tel-0491-2578348/9496398867/9746899484
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Tel-0468-2225554/9446709646
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