

SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

Vol. 9 Issue 7

April-June 2021

SBIPA Kerala opens its new Office at Kottayam



Editorial Board: Rajeevan K, Jayakumar A, Unnikrishnan Nair BC, Joseph Palackan, Balachandran Nair MP Regd. Office: Dwaraka (Ambady), Poonithura PO, Kochi 682038 Admn. Office: C/o. State Bank of India, Thiruvananthapuram Main Branch, Opp. AG's Office, MG Road, Thiruvananthapuram 695 001 - Phone: 0471 2475699, Mob: 9447018299 Website: www.sbipensionersassociationkerala.org - e-Mail: sbipensionersassociationkerala@gmail.com

Editorial

Who is putting Spokes in our Wheels?

The long wait over two decades by more than seven lakhs Bank Pensioners in India for updation of pension and improvement in family pension continues without any response from the appropriate authorities. Hopes rekindled and eyes brightened when the Hon'ble Union Finance Minister came out openly in her interview with Hindu th Business Line on 28 October 2020 regarding her awareness of the misery and sufferings of Bank pensioners, especially the family pensioners, on account of the anomalies in existing pension scheme. Again it was more than a succor to the lacs of hapless Bank Pensioners when Madame Finance Minister reiterated her empathy towards the Bank rd Pensioners in the 73 AGM of Indian Banks' th Association held on 10 November in Mumbai. calling attention of Chairmen of both IBA and SBI on the most sympathetic issue.

When the Hon'ble Minister herself set the ball in motion, quite obviously everyone remained keenly waiting for the remarkable announcement by the IBA regarding approval of Updation of pension and revision of family pension to 30% uniform to all and without ceiling. The social media flooded with all sorts of imaginary versions by the self styled informers regarding the everyday developments taking place at IBA, DFS and Government levels. The so called beneficiaries numbering lacs and lacs continued with their dreams about the paradise on earth which they have been nurturing ever since the issue of updation of pension and improved percentage in family pension was placed before the appropriate authorities. When the former chairman of SBI. Shri Rajnish Kumar revealed at the parlours of IBA th while concluding the negotiations on 11 bipartite settlements in July 2020, about IBA's in principle approval and its decision to forward recommendations for increasing family pension to 30% uniform to all and without ceiling, we had nothing more to seek further

clarity than to trust his words and to take it as final in the long pending burning issue.

Incidentally July 2021 is only a few days away from now. It is almost eight months since we heard those sympathetic words from the Hon'ble Minister. What more do we require to become eligible for a means for minimum sustenance. When IBA has approved and recommended to the Government for improved percentage of Family pension and the Minister herself has suitably advised the joint secretary, DFS, why again there is a delay for eight months to release the final orders. We firmly believe someone behind the curtain is playing an invisible foe of poor hapless Bank Pensioners. We are eager to know who is putting spokes in our wheels.

Well friends, thousands of our unfortunate brethren, who were with us till yesterday, have left for their heavenly abode with their unfulfilled dreams about updation of pension and improved family pension. However, let us continue our efforts and remain among those innumerable ill-fated citizens who continue to live in this world with the fervent hope that justice shall be showered upon all, if not today at least on a day in the near vicinity.

Tail Piece :

The Writ Petition, WP 1875/2013 filed by our Federation in the Hon'ble Delhi High Court which was th listed for hearing on 20 July 2021 has again been th adjourned to 7 September 2021. The Writ Petition which was transferred from Supreme Court in April 2013 with a direction to be disposed of within six months had 68 adjournments over a period of 8 years and still awaiting its final hearing.

"The fault, dear Brutus, is not in our stars, But in ourselves, that we are underlings."-

William Shakespeare in Julius Caesar

SBIPA Kerala Office under AO Kottayam inaugurated

For SBI Pensioners' Association Kerala, Thursday 1st July 2021 is not only significant for being the 66th Bank Day but will also be remembered as the day of fulfillment of a long cherished dream of having an Office of its own to take care of those of our esteemed members who come under the Geographical area of Kottayam Administrative Office. We are indeed so grateful for our Management, especially Shri V Suresh, Deputy General Manager, Kottayam AO, who made it possible by providing an excellent office at Thirunnakkara Town Branch with all the required Raghavan, in his presidential address, thanked the DGM for making it possible on the auspicious Bank Day. The presidential address was followed by the formal inauguration by Shri V Suresh, Deputy General Manager, by lighting the traditional Nilavilakku. In his brief inaugural address he shared his happiness in being a part of such a noble function. He expressed his utmost appreciation on the various activities of the Pensioners' Association. He further shared with the participants of Bank's ongoing business priorities and requested the support of SBI Pensioners' Association. He concluded his inaugural address assuring his whole hearted



support for resolving the issues of elders and seniors.

These senior members of our Association were thereafter honored on behalf of the AO as a part of the Bank Day celebrations. Sarvashri Antony D'Couto, K Prabhakaran and MS Devasia, were honoured by the DGM by draping the Ponnada and also offering plaques.

Felicitations were offered thereafter by Sarvashri Bijesh B, Regional Manager, RBO 1 Kottayam,

amenities. The inaugural function held strictly adhering to the Covid restrictions commenced at 11 am in the presence of our distinguished guests and other invitees who included Officials from AO, leaders of SBIOA and SBSU, our members including a few senior members and district office bearers of SBIPA. The meeting was presided over by Shri MG Raghavan, District President.

The meeting began with a silent prayer followed by the welcome address by Shri Mathew Adackamundackal, DGS, Kottayam, who briefly explained the activities of our Association and also acknowledged the unbound support being extended to the Pensioners' Association by the AO Management and especially by the DGM. Shri MG Aravind, AGS, SBIOA, Vinod Philip, DGS, SBSU, and Smt. Indu Chief Manager, Kottayam Branch.

SBIPA Kerala takes this opportunity to place on record their sincere thanks to Shri Koshi Mathew, CM (HR) and Shri Ajith, Dy. Manager (HR) for their support for making the opening of office on Bank Day. We also thank the office-bearers of SBIOA and SBSU for their support.

The meeting concluded with vote of thanks proposed by Jacob PM, District Secretary, SBIPAKKottayam.

BK Ghose, former President of Federation of SBI Pensioners' Associations is no more with us

We are deeply saddened to inform our readers that Bimal Kumar Ghose, the former President of our Federation has left for his heavenly abode on 29_{th} June 2021 at his residence at



Kolkota . He retired from the Bank as Dy. MD and was appointed as C M D o f erstwhile Dena Bank after retirement from SBI. His contributions to our Pensioners' Federation to attain its present stature shall always be gratefully remembered by all. SBI Pensioners'

Association Kerala deeply mourns and dips its banner in honour of the respected leader.

Surendranath Bhas, DGS, Thiruvananthapuram

With utmost grief and deep-felt sorrow we report the unfortunate demise of our Beloved Surendranath Bhas Deputy General Secretary of SBI Pensioners' Association Kerala on 20th May 2021 at Thiruvananthapuram. He was



for Covid 19 at Cosmopolitan Hospital for more than a week before he succumbed to the dreadful Corona Virus. Covid 19 pandemic has thus snatched away a precious life from our midst leaving a vacuum which is

undergoing treatment

difficult to fill. Being an active frontline leader of

our organization, his unexpected final exit is an unbearable loss for our organization. We dip our banner in paying our respectful homage to the departed leader and pray that his wife, children and other bereaved family members have enough strength to bear the grief. A condolence meeting was held on 21st May 2021 on Google platform from 5 pm to mourn the death of our beloved Bhas which was attended by more than 100 members The leaders who shared the memories of dear Bhas included Shri A Ramesh Babu, Hyderabad, General Secretary of SBI Pensioners' Federaion, H Ganapathy, President of SBIPA Chennai, D Venugopala Reddy, former General Secretary, SBSU, Chennai, MS Kutty, former General Secretary, SBIPA Kerala, and all leaders and State Committee members of SBIPA Kerala.

സസ്നേഹം എന്റെ പ്രിക്ഷെട്ട ഭാസിന്

രാജീവൻ

ഒന്നും എഴുതാൻ കഴിയാതെ ഉള്ള ഈ ഇരുപ്പ് തുടങ്ങിയിട്ട് കുറെ ഏറെ മണിക്കുറുകൾ ആയിരിക്കുന്നു. മുൻപെങ്ങു മില്ലാത്ത അനുഭവം. മിനിഞ്ഞാന്ന് രാവിലെ പാലയ്ക്കന്റെ വിറയാർന്ന ശബ്ബത്തിലൂടെ മൊബൈലിൽ നിന്നും പതിയെ എന്നിലേക്ക് എത്തിയ ആ ദു:ഖ വാർത്തയുടെ ആഘാത ത്തിൽ തന്നെയാണ് ഞാനിപ്പോഴും. സാധാരണയിൽ നിന്നും ഇത്തിരി വലിപ്പമേറിയ കണ്ണടയ്ക്കുള്ളിൽ തിളക്കമാർന്ന കണ്ണുകളും, ഒതുക്കി ചീകിയ വെളുത്ത കോലൻ മുടിയും, ഒരു മാസ്മരിക പ്രവാഹമായി ഇടതടവില്ലാതെ നമ്മിലേക്ക് ഒഴുകിയെത്തുന്ന ആ മനോഹരമായ പുഞ്ചിരിയും, ആർക്കോവേണ്ടി ചെയ്തു തീർക്കാൻ മനസ്സിൽ ഉറപ്പിച്ച കാര്വത്തെക്കുറിച്ചുള്ള കണക്കുകൂട്ടലുകളും പ്രകടമായ മുഖവും ആണ് ഇപ്പോൾ എന്റെ ചുറ്റിലും.

നാലു പതിറ്റാണ്ടുകൾക്കപ്പുറം തിരുവനന്തപുരം കോട്ടയ്ക്കത്തെ അനന്ത വിലാസം കൊട്ടാരത്തിൽ സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്വയുടെ ആദ്യത്തെ സി ആർ എം ഓഫീസിന്റെ ഉദ്ഘാടനവേളയിൽ തിരക്കിനിടയിൽ സംഘാടകരിൽ ഒരാൾ ആയി ഓടി നടന്ന ഊർജ്ജസ്വലനായ ചെറുപ്പക്കാരനായാണ് മനസ്സിൽ ഞാൻ കോറിയിട്ട ആദ്വചിത്രം. കാര്വകാരണങ്ങൾ ഇല്ലാതെ മനസിനകത്തു തോന്നിയ ഒരു പ്രത്യേക ഇഷ്ടത്തോടെ തിരക്കിയപ്പോൾ ഇന്ന് ജീവിച്ചിരിപ്പില്ലാത്ത ഒറ്റപ്പാലത്തെ എന്റെ പഴയ സഹചാരി രാജേന്ദ്രനാണ് പേര് പറഞ്ഞ് എന്നെ പരിചയപ്പെടുത്തിയത്, പേര് ദാസ്. മുഴുവൻ പേര് സുരേന്ദനാഥ് ഭാസ്.

സജീവമായ എന്റെ സ്റ്റാഫ് യൂണിയൻ ദിനങ്ങളോട് വിടപറഞ്ഞ് ക്വാഷ് ഓഫീസറായി കൊയിലാണ്ടിയോട് യാത പറഞ്ഞ് ആൽത്തറ എന്ന എന്റെ പുതിയ ലാവണത്തിൽ ചേക്കേറിയതിൽ പിന്നീടാണ് ഭാസ് എന്ന വ്വക്തിയുടെ ആഴവും പരപ്പും മനസ്സിലാക്കാനുള്ള കൂടുതൽ അവസരങ്ങൾ എനിക്കു മുന്നിൽ തുറക്കുന്നത്. റീജിയനൽ ഓഫീസ് അനന്തവിലാസം കൊട്ടാരത്തിൽനിന്നും പാളയത്തെ എൽ. എം. എസ്. കെട്ടിടത്തിലേക്ക് മാറ്റി പ്രതിഷ്ഠിച്ചത് നേരിൽ കാണാനും പരിചയത്തിന്റെ കനം കൂട്ടാനും സഹായിച്ചു. ആൽത്തറ ബ്രാഞ്ചിൽ നിന്നും ഒരു വിളിപ്പാടകലെ മാത്രം സ്ഥിതി ചെയ്ത എൽ. എം. എസിലെ പൂക്കളമത്സരം, ഓണാഘോഷം, റിപ്പബ്ലിക്, സ്വാതന്ത്ര്വ ദിനാഘോഷങ്ങൾ തുടങ്ങി എല്ലാറ്റിലും പങ്കെടുക്കാനുള്ള അവസരം ഭാസുമായുള്ള സാമീപ്യത്തിന് ഏറെ സഹായകമായി. സ്വാഭാവികമായും എല്ലാത്തിന്റെയും സംഘാടനത്തിന്റെ മുഖ്യകാർമികത്വം വഹിച്ചിരുന്നത് ഭാസ് തന്നെയായിരുന്നു. 2001 കേരള സർക്കിൾ രൂപീകരണവും എസ് ബി ഐ ഓഫീസേഴ്സ് അസോസിയേഷൻ പ്രസിഡന്റാ യുള്ള എൻെ സ്ഥാനലഭ്ഡിയും അനുബന്ധമായി തിരുവനന്തപുരത്തേക്കുള്ള എന്റെ രണ്ടാം വരവിനുശേഷമാണ് അതുവരേക്കും ഞങ്ങൾക്കിടയിൽ നിലനിന്നിരുന്ന സ്നേഹ ബന്ധത്തിൽ നിന്നും തികച്ചും വ്വത്വസ്തമായ ഒരു ഗാഢബന്ധം പൊടുന്നനെ രൂപപ്പെട്ടത്. മുഖവുര കൂടാതെ സംശയ ലേശമനേയ്രുള്ള പരസ്പരധാരണയോടെ കാര്യങ്ങൾ ഔദ്യോഗികവും വ്യക്തിപരവുമായ എല്ലാമെല്ലാം കൈമാറാനും ഉൾക്കൊള്ളാനും ചേർച്ച മുന്നിൽ മുറ്റിനില്ക്കുന്ന ഊഷ്മളമായ ബന്ധം. ആവശ്വങ്ങൾ കൂടുതലും എനിക്ക് ആയിരുന്നു എന്ന് ഇപ്പോൾ ഈ നിമിഷം ഞാൻ തിരിച്ചറിയുന്നു.

താരതമ്യങ്ങൾ അശേഷം ഇല്ലാത്തതാണ് മൂന്നാംഘട്ടം. തികഞ്ഞ സംതൃപ്തിയോടെ ഔദ്യോഗിക ജീവിതത്തിനോട് വിടപറഞ്ഞ് ബാങ്കിന്റെ പടിയിറങ്ങിയ കാലം. പെൻഷനേഴ്സ് അസോസിയേഷനിൽ അംഗത്വം എടുത്തിരുന്നെങ്കിലും അതിന്റെ ഭാരവാഹിത്വത്തിലേക്ക് എന്തായാലും ഇല്ല എന്ന നിലയിൽ മുന്നോട്ടു പോകവേ ഒരു നിയോഗം പോലെ വീണ്ടും ഒരുമിച്ച് ഭാരവാഹിത്വത്തിൽ ഞങ്ങൾ രണ്ടുപേരും ഒരുമിച്ച് ചെയ്തുതീർക്കേണ്ട കർമ്മങ്ങൾ ശേഷിച്ചതായിരിക്കാം പഴയ കൂട്ടായ്മയുടെ ഈ പുനരാവർത്തനം.

ദിനരാത്ര ഭേദമില്ലാതെ എന്നെ തേടിയെത്തിയ അസംഖ്യം കോളുകൾ, വ്വക്തമായ കാരണങ്ങൾ ഇല്ലാത്ത ഇൻഷുറൻസ് കമ്പനികൾ നിരസിച്ച ഏതാനും കനത്ത ബില്ലുകളെ ചൊല്ലി, തിരുവനന്തപുരം യൂണിറ്റ് ആശ്വാസകിരൺ പോലെ സംസ്ഥാനതലത്തിൽ നടത്തേണ്ടുന്ന പുതിയ സഹായനിധിയെ പറ്റി, ഭാരവാഹിത്വത്തിൽ അതിന് ഒരു രണ്ടാം നിരയെ വളർത്തുന്നതിനെ കുറിച്ച്, ആനന്ദ് റാഡിയുമായുള്ള ഓൺലൈൻ മീറ്റിൽ വിട്ടുപോവാതെ പറയേണ്ടുന്ന പോയിൻുകൾ, കാർത്തികേയൻ നായരുടെയും രാധാക്വഷ്ണൻ നായരുടെയും അസുഖത്തെ പറ്റിയുള്ള ഏറ്റവും പുതിയ അവസ്ഥ, അങ്ങനെ പ്രസിഡൻ് എന്ന നിലയിൽ അനിവാര്വമായും ഞാൻ അറിഞ്ഞിരിക്കേണ്ട എല്ലാ സംഘടനാകാര്യങ്ങളും ചൂടാറാതെ മുറതെറ്റാതെ എന്നിൽ എത്തിച്ചിരുന്നു ആ ഫോൺകോളുകൾ. ഇനി ഒരിക്കലും അതുണ്ടാവില്ല എന്ന യാഥാർത്ഥ്വം ഞാൻ ഉൾക്കൊള്ളുന്നു. തമ്പാനൂരിലെ ഹോളിഡേ ഹോമിൽ നിന്ന് പൂജപ്പുരയിലെ ഹെഡ് ഓഫീസിലേക്ക് രാജക്കുറുപ്പിനും പാലയ്ക്കനുമൊപ്പം മിറ്റിങ്ങിനായി പോകുന്ന വെള്ള നിറമാർന്ന സെഡാൻെ സാരഥിയായി വളയം പിടിച്ചിരുന്ന ചുവഷും തവിട്ടും കലർന്ന നിറം തിളങ്ങുന്ന കുപ്പായക്കാരൻ ഇനിയങ്ങോട്ടുള്ള യാത്രകളിൽ നമ്മോടൊപ്പമില്ല എന്നതും ഒരു യാത്രാമൊഴി പോലും ഉരിയാടാതെ തന്റെ ജന്മ ദൗത്വം പൂർത്തിയാക്കി കാണാമറയത്തേക്ക് പോയതും ഉൾക്കൊള്ളാൻ മടികാണിക്കുന്ന മനസ്സെ വിശ്വസിക്കുക. ഇതുവരയ്ക്കും ആരെയും അറിയിക്കാതെ മനംനിറഞ്ഞ് ഞാൻ ആരാധിച്ചിരുന്ന സുരേന്ദ്രനാഥ് ഭാസ് എന്ന പ്രിയ കൂട്ടുകാരൻ ഇപ്പോൾ അങ്ങകലെ നക്ഷത്രങ്ങൾക്കിടയിൽ നിന്നും നമ്മെ നോക്കി പുഞ്ചിരിക്കുകയാണ്.

AP Ravindran, Vice-President, SBIPAK Kozhikode District

We are extremely grieved and saddened to report that AP Ravindran, Vice-President, SBI Pensioners' Association, Kozhikode District Unit, is no more with us. He left for his heavenly abode in the early hours of 1^{st} July 2021 at MIMS Hospital, Kozhikode. An active and vibrant leader of our Association, he was endeared by all. A tall leader of State Bank's Staff Union Kerala he began his Banking Trade Union activities ever since his joining SBI in 1977. He served SBSU for more than three decades and was Deputy General Secretary till his retirement from the Bank in 2013. After his retirement he was actively involved in the SBI Pensioners' Association Kerala and was elected as Vice President of Kozhikode District. He was also the National Council Member of All India State Bank Staff Federation and NCBE as well.

He was elected as the President of Contract and Casual Labourers' Union of State Bank of India.

A condolence meeting on GoogleMeet was held



on 1st July from 4 pm to 6 pm. The speakers who shared their memories with Shri Ravi included H Ganapathy, president SBIPA Chennai, former leaders of SBSU Kerala, Shri TG Ravindranath, Shri P Ravi and all the State Leaders of SBIPA

Kerala and District office-bearers of SBIPAK Kozhikode. We place on record our deep felt homage to the departed comrade and dip our banner in utmost grief in respect of Ravi who shall continue to live in the hearts of thousands and many.

ആൾക്കൂട്ടത്തിൽ എന്നും തലയെടുപ്പോടെ

രാജീവൻ

പാതിയടഞ്ഞ കണ്ണുകളിലൂടെ ഒറ്റത്തവണ മാത്രം നോക്കിയതിനു ശേഷം ദൃഷ്ടി എന്നിൽ നിന്നും പൊടുന്നനെ മാറ്റിയത് മനപ്പൂർവമായിരുന്നു എന്നാണിപ്പോഴും എന്റെ തോന്നൽ.

രവീ, ഞാനാണ് രാജീവൻ എന്ന് ശബ്ദമുയർത്തി ഒരിക്കൽ കൂടി വിളിച്ചു നോക്കിയെങ്കിലും പാതി ബോധത്തിന്റെ ഒരവസ്ഥയിലാണപ്പോൾ എന്ന തോന്നലുണ്ടാക്കി ആ കിടപ്പ് തുടർന്നു.

രണ്ടാഴ്ചകൾക്ക് മുൻപ് മേപ്പയൂരിൽ നിന്ന് കുശലങ്ങളന്വേഷിക്കവേ, വിളിച്ചു ആരോഗ്യ സ്ഥിതിക്ക് വലിയ കുഴപ്പമില്ലെന്നും ഇടയ്ക്ക് ചെറിയ തോതിൽ ക്ഷീണം തോന്നാറുണ്ട് എന്നതിലുപരിയായി, ഇത്തരത്തിലേക്കുള്ള അതിഗുരുതരമായ ഒരവസ്ഥയിലേക്ക് സ്വയം നീങ്ങിക്കൊണ്ടിരിക്കയാണെന്നതിന്റെ നേരിയ സൂചന പോലും രവി പങ്ക് വെച്ചില്ല എന്നതാണ് യാഥാർത്ഥ്യം. അതുകൊണ്ട് തന്നെ ഇക്കഴിഞ്ഞ ചൊവ്വാഴ്ച സുനന്ദക്കൊപ്പം ചേവരമ്പലത്തെ ശരണ്യയിലേക്ക് ചെന്നു കയറുമ്പോൾ മനസ്സിലുണ്ടായിരുന്നത് നിറഞ്ഞ ചിരിയോടെ സ്വീകരിക്കാൻ തയ്യാറെടുത്ത് ഞങ്ങളെ രവിയായിരുന്നു. വൈദ്യനും നിൽക്കുന്ന വൈദൃശാസ്ത്രവും നിസ്സഹായാവസ്ഥ വെളിവാക്കിയ വിവരങ്ങൾ വിശദമായി രവിയുടെ കസിൻ സോമനിൽനിന്ന് കേട്ടതിൽപ്പിന്നെ, കൂടുതൽ സമയം അവിടെ തുടരേണ്ടതില്ലെന്ന് മനസ്സ് നിർബന്ധിച്ച് കൊണ്ടേയിരുന്നു. തളർന്നു കിടക്കുന്ന വലത് കെപ്പത്തിയിൽ തുളച്ചു കയറ്റിയ കാനുലയും നേരിയ തുള്ളികളായി വളരെ പതിയെ അകത്തേക്ക് ഒഴുകി പോകുന്ന രക്തം കലർന്ന ഡ്രിപ്പും ബിലിറൂബിന്റെ അപകടകരമായ സാന്നിധ്യം വിളിച്ചറിയിക്കുന്ന ശരീരത്തിൽ അവിടവിടെയായി രൂപപ്പെട്ട മഞ്ഞ നിറവും, എല്ലാം എല്ലാം ആസന്നമായ അന്ത്യത്തെപ്പറ്റിയുള്ള മുന്നറിയിപ്പായി തോന്നി. ഒരിക്കൽ കൂടി മുറിയിൽ കേറി ആ രൂപം കാണാൻ ഞാൻ അശക്തനായിരുന്നു. തിരികെ വീട്ടിലെത്തി രാജക്കുറുപ്പിനേയും പപ്പനേയും വിളിച്ചു വിവരങ്ങളറിയിച്ചു. ഏത് നിമിഷവും ഒരശുഭകരമായ വാർത്ത എന്നെത്തേടിയെത്തും ചിന്തയിലായിരുന്നു എന്ന അടുത്ത രണ്ടു ദിവസങ്ങൾ ഞാൻ തള്ളി നീക്കിയത്.

അടിയന്തരാവസ്ഥയിലെ അഭിശപ്തമായ ദിനങ്ങളിലൊന്നിൽ, പഴയ പ്രതാപത്തിന്റെ വീരസ്യങ്ങളും ആർഭാടാഹങ്കാരങ്ങളും അയവിറക്കി, ഇംപീരിയൽ ദിനങ്ങളുടെ ബാക്കിപത്രമായി, മാനാഞ്ചിറയ്ക്ക് സമീപം, മാമരചാർത്തിനിടയിൽ നിലക്കൊണ്ടിരുന്ന ദുർഗ്ഗ തുല്യമായ കെട്ടിടത്തിന്റെ കിഴക്കെവരാന്തയിൽ ആയിരുന്നു ആദ്യ സമാഗമം.

ചീകിയൊതുക്കാത്ത മുടിയും രോഷാഗ്നി ജ്വലിക്കുന്ന കണ്ണുകളും അകമ്പടിയായി സർവം ചുട്ടുകരിക്കാനുള്ള തയ്യാറെടുപ്പ് പ്രകടമാക്കിയ വാക്കുകളുമായുള്ള രവിയുടെ അന്നത്തെ രൂപം ഒരുപാട് വർഷങ്ങൾക്കിപ്പുറവും എന്റെ മനസ്സിൽ നിറഞ്ഞിരിപ്പുണ്ട്. ദീർഘ നാളത്തെ തെയ്യാറെടു പ്പിനുശേഷം കടുത്ത മത്സര പരീക്ഷയിൽ വിജയം കരസ്ഥമാക്കി പിന്നീടുള്ള മുഖാ

അദ്ധ്യായത്തിന് തുടക്കം കുറിച്ചു. സ്റ്റാഫ് യൂണിയന്റെ നേതൃത്വനിരയിൽ ഏറെക്കാലമായി തുടർന്നുവന്ന മുതിർന്നവർ ഒന്നടങ്കം സ്ഥാന മൊഴിഞ്ഞ് ഇളം തലമുറയെ തൽസ്ഥാനങ്ങളിൽ അവരോധിച്ചു. ലോക്കൽ സെക്രട്ടറിയായി ഞാനും അസിസ്റ്റന്റ് ആയി എ. പി. രവിയും ചുമതലയേറ്റു. എ. പി. രവിയിൽ നിന്ന് രവിയിലേക്കും രവിയിൽ നിന്ന് രവിയേട്ടനിലേ ക്കുമുള്ള സമുന്നതനായ ബാങ്ക് യൂണിയൻ നേതാവിന്റെ തുടക്കമായിരുന്നു അത്. കടമ്മനിട്ടയും, കാട്ടാളനും, കുറത്തിയും സർഗ വിസർഗങ്ങളിൽപ്പോലും കൃതൃതപാലിച്ചു നിറഞ്ഞാസ്വദിച്ച് ആലപിച്ചും, ഖസാക്കിനേയും നാലുകെട്ടിനേയും നെഞ്ചോട്ചേർത്തും അത്യന്താധുനികതയും അസ്തിത്വ ദു:ഖവും ചൂടേറിയ ചർച്ചകളാക്കിയും സുഹൃത്തുക്കൾ ക്കിടയിൽ നിറഞ്ഞുനിന്ന രവിയുടെ തികച്ചും പുതുമയാർന്ന മുഖമായിരുന്നു പിന്നീട് കണ്ടത്.

എഴുപത്തെട്ടിൽ കൊയിലാണ്ടിയിലേക്ക് ഞാൻ സ്ഥലം മാറിപ്പോകവേ നേതൃത്വത്തിന്റെ പുതിയ പടവുകൾ രവിക്കുവേണ്ടി തയ്യാറെടുപ്പ് തുടങ്ങി യിരുന്നു. അതായിരുന്നു ആപ്പീസർമാരുടെ Dual Role നെതിരായുള്ള സ്റ്റാഫ് യൂണിയന്റെ സമരവും തുടർന്നുണ്ടായ രവിയുടെ സസ്പെൻ ഷനും. എൺപത്തിരണ്ടിലെ തിരഞ്ഞെടുപ്പിൽ സെക്രട്ടറിയായുള്ള സോണൽ രവിയുടെ സ്ഥാനലബ്ലിയും പിന്നീടങ്ങോട്ട് രവിയെ തേടി വന്ന സംഘടനയിലെ ഉന്നത സ്ഥാനങ്ങളോ രോന്നും കാലം മുന്നേവരച്ചു വെച്ചതായിരുന്നു എന്നതാണ് യാഥാർത്ഥ്യം. എന്നും എവിടെയും ഏതാൾക്കൂട്ടത്തിനിടയിലും തലയുയർത്തി നിന്നിരുന്ന ഒരു സവിശേഷമായ വൃക്തിത്വം. ഏത് കിരീടം വച്ചവനോടായാലും പറയേണ്ടത് പറഞ്ഞുതീർക്കുന്ന ചങ്കുറപ്പ്. സൗഹൃദങ്ങൾ ക്കിടയിൽ ഉപചാരങ്ങൾക്ക് അശേഷം ഇടം കൊടുക്കേണ്ടെന്ന തുറന്ന നിലപാട്. അങ്ങനെ അങ്ങനെ ഒരുപാട് സ്വഭാവ വൈശിഷ്ട്യങ്ങൾ. എഴുതാൻ ഇനിയും ഏറെ ബാക്കി. വിസ്തരഭയത്താൽ ഞാനതിൽ നിന്നും പിൻവാങ്ങുന്നു.

ജൂലൈ ഒന്ന്, വ്യഴാഴ്ച. നേരം വെളുത്തു തുടങ്ങുന്നേയുള്ളു. റിങ്ങ് ചെയ്തു കൊണ്ടിരുന്ന മൊബൈൽ സ്ക്രീനിൽ പത്മനാഭൻ സി എന്ന

കടന്നു ഒടുവിൽ തിരഞ്ഞെടുക്ക മുഖവും പ്പെട്ടവരിലൊരാളായി ലിസ്റ്റിൽ ഇടംനേടി നിയമനം കാത്തിരിക്കവേ, പ്രസ്തുത ലിസ്റ്റ് ബാങ്ക് റദ്ദാക്കിയെന്ന വാർത്ത കേട്ട ഉടനെ ഉണ്ടായ സ്വാഭാവികമായ ആത്മ രോഷവും പ്രതികര ണവുമായിരുന്നു രവി എനിക്ക് മുൻപിൽ അപ്പോൾ നിരത്തിയത്. ഈയൊരു നെറികെട്ട ചെയ്തിക്കെതിരായി സ്റ്റാഫ് യൂണിയന്റെ അടിയന്തിരമായ ഇടപെടൽ ആയിരുന്നു രവിയുടെ ആവശ്യം.

നേതൃത്വത്തിന്റെ നാലയൽപക്കത്ത് പോലു മില്ലാത്ത വെറും സാദാമെമ്പറായ എനിക്ക് അതിന് കഴിയില്ലെന്ന നിസ്സഹായത വെളിപ്പെടുത്താതെ, നമുക്ക് ശരിയാക്കാം എന്ന പൊള്ളവാക്കിൽ രവിയെ തിരിച്ചയക്കുകയായിരുന്നു അന്ന് ഞാൻ ചെയ്തത്. തങ്ങൾ കാലാകാലങ്ങളായി സ്വീകരിച്ച അരാഷ്ട്രീയ നിലപാടിനെക്കുറിച്ച് പകലന്തിയോളം msm പൊങ്ങച്ചം പറഞ്ഞു സംഘടന അടിയന്തരാവസ്ഥയെ ഭയപ്പെട്ടു, ഭരിക്കുന്ന ട്രേഡ് യൂണിയനിൽ അഫിലി കക്ഷിയുടെ യേഷൻ വാങ്ങി സ്വന്തം നിലനിൽപ്പ് സംരക്ഷിച്ചു എന്നല്ലാതെ ഈയൊരു അനീതിക്കെതിരെ ഒരു ചുടുനിശ്വാസം പോലും ഉയർത്തിയില്ല എന്ന ചരിത്രം. അഖിലേന്ത്യാ താണ് തലത്തിൽ ബാംഗ്ലൂർ റീജിയണിൽ മാത്രം നടപ്പിൽ വരുത്തിയ ഈ കൊലച്ചതിക്കെതിരെ രവിയും സഹകാരി കളും നടത്തിയ നിയമയുദ്ധം അനുകൂലമായ ഒരു വിധിയിലേക്ക് നീങ്ങാനൊരുങ്ങവേ ബാങ്കും തമ്മിൽ യൂണിയനും ധൃതിയിലേർപ്പെട്ട ഒരൊത്തുതീർപ്പിന്റെ വെളിച്ചത്തിൽ, രവിക്കും കൂടെയുള്ളവർക്കും പുനർ നിയമനം നൽകി. എഴുപത്തിനാലിന്റെ അവസാനം മുതൽ മുൻകാല പ്രാബല്യത്തോടെ ലഭിക്കേണ്ടിയിരുന്ന നിയമ നത്തെ തന്ത്രപൂർവ്വം ഒഴിവാക്കാൻ യൂണിയൻ കൂട്ട് നിന്നു എന്ന ബോധ്യം എക്കാലത്തേയ്ക്കു മായി മനസ്സിൽ നിർത്തി മൂന്നു വർഷങ്ങൾക്ക് ജൂണിൽ രവിയും എഴുപത്തേഴ് ശേഷം ലിസ്റ്റിലുണ്ടായിരുന്ന എല്ലാവരും പിവിധ ശാഖകളിലൂടെ വീണ്ടും ബാങ്കിലെ ഹാജർ പട്ടികയിൽ കൈയൊപ്പ് ചാർത്തി.

എ പി രവി, എൻ ഇ ഗോപാലകൃഷ്ണൻ തുടങ്ങിയ ക്ഷുഭിതയൗവനങ്ങളുടെ വരവോടെ മാനാഞ്ചിറ മെയിൻ ബ്രാഞ്ച് ഒരു പുതിയ പേർ തെളിഞ്ഞു കണ്ടപ്പോൾ തന്നെ എനിക്ക് ഊഹിക്കാൻ കഴിഞ്ഞു. പപ്പൻ എന്നോട് പറയാൻ പോവുന്ന ആ ദു:ഖ വാർത്ത. ഏഴര മണിക്ക് ശരണ്യയിലെത്തുമ്പോൾ, മുൻകൂട്ടി പറഞ്ഞു തീരുമാനിച്ചതനുസരിച്ച് രഘു എനിക്ക് മുമ്പ് അവിടെ എത്തി കാത്തിരിപ്പുണ്ടായിരുന്നു. എൻ ഇ ജി വന്നു പോയെന്നു രഘു പറഞ്ഞു. സിറ്റൗട്ടിന് തൊട്ടുള്ള ഡ്രോയിംഗ് റൂമിൽ ശാന്തനായി കിടക്കുന്ന പ്രിയപ്പെട്ട രവി.

് പെൻഷൻ അപ്ഡേഷനും ഫാമിലിപെൻഷനും

വല്ലോം അടുത്തെങ്ങാൻ നടക്കോ സഖാവേ......" അമ്പ്രമോളി പുത്തലത്ത് രവി എന്ന എന്റെ പ്രിയപ്പെട്ട അനിയൻ ആ പതിവ് ചോദ്യം ഒരിക്കൽ കൂടി എന്നോട് ചോദിച്ചത് ഒരു പിൻ വിളിപോലെ ഞാൻ വീണ്ടും കേട്ടു.

സ്നേഹത്തോടെ,

രാജീവൻ

ജൂലൈ 6, 2021 കോഴിക്കോട്

ലോകം നടുങ്ങിവിറച്ചു നില്ക്കുന്നിതാ കോവിഡ് മഹാമാരി താണ്ഡവമാടവേ എത്രമോ ജീവൻ പൊലികുന്നുനിത്യവും <u>മൃത്യുവിൻ ഗഹ്വരത്തിലതിപാരുണം</u> എങ്കും ദുരിതം വിതച്ചു കൊണ്ടീ മഹാ മാരി തിര**കടില്ചേറുന്നതി**ദ്രുതം എത്ര അനാഥരെ ആലംബഹീനരെ ചിത്തമുരുകി കരകും മനുജരെ സ്യഷ്ടിച്ചു, ത്യപ്തിവരാഞ്ഞു രണ്ടാമതു മെത്തി ഭഖാനക മൃത്യു വ്യാപാരിഖാഖ് ശ്വാസം ലഭിക്കാതെ പ്രാണൻ മരണനുൽ ഷാലത്തിലേറി പിടക്കവ, ശക്കകിൽ ഉറ്റവർ ക്രപ്പിനാലന്ത്യ നിമിഷത്തിലിറ്റു വെള്ളം കൂടി കിട്ടാതെ ദീനരാല് കോടികിൽ മൂടി നിശ്ചേതരാക് മാറുന്നു ആടിത്തകർക്കുന്നു പിംഗളകേശിനി <mark>മാനവ വംശവിനാശക കാരണ</mark> മാകും കൊറോണമെ വെല്ലാൻ ചെറുക്കുവാൻ വൈദ്യ ശാസ്ത്രത്തി <mark>ന്നാഴക്കടൽ കടഞ്ഞാദ്യമാല് കണ്ടെത്തി</mark>

മഹാമാരികോട് <mark>മുഖാമുഖര</mark>

വാക്സിൻ ഗവേഷകർ രക്ഷാകവചമാഖ് മാസ്ക്കും, പരസ്പരം രക്ഷ്യക്കു ദൂരപരിധികും വെച്ചു നാം കൈകളിടച്കിടെ ശുഡിചാക്കി പ്രതി <u>രോധത്തിനാക് കുത്തിവെഷിലും ത്യപ്തരാക്</u> നമ്മൾ കാത്തീടണം നമ്മളെ തന്നെകിന്നസ്യനു ഭീഷണികാകാതിരിക്കുവാൻ വീട്ടിൽ നിന്നേറെ പുറത്തിറങ്കീട്ടേണ്ട കൂട്ടാളികളുമാഖ് സമ്പർക്കവും വേണ്ട ദൂരെഖിരുന്നു കൊണ്ടാത്മ ബന്ധത്തിന്റെ നൂലിഴ തുന്നി**ക കാലം കുറച്ചി**ടാം ആലംബഹീനർക്കു താങ്കാകി മാറുവാ നാവുംവിധം സ്വകം തള്യാറെടുത്തിടാം ഇക്കൊടും ഭീകരമാരിലെ വെല്പിടാൻ സർക്കാർ കരങ്ങളിൽ ശക്തി പകർന്നിടാം ഏക്രമനസഭാടെ നിശ്ചകരാർശ്വരാക് ഏക ലക്ഷ്യത്തോടതിജീവനത്തിനാല് നമ്മൾ പൊരുതുകര്യാണീ മഹാരണം നമ്മൾ ജമം കൊക്തിടും സുനിശ്ചിതം.

ബാലഗോപാലൻ കണ്ണത്ത് (മലഷുറം കൂണിറ്റ്)

We are happy to inform our readers that in response to our representation, the Circle Management has issued instructions to all AOs to arrange for providing vaccination facilities to all the Pensioners, their spouses and also Family Pensioners. Accordingly Vaccination programmes have already been conducted at Ernakulam, Kozhikode and Trivandrum. The programme is being arranged at all the remaining AO centres. We thank our Circle and AO Managements for their timely gesture in response to our representation.

Obituary

We have lost 26 Life Members and four Associate Family Members during the period from April 1 to June 30, 2021. The names of the members who left us are as follows:

S. No.	Mem.No.	Name	District	Date of Death
1	LM/936	Thomas Paul	Kozhikode	4-Apr-21
2	AFM/7186	Jacob Koshy	Ernakulam	5-Apr-21
3	LMM/2063	Ravi Varma K	Ernakulam	7-Apr-21
4	LM/766	Ganesh Prabhoo H	Ernakulam	10-Apr-21
5	LM/821	Jose VV	Ernakulam	16-Apr-21
6	LM/2894	Krishna Kumar V	Kollam	17-Apr-21
7	LM/114	Nair TGK	Thiruvananthapuram	25-Apr-21
8	LM/76	Hariharan TP	Thiruvananthapuram	28-Apr-21
9	LM/5803	Abdul Razak Shah	Alappuzha	2-May-21
10	LM/6443	Arumughan KN	Palakkad	4-May-21
11	LM/6808	Gopalakrishnan Nair V	Thiruvananthapuram	4-May-21
12	LM/405	Balan EP	Malappuram	5-May-21
13	LM/1532	Janardhanan E	Palakkad	5-May-21
14	LM/3473	George NA	Ernakulam	7-May-21
15	AFM/3891	Chachamma Thomas	Kottayam	8-May-21
16	LMM/109	Bhaskaran Nair KC	Alappuzha	12-May-21
17	LM/2987	Sadanandan KN	Kollam	13-May-21
18	LM/91	Krishnamoorthy N	Thrissur	14-May-21
19	LMM/38	Hariharan S	Thiruvananthapuram	16-May-21
20	LM/1399	Stephen D'Cruz	Kannur	16-May-21
21	LM/1567	Surendranath Bhas P	Thiruvananthapuram	20-May-21
22	LM/5476	Suresh KK	Thrissur	23-May-21
23	LM/1150	Somasekharan Nair KC	Thiruvananthapuram	27-May-21
24	LM/8796	Chandran TK	Malappuram	27-May-21
25	LM/2511	Varghese MJ	Ernakulam	7-Jun-21
26	LM/5070	Gopalakrishnan K	Kollam	8-Jun-21
27	LM/8492	George AW	Thrissur	13-Jun-21
28	LMM/76	Samuel Mathew	Thiruvananthapuram	18-Jun-21
29	AFM/7110	Narayanan Nair D	Kottayam	19-Jun-21
30	AFM/345	Krishna R Nair	Thiruvananthapuram	26-Jun-21

May the departed souls rest in peace!

Membership

Our membership as on 30/6/2021 stood at 9707 an increase of 480 new members from that reported as on 31_{st} March 2021 in the January-March 2021 issue of the Bulletin, comprising of 260 Life Members, 24 Family Pensioner Members and 196 Associate Family Members. The vigorous efforts made by District Units in this regard is commendable. The list of members, District-wise, is as follows:

Sl.No.	District	LM	FPM	AFM	Total	
1	Alappuzha	300	19	225	544	
2	Ernakulam	1138	101	868	2107	
3	Idukki	86	9	67	162	
4	Kannur	391	52	345	788	
5	Kasaragod	54	9	50	113	
6	Kollam	233	15	202	450	
7	Kottayam	611	19	460	1090	
8	Kozhikode	507	53	391	951	
9	Malappuram	106	16	91	213	
10	Palakkad	443	41	325	809	
11	Pathanamthitta	132	16	107	255	
12	Thiruvananthapuram	709	51	530	1290	
13	Thrissur	445	34	359	838	
14	Wayanad	34	6	28	68	
15	Other States	16	1	12	29	
Total		5205	442	4060	9707	

Federation decides to convene Governing Body Meeting

The informal meeting of Federation of SBI Pensioners' Associations held online in Google meet on 4_{th} July has decided to convene its overdue Governing Body Meeting on 1_{st} August 2021 virtually in Google Platform. The meeting which was earlier proposed to be held in December 2020 physically had to be postponed sine die due to the Covid 19 restrictions including travel restrictions imposed by the Government.

Navagatha Sangamam at Ernakulam

It was another innovative initiative by our Ernakulam and Thiruvananthapuram district units to tell others how to remain active in a Covid controlled situation restricting mobility, get-togethers and all sorts of social gatherings. This time it was in the form of an online gettogether arranged in Google meet to welcome all the members who have newly joined SBIPA during the period between January 2020 and June 2021. The meeting named NAVAGATHA SANGAMAM, which means a meeting of the newcomers, was held

at Ernakulam on 26th June 2021. The meeting which commenced at 10 am was attended by almost all the newly joined members along with all the Executive Committee members of the district unit. The meeting began with the welcome address by Shri CG Rajagopal, District Secretary. Shri TO John, District President presided over the meeting. Sarvashri K Rajeevan, President, and A Jayakumar, General Secretary, Joseph Palackal, DGS, Ernakulam, Mathew Adackamundackal, DGS, Kottayam and Capt. Prem G Nath, AGS, Ernakulam, explained in detail about the genesis of the Association and its various activities focusing the welfare of SBI retirees and pensioners. The leaders and office-bearers present in the meeting were introduced to the newcomers, which was followed by a self-introduction of all the new members. The interactive session which followed thereafter with the active participation of all the new members proved to be perfect evaluation of the whole programme. The meeting concluded at 1.45 pm with vote of thanks proposed by Shri CR Shaji, Joint secretary, Ernakulam District.

At Thiruvananthapuram

The Newly Joined Members' Meet at Thiruvananthapuram was held on 26th June 2021 under the auspices of Thiruvananthapuram District Unit. The meeting, presided over by Shri AR Somanathan Pillai, District President, began with a silent prayer at 2.30 pm followed by Welcome address by Shri VL Joseph, District Secretary, who gave a brief account of the functioning of the Association and the very purpose of arranging such a get-together. Shri ARS Pillai in his presidential address extended a warm welcome to all the new members and also requested them to involve themselves in the activities of the district unit. Shri K Rajeevan in his inaugural address briefly covered the formation of the Association after the formation of Bank's Kerala Circle. He also apprised the members of the facilities provided by the Bank including the structured meetings held at LHO and AO levels with our Association, being the only recognized association by the Bank. Shri A Jayakumar, General Secretary, who delivered the Key-note Address also gave a detailed account of the activities by the Association for the benefit of its members. He spoke about the cordial relation being maintained with the Circle Management. Felicitations were extended by Sarvashri BC Unnikrishnan Nair, Vice President, John Joseph former General Secretary, MS Iyer, newly co-opted DGS and K Rajachandran Nair AGS Thiruvananthapuram. The participants, apart from the new members also included all the Executive Committee members of the District unit. All the participants introduced themselves and thereafter the forum was opened for interactive session in which clarifications were sought by many members on organizational matters which was duly clarified by the leaders. The meeting concluded with vote of thanks proposed by Shri S Radhakrishnan, District Treasurer at 5.45 pm.

Honouring of Senior Members:

In accordance with a decision taken in the State Committee Meeting held on 12^{th} June, 2021, the following Senior Members of our Association, who have attained/will be attaining 85 years of age during the calendar year 2021, have been honoured and a cash reward of Rs.5,000/- each was credited to their respective pension account on 18^{th} June 2021:

SI No	Mem No	Name	PF Id	District
1	LM/468	Antony MA	311421	Ernakulam
2	LMM/126	John MJ	2989204	Ernakulam
3	LMM/146	Raja PKC	500755	Ernakulam
4	LMM/115	Mithran PC	484849	Kannur
5	LM/2 610	Govindan Adiyodi KK	458619	Kozhikode
6	LMM/137	Viswanathan Nair PK	543063	Kozhikode
7	LMM/143	Balakrishnan C	889784	Palakkad
8	LMM/118	Gangadhara Menon K	470872	Palakkad
9	LMM/130	Narayanan Nair K V	490091	Palakkad
10	FPM/6116	Visalakshi Menon	9178	Palakkad
11	LM/124	John Jacob	475750	Pathanamthitta
12	LMM/180	Johny O	1846795	Pathanamthitta/
13	LMM/125	Nambiar CVK	490016	Thiruvananthapuram
14	LMM/120	Padmanabha Pillai K	495107	Thiruvananthapuram
15	LMM/138	Thomas Oommer	493619	Thiruvananthapuram
16	LMM/147	Chandrappan K	466646	Thrissur
17	LMM/226	Panicker KN	369616	Thrissur

SBIPA Kerala held exclusive AO-level Meetings on Insurance Policies

It was another enthusiastic initiative by SBI Pensioners' Association Kerala to hold interactive sessions separately for members coming under all the six AOs in the State, exclusively on Health Assist (Policy B) SBI Health Care (Policy A) Super top up, Additional top up (New) and e-Pharmacy and UR world. under the Retired Employees Medical Benefit Scheme (REMBS). It needs a special mention that the meetings were held involving all the senior executives of M/s. Anand Rathi Insurance Brokers Ltd. and Vidal Health Insurance TPA in the State of Kerala. The online meeting arranged in GoogleMeet was held consecutively for three days from 1st June 2021 and the participants were grouped on the basis of the respective AOs to which they belonged. Accordingly meetings under Trivandrum AO and Kozhikode AO were held on 1st June and the session commenced at 10.30 am and concluded at 12.15 pm. The meetings under Thrissur and Kottayam AOs were held on 2^{nd} June and Under AOs at Ernakulam and Kollam were held on 3rd June 2021. The participation by our members at each AO was so encouraging that in all the centres it exceeded the permissible number of one hundred and a few of the members had some difficulties in entering the meeting room. Shri K Rajeevan President inaugurated the meetings at Kozhikode, Thrissur and Ernakulam and Shri A Jayakumar, General Secretary inaugurated the meetings at Thiruvananthapuram, Kottayam and Kollam. The sessions at different centres were handled by Sarvashri Abhilash Varma, Stephin Thomas, Sr. Executives of M/s. Anand Rathi Insurance Brokers, Shri Kirosh Babu, Smt. Roshan Shibu Mathew, Sr. Executives Smt. Lia Elizabeth Kurian, Ms. Reshma M, Sarvashri Anandhu OS, Alkesh Pradeep, Smt. Tinta A and Muhammed Nisar V, Executives from M/s. Vidal Insurance TPA.

The interactive sessions on Insurance Schemes

covering all the areas of Insurance Policies A & B and Super top-up and the recently introduced additional super top-up and e-Pharmacy were well received by all the participants across the state and turned out to be one stop point for clarifying all about the insurance policies. The total involvement of executives from both Anand Rathi and Vidal Insurance TPA made the programme a stupendous success and well appreciated by one and all.

SBIPA Kerala Executive Committee Meeting

The meeting of the Executive committee of our Association for the guarter ending June 2021 was held on 12th June 2021 on GoogleMeet. The meeting began with a silent prayer at 10.15 am. Before proceeding with the agenda items, President Shri K Rajeevan paid tributes to late Shantha Raju, Sr. Vice President of the Federation of SBI Pensioners' Associations, Surendranath Bhas, DGS, SBIPA Kerala and KG Bhargava, DGS, SBIPA Bhopal and GB member of the Federation. General Secretary Shri A Jayakumar expressed condolences in respect of 27 members who left us for their heavenly abode since the previous EC meeting. The minutes of the previous meeting was presented thereafter and approved unanimously by the members. The meeting also approved admission of 347 new members. General Secretary thereafter submitted his report on activities during the report period. Shri KS Jayaram, Treasurer, presented the financials for the period and were passed by the EC. Reports were submitted by Vice Presidents, Dy. General Secretaries, Asst. General secretaries, Lady representative and District Secretaries. The issues pertaining to Insurance Policies, non receipt of Insurance Cards, e-Pharmacy, delay in fixation of family pension etc. came up for discussion. It was decided to hold a day's work shop on pension and family pension on 3rd July 2021 on Google meet with the sole purpose of forming an expert team for



serving the family pensioners and for helping them to resolve their issues by taking up with the bank. The meeting also decided to observe membership drive campaign from 1st to 31^{st} July 2021.

The meeting concluded at 5.30 pm after Capt. Prem G. Nath AGS Ernakulam proposed vote of thanks.

Approval received for opening Bank's Dispensaries at Kasaragode, Wayanad, Malappuram Districts and Thiruvalla

We are immensely happy that approval has been received from Corporate Centre to open Bank's Dispensaries at Kasaragod, Wayanad and Malappuram Districts and also at Thiruvalla in Pathanamthitta District. This was possible due to the persistent follow up by SBIPA Kerala. We are extremely grateful and obliged to Shri Mrigendra Lal Das, Chief General Manager, Thiruvananthapuram, retired in May 2021, for his very positive approach and kind efforts and follow up in the matter, resulting in fulfillment of a long pending demand of our members belonging to these remote districts. We also place on record the unstinted support received from SBI Officers' Association and State Banks' Staff Union in our efforts and we express our gratitude for the same to the sister organizations. The newly approved dispensaries will be functioning at RASMECC Malappuram, Town Branch, Thiruvalla, Kainatty Branch Wayanad, and RBO Kanhangad.

One Day Workshop on Pension and Family Pension

Pursuant to the decision by the Executive committee meeting held on 12th June 2021, a day's work shop was held in GoogleMeet on 3rd July 2021. The workshop was arranged with the specific purpose of forming a special team of identified volunteers from each district units so as to empower them to serve the hapless and helpless pensioners, more particularly the family

pensioners, who are subjected to the worst sufferings on account of the anomalies in Bank's pension scheme.

The workshop which commenced at 10 am with a brief introduction by Shri K Rajeevan, President, and Shri A Jayakumar, General Secretary, was held in four sessions on subjects which included,

1. Computation of pension including various components considered for arriving at eligible pension,

2. Calculation and computation and eligible factors for arriving at Family pension,

3. Pension and family pension specifically on lapses observed in submission of relevant documents on pension and family pension and,

4. Interaction by participants with Chief Manager, PPG dept.

The sessions were handled by Shri Jose Marceline, Deputy General Secretary, Kozhikode AO, NP Ramanarayanan, Retired AGM and former President of SBIPA Kannur, and RS Narayanan, Chief Manager (PPG), LHO Thiruvananthapuram.

The 40 participants identified by each district unit along with 34 Executive Committee members of SBIPA took part actively in the workshop making it another successful initiative by SBIPA Kerala.

United We Stand and United We Move – The Tutorial Platforms for Prospective Retirees

An interactive group that was designed and formulated in April 2020 with the sole purpose of creating awareness among those SBIans who are in readiness to join the second innings, with the group name as "UNITED WE STAND" has

won undisputed acceptance among its target group. The participants of the group were provided with all the necessary information that one must be aware of before laying down the office. Everyday's session provided tutorials on various benefits and facilities that one is eligible on attaining superannuation. The relevant circular instructions were also provided in support of the facilities. Investment counseling and tax planning also were included in the session. It also provided guidelines from experienced and retired senior executives from our Bank, on how to make the post retiral life happier and enjoyable. A year after its formation, the forum proved to be a most successful one and beyond the expectation of the programme coordinators. With the large number of participants joining the forum in 2021 an additional group named UNITED WE MOVE was formed.

We are happy to inform our readers that an evaluation programme "Grand Finale" was organized on 25th May 2021 and held in GoogleMeet with the participation of all those who were participants of the group. Shri Joseph Palackal joint coordinator and master of the ceremony compered the programme. The programme commenced at 2.55 pm with welcome address by Shri Mathew Adackamundackal, joint coordinator of the programme. Shri K Rajeevan, presided over the meeting and Shri A Jayakumar, General Secretary, delivered the farewell message. Guests of honour included Smt. Rosy Devasi, Director, SBLD Kochi, who made a presentation on 'How to enjoy life after retirement', Shri C K Harinarayanan, AGM (HR), who spoke on Retirees Group Experience, Shri Saseendran Pillai AGM (PPG) on Revised Pension and Rectification of Pension Anomaly, and Stagnation Increment, Shri Pradeep G Nair, Chief Manager (PPG) on PPO, ID cards and Transfer of Pension Accounts, Shri RS

Narayanan, Chief Manager (HR) on HRMS Updation and Resetting. The others who spoke on different subjects include Sarvashri BC Unnikrishnan Nair, Vice President, Jose Marceline, Ganapathukrishnan and Mathew Adackamundackal Deputy General Secretaries, Ramanarayanan NP, AGM (Retd.) and former President SBIPA Kannur. The memorable programme concluded at 6 pm with vote of thanks proposed by Shri Joseph Palackal.

We congratulate and compliment Sarvashri Joseph Palackal and Mathew Adackamundackal Deputy General Secretaries, Ernakulam and Kottayam respectively, who conceived the idea and translated into action and making it a stupendous success.

Bid Adieu to Shri Mrigendra Lal Das, Chief General Manager

Shri ML Das Chief General Manager, Thiruvananthapuram Circle has laid down his office on 31st May 2021 on attaining superannuation after an illustrious innings for more than 37 years in SBI. He joined our Circle in June 2019. A very lovable and modest personality, he was always firm and forthright in his actions. He was very considerate in solving the issues of pensioners. We fondly remember the care and concern extended by him to the

Pensioners' Association and the cordial relation maintained during his stay in Kerala. He will gratefully be remembered by the SBI pensioners fraternity for his kind gesture of acceding to our request for providing office space



for SBIPA Kerala in all the AO centres. On this occasion of his bidding bye to this great organization, the SBI Pensioners' Association Kerala wish him the best of health happiness and prosperity.

Shri Shreekant, new Chief General Manager, Thiruvananthapuram Circle

SBI Pensioners' Association Kerala welcomes Shri Shreekant, the new Chief General Manager, Thiruvananthapuram Circle, who assumed office on first June 2021. Joined the Bank as Probationary Officer in the year 1990, he is an experienced banker in Retail Business, Agricultural Banking, Real Estate, Home Loans, etc. He was heading the Real Estate and



Housing Business in Bank's Corporate Office, Mumbai. During his term as the housing business vertical head SBI could attain the very exceptional figure in housing loan business to the tune of five trillion dollars. While extending a very warm welcome to the new CGM, SBI Pensioners' Association Kerala also wish that, under his proven leadership, SBI, Thiruvananthapuram Circle, is taken to much bigger heights in the days ahead. We wish Shri Shreekant all success and a comfortable stay in Kerala.

Shri MS Iyer Co-opted as Dy. General Secretary, Thiruvananthapuram

We are happy to inform all that Shri M Subrahmania Iyer has been co-opted as Deputy General Secretary for Thiruvananthapuram AO. The co-option was decided in the special online EC meeting of SBIPA Kerala held on 20th June 2021. Due to the unfortunate demise of Shri Surendranath Bhas the post of DGS Thiruvananthapuram held by him was lying vacant since 20th May 2021.

Shri MS Iyer as he is called and known by all, is a seasoned leader who was in the frontline leadership of State Banks' Staff Union Kerala.



He was the treasurer of SBSU Kerala from 2009 till his retirement from the Bank in May 2020. He was in PPG department LHO Thiruvananthapuram for a pretty long period.

We congratulate and wish Shri Iyer all

success in his new position as DGS.

Structured Meeting at AO Kollam

The structured meeting with the AO Management at Kollam AO for the quarter ended June 2021 was held on 25-06-2021.

Deputy General Manager Shri Ravikiran presided over the meeting. The Officials representing the Management included Regional Managers of all the four regions along with Chief Manager (HR) and HR Managers from all Regions. Sarvashri Ganapathykrishnan, DGS, along with Ramakrishna Pillai AGS Gopakumar District President, and TC Purushothaman Pillai, District Secretary, of Kollam Dist represented our Association. The meeting began with welcome address by the CM (HR), followed by opening remarks by the DGM.

The DGM in his opening remarks expressed happiness in meeting all the participants,

especially during the pandemic situation. He advised all to take vaccine and to remain safe. He assured all possible help from Bank's side to the pensioners. He then explained in detail about the remarkable performance of the Bank during FY 2020-21. He shared his happiness over the excellent performance achieved by our Circle and AO Kollam as well.

Shri N Ganapathykrishnan, DGS, began his opening remarks paying rich compliments to the DGM for the cordial relation and excellent support being extended to the Pensioners' Association. He specifically emphasized the compassionate and positive approach by the DGM in resolving the issues of pensioners. He specially thanked the DGM for his effective intervention in providing a beautiful office in the AO premises itself, a long cherished dream of all the members of SBI Pensioners' Association in Kollam and Pathanamthitta districts. He concluded his speech wishing all success in his new assignment as DGM Thiruvananthapuram.

The agenda items were discussed thereafter and the CM (HR) assured to resolve all possible items at the earliest.

The meeting concluded with vote of thanks proposed by Deputy Manager (HR), on behalf of the Management and Shri B. Ramakrishna Pillai, AGS, Kollam, on behalf our Association.

Structured Meeting at Kottayam AO

The structured meeting by the AO management with SBI Pensioners' Association Kerala was held on 18th June 2021. The meeting which commenced at 11 am was presided over by Shri Suresh Vakayil, DGM, Kottayam AO. The participants representing the Management included Regional Managers, Chief Manager (HR) Managers (HR) from all Regions and Dy. Manager (HR) from AO. Representing our Association Sarvashri Mathew Adackamundackal, DGS Kottayam, MG Raghavan, President, PM Jacob, Secretary of Kottayam District, Vice President and Joint Secretaries from Alappuzha and Kottayam also participated. After the opening remarks by the DGM, agenda items were taken up. The agenda items included providing Office space for Association, honoring of Seniors and elders on Bank Day. arranging Covid vaccination facility to Retirees, computerization of stock of medicines in Bank's Dispensary, providing instant acknowledgement facility for communication received from pensioners, holding of meetings with the participation of pensioners at AO, RBOs and Branches, opening of new dispensaries at Pala and Mavelikkara and extending the functioning of Alappuzha dispensary for three days in a week.

The Deputy General Manager responded very positively to majority of the items and agreed to resolve immediately the under noted issues.

The Office of our Association will be opened on July 1^{st} – Bank Day – at Thirunakkara Town Branch building.

Computerisation of Stock of medicines will be done immediately.

A separate register for acknowledging the communication received from pensioners will be introduced in all RBOs.

Proposals for new dispensaries at Pala and Mavelikkara, duly recommended by DGM will be forwarded to LHO immediately.

The meeting concluded at 12.15 pm.

Structured Meeting at Ernakulam AO

Structured meeting by Management with SBI Pensioners' Association for the quarter ending June 2021 was held on 26th May 2021 at AO Ernakulam.

The Quarterly meeting with the representatives of SBIPA Kerala for the Quarter ending on

30.06.2021 was held on 26th May, 2021 at 6.00 pm presided over by Smt. Mary Sagaya Dhanpal, DGM (B&O) at Administrative Office, Ernakulam, and all other participants through Microsoft Teams meeting.

Shri Joy Jose, Chief Manager (HR) welcomed the participants including Smt. Mary Sagaya D, DGM (B&O), H R Managers, Shri Joseph Palackal, Dy. General Secretary and other officebearers of SBIPA Kerala.

Smt. Mary Sagaya D, DGM (B&O), in her presidential address, welcomed the officials from RBO and AO, Shri Jospeh Palackal, Deputy General Secretary, and other office-bearers of SBIPA Kerala, Ernakulam Module, to the meeting of the first quarter of the financial year 2021-22. DGM expressed her concern regarding the pandemic and requested all the pensioners to take care of themselves and their family members.

Shri Jospeh Palackal, Deputy General Secretary of SBIPA Kerala, Ernakulam, in his address thanked DGM for conducting the meeting in time through online platform. He requested to include the representative of Idukki District of SBIPA Kerala also from the next meeting. He said that it is tough times and number of Covid affected pensioners and families are increasing. He expressed grief over the unfortunate demise of Shri Surendranath Bhas, the Deputy General Secretary of SBIPA Kerala, Thiruvananthapuram who worked in the forefront for Covid affected people.

Thereafter the minutes of the last meeting was taken up and adopted.

The agenda items discussed in the meeting include, (1) Pending claims under Sampoorna Suraksha scheme (2) Pending medical insurance claim bills submitted (3) Refixation of pension taking into account of revised stagnation increment (4) Delay in payment of arrears on Leave encashment/PF under 11th BPS (5) Delay in payment of arrears on account of increased annual medical aid, (6) Stagnation increment for those who retired after 30.11.2017, (7) Posting of permanent doctor in the Dispensary, and (8) providing a list of MWS accounts showing the balance available.

DGM assured to resolve majority of the issues within a short time and also agreed to take up those issues which needs to be settled at LHO level.

The meeting concluded at 6.40 pm after Shri CG Rajagopal, District Secretary, proposed vote of thanks.

Kollam Unit organizes Online Meet to welcome New Members

Kollam Dist unit of SBIPAK conducted a special meet, on Google platform on 13.06.21, exclusively to welcome the new members who joined our organization from March 2020. There was a total attendance of 33 person including 14 newly enrolled members. The meeting was presided over by Shri D Gopakumar, District President. Shri J Yusuf, Asst. Secretary welcomed the gathering. Shri Gopakumar narrated, in brief, about our organization. District Secretary, Shri TC Purushothaman Pillai, in his address, explained about the functioning of Kollam Unit and requested all the new members for their active participation in the activities of SBIPA Kerala. DGS, Shri Ganapathykrishnan, in his speech, explained, in brief, about SBIPAK State Committee and also its role with SBI management at AO, LHO and Corporate Centre level. AGS, Shri Ramakrishna Pillai, also spoke on the occasion, followed by selfintroduction by new members. Shri V Sanjeevan, District Vice-President, extended vote of thanks.

Retirements

Given in the following pages is the list of staff members who will be retiring in the quarter July-September 2021, for information. The respective District/State Office-bearers are requested to attend their retirement functions wherever possible and encourage them to join our Association.

Sl.No	. Name	Designation	Branch	Mobile	MoR	District
1	Rajagopalan V	Manager	RBO 4 Alpy	9447729911	Jul-21	Alappuzha
2	Abdul Vahid K	Deputy Manager	Rasmeccc Maveli	9188832851	Jul-21	Alappuzha
3	Sasikumar R	Deputy Manager	Rasmeccc Maveli	9188834851	Jul-21	Alappuzha
4	Geetha Mole M	Assistant Manager	Rasmeccc Alpy	7736384080	Jul-21	Alappuzha
5	Jayaprakash K	Manager	Rasmeccc Alpy	9495033995	Jul-21	Alappuzha
6	Vinodini Kumari V	Chief Manager	Karthikappally	9446010664	Jul-21	Alappuzha
7	Sheeja S	Manager	Maveli. Town	9446093437	Jul-21	Alappuzha
8	Shabu Joseph	Ch Asso (CSS)	Pallippad	9446117434	Jul-21	Alappuzha
9	Yohannan Joy	Sp.RK/RK-Cas	Chennithala	9497107722	Jul-21	Alappuzha
10	Harikumar P R	Deputy Manager	Paipra ADB	9447047116	Jul-21	Alappuzha
11	Gopalakrishna Pilla	i Asst Manager	Kattanam	9447545270	Jul-21	Alappuzha
12	Rajalakshmy R	Chief Manager	RBO 5 Alpy	9895466544	Aug-21	Alappuzha
13	K.Malathi .	Deputy Manager	HW, Aroor	9899203931	Aug-21	Alappuzha
14	Gita Harikumar	Ch Asso (CSS)	Eramaloor	8129011151	Aug-21	Alappuzha
15	Juliet P Paul	Ch Asso (CSS)	PBB Ekm	9495735779	Jul-21	Ernakulam
16	Sreedevi T D	Ch Asso (CSS)	NF Tripunithura	9496430480	Jul-21	Ernakulam
17	Johny Jacob K	Chief Manager	Smeccc, Ekm	9446578922	Jul-21	Ernakulam
18	Gopalakrishnan R	Deputy Manager	SBLC Kochi	9447711773	Jul-21	Ernakulam
19	Benny E I	Assistant Manager	Vazhakulam	9446220245	Jul-21	Ernakulam
20	Saleem MK	W& Ward Head	CAC Ekm	9562922597	Jul-21	Ernakulam
21	Sudha R Nair	Deputy Manager	SHC Thevara	9446330019	Jul-21	Ernakulam
22	Girijamony T.V	Ch Asso (CSS)	N Parur	9400949277	Jul-21	Ernakulam
23	Jebby Job Pulakkal		Chottanikkara	8129254411	Jul-21	Ernakulam
24	Naraayanan VN	Chief Manager	LCPC Ekm	9188116435	Jul-21	Ernakulam
25	Anandan VR	Deputy Manager	LCPC Ekm	9447719125	Jul-21	Ernakulam
26	Leena NS	Chief Manager	LCPC Ekm	9446453800	Jul-21	Ernakulam
27	Sadanandan TS	Chief Manager	Rasmeccc Aluva	9446592888	Jul-21	Ernakulam
28 29	Rolland El	Spl. Asso (CSS) W& Ward Head	Koovappadam Koothattukulam	9495736402	Jul-21	Ernakulam Ernakulam
30	Kunjumon P M Madhusudanan S	W& Ward Flead W& Ward Sr.H	Kacherithazham	9947342805 7902427539	Jul-21 Jul-21	Ernakulam
31	Beena K N	Ch Asso (CSS)	Vadavukode	8289862154	Jul-21 Jul-21	Ernakulam
32	Mercy K C	Ch Asso (CSS)	Thottakkattukara	9497678354	Jul-21 Jul-21	Ernakulam
33	Sheela K	Assistant Manager	RACPC II Ekm	9446540041	Jul-21	Ernakulam
34	Rajamony TV	Ch Asso (CSS)	Chittoor Road Ekm		Jul-21 Jul-21	Ernakulam
35	Surendran Nair PK		SARB Ekm	9446033663	Aug-21	Ernakulam
36	Sujatha C Menon	Ch Asso (CSS)	Kanjiramattom BR		Aug-21	Ernakulam
37	Sasidharan MJ	RK/RK-cum-Cash	Pbvr Town	9745974646	Aug-21	Ernakulam
38	Tommey Joseph	Ch Asso (CSS)	Vallarpadom	9846244484	Aug-21	Ernakulam
39	Varghese E. J	Sr.RK/RK-Cash	Angamaly Town	9846840463	Sep-21	Ernakulam
40	Mohanan Nair MR	Sr. Head Msgr	Nellad	9747487152	Sep-21	Ernakulam
41	Indira A	Ch Asso (CSS)	Karikode, Thodu	9446131216	Jul-21	Idukki
42	Babu M D	Associate (CSS)	Pottenkad	9446400097	Aug-21	Idukki
43	Balaraj Kunnoth	Deputy Manager	Cannanore	9446395800	Jul-21	Kannur
44	Radhakrishnan K	Jr. Associate (CSS)Cannanore	9446771110	Sep-21	Kannur
45	Sarayu Devi S	Ch Asso (CSS)	Panachavila	9496642686	Jul-21	Kollam
46	Mohanlal P	Sr.RK/RK-Cash	CAC Kollam	9895784419	Jul-21	Kollam
47	Komala R	Sr. Head Msgr	Kottarakkara Tem	9544667080	Jul-21	Kollam
48	Latha M N	Chief Manager	Kadampanad	9496577124	Jul-21	Kollam

CLN	NI		D 1	M 1 ·1	MD	D: / : /
SI.No		Designation	Branch	Mobile	MoR	District
49	Mariamma John	Deputy Manager	Kallooppara	9495757013	Jul-21	Kollam
50	Ambika Devi M K	Ch Asso (CSS)	Ayarkunnam	9497663976	Jul-21	Kottayam
51	Gilbert Vijayakumar		Rasmeccc Ktm	9895021004	Jul-21	Kottayam
52	Hemalatha S	Chief Manager	Vaikom	8281799708	Jul-21	Kottayam
53	Saji P S	Sr.RK/RK-Cash	Collectorate Ktm	9387234228	Jul-21	Kottayam
54	Sasidharan K V	Asst Manager	Chakkampuzha	8281799675	Jul-21	Kottayam
55	Andrews PT	Sp.RK/RK-Cash	Pariyaram	9495481634	Jul-21	Kottayam
56	Anne T Mathew	Ch Asso (CSS)	Peruva	9495718630	Jul-21	Kottayam
57	Suresh Kumar C S	Deputy Manager	AO Ktm	9446301400	Jul-21	Kottayam
58	Baby P K	Sr. Head Msgr	Ullala	9961787272	Aug-21	Kottayam
59	Jose Joseph	Ch Asso (CSS)	TV Puram	9562919645	Aug-21	Kottayam
60	Mathew Cyriac	Spl. Asso (CSS)	Ullala)	9446714813	Sep-21	Kottayam
61	Venugopalan B	Asst. Gen. Mgr	Calicut	9447788862	Jul-21	Kozhikode
62	Sreenivasan M	Sr. Head Msgr	Beypure	9846015125	Jul-21	Kozhikode
63	Rajith Kumar L	Chief Manager	RBO 1 Kozhikode	9447788718	Jul-21	Kozhikode
64	Muralidharan K V	Chief Manager	RBO 3 Kozhikode	9446301516	Jul-21	Kozhikode
65	Sunil A	Deputy Manager	RBO 3 Kozhikode		Jul-21	Kozhikode
66	Viswanathan P K	Chief Manager	RBO 2 Kozhikode		Jul-21	Kozhikode
67	Sasikumar K	Deputy Manager	Smeccc Kozhikode		Jul-21	Kozhikode
68	Hari Dasan Manat	Ch Asso (CSS)	Vadakara	9539477447	Jul-21	Kozhikode
69	Ramachandran OM		Peringathur	9400522661	Jul-21	Kozhikode
70	Vinodhan C P	Chief Manager	Hosdurg	8281999580	Jul-21	Kozhikode
71	Girija P Raghavan	Deputy Manager	Manjeri Town	9946855668	Aug-21	Kozhikode
72	Sanjeev P S	Chief Manager	Nalanchira	9846821355	Aug-21	Kozhikode
73	Maya Kottilil	Spl. Asso (CSS)	Malaparamba	8547623499	Sep-21	Kozhikode
74	Baburaj K	W& Ward Head	Parappanangadi	9744969886	Jul-21	Malappuram
75	Manikandan Nair E	•	RBO 4 Palakkad	8078980127	Jul-21	Palakkad
76	Remadevi K	Ch Asso (CSS)	Chittoor Town	9447977057	Jul-21	Palakkad
77	Sitaraman P K	Ch Asso (CSS)	Puthur, Pkd	9446475890	Jul-21	Palakkad
78	Nandakumar B	Ch Asso (CSS)	Kunnathurmedu	9744266358	Aug-21	Palakkad
79	Harshan K.N.	Ch Asso (CSS)	RBO 4 Pkd	9446970305	Aug-21	Palakkad
80	Govind P	Deputy Manager	Rasmeccc Otplm	9495529210	Sep-21	Palakkad
81	Remani K K	Ch Asso (CSS)	MC Road Adoor	9447894398	Jul-21	Pathanamthitta
82	Raju K K	W& Ward Head	Pathanamthitta	4734203655	Jul-21	Pathanamthitta
83	Mathew K Varghese		MC Rd Pandal	9447562555	Jul-21	Pathanamthitta
84	Pradeep . S	Chief Manager	Ranni	9447187444	Jul-21	Pathanamthitta
85	JOSE A T	Chl Manager	FCLTR-AC, LHO	9447459955	Jul-21	Trivandrum
86	Arvind Gupta	General Manager	LHO Tvm	7738034195	Jul-21	Trivandrum
87	Jose P Mathai	Asst. Gen. Mgr	LHO Tvm	9400051864	Jul-21	Trivandrum
88	Jose Alexander	Manager	LHO Tvm	9605242828	Jul-21	Trivandrum
89	Anitha V K .	Chief Manager	LHO Tvm	9495655600	Jul-21	Trivandrum
90	Sunil Kumar K B	Chief Manager	LHO Tvm	9446557321	Jul-21	Trivandrum
91	Harikrishnan S	Asst. Gen. Mgr	LHO Tvm	9447778778	Jul-21	Trivandrum
92	Harinarayanan CK	Asst. Gen. Mgr	LHO Tvm	9447711992	Jul-21	Trivandrum
93	Saseendran Pillai N		LHO Tvm	8130422544	Jul-21	Trivandrum
94	Suresh Babu M K	Asst. Gen. Mgr	LHO Tym	9447599911	Jul-21	Trivandrum
95	Sunil Kumar S	Manager	LHO Tvm	9446543046	Jul-21	Trivandrum
96	Valsalakumari B	Gen Attendant	Treasury Tvm	9387813108	Jul-21	Trivandrum
97	Venugopal K S	Gen Attendant	RACPC Tvm	9496259571	Jul-21	Trivandrum

	S I.N	lo. Name	Designation	Branch	Mobile	MoR	District
ľ	98	Jose S G	Manager	Smeccc Tvm	9446348254	Jul-21	Trivandrum
	99	Geetha KS	Manager	RBO 3 TVm	8330013405	Jul-21	Trivandrum
T,	100	Mahadevan . H	Deputy Manager	RBO 4 Tvm	8330010711	Jul-21	Trivandrum
	101	Sankarankutty R	Ch Asso (CSS)	Puthenchanthai	8547256710	Jul-21	Trivandrum
	102	Meera R	Ch Asso (CSS)	Tvm City	9447965075	Jul-21	Trivandrum
	103	Rema . Vijayan	Ch Asso (CSS)	Tvm	9495457567	Jul-21	Trivandrum
	104	Usha S	Ch Asso (CSS)	Indl Estate	9446384381	Jul-21	Trivandrum
	105	Brinda P	Sr. Asso (CSS)	Vazhuthacaud	9895097447	Jul-21	Trivandrum
	106	Leeyakhat Ali A	Driver	Nedumangad	9446486009	Jul-21	Trivandrum
1	107	Sheela V Victor	Ch Asso (CSS)	LIC Jn Palayam	9400593998	Jul-21	Trivandrum
	108	Meena S R	Ch Asso (CSS)	Pettah	9895186018	Jul-21	Trivandrum
	109	Jayanthi R	Spl. Asso (CSS)	New Admn Office	9400544476	Jul-21	Trivandrum
	110	Rajeev K	Ch Asso (CSS)	CCPC Tvm	9495311643	Jul-21	Trivandrum
	111	Mohana K Nair J S	Asst. Gen. Mgr	S S B G T - THI	9447788891	Jul-21	Trivandrum
	112	Priyakumar TS	Ch Asso (CSS)	SCT Engg	9447699192	Jul-21	Trivandrum
	113	Alcina Netticadan	Chief Manager	SARB Tvm	9447725511	Aug-21	Trivandrum
	114	Thulasinarayanan R	Chief Manager	LHO Tvm	9961982808	Aug-21	Trivandrum
	115	Geetha V	Manager	Smeccc	9447708855	Aug-21	Trivandrum
	116	Vijayan K	Sr. Head Msgr	Nedumagad	No number	Aug-21	Trivandrum
	117	Valsala Devi S	Ch Asso (CSS)	SARB Tvm	9447012724	Sep-21	Trivandrum
	118	Pramila Sadasivan	Chief Manager	SARB Tvm	8330011045	Sep-21	Trivandrum
	119	Rajeev G Nair	Chief Manager	LHO Tvm	9446465364	Sep-21	Trivandrum
Ν	120	Babu George TS	Sr. Asso (CSS)	Kunnamkulam	9400132333	Jul-21	Thrissur
P	121	Vincent O A	W& Ward Head	Kunnamkulam	9495285849	Jul-21	Thrissur
	122	Mohanan . M	Ch Asso (CSS)	Panjal	9447834296	Jul-21	Thrissur
	123	Asok Kumar E	Ch Asso (CSS)	East Fort Tcr	9447466365	Jul-21	Thrissur
_	124	Sankar Ram S	Manager	Rasmeccc Kunnam		Jul-21	Thrissur
	125	Sarada C V	Messenger/Peon	Cherur	9544548766	Jul-21	Thrissur
	126	Alphonza V V	Spl. Asso (CSS)	Kodannur	9400010683	Jul-21	Thrissur
_	127	Jose . M.J	W& Ward Head	Crangannore	9497560124	Aug-21	Thrissur
	128	Sathyan K V	Sr. Head Msgr	Treasury Tcr	9847738910	Aug-21	Thrissur
	129	Rajeshwari V	Ch Asso (CSS)	Kolazhy	9446428551	Aug-21	Thrissur
	130	Treesa Jacob	Asst Manager	Kainatty	9745888135	Jul-21	Wayanad
	131	Jose Xaviar	W & Ward	Kottappadi	9656497503	Jul-21	Wayanad

New Members

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The following new retirees, spouses and family pensioners have joined our Association as Life Members during the period January-June 2021. We extend a warm welcome to all of them and also wish them good health and very happy and peaceful days ahead. Details of member joined from those reported in the October-December 2019 issue till end of December 2020 (starting from LH 8136 to 9562) will be covered in the coming issues

MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9561/AFM-9562	Kanniakonil, Neethu Cottage, Angadical, Puthencavu	9446057502/
Abraham John/Saramma Abraham	Post, Chengannur, Alappuzha 689123	8281711850
LM-9769/AFM-9770	Angilikkadu House, Kadakkarappally Post, Cherthala,	
Anil Kumar S/Revamma C	Alappuzha 688529	9249238264
LM-9470/AFM-9471	Thekkemutheril House, Puthencavu Post,	9446034510/
Annie Joseph/Mathew T J	Chengannur, Alappuzha 689123	9633531542
LM-9486/AFM-9487	Sreesailam, Amayida, Ambalapuzha Post, Alappuzha	9446271399/
Appukuttan Nair M/Susham S	688561	8547807861
LM-10018/AFM-10019	Sreepadmam, Kadakkarappally-Post, Cherthala,	0478-2829190/
Balakrishna Kartha N S/Sreelatha K	Alappuzha 688529	9947066399
LM-9528/AFM-	Kottakkattu Thara Vadakethil, Payyanalloor,	9447083281/
Chandrasekharan Nair N/	Nooranad, Alappuzha 690504	
LM-9702/AFM-9703	Vallavanthara, Poonthoppu Ward, AvalookunnuPost,	9446415229/
Gracy Jacob/Jacob Philip V	Alappuzha 688006	9995824715
LM-9642/AFM-9643	Jaya Nivas, West of Thondakulangra Temple,	9446433870/
Jayasree K/Sasikumar S	Avalookunnu Post, Alappuzha 688006	9895512134
LM-9614/AFM-9615	Kandathil Kripalayam, Keezhvanmazy, Pandanad,	9496110968/
John K Mathew/Sosamma John	Alappuzha 689506	8289922433
LM-9771/AFM-9772	Ram Nivas, Near Court, Mavelikara, Alappuzha 690101	0446504428
Muraleedharan V/Rajasree S LM-9773/AFM-9774	Anada Bhavan, West Fort, Mavelikara-Post,	9446504438
Radhakrishnan AM/Lekha T Chandran	Alappuzha 690101	8547300158
LM-9767/AFM-9768	Krishna Geetham, North Ariyad, North Ariyad Post,	8347300138
Radhakrishnan N/Seetha S	Alappuzha 688538	9495087739
LM-9961/AFM-9962	Koombel House, Perumpalam Post, Cherthala,	5455007755
Rajendran K P/Suhara M	Alappuzha 688570	9745957247
LM-9349/AFM-9350	Aiswarya, Velli Krishna Iyer Compound, Mullakkal,	9446428011/
Sarada L/Nellaiappan K	Alappuzha 688011	9447771113
LM-9416/AFM-9417	Smithin Nivas, Avalookunnu Post, South Aryad,	9544980842/
Sivadas V T/Latha Sivadas	Alappuzha 688006	9495987742
LM-9844/AFM-9845	Kuzhuvelil House, Evoor North, Evoor Post, Cheppad,	0479-2401021/
Sujatha M A/Velayudhankutty P	Haripad, Alappuzha 690507	9747638309
LM-9472/AFM-9473	Archana, Sanathanam Ward, Sanathanam, Alappuzha	9847938220/
Sujatha N/Krishna Kumar R	688001	90742286553
LM-9700/AFM-9701	Kalathuparambu Madom, C M C 18, Cherthala,	9446034119/
Sujatha R/Venkitan S	Cherthala Post, Alappuzha 688524	9446919155
LM-9846/AFM-9847	Anoopam, Pallickal East, Thekkekara Post, Mavelikara,	0479-23928647/
Thankamoni K R/Radhakrishnan P	Alappuzha 690107	9495570740
LM-9842/AFM-9843	Sreepadam, Akamkudy Post, Nangiarkulangara,	
Viswanathan Pillai P P/Jayasree	Haripad, Alappuzha 690513	9249933720
LM-9909/AFM-9910	Thachilethu House, Ramamangalam Post,	0600654446
Alexander T K/Mary Alex	Ramamangalam, Ernakulam 686663	9633651118
LM-9856	Manappadathu House, Bunglavu Parambu Road,	0047072040
Ambikadevi P A/	Patterippuram, Aluva, Ernakulam 683101	9847872018
LM-9489/AFM-	Meppurathumali House, Near PVIP Office, Kolenchery,	9544928581/
Annamma P V/	Ernakulam 682311	9120767190/
LM-9602/AFM- Annie A Koikkara/	Puthussery House, T O G Pass Road, Kalamassery Post, Ernakulam 683104	8129767189/ 9567813666
LM-9912/AFM-9911		0000101000
Ashok Kumar P K/Sheela Ashok	Aashagh 51/1880, Mecheri Road, MRRA 30, Poonithura Post, Ernakulam 682038	9447458118
LM-9533/AFM-9534	Kurisinkal House, Oliyappuram Post, Koothattukulam,	9496450382/
Augustine V A/Alse Augustine	Ernakulam 686662	8281526143
Augustine V A/Aise Augustine		

	MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
	LM-9447/AFM-9448 Baby K K/Sheeja Baby	11/1052, St. John Pattam, Beach Road, Fort Cochin, Ernakulam 682001	9846473593/ 8943931346
- Y-	LM-9456/AFM-9457	Kattukandathil House, Nazrath Road, Aluva,	9446380611/
	Balakrishnan K K/Ajitha T C	Ernakulam 683101	8589880611
	LM-9915/AFM-9916	Kalathil, Rose Lane, Thottakkattukara, Aluva,	0484-2604214/
	Beenu G/Babusenan K V	Ernakulam 683108	9446048214
	LM-9330/AFM-9331	Kannankallel House, Mutholapuram Post, Elanji,	9605087603/
100	Devasia M D/Thresiamma devasia	Ernakulam 686665	9656622142
	LM-9371/AFM-	Jeevageetham, Mattoor, Kalady, Ernakulam 683574	9446429550/
	Geetha P M/		0446407004/
	LM-9441/AFM-9442	Chaithram, Asan Lane, Aluva, Ernakulam 683101	9446487084/
	Gopalakrishnan B/Bindu Menon V	Lei Nime Aced Deed, as this 47. Eventualized CO2017	94464567084
	LM-9706/AFM-9707	Jai Nivas, Azad Road, cochin 17, Ernakulam 682017	9497024825/
-	Gopalakrishnan K S/Ajitha A C		9446702099
	LM-9449/AFM-9450	Flat No 6 Q, D D Platinum Planet, Thammanam	9847770796/
	Gopalakrishnan V/Letha P V	Pullepady Road, Kaloor Post, Ernakulam 682017	8078760369
	LM-9721	Kavungalparambil House, Elambakappilly Post,	9249969845/
-	Gopi C/ LM-9474/AFM-	Koovappady, Ernakulam 683544	0562065207/
	LM-9474/AFM- Jayalakshmi Gopinath/	Adithya, Parat Lane, Aluva, Ernakulam 683101	9562965397/ 7012239603
	LM-9854/AFM-9855	Thazhathekudiyil, Vazhakulam Post, Muvattupuzha,	7012239003
	JC Paul/Sebastian T J	Ernakulam 686671	9495820281
-	LM-9458/AFM-	Chakkian House, Moozhikulam, Kurumassery,	9400466435/
	John C V/	Ernakulam 683579	9446483435
-	LM-9907/AFM-9908	Kunnappillil House, Kakkoor Post, Koothattukulam,	9440483433
	John K P/Iby John	Ernakulam 686662	9645080580
	LM-9656/AFM-9657	Pulaparambil, Vazhakulam Post, Muvattupuzha,	0485-2262011/
$\mathcal{X}_{\mathbb{C}}$	Joy Abraham/Nomy George	Ernakulam 686670	9744910092
	LM-9404/AFM-9405	Koroth House, ERG Road, Tatapuram, Ernakulam	9961390960/
	Joy Francis K/Santha Joseph	682018	9567729173
	FPM-9492/AFM-NA	Thannikkal House, P J Antony Ground Road, Pachalam,	9961483874/
	Joy George T	Ernakulam 682012	,
-	LM-9597/AFM-9598	39/3772, Vijaya Rama menon Road, Ravipuram,	9447738136/
	Kala R/Veeramoney R	Ernakulam 682016	9847057413
-	LM-9708/AFM-9709	Panchajanyam, Kalarikkal Gardens, Eroor (West),	9061001682/
	Keethanjali K /Narayanan Kollery	Ernakulam 682306	9037594452
	LM-9704/AFM-9705	19/277 B (21/700), Anugraha, Komackamparambu,	9847034254/
	Kishor Kumar KR/Vijayalakshmi O S	SVD St, Palluruthy, Ernakulam 682006	9037652144
	LM-9775/AFM-9776	Gokulam Veliyath, Vengoor, Kidangoor Post, Via	0484-2458343/
	Krishna Kumar K S/Leela Kkumar	Angamaly, Ernakulam 683573	9497678348
	LM-9402/AFM-9403	Flat No. 1003, IIDL AERIE, Shihab Thangal Road,	8593068585/
	Kusumam K R/Capt Venugopal T	Panampilly Nagar, Ernakulam 682036	9920688585
	LM-9601/AFM-	Thekkumthodathil House, Kanjoor Post, Kanjoor,	9947665441/
	Lalithambika P L/	Ernakulam 683575	9447465441
-	LM-9414/AFM-9415	House No.989/4, Sowparnika, Club Junction, Star	9496224951/
	Meera Devi K/Vijayakumar K R	Lane, Edappally, Ernakulam 682024	9496550111
	LM-9564/AFM-9565	Areeckal House, Opp Govt. UP School, Allapra, Allapra	9495428004/
	Mini John K/George A T	Post, Perumbavoor, Ernakulam 683556	9447816161
	LM-9529/AFM-9530	NRRA, 10 E, Nettayikodath Road, 2nd Cross Lane,	9447428854/
	Murali V/Padma R	Palarivattom Post, Ernakulam 682025	9447958717
	FPM-9525/AFM-NA	Sruthy House, Airapuram Post, Perumbavoor,	9447937560/
	Nalini S	Ernakulam 683541	9400667958
	LM-9965/AFM-9966	Anugrah House, Kothakulangara, Angamaly Post,	0484-2455509/
	Nandakumar B/Mini G	Ernakulam 683572	9496228686

MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-10054	Pandukuzhiyil, Veloor Kara, Puthencruz Post,	
Omana O K/	Ernakulam 682308	9562313279
LM-10000/AFM-10001	Indeevaram, No.35/368, MERRA 138, Edakkattu Road,	0484-2336255/
Padmaja R/Ravindran K	Lane 2, Edappally, Ernakulam 682024	9446038634
LM-9368/AFM-9369	Madathiparambil House, Old Railway Station Road,	9495749523/
Pailo M J/Gracykutty Pailo	Ernakulam, Ernakulam 682018	8547420239
LM-9367/AFM-	D No. 35/512, Anjali, Vivekananda Lane, SCRA 139,	9446488660/
Paulachan Ephraim/	Madom Jn . Near Arathi Apts, Ernakulam 682024	8289928770
LM-9919/AFM-9920	Chirackal Manavalan House, Ayroor Post, Via	0484-2478808/
Pauly C Joseph/Francy Pauly	Kurumassery, Ernakulam 683579	9446932081
LM-9913/AFM-9914	35/293, Pournami, Near Kuzhikkatu Temple,	
Prakashan P/Krishnaveni K P	Thrikkakara Post, Ernakulam 682021	9447362830
LM-9777/AFM-9778	Pukkulakuzhiyil House, Thannipadam, Mannam Post,	
Prathapan P K/Ansa Prathap	Ernakulam 683520	9847311041
LM-9979/AFM-9980	4 E, ABODE, Yasoram Apartments, Droupathi Lane,	0484-2973826/
Purnima B/Sreekesh N	Thammanam, Ernakulam 682032	9446554826
LM-9779/AFM-9780	Kamalas, House No. 18-1092 A, Vadakkum Thodam	
Rajamohan V/Anitha Rajamohan	Lane, Palluruthy, Ernakulam 682006	9446665886
LM-9454/AFM-9455	House No. 35/1769, Changampuzha cross road,	9495157573/
Rajeev R Shenoy/Sarala S G	Chuttupadukara, Edapally, Ernakulam 682024	9495026404
LM-9698/AFM-9699	Nandanam, Pranam Compound, Kottakkakam,	9447178134/
Ram Mohan K/Shylaja Ram Mohan	Tripunithura, Ernakulam 682301	9446491066
LM-10020	B-3, 5 B-11, Penta Queen Flats, Padivattom,	
Ramakrishnan K V/	Ernakulam 682011	9061265962
LM-9850/AFM-9851	Manilakuzhiyil House, Avoly, Avoly Post,	
Revi M K/Sarada E K	Muvattupuzha, Ernakulam 686670	9847021836
LM-9532/AFM-	Flat No. 613 E, D D Golden Gate, Palachuvadu,	9744885848/
Rosamma Koshy/Koshy PA (Late)	Kakkanad, Ernakulam 682030	
LM-9452/AFM-9453	Karikassery House, Kailas Lane, PRA 85, Nr. Bhavans	9497851705/
Rosy Xavier/Xavier K J	Vidya Mandir, Elamakkara Kochi, Ernakulam 682026	9895153723
LM-9445/AFM-9446	Kalathithara House, Deera Jawan Road, Ayyampilly	9946183994/
Sajeev K K/Ambika P O	Post, Ernakulam 682501	9747894710
LM-9963/AFM-9964	49/1199, Silpa, Indira Bye Road, Edapally, Ernakulam	0000557044
Santhi R/Mahadevan S	682024	8089557044
LM-9523/AFM-9524	Sreemandiram House, Elanji Post, Alapuram,	9846837738/
Sathyan Chellappan/Radha Sathyan	Ernakulam 686665	8301822010
LM-9566/AFM- Shaila P K/	32/732-C, Thiruvonam, Pallichambayil Road, Palarivattom Post, Ernakulam 682025	9567466279/ 9447155580
LM-9922/AFM-9923	38/554, Kakkatt House, Karithala Road, Kochi,	9447133360
Shali George/George Philip	Ernakulam 682016	9446432224
LM-9526/AFM-9527	31/2302 C, Sreenivas, Thammanam Post,	7736455964/
Sheela Ramani G/Devadas Pai T M	Thammanam, Ernakulam 682032	7736407932
LM-9554/AFM-	Thachil House, Kothamangalam, Kothamangalam	9746187762/
Sherly Varkey/	Post, Ernakulam 686691	5, 101077027
LM-9998/AFM-9999	Maliakkal House, Maneesha, Vikas Nagar, Kundanoor,	
Shyny Sam/Monaye M M	Maradu Post, Ernakulam 682304	7736830572
LM-10002/AFM-10003	House No.121, Thiruvonam Nagar, Thrikkakara, Cusat	
Simon P J/Caroline Joseph	Post, Ernakulam 682022	9446047017
FPM-9381/AFM-NA	8 H, Green Land Apartments, Ponekkara, AIMS Post,	9447266350/
Soman N B/	Edappaly, Ernakulam 682041	9847059921
LM-9599/AFM-9600	Prarthana K N R A 97, Post Office Road,Near Sree	9895155541/
Somasekharan K N/Latha Soman	Narayana Park, Maradu Post, Ernakulam 682304	9995448302
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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9673/AFM-9674	Udayannoor Illom, Kodamkulangara, Tripunithura,	9446929530/
Sree Devi V N/Vasudevan Elayath	Ernakulam 682301	9447874773
LM-9326/AFM-9327	Subhada VNRA 10, Vidyanagar Cross Road No.2,	9447119957/
Subha K/Anantha Krishna Pillai T	Namasita Lane, Vidyanagar, Ernakulam 682020	9447647704
LM-9905/AFM-9906	Kallingal Madom, Thottuva, Koovappady Post,	0484-2649523,
Subramanian N/Girija V	Ernakulam 683544	9447580176
LM-9563/AFM-	Meppurath House, House No. 173-A, Church Nagar,	9747018999/
Suchetha Grace Thomas/	Angamaly, Ernakulam 683572	9446611707
LM-9921	VII / 674 M, Eastern Gardens, Sisiram, Kakkanad,	
Sujatha P/	Ernakulam 682021	9446417719
LM-9535/AFM-9536	Kuzhippaniyil House, Police Quarters Road,	9495109575/
Sukumaran K K/Jayakumari K K	Koothattukulam, Ernakulam 686662	9656315434
LM-9917/AFM-9918	Sreerudram, Poickattussery, Chengammanad Post,	
Suresh G/Suvarna S	Ernakulam 683578	9495603173
LM-9522/AFM-	5 A, North Star, Asset Homes, Toll Junction, Edappally,	9446970808/
Suresh Kumar A/	Ernakulam 682024	9446970809
LM-9505/AFM-9506	6 A, D D Nest, Kaloor, Kaloor Post, Ernakulam 682017	9447778829/
Suresh Kumar I N/Vinitha Suresh		9447352352
LM-9507/AFM-9508	Sree Hari, Karumalloor Post, Karumalloor, Ernakulam	9446471470/
Suresh Kumar T V/Biji Suresh	683511	9497581480
LM-9531/AFM-	44-2586, Banjara Gardens, South Janatha Road,	9445865960/
Suresh P/	Palarivattom Post, Ernakulam 682025	8939893099
LM-9616/AFM-	Sreyas, VPM Road, KPNRA 49, Near Subramanya	7994447658/
Syamalakumari T B/	Swamy Temple, Edappally, Ernakulam 682024	
LM-9852/AFM-9853	Erattakkuzhackal House, Mudavoor Post,	0485-2812429
Tessy John/Joy Joseph	Muvattupuzha, Ernakulam 686669	9447088429
LM-9451/AFM-8786	Urakkadan House, East Nagar 103, Angamaly,	9446744550/
Thresiamma T V/George UK	Ernakulam 683572	9446444550
LM-9675/AFM-	Sarayu, Nettayikodath Road, Palarivattom Post,	0484-2330431
Usha K/	Ernakulam 682025	9447000431
LM-9443/AFM-9444	Sowparnika West of Palace Oval Ground, Canal Side	9497023230/
Ushamoni P/Sathya Palan K A	road, Tripunithara, Ernakulam 682301	9447233250
LM-9328/AFM-9329	Koottungal House, Thaikkattukara Post, Darusalam,	8547832343/
Usman K B/Safiya T A	Aluva, Ernakulam 683106	7994807113
LM-9638/AFM-9639	Kannath Parambil, Bavapady, Pookkattupady,	9947178254/
Vally M K/Supran K K	Ernakulam 683561	04062184867
LM-9490/AFM-9491 Valsalakumaran B/Arunakumari K B	10/349, Rojas House, HKRA 16, Hanumankovil Road,	9496218486/ 9946607625
Valsalakumaran P/Arunakumari K P	South Chittoor, Ernakulam 682027 Konathapally House, House No 45, Maveli Nagar,	0484-2577696
LM-9488/AFM- Valsamma George/	Pipeline Road, Cusat Post, Ernakulam 682022	9846011924
LM-9509/AFM-	VI/ 2134, Gujarath Road, Mattencherry, Kochi,	9446426227/
Vasanth Kumar R/	Ernakulam 682002	9072326227
LM-9617/AFM-9618	Kunnel House, H No. 1/134, Nettoor, Nettoor Post,	9446088944/
Vijayan K V/Santha Vijayan	Ernakulam 682040	9496753794
LM-9848/AFM-9849	Kovilakom House, K 7, Jacob Nagar, Muvattupuzha	0485-2835998
Vinayakumar V P/Beena Vinayan	Post, Ernakulam 686661	9447433067
LM-9555/AFM-	Alappattu House, Muttom Post, Thodupuzha, Idukki	9495819027/
Accamma John/	685587	9447206748
LM-9382/AFM-9383	Thattasseril House, Muthaliyarmadom, Thodupuzha	9895572129/
Aleyamma T G/Jalajan T A	East Post, Idukki 685585	9895572099
LM-9712/AFM-9713	Glenmary Estate, Glenmary Post, Peerumedu, Idukki	9961503296/
Alfred K Job/Gnanaselvam Alfred	685531	8606567270
LM-9781/AFM-9782	Mangalamudaka, Kaithakode, Vengalloor Post,	
Anandavally K P/Yesodharan M S	Thodupuzha, Idukki 685608	9400059803

MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9857/AFM-9858	Kozhikunnel House, Muttom Post, Thodupuzha, Idukki	04862-256074/
Daisy George/Paul K C	685587	9446056074
LM-9568/AFM-9569	Kottappuram House, Koottar, Koottar Post, Idukki	8547804009/
Divakaran K/Sindhu K T	685552	9744399880
LM-9619/AFM-9620	Kannankara House, Chellarkovil Post, Anakkara, Idukki	9947504948/
Gopinathan K M/Prasanna O G	685509	9961458304
LM-10035/AFM-10036	Pareppurackal House, Ellumpuram Post, Muttom,	
Mary P I/George Kutty P John	Idukki 685587	9539813766
LM-9658/AFM-9659	Amanthuruthil House, Vengallore Post, Thodupuzha,	9745452400/
Mathew TA/Reena Mathew	Idukki 685608	9745902400
LM-9783/AFM-9784	Kannankara House, Anakkara Post, 7th Mile, Idukki	
Mohanan K M/Kumari Mohanan	685512	9495274421
LM-9926/AFM-9927	Pathiyarathu House, Kudayathoor Post, Thodupuzha,	
Pushparajan Nair P R/Meena V K	Idukki 685590	9961732145
LM-9710/AFM-9711	Madathil House, Kolapra, Kudayathoor Post,	9446609025/
Raju M K/Usha O K	Thodupuzha, Idukki 685590	9497775123
LM-9495/AFM-	Karottumanamadom, Temple Road, Thodupuzha,	9497686644/
Saraswathy P/	Idukki 685584	
LM-9924/AFM-9925	Sreeuilla House, Kumily Post, Chelimada, Idukki	7007222022
Sreelal M M/Smitha Mole N R	685509	7907326933
LM-9493/AFM-9494	Aseervadh, VRA 36, Behind Prakash Fuels,	9495353802/
Uma N/Krishnamoorthy R	Thodupuzha, Idukki 685584	8547504575
LM-9603/AFM-9604	Karinjarayil House, Nedumkandam Post,	9497790152/
Vijayan K/Bindu Vijayan	Nedumkandam, Idukki 685553	04464040474
LM-9351/AFM-9352	Subhaan, A K G Road, Chovva, Kannur 670006	9446404917/
Abdul Rahim P K/Shamshad Rahim	The inc. Challent Kenne Kennelsen Deele Mie Mare il	8281239106
LM-9409/AFM-9410	Thejus, Chekyat Kavu, Kayaralam Post, Via Mayyil,	9447645333/
Gangadharan Nambiar K O/Usha E P LM-9985/AFM-9986	Kannur 670602	9496933625
	Othayoth House, Kadalayi Post, Kadalayi, Kannur 670003	974668517
Gireeshan M K/Rejila N T FPM-9785	Sreekripa, East Chandroth, Azhikode Post, Kannur	0497-2774720/
Girija C	670009	8078816723
LM-9418/AFM-9419	Madakkara House, Near Govt.High School, Azhicode	9746645138/
Gunendran M/Jayasree M	South Post, Kannur 670009	9846850845
LM-9790/AFM-9791	Kavyabhavana, Thayineri, Payyanur, Kannur 670307	04985-293848/
Hemantha Rao P/Vidya H Rao	Kavyashavana, mayinen, rayyanur, kamur 070307	9447930974
LM-9903/AFM-9904	Haripadam, Tagore Street, Pallikunnu Post, Kannur	547550574
Jayaram M/Sabitha K	670004	9895446245
LM-10037/AFM-10038	Shivam, Mythri Nagar, Mattannur, Kannur 670702	2000 1102 10
Jayaram Nambiar/Preetha Jayaram		9446267277
LM-9786/AFM-9787	Ushas, N C C Road, Payyanur, Kannur 670307	
Krishnan E K/Sarala E		9847960002
LM-9407/AFM-9408	Kalyan, Vanivilasam School Road, Chovva, Chovva	9447737005/
Kunhi Kannan P V/Letha M	Post, Kannur 670006	9446771007
LM-9660/AFM-9661	Kodoth House, Near Sahridaya Club, Kizhakke Kovval,	9495756095/
Kutty Krishnan Kodoth/Vijayasree	Annur, Payyanur, Kannur 670307	9495102195
LM-9757/AFM-9758	Soorya Gayathri, Thaliyil, Kalliasseri Post, Kannur	
Maheshan P C/Geetha E T	670562	9847781687
LM-9384/AFM-	Kaniyaparambil House, Pushpagiri, Kuttiyeri Post,	9446317962/
Mathew K L/	Taliparamba, Kannur 670142	-,
LM-9981/AFM-9982	Snehasree, Shadulipalli, Kakkad Post, Kannur 670005	
Prabhakaran A/Lasitha Kallan		9447372086
LM-9765/AFM-9766	Rohini, Near KSEB Sub station, Thottada Post, Kannur	
Pradeep Kumar C V/Sheeja KK	670007	9446424674
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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9640/AFM-9641	Sravana, Thazhe Kolipreth, Kanhirathin Keezhil,	9496402155/
Pradeep Kumar K/Rajitha V	Chockli Post, Kannur 670672	9495378643
LM-9537/AFM-9538	Manas, Mundayad, Mundayad Post, Kannur 670594	9847508882/
Prashanthan A K/Jisha P V		,
LM-9788/AFM-9789	Sreelakshmi, Opp-Government Hospital, Payyanur,	
Radhakrishnan K V/Sujatha R Shenoy	Kannur 670307	9446444436
LM-9714/AFM-9715	Kanav, Chokli Post, Thalasserry, Kannur 670672	9446533830/
Raghavan A/Bindu K	······, ······	9495985830
LM-9582/AFM-9583	Kulothvalappil House, Thiyanoor, Via Karimbam,	9567742250/
Raghavan K/Suma K V	Kanhirangad Post, Kannur 670142	7902898355
LM-9644/AFM-9645	Vidyalakshmi Niketen, Opposite Harijan Colony,	9495545801/
Ramakrishnan T V/Pushpalatha V	Mullool Road, Ariyil Post, Kannur 670143	9400051110
FPM-9621/AFM-NA	Aiswarya, Kunoanchal, Panamkavu, Kannur 670011	9633027584/
Ramani M/Late Hareendran E	······································	,
LM-10004/AFM-10005	Hari Deepam, Parakkal, Aroli Post, Pappinissery,	
Ravi K/Sujatha K P	Kannur 670561	9447863553
FPM-9724	Manasi, Plot No.I, SBT Officers Colony, Kakkad, Kannur	
Rekha P C/W/o Late Reghunathan A K	670005	9895813771
FPM-9725	Deviguru, Near Chettiar Kulam, Parakandy, Kannur	0497-2706210
Sajini Ashok/W/o Late Sekharan	670001	9446386210
Ashok C M		
LM-9475/AFM-9476	Anjali, Bank Colony, Mathukoth, Varam Post, Kannur	9446509032/
Sathian E/Sheebakumari K	670594	9447954490
LM-9722/AFM-9723	Prathibha, Thulichery Road, Talap, Kannur 670002	0497-2711292
Sreedharan C O/Rugmini P V		7012651421
LM-9510/AFM-9511	Sreyas, Temple Gate Post, Thalassery, Kannur 670102	9447684927/
Sreenivasan V V/Nayana P C		8156872861
LM-9496/AFM-9497	Sreeshyalm, Nambodathil, Perunthattil Post, Eranholi,	9495071217/
Sundaran M/Sreelekha K	Kannur 670107	0490-2353561
LM-9983/AFM-9984	Valuparambath, Sajeendram, Naravoor,	0450-2555501
Sajeendran V/Leena M K	Kuhuparamba Post, Kannur 670643	9207865015
LM-10041	Souparnika, Eranholi, Chungam, Eranholi Post, Kannur	0490-2350594
Venugopalan k/Sobhana P N	670107	9446267977
LM-10039/AFM-10040	Anjali, Machery, Mowencherry-Post, Kannur 670613	5440207377
Vijayan M/Sumangala P K	Anjan, Machery, Mowellenery-Post, Kannur 0/0613	9645081645
LM-9859/AFM-9860	Puthen Purayil House, Edachovva, Chovva Post,	5045001045
Vinodan P P/Jeeja C P	Kannur 670006	9895844372
LM-9898/AFM-9899		3033044372
Annappa Naik S/Narayani K	Shreyas, Kotevalappu, Adkathbail, Kudlu Post, Kasaragod 671124	7045527640
LM-9373/AFM-9374	Narikuzhy, Plachikara- Post, Vellarikundu, Kasaragod	7045527640
		9446771862/
Babu V P/Sherly Thomas	671534 Theakadi House, Kodakkad Post, Trikaripur, Kasaragod	9446270462
LM-9726/AFM-9727		0446060000
Balan T V/Leela P	671315	9446069968
LM-9676/AFM-9677	Vellayadukkam House, Kudumboor, Karivedakam	9446168229/
Chomanna naik D/Sicily K J	Post, Kasaragod 671541	0446046057
LM-9648/AFM-9649	Lakshmi Kripa, Darbe Thadka, Bela Post, Via Kumbla,	9446046857/
Prathip K N/Prameela D A	Kasaragod 671321	
LM-9792/AFM-9793	House No. 360 C, Karuthagate, Nilesywaram Post,	
Radhakrishnan A V/Jelajamoney MD	Kasaragod 671314	9446497316
LM-9861/AFM-9862	Sai Kripa, Kunhalinkeel, Nilesywaram Post, Kasaragod	0745040555
Rathnakaran T V/Smitha T	671314	9745040099
FPM-10052	Kallanchira House, Hosdurg, Kanhangad Post,	
Sugandhi C/W/o Late Babu N K	Kasaragod 671315	956719182

MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-10021/AFM-10022	Vadasseril House, Panthur Post, Via-Rajapuram,	
Thankachan V J/Molly Yhankachan	Kasaragod 671532	9495744113
LM-9420/AFM-9421	Panampunna, Cantonment, Near Railway Station,	9910406806/
Abraham George/Renu George	Kollam 691001	7506286746
LM-9375/AFM-9376	Rohini Nivas, Meenakshi Nagar 27, Punthalathazham,	9526669791/
Babu RS Pillai/Vasantha Kumari C	Kilikolloor Post, Kollam 691004	8075752927
LM-9806/AFM-9807	Sebin Nivas, Chemmakkad Post, Perinad, Kollam	0474-2553337/
Baby M/Mary Suseela J	691601	9496209883
LM-9333/AFM-9334	Bipin Bhavanam, Kadathoor Post, Thazhava, Kollam	9048570743/
Balakrishnan R/Sreekumary M	690523	8943862016
LM-9680/AFM-9681 Chandrababu P/Usha B	Usha's Vihar, Kuzhiyam (South), Chandana Thope Post, Kollam 691014	9995024421/
LM-9728/AFM-9729	Soumya Bhavan, Souhrida Nagar 354/B, Thekkavila	
Chandran Pillai R/Sreedevi Amma	Post, Kollam 691016	9387949067
LM-9570/AFM-9571	Thekkepanayil House, Prakkulam, Prakkulam Post,	9947694363/
Geetha Bhai C/Suresh Babu N	Kollam 691602	9349774241
LM-9928/AFM-9929	Padinjare Veedu, Surabhi Nagar 37, Pulamon Post,	0474-2650022/
Jacob Mathew/Jolly Jacob	Kottarakara, Kollam 691531	9447463022
LM-9498/AFM-9499	Pournami, Ampalakara Post, Kottarakara, Kollam	9496252759/
Jayadevan R/Sasikumari L	691532	9495280015
LM-9794/AFM-9795	Alummoottil, Chittumala, East Kallada, Kollam 691502	0474-2585259/
Jayasree B/Jayasanthilaram C G		9495475272
LM-9385/AFM-9386	Pulivilayil House, Eravichira Naduvil, Patharam Post,	9746228101/
Jose G/Achamma Jose	Sooranad (South), Kollam 690522	8129328102
FPM-9622/AFM-NA	Thattarakottu Kizhakethil, Panavelly Post, Kottarakara,	9747025599/
Lizzy Mathaikutty/Late Mathaikutty A	Kollam 691532	8943055232
LM-9987/AFM-9988	Das Nivas, Koonayil, Paravoor, Kollam 691301	
Lohidasan Arjunan/Latha Das G		9446184131
LM-9804/AFM-9805	Thiruvonam, Edayadi, Bhoothakulam-Post, Paravur,	
Madhavan Pillai R/Chithra S	Kollam 691302	9746272042
LM-9864/AFM-9865	Elanjickal, Padinjattathil, Arinalloor South Post, Kollam	0005005744
Mohanan Pillai G/Prasanna Kumari T	690538	9895985711
LM-9730/AFM-9731	Vaisakham, Edamulackal- Post, Anchal, Kollam 691306	0475-2271281/ 9446905360
Prakash S/Anitha D LM-9406/AFM-	Chittithala Veedu, Meenadu, Nedungolam Post,	9747397362/
Prasanna T Thankamma/	Kollam 691334	5747557502/
LM-9863	Pranavam, S W Thazhava, Thazhava Post,	
Prasannan B/Prasanna R	Karunagappally, Kollam 690523	8547160519
LM-9802/AFM-9803	Thiruvonam, Puliyila, Nallila Post, Kollam 691515	
Radhakrishna Pillai R/Sheela D		9400194612
LM-9572/AFM-	Anugraha, Mangalath Nagar 17, Punthalathazham,	0474-2711266/
Raju M/	Kollam 691004	7338105156
FPM-9332/AFM-NA	Thaykkav House, Manaluvattom, Thudayannur Post,	9946757286/
Rasheeda Beevi/Late Syed Meeran	Kollam 691536	
Mohideen		
LM-10042/AFM-10043	G J Cottage, Clappana Post, K S Puram,	
Rosamma Cardoz/Sebastian Cardoz	Karunagappally, Kollam 690525	9995249711
LM-9800/AFM-9801	Edayilazhikathu Vishnu Nilayam, Veliyam, Pooyappally	
Sahadevan P K/Ramani B	Post, Kottarakara, Kollam 691540	9947197623
LM-10033/AFM-10034	Haritham, Makkattu Kannimel Cherry, Kavanadu Post,	0633065046
Seethalekshmi S/Sadasivan Pillai P	Kollam 691003	9633965912
LM-9796/AFM-9797	Sankaravilasam, Edavattom, Karuvelil Post, Kollam	0605511162
Sivasankara Pillai B/Radhamoney S LM-9546/AFM-9547	691505	9605511162
Sreenivas V/Radha Upadhya K	Devi Kripa, Near Rameswaram Temple, Kaikulangara N, Thirumullavaram Post, Kollam 691012	9447094520/ 9495238868
Sreenivas vykauna Opaunya k		9495258808

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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9539/AFM-9540	Lekshmisree, Ganapathy Nagar 169, Thamara Kulam,	9446706891/
Sukumaran k/Remani S	Kollam 691001	9495637891
LM-9678/AFM-9679	Charuvila Puthen Veedu, Mathra Post, Punalur,	9495433371/
Thampi Mohanan/Girija Y	Kollam 691333	9496150076
LM-9477/AFM-	Sreevisakh, Desingnad Nagar 132, Kampikkakom,	9349133697/
Usha Kumari P/	Asramom West, Kollam 691002	9895039915
LM-9798/AFM-9799	Kedaram, Cherumangadu, Puthoor, Kollam 691507	
Usha Prabha R S/Mohanan G		9496738676
LM-9584/AFM-9585	Anupam, Chittacode, Maranadu Post, Ezhukone,	9446442140/
Valsa T K/Shaji S	Kollam 691505	7306380217
LM-9732/AFM-9733	Kochupoonisseril House, Near Mary Mount PS,	0481-2537672/
Abraham K S/Laly Paul	Koodalloor Jn, Kattachira Post, Kottayam 686572	9447805276
LM-9872/AFM-9873	Puthenparampil House, Amalagiri Post, Amalagiri,	0405217220
Abraham P C/Saleela Abraham	Kottayam 686561	9495317238
LM-9556/AFM-9557	Kollacheril House, Kumarakom, Kumarakom Post,	9446334219/
Alex Abraham/Shiny Mathew	Kottayam 686563	9446034217
LM-9392/AFM-9393	Madathil House, Neelamperoor Post, Kurichy,	9605645153/
Aleyamma Joseph/Babu Joseph LM-9811/AFM-9812	Kottayam 686532 Kattady House, Thuruthy Post, Changanacherry,	
Aleykutty Jacob/Antony K O	Kottayam 686535	9497823521
LM-9684/AFM-	Poovanpuzhackal, Ayarkunnam, Ayarkunnam Post,	9446492893/
Anil Mol V Vettoor/	Kottayam 686564	9440492893/ 9447792893
LM-9967/AFM-9968	Rappuzha Ottaplackal, Puthenchantha Post,	3447732833
Annie Joseph/Kurien T	Vakathanam, Kottayam 686538	9446302593
LM-9646/AFM-9647	Punchathalackal, Valachira, Kaduthuruthy Post,	9995316896/
Annikutty C Kuriakose/Cyriac Mahew	Kottayam 686606	9447082698
LM-9934/AFM-9935	Mayooram, Arpookara East Post, Arpookkara,	0481-2594095/
Balachandran Nair PG/Beenakumari P	Kottayam 686008	9447159545
LM-9868/AFM-9869	Parakattil Kizhakkel, Cheruvandoor Post, Ettumanoor,	
Cyriac Thomas/Mercy Cyriac	Kottayam 686631	9846973099
LM-9353/AFM-9354	Thottamadathil, Nalukooy Post, Near St.Thomas	9961592241/
Francis T A/Marykutty Francis	Church, Changanacherry, Kottayam 686548	9961592241
LM-9391/AFM-	Valayanchira House, Udayanapuram PO, Vaikom,	8281122359/
Girija V P/	Kottayam 686143	
LM-9520/AFM-9521	Harishree, Udayanapuram PO, Vaikom, Kottayam	9495875925/
Haridasan K M/Jayasree P V	686143	9496992825
LM-9682/AFM-9683	Poornendu, Kidangoor South Post, Kidangoor,	9847220783/
Indira N/Parameswaran Nair P G	Kottayam 686583	9447025441
LM-9662/AFM-9663	Aswathy Bhavan, Attickal, Ponkunnam Post, Kottayam	9747571654/
Janamma T G/Suresh K T	686506	9961697541
LM-9500/AFM-9501 Jansi Elizabeth Elias/Mammen Philip	Pulimootil House, Our Own Valley, Erayilkadavu, Kottayam 686001	9495681130/ 9947276768
LM-9336/AFM-9337	Flat No. I 5, Maple Heights, Haritha Homes, M C Road,	9447797404/
Joy Mathew/Thankamma Joy	Athirampuzha Post, Kottayam 686562	9961634184
LM-9422/AFM-	Vijayavilasam, Kaipuzha, Kaipuzha Post, Kottayam	8943389071/
Jyothi Kumari N K/	686602	9497322082
LM-9459/AFM-	Kanjiramkala House, Villoonni Post, Arpookkara,	7560803598/
Latha M N/	Kottayam 686008	
LM-10010/AFM-10011	Rijaz Mahal, Thazhathangady Post, Alumoodu	
Mohammed Raffi KO/Jameela V K	Junction, Kottayam 686005	9745202313
LM-9989/AFM-9990	Mangayil, Enadi Post, Enadi, Kottayam 686608	
Pushpa K N/Soman A N		9847773638
LM-9541/AFM-9542	Pranavam, Near Mahadeva Temple, Mariyappally,	9447315018/
Radhakrishna Warrier/Usha K Warrier	Nattakom Post, Kottayam 686013	8086685018
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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9734/AFM-9735	Puthen Warriam (Noopuram), Thhruthy-Post,	
Rajendra Kumar P R/Sasikala P P	Changanacherry, Kottayam 686535	9447124842
LM-10008/AFM-10009 Raju P C/Ansamma Raju	Kochillam, Plamthottam, Kurichy-Post, Kottayam	9809250848
LM-9991/AFM-9992	Kanjirakuzhippil House, Muttuchira-Post, Muttuchira,	9609250646
Ramesan C/Nirmala K K	Katijirakuzinppir House, Muttuchira-Post, Muttuchira, Kottayam 686613	9446221544
LM-9355/AFM-9356	Arampulickal House, Eravinalloor Post, Puthuppally,	9656320705/
Ravindran T R/Remani P N	Kottayam 686011	8606530492
LM-9870/AFM-9871	Kunnathuparampil House, Vempally, Kuravilangad	4822228924/
Retnamma V U/Mohanan K M	Post, Kottayam 686633	9446126265
LM-9736/AFM-9737	Sreesailam, Athirampuzha, Athirampuzha Post,	0481-2730065/
Saly Sundar/Vijayachandran J	Kottayam 686562	9747702116
LM-9930/AFM-9931	Vadakaraparmbil, Malam Post, Manarcaud, Kottayam	
Sasidharan Nair P N/Radha K K	686019	9446033719
LM-9932/AFM-9933	Thadathilanickal, My Own Colony, Erayilkadavu,	
Sherly K Philip/Mathew T J	Kottayam 686001	9447602419
LM-9866/AFM-9867	Mangarappallil House, Muttambalam Post,	
Shobha M k/Thankanathan M K	Muttambalam, Kottayam 686004	9388880067
LM-9411/AFM-9412	Thykodathu House, Chalumkalpady, Puthuppally Post,	9496182299/
Sujatha Kurian/Jacob Kurian	Kottayam 686011	9447340971
LM-9808	Elanuoor House, Parampuzha, Parampuzha P O,	0446455555
Sukumari S N/	Kottayam 686004	9446469901
LM-10006/AFM-10007	Varakukalayil House, Vakathanam Post, Vakathanam,	0747024404
Thankappan V P/Sheeja Sreedharan	Kottayam 686538	9747824184
LM-9389/AFM-9390	Vadasseril, Manganam Post, Manganam, Kottayam	9446419889/
Thomas Sherry/Julie George LM-9809/AFM-9810	686018 Thattaradiyil House, Karukachal, Karukachal Post,	7306063066
Tomy V/Thresiamma Kuryakose	Kottayam 686540	9961029127
LM-9738/AFM-9739	Puthumana Illom, Kurichy Post, Changanacherry,	9901029127
Unnikrishnan P N/Sreelatha S	Kottayam 686532	9446030826
LM-9335/AFM-	Vasantaha Vilas, Champakara Post, Karukachal,	9446065375/
Valsalan V V/	Kottayam 686540	9744762244
LM-9387/AFM-9388	Upasana, Anickadu, Anickadu (W) Post, Kottayam	8943273618/
Viswambharan T M/Sukumari K K	686503	8606621069
LM-9588/AFM-	Manjakkadavath, Balusseri, Balusseri-Post, Kozhikode	9495910154/
Anitha T H/	673612	
LM-9874	Kuniyil House, Chathamangalam Post, Via NIT,	
Babu K	Kozhikode 673601	9400804451
LM-9377/AFM-9378	Druva, M L A Road, Near Kovoor Vishnu Temple,	9447157990/
Balagopalan C C/Meenakumari V M	Kovoor, Chevayur Post, Kozhikode 673017	9495957990
LM-10023/AFM-10024	Panchami, Karuvissery Post, Kunduparamba,	0495-2391861/
Bhanuprakashan IK/Sheelaramani A T	Kozhikode 673010	9446521838
LM-9512/AFM-	Kakkanattu House, KSHB Colony, Malapparambu Post,	9388999909/
George K V/	Kozhikode 673009	
LM-9394/AFM-9395	37/1214 A, Syamanthakam, Karuvassery P O,	9847191752/
Kallada Mallissery Praphul/Seema	Karuvassery, Kozhikode 673010	8547377487
Praphul		
LM-9513/AFM-	A 8, Vrindavan Apartments, Bhajana Kovil Road,	9526951142/
Lakshmi T V/	Chalapuram Post, Kozhikode 673002	0495-2701700
LM-9875	Swathy, Chorode-Post, Vadakara, Kozhikode 673106	0446274007
Mohanan M/	Snoho Frienda Dead Chausershill	9446374997
LM-9716/AFM-	Sneha, Friends Road, Chevarambalam,	7306852796/
Prabha Vinod/ LM-9742	Chevarambalam Post, Kozhikode 673017 19/1195 A, Govinda Villa, Chalappuram P O,	9895238708 0495-2303645/
Prathibha Menon K/	19/1195 A, Govinda Villa, Chalappuram P O, Kozhikode 673002	9847944878
		27

	MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
	LM-9586/AFM-9587	Thanikkattu Meethal House, Manassery Post, Mavin	8943157337/
	Raghunathan V/Vasantha A	Chuvadu, Via- Mukkam, Kozhikode 673602	9526191989
1	LM-9938/AFM-9939	Kizhakayil House, Karumala Post, Via- Balussery,	
	Remash K/Sheeja M B	Kozhikode 673612	9447638091
	LM-9717/AFM-9718	Flat No. C 7, Hi-Lite Royal Crest, Chulliyode Road,	9495411556/
	Sanjeeva Naik B/Suma K K	Kottooli Post, Kottooli, Kozhikode 673016	9447113962
	LM-9558/AFM-9559	28/518, Mylambadinnilam Road, Mylambadi,	9446015544/
	Sasidharan G M/Praseeda T V	Kuthiravattom Post, Kozhikode 673016	9447339492
6	LM-9516/AFM-9517	Flat 6 A, Travancore Heights, Karaparamba,	9446509741/
	Snehajan M K/Shobha Snehajan	Karaparamba PO, Kozhikode 673010	8078899741
	LM-9740/AFM-9741	Anugrah, Rarichen Road, Eranhipalam Post, Kozhikode	
1	Sobha C/Rajendran K	673006	9809013844
	LM-9940/AFM-9941	Sree, Thiruthiyad, Kozhikode, Kozhikode 673004	0495-2771869/
	Sreebala T C/Babu P		9847308472
	LM-9338/AFM-9339	Puthiyottil Houise, Anakkuzhikkara, Poovattuparamba	9495786306/
	Sundaran M T/Meena Kumari	Post, Kozhikode 673008	8129193349
	LM-9936/AFM-9937		0127195549
		15/383- D, Soumyam, Kulangara, Pattoth Paramba,	0406195969
	Unnikrishnan M/Suma Chandran A P	IIM Road, Kunnamangalam, Kozhikode 673571	9496185868
	LM-9514/AFM-9515	Swastham, Panthalayani, Quilandy Post, Kozhikode	8547166737/
	Velayudhan O/Meerabai K	673305	7560866737
	LM-9879/AFM-9880	Karvparamban House, Chappamangadi Post,	0483-2705273/
	Abdul Majeed K P/Shameema T	Kottackal, Malappuram 676503	9446070808
	LM-9942/AFM-9943	Madhavam, Near Karuvattukavu Temple, Annara,	
	Haridas K Nair/Sathee Devi K Nair	Tirur, Malappuram 676101	9444089573
	LM-10025/AFM-10026	Areekunnumal House, Azhinhilam- Post, Via- Ferok	
8.	Krishnan Kutty P/Anitha M P	College, Malappuram 673632	8547488980
£.,	LM-9743/AFM-9744	Murikandathil House, Munduparamba,	
٩.	Krishnan M/Kanaka Latha	Munduparamba Post, Malappuram 676509	9995685486
- 8	LM-9815/AFM-9816	Karthika, Chelakkad Post, Via- Pulamanthole,	
	Madhvarajan N/Sreelatha K C	Malappuram 679323	9846466344
	LM-9549/AFM-	Puthiya Kovil House, Near Prakrithi Hospital, Ezhur,	8943800584/
	Mallika M/	Tirur, Malappuram 676101	
	LM-9813/AFM-9814	TOMS, Cheruvallikkattu, Kakkenchery, Chelembra	0494-2400450/
	Mary Kutty Thomas T/Thomas C L	Post, Malappuram 673634	8086820400
	LM-9424/AFM-9425	Cholakkal House, Manjeri Road, Nr Wandoor Grama	9400847297/
	Mohammed Basheer C/Suharabi P	Panchayat, Wandoor Post, Malappuram 679328	9846180619
	LM-9876/AFM-9877	Naduthodi House, Kooriyad Indianvr Post, Via	
	Mohanan N/Dhanalakshmi V P	Kottackal, Malappuram 676503	9495232686
	FPM-9423/AFM-NA	Srikripa, K G Padi, Tirur 1, Malappuram 676101	9895135280/
	Rathidevi V K Dr.		0494-2422930
	LM-9357/AFM-	Thottungal House, Palappetty, Palappetty Post,	9846979158/
	Safiya Thottungal/	Malappuram 679579	-
	FPM-9878	Manjarkandan House, Big Bazar, Down Hill Post,	
	Saibunneesa T/Late Siddique M	Malappuram 676519	9747985496
	LM-9817/AFM-9818	Palliyalthodi House, 22nd Miles, Manjeri Post,	
	Satheesh ChandranM P/Rugmini K	Malappuram 676121	9446327397
	LM-9589/AFM-	Theyaneleri Iiam, Klari Post, Via- Edarikkode,	9947787787/
		Malappuram 676501	0494-2495078
	-		
	Sreedevi T/	•••	
	Sreedevi T/ LM-10044/AFM-10045	Kaloor House, Vaikkathur, Valancherry, Malappuram 676552	
	Sreedevi T/	Kaloor House, Vaikkathur, Valancherry, Malappuram	9845019545

MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9821/AFM-9822 Damodaran P/Praveena V	Arunima, Polklassery House, Kizhakkenchery-Post, Palakkad 678684	9447674765
LM-9819/AFM-9820	Vipanjika, Punchapadam, Kadampazhipuram,	9447074705
Gokuldas A S/Bindu K K	Palakkad 678633	9496296196
LM-9823/AFM-9824	Sreeprabha, Thottathil Namburath, Ottapalam,	5450250150
Hari N S/Prasanna M	Palakkad 679101	9447625025
LM-9379/AFM-9380	House No.16, Anjali, Vishnu Nagar, Puthuppariyaram,	9447263005/
Jelaja V/Aravindakshan P	Palakkad 678731	9495485005
LM-9399/AFM-	Angara Parambu, West Yakkara, Yakkara, Palakkad	9747572722/
Kanakaraj K/	678014	9447089135
LM-9428/AFM-9429	Sujatham, J K Nagar, J K 136, Kanniampuram Post,	9745862222/
Kesava Pillai PP/Sujatha T	Palakkad 679104	9446393220
LM-9340/AFM-9341	Aashiyanna, 30/228, Post Office Road Thottakara,	8281162631/
Krishnakumar C V/Indira K	Ottapalam, Palakkad 679102	9633058396
LM-9461/AFM-9462	Sree Ragam, Manthakad, Malampuzha Post, Palakkad	9495133620/
Kuttan P R/Mohanadevi K C	678651	9497320843
LM-9745/AFM-9746	Sowparnika, Single Street, Behind Siva Temple,	0491-2500213/
Mahadevan M S/Vijayalakshmi P V	Vadakkautara Village, Palakkad 678012	9496435243
LM-9396/AFM-9397	Sri Hari, Parli Kadavath, Parli Post, Palakkad 678612	9447534051/
Mohanadasan T O/Sobhana V		7907123512
LM-9947/AFM-9948	Narayaneeyam, Kalluvalappil, Kizhakkenchery-Post,	0492-2256189/
Narayanan Kutty K/Bindhu V K	Palakkad 678684	9446329189
LM-9426/AFM-9427	Apna, Panchami Gardens, Selvapalayam, Palakkad	8547585548/
Padmakumar V Nair/Beena Dev N V LM-9944	678001	9447354222
	Sivapreethi, Ambat Lane, Anicode, Chittur, Palakkad 678101	0492-224224/ 9495889224
Parameswaran V/Preethy R LM-9685/AFM-9686	No.10 Archana Darsanapuri, Chandranagar,	9495889224
Pushparaj P/Jayasree C P	Chandranagar Post, Palakkad 678007	94477903037
LM-9624/AFM-9625	Remya Nivas, Pulappatta, Pulappatta Post, Palakkad	9446415902/
Radhakrishnan P/Radha M V	678632	7025535902
LM-9881/AFM-9882	House No9, PREETHI, Nanjappa Nagar, Sai Junction,	/
Rajamani V/Rajithakumari P	Olavakkode, Palakkad 678002	9447515323
LM-9543/AFM-	Kuzhiniyil House, Palappuram Post, Ottapalam,	9946661763/
Ramachandran K/	Palakkad 679103	9447323763
LM-9761/AFM-9762	Safa Cottage, Maruthankad, Vanur, Alathur Post,	
Saithu Mohamad K/Nadeera M	Palakkad 678541	9495018278
LM-9623/AFM-	Bodhi, Kanjirapuzha Post, Kanjirapuzha, Palakkad	9447837148/
Satheesan K V/	678591	9495759848
LM-9687/AFM-9688	Ganesh Kripa, Jaladha Nagar, C N Puram Post,	9447778446/
Sudhir G Nair/Asha Devi E	Palakkad 678005	8281242246
LM-9993/AFM-9994	72, Sarvaram, Nakshatra Nagar, Pirivusala,	
Sunil R/Anitha Sunil	Chanranagar Post, Palakkad 678007	9446437600
LM-9605/AFM-9606	Jilsuj, Ring Road, Manjakkad, Shoranur, Palakkad	9447877507/
Susanna K G/John N Ninan	679121	9447939246
LM-10027/AFM-10028	Vrindavan, Sasthri Nagar, Convent Road, Pallipuram,	0491-2542905/
Swaminathan N/Remadevi S FPM-9398/AFM-NA	Palakkad 678006	9495341611
Usha S/Late Vijayakumar P V	Dhrisya, Anugraha Nagar, Parli Post, Palakkad 678612	9349534373/
LM-9945/AFM-9946	2/495, Chathapuram, Kalapathy, Palakkad, Palakkad	
Venkata Subramanian N A/UMA K A	678003	9495273498
LM-9828/AFM-9829	Kaliyikkal House, Pallikkamuruppu, Edakulam Post,	5755275750
Annamma M J/Mathai K M	Pathanamthitta 689672	8547593925
LM-9883/AFM-9884	Lekshmi Bhavan, Athyal, Perumpetty Post,	
Babu P N/Deepthy Babu	Pathanamthitta 689592	8330892538
		29
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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No		
LM-9578/AFM-9579	Kalayil House, Anjalithanam Post, Thiruvalla,	8606616245/		
Chacko K C/Kunjumol K C	Pathanamthitta 689101	9947738120		
LM-9413/AFM-	Plapra Puthen Veettil, Manjadi Post, Thiruvalla,	9946636946/		
George Oommen/	Pathanamthitta 689105			
LM-9763/AFM-9764	Ashok Bhavan, Ellappupare Post, V- Kottayam,			
Gopakumar P/Girija G Nair	Pathanamthitta 689656	9946901755		
LM-9550/AFM-9551	Sarathsree, S 63, J P Nagar,, R S PO, Tiruvalla,	9495114842/		
Jayasree P/Sarathbabu S K	Pathanamthitta 689111	9446065842		
LM-9342/AFM-9343	Mannimandhram, Paranadu, Kunnamthamam Post,	9544167785/		
Krishnankutty P K/Sindhu G	Mallappally, Pathanamthitta 689581	8157885602		
LM-9827 Leela Kumari B K/	Sreemangalam, Pannivizha, Adoor, Pathanamthitta 691523	8606401100		
LM-9544/AFM-	Sreekovil, Mezhuveli Post, Mezhuveli, Pathanamthitta	9447196353/		
Rani Sundar/	689507	8592854076		
LM-9590/AFM-9591	Thanuvelil House, Koodal, Koodal PO, Pathanamthitta	04734 270397/		
Reggie Thomas/Sobha Thomas	689693	9496425856		
LM-9576/AFM-9577	Raj Bhavan, Paivlly bhagom, Omalloor Post,	9495350483/		
Sheela P Kunju/Mohanan S	Pathanamthitta 689647	9447364208		
LM-9607/AFM-9608	Thengumthottathil Muruthel, Thekkumkal Post,	9605450402/		
Sherly Simon/Simon Abraham	Kottathur, Ayroor, Pathanamthitta 689614	9495236776		
LM-9949/AFM-9950	Kalloor House, Mundapuzha, Ranni Post,	04735-227554/		
Vijayakumaran V/Usha Kumari K	Pathanamthitta 689672	9495238554		
LM-9628/AFM-9629	Sree Lakshmi, K P VII/128 B, Kudappanakunnu,	9495059204/		
Ajaya Kumara Prabhu K S/Sobhana D	Trivandrum 695043	9497009353		
LM-10050/AFM-10051	Mini Bhavan, Vavaraambalam, Pothencode Post,			
Ashoklal A/Mini P	Trivandrum 695584	9846404052		
LM-9957/AFM-9958	Flat No.11 D,Sowparnika, City Crown, Melarannoor,			
Asok Kumar S/Lathakumari S	Karamana, Trivandrum 695002	9004932929		
LM-9359/AFM-9360	5 B, PTC Apartments, Akkulam, Sreekariyam Post,	9846607373/		
Balakrishna Pillai G/Devi R P	Trivandrum 695017	9495636342		
LM-9502/AFM-	KRWA 51-F, Punartham, D Lane, Kattachal Rd,	9447228264/		
Balanageswari K M/	Veetamukhu, Thirumala, Trivandrum 695006	9495011878		
LM-9835/AFM-9836	Madhavam, N 4 / 1, N Street, Jawahar Nagar, Kowdiar	0471-2316191/		
Chandni R/Muralidharan Nair V	Post, Trivandrum 695003	9847263017		
LM-9689/AFM-9690	Arpitham, Karimanal Post, Kuzhivila, Trivandrum	9995911180/		
Chandra Mohan V/Sini N C	695583	9496370528		
LM-9693/AFM-9694	Linta Bhavan, Adumbuvilakam, Kochuthura, Puthiya	9495011172/		
Cletus Rozario/Sara P LM-9468/AFM-9469	Thura Post, Trivandrum 695526 TRWA- 282, Sree Annai, Thaliyal, Karamana Post,	8136957906 9447783040/		
Deivanayagam S Pillai/Esakki Lakshmi	Trivandrum 695002	9567026964		
LM-9482/AFM-9483	T C/5/2527(1), T K V Nagar, Golf Links, Kowdiar P O,	9446431322/		
Dileep Kumar K S/Rema Devi Amma S	Trivandrum 695003	9446471322		
LM-9344/AFM-9345	301, Gandhi Nagar, Thycaud, Thycaud Post,	9446564309/		
Elizabeth Vargis/Thomas Mathai K	Trivandrum 695014	9446186910		
LM-9749/AFM-9750	G S Nivas, Eittimoodu, K K Kara Post, Vamanapuram,			
Gangadharan J/Sathyabhama R	Trivandrum 695606	9495556517		
LM-9887/AFM-9888	Sruthi T C 7/1545 (5), TKRA 31, Thirunilam, Thirumala,	······		
Geethakumari S/Sreedethn G	Trivandrum 695006	8589054956		
LM-9976/AFM-9977	Kanjirappallil House, KRA 176, Nalanchira Post,	0471-2531653/		
Gigi Thomas/Mathew K M	Trivandrum 695015	9446705520		
LM-9463/AFM-9464	Al-Safa, TC/2383 18, B-84-16, Santhi Nagar, Thirumala	9388352235/		
Ijaz Ahamed Sait Y/Shamshana Bai A	Post, Trivandrum 695006	9387761116		
FPM-9361/AFM-NA	Poornashali, TC/76/1221/D/36, Bhageth Singh Road,	7736840274/		
Jameela S/Late Sivarajan P	Pettah Post, Trivandrum 695024	8137061090		
LM-9671/AFM-9672	Gouri Saras, TC/42/886(3), New TC/79/917, No.56	9446047147/		
Jayasree K Prasad/Krishna Prasad R	R Sree Nagar, Vallakadavu- Post, Trivandrum 695008 9847000165			
LM-10014/AFM-10015	Lakshmi Sadan, DNRA 23, Devi Nagar, Palkulangara,	0471-2464067/		
Jyothish Kumar S/Latha Lakshmi P R	Pettah Post, Trivandrum 695024	9961888224		
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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9358/AFM-	Kollamana, PKRA C-114, Koduganoor Post,	0471-2360394/
Koshy K M/	Vattiyoorkavu, Trivandrum 695013	9400960394
FPM-9611/AFM-NA	Mayoora, Kakkanadu Lane, House No. 10,	9446314644/
Latha K S/Late Ashokan Nair	Kesavadasapuram, Pattom Post, Trivandrum 695004	
FPM-9346/AFM-NA	Visakh, Perinchirakonam, Karyavattom, Thundathil	9495179996/
Leela Kumary B	Post, Trivandrum 695581	
LM-9435/AFM-9436	Sreelakshmi, ARA 10, Thekkevila Near CPT, Nettayam	0471-2361529/
Lola V/Sreekumar G	Post, Trivandrum 695013	9447144884
LM-9519/AFM-	Sandeepam, Vazhottukonam, Anad Post,	9446392475/
Maheswari Amma L/	Nedumangad, Trivandrum 695541	9539028930
LM-9973/AFM-9974	Karuna Bhavan, Kombattey, Malayinkeezhu Post,	
Manikantan Nair K/Latha K Nair	Trivandrum 695571	8547282149
LM-9719/AFM-9720	DNRA 137, Kunjilamoodu, Kudappanakunnu,	9446335384/
Manoharan K/Sukumari K	Kudappanakunnu Post, Trivandrum 695043	8304821080
LM-9433/AFM-9434	C 25, Japam, Udayagiri Nagar, Thirumala, Trivandrum	9446577126/
Maya devi Amma S/Balappa A	695006	9495977126
LM-9400/AFM-9401	Ambatt, Kolloor Gardens, Vidyadhiraja Road,	9847563237/
Mohandas P/Vrinda V V	Kannammoola, MC PO, Trivandrum 695011	9846199943
FPM-9592/AFM-NA	JNRA 92, Pongummoodu, Medical College PO,	9605352821/
Molly Mathai/Late John Mathai	Trivandrum 695011	
LM-9751/AFM-9752	Meghwal, T C 9/1251, CPGP Lane, TRRWA A-20,	0471-2310383/
Munna M/Radhakrishnan Nair G	Sasthamangalam, Trivandrum 695010	9947179729
LM-10029/AFM-10030	Unnikannan House, Point junction, Avanavanchery	0470-2632026/
Nagarajan K/Sree Kala G P	Post, Attingal, Trivandrum 695103	9961043121
LM-10031/AFM-10032	House No. 68-A, Rose Nagar, Sreekariyam Post,	
Nahas A/Resia Beegam S	Trivandrum 695017	9447891479
LM-9747/AFM-9748	Aneesh Bhavan, Trippathapuram, Kulathoor Post,	0047204224
Nirmala B/Surendran Nair J	Trivandrum 695083	9847391281
LM-9696/AFM-9697	TC/11/2176, Amathara Vayal Veedu, Kanaka Nagar,	9747319223/
Nirmala S/Mohan Das	Nanthencode, Kowdiar P O, Trivandrum 695003	0400176707/
LM-9431/AFM-9432	Padmasree, 50, Manava Nagar, Pettah Post,	9400176797/
Padmini R/Ganesh R	Trivandrum 695024	9400771797
LM-9838/AFM-9839 Bradoan & Nair/Bindu M S	TC /7/615 (3), MRA 74, Deepasree, Kuzhivila Lane,	0471-2362773/
Pradeep G Nair/Bindu M S LM-10016/AFM-10017	Maruthenkuzhy, Trivandrum 695030	9447002122
	Thiruvathira, MNRA-105, Chengalloor, Trivandrum	0446424202
Pradeesha Babu R/Lathy N K	695012	9446434303
LM-9362/AFM-9363 Prakash P/Geetha Prakash	TC / 28/141 (1), Geetham, Athani Lane, Kaithamukku, Trivandrum 695024	9847088403/ 9947296004
LM-9518/AFM-		
Prasannalal M S/	Sandeepam, Vazhottukonam, Anad Post, Nedumangad, Trivandrum 695541	9539028930/ 9446392475
LM-9889/AFM-9890	Sruthi, House No.24, N V Nagar, Peroorkada Post,	JTTUJJZ47J
Premakumari S/Sreedharan K	Trivandrum 695005	9400436407
LM-9669/AFM-9670	Flat No. 701, Koluthara Building, Marappalam, Pattom	9645031234/
Purushothaman A/Anila P	Post, Trivandrum 695004	7034379099
LM-9959/AFM-9960	T C/ 38/1250-2, PRA 8-B, Vipanchika, Lane NO 3,	,
Pusharakshan V P/Geetha P V	Padayani Road, Vattiyoorkavu, Trivandrum 695013	8921614178
LM-9695/AFM-	T C ?36/515, Keerthi, Kayalathm Lane, Palkulangara,	9633025850/
Radha K/	Vallakkadavu Post, Trivandrum 695008	9446487753
LM-9503/AFM-	TC/17/1303(1), Karthika, VNRA 249, Chadiyara,	9446381951/
Radhamony P/	Poojappura Post, Trivandrum 695012	9020049533
LM-9691/AFM-9692	Kumar Nivas, T C 38/2727, Chalai-Post, Killipalam,	9446339957/
Rajakumar M S/Anantha Jayanthi S	Trivandrum 695036	9072115714
LM-9480/AFM-9481	TC/50/1194, TMN B 44, Srivatsam, Thaliyal, Karamana	9711692469/
Ramakrishna Iyer K/Uma N	Post, Trivandrum 695002	9745495457
LM-9900	Flat No-8-B, Heera Blue Bells, Althara, Trivandrum	5,7575757
Ramakumar A/Sudharma M P	695010	9446090578
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MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No
LM-9975 Zeyam, VARA 291, Vattiyoorkavu Post, Trivandrum		
Renuka S/	695013	9847066999
LM-9650/AFM-9651	Saverra, PNRA 37, T C 46/2187, Premnagar, Karamana	9895694857/
Saroja N P/Venkitesh G	Post, Trivandrum 695002	8129033133
LM-9837	ANRA 53, TC /53/328, Sruthi, Bank Colony, Mangulam	0471-2490589
Satheesan K S	Lane, Pappanamcode PO, Trivandrum 695018	9387805403
LM-10012/AFM-10013	Sumathi Bhavan, Manali, Moongodu-Post, Peyad,	
Sebastian K/Kunjumol C	Trivandrum 695573	9605114622
LM-9552/AFM-9553	Thottathil, R G 112, Kochulloor, Medical College PO,	9061914151/
Shaji Mathew/Anitha Mathew	Trivandrum 695011	9847150170
LM-9466/AFM-9467	G 1, Anjalee Avenue, Vinayaka Nagar, Opp- T V S,	9633019846/
Shivram S/Mala Shivram	Trivandrum 695018	9633018846
LM-9478/AFM-9479	TC/42/1440(23), SVN 24, Sree-S-41, Sreevaraha Nagar,	9446955282/
Sitalakshmi Ammal N/Rajan L	Vallakkadavu Post, Trivandrum 695008	9645012202
LM-9545/AFM-	Flat No. 9- A, Nikunjam Orient, Poonthi Road,	9446422159/
Sobhana M/	Kumarapuram, Trivandrum 695011	9447576756
LM-10048/AFM-10049	Sreenilayam (Kuttikattu Veedu), Pattathil Kara,	2
Sreekumaran Nair N/Sreekumari T	Thonnakkal Post, Trivandrum 695317	8137909622
LM-9652/AFM-9653	Sreelakshmi, TC/5/2108-1, Kokkode, Kowdiar P O,	7738156300/
Srinivasan V/Rajalekshmi Ammal R	Trivandrum 695003	7718889707
		1110003101
LM-9759/AFM-9760		0061626262
Sujith Kumar P/Jeeja Neelacantan	Kundamanbhagam, Peyad, Trivandrum 695573	9961636363
LM-10053	HNRA 342, Vinod Vihar, Nr. Samad Hospital, Nellipallil	0447440000
Sundararaj R	Lane, Pattoor, Vanchiyoor Post, Trivandrum 695035	9447143903
LM-9833/AFM-9834	Charuvila Veedu, Cherukunnam, Varkala Post,	
Syamala C/Sreedharan R	Trivandrum 695141	9048924438
LM-9901/AFM-9902	Misha Bhavan, Attarikasha Veedu, Netta,	
Syamala C C/Thulasedharan A	Nedumangad, Trivandrum 695541	9745762222
LM-9612/AFM-9613	T C /3/1069(1), Sree Sylam, Kulathoor Post,	9995804498/
Sylaja Devi Thankachi C/Gokuladasan	Trivandrum 695583	
LM-9609/AFM-9610	Thekke Thayil, M 32, Chitra Nagar, Vattiyoorkavu Post,	9446558575/
Thomas Saji T K/Sindhu Thomas	Trivandrum 695013	9400033778
LM-9667/AFM-9668	Thiruvathira, TC /40/1740, TVR C 6/ 3, T V Nagar,	9447136338/
Thulaseedharan R/Sheeba S	Thirumala, Trivandrum 695006	9495745992
LM-9664/AFM-9665	Ambika Bhavan, Charumenam Kulam, Kazhakuttom	8606403512/
Thulaseedharan S/Sobhana Kumari S	Post, Trivandrum 695582	8606403523
LM-9755/AFM-9756	T C /40/1467-1, Sindooram, MSNRA 28, B/H Sastha	
Uma M/S C Pillai	Temple, Manacaud, Trivandrum 695009	9446430293
LM-9971/AFM-9972	203 K, Diamond District, Pangappara, Pangappara Post	
Unnikrishnan D/Yamuna Krishnan	Office, Trivandrum 695581	9048281331
LM-9580/AFM-9581	E 10, Sakthi bhavan, Sastri Nagar, Karamana Post,	0471-2345646
Unnikrishnan M/Sudha K R	Trivandrum 695002	9446358485
LM-9891/AFM-9892	Paadaparambil, TC 12-2799, Chittalloor Lane, Kowdiar	
Ushakumary S/Mohandas C	P O, Trivandrum 695003	9447699136
LM-9626/AFM-9627	Pratheeksha, MRA 75-C, Kumizhikkara,	8921062364/
Venu G/Meena P	Kazhakkoottam Post, Trivandrum 695582	8289875014
LM-9969/AFM-9970	GHSLRA 38, Nirmalyam, Manacaud Post, Trivandrum	
Vijaya Kumar R/Nirmala S	695009	9249874110
LM-9430/AFM-	T C /28/838(1), Viju Nivas, PRA 61, Edamadom Lane,	9895555029/
Vijayalexmi N/	Kaithamukku, Trivandrum 695024	/5201025/
LM-9840/AFM-9841	House No. 36, Mythri Nagar, Parottukonam,	0405270495
Vimala A K/Mohandas S	Nalanchira Post, Trivandrum 695015	9495270485
LM-9437/AFM-9438	CG 105, T C/17/1019(3), Rotary Junction, Poojappura	9037130490/
Zeenath Beevi S/Aboobacker M	Post, Trivandrum 695012	9747610907

MEMBERSHIP No. NAME	ADDRESS	TELEPHONE No		
LM-9595/AFM-9596	No6, Anjanam Apartments, WestNada, Near	9446578161/		
AnilKumar M D/Sreekumary S	Mullathara Temple, Guruvayur, Thrissur 680101	9446458161		
LM-9830/AFM-9831	W/o Shri Dominic Puthoor, Anand Hill View Avenue,	0487-2308310/		
Delin Davis M/Dominic Puthoor	Amala Nagar Post, Thrissur 680555	9446618506		
LM-9439/AFM-9440	Mundokuzhiyil House, Vazhappilly Lane, Unity Road,	9895051750/		
Gracy J Kappen/Stephen Joseph	Kuriachira, Thrissur 680006	9447418976		
LM-9951/AFM-9952	Kattookaran House, Ikkanda Warrier Road, Ollur,			
James K J/Mary Francis E	Thrissur 680306	7293970654		
LM-9632/AFM-9633	Peringottukarakkaran House, Sethu Nagar,	9400581971/		
Jose P G/Mini Jose	Chowannur Post, Thrissur 680517	9400581971		
LM-9654/AFM-9655	Valiaparambil House, Muringoor Post, Chalakudy,	9847851646/		
Jose V J/Vincy Jose	Thrissur 680309	8547875406		
LM-9630/AFM-9631	Pellissery House, Nettissery-Post, Mukkattukara,	0487-2375049/		
Joseph P R/Daisy Joseph	Mannuthy, Thrissur 680651	9446375049		
LM-10046/AFM-10047	Pandothayil House, Althara, Punnayurkulam Post,			
Krishnankutty P K/Sindhu P A	Thrissur 679561	9946274827		
LM-9955/AFM-9956	Flat No.D/11, Federal Rsidency, Aristo Road, Mission	0487-2423090/		
Latha C V/Asokan C N	Qutars, Thrissur 680005	9946048577		
LM-9504/AFM-	Thgras I M A Lane, T B Road, Mission Qutars, Thrissur	0487-72426972/		
Louis E F/	680001	9446026972		
LM-9365/AFM-9366	Swarnam, Bank Colony, Ayyanthole Post, Thrissur	9446451110/		
Muraleedharan PP/Swarnakumary TV	680003	9446328110		
LM-9560/AFM-	GRA 37, Sindooram, Thekkekara Sub lane, Irinjalakuda	9446323976/		
Premakumari V/	Post, Thrissur 680121			
LM-9995/AFM-9996	TMC /1/997, TARA 25, Sravanam . Temple Avenue,	0447507405		
Rammohan P/Jayasree A	Ayyanthole, Thrissur 680003	9447527194		
LM-9594/AFM- Rose Abraham Chakkalkal/	Chakkalakal House, Cross Bazar, Irinjalakuda Post,	0480-2821425/		
LM-9484/AFM-9485	Thrissur 680121 Nadam 101- C KARA, 8th Street, opp- NSS,	9495332949 9618422300/		
Sasikumar C R/Sudha Bindu S	Ayyappankavu Road, Kanimangalam, Thrissur 680027	9769977998		
LM-9347/AFM-	Neelambari, Puthurkkara, Ayyanthole Post, Thrissur	0487-2964550/		
Sathees Kumar K G/	680003	9495636889		
LM-9465/AFM-	TC 15/119, Kumbalath House, Athurasramam Hostel	9656470246/		
Sudhish K B/	Lane, Punkunnam, Thrissur 680002	9446229481		
LM-9953/AFM-9954	Souparnika, Raman Menon Road, Kuttmukku,			
Suseela V K/Jayakumar C Menon	Ramavarmapuram Post, Thrissur 680631	9446046952		
LM-9832	Thaivalappil House, Karoor Road, West Chalakudy,	0480-2706655/		
Syamala Unnikrishnan	Ambala Nada, Chalakudy, Thrissur 680307	9447646655		
LM-9885/AFM-9886	Mulanghatt House, Karayamuttam Post, Valapad,	0487-2961522/ 9446429703		
Vasantha M Nair/Mohandasan. M LM-9753/AFM-9754	Thrissur 680567 17/7, Edakkattil House, Vettikkal, Mannuthy, Thrissur	9446429703 0487-2964304/		
Venugopal Kunnath/Preetha C	680651	7760994304		
LM-9348	Karuvath House, Puthurkkara, Ayyanthole- Post,	8592801080/		
Vijaya Kumar K	Thrissur 680003	9497801080		
LM-9896/AFM-9897	Moovankara House, Karachal Post, Meenangadi,	04936-247553/		
Balasundaran P C/Mini K P	Wayanad 673591	9400047553		
LM-9893	Chaithanya, Kuppadi Post, Sulthan Bathery, Wayanad			
Geetha B Nair M/	673592	9544151360		
LM-9634/AFM-9635	Korandiyar Kunnel House, Fairland, Sulthan Bathery,	9496121331/		
Robert K P/Alphonsa Joseph	Wynad 673592	9446341591		
LM-9894/AFM-9895	Chettaniyil House, Pulpally Post, Pulpally, Wayanad	0047077057		
Rosa Francis/Francis C M LM-9636/AFM-9637	673579 34, Central Street, Forest lake, Queensland, Australia,	9947877857		
Hima Girisuthan/Prathap L	Australia 407	61424033763/ 61401866578		
LM-9573/AFM-9574	12, Corsi Road, Bloomfield, New Jersey, USA, USA	9738965415/		
Saramma Varghese/Jersery	7003	19733382748		
		33		

eCircular Department: P&HRD SI.No.173/2021-22 Circular No.: CDO/P&HRD-IR/19/2021-22 Date: Fri 21 May 2021

To, All Branches & Offices of State Bank of India.

IMPACT OF COVID-19 PANDEMIC (SECOND WAVE) AVAILMENT OF STAFF LOAN FACILITY POST RETIREMENT EXTENSION OF TIME PERIOD UPTO 31st MARCH 2022 FOR EMPLOYEES RETIRING DURING APRIL 2021 TO FEBRUARY 2022

Please refer to our e-Circular No. CDO/P&HRD-IR/39/2020-21 dated 03.10.2020 and eCircular No. CDO/P&HRD-IR/76/2020-21 dated 11.01.2021 in respect of the captioned subject.

2. In view of the unprecedented scenario all over the country on account of COVID-19 pandemic, and the consequent lockdown like restrictions imposed in most part of the country, it has been decided by the competent authority to provide extension of time period for availment of Staff Loan facility for employees who have retired or are retiring during April 2021 to February 2022 as under: -

Sr.No	Facility	Relaxation post	Other Conditions
1	Individual Housing Loan	Retirement Upto 31.03.2022	Repayment upto 75 years of age (without any change)
2	CarLoan	Upto 31.03.2022	Repayment upto 60 months from the date of retirement (without any change).
3	Education Loan	Upto 31.03.2022	As applicable to the Scheme.

- All other terms and conditions applicable to the respective Staff Loan Schemes will remain unchanged.
- ✓ The retiring employee shall inform the respective controlling authority about their intention to avail Staff Loan as per their eligibility, post retirement as above and obtain permission for the same.
- 3. Please bring it to the notice of all concerned and arrange accordingly.

(Rana Ashutosh Kumar Singh) Dy. Managing Director (HR) & Corporate Development Officer

FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

FLAT NO 206, 2ND FLOOR, SANTOSHIMA COMMERCIAL COMPLEX, RTC CROSS ROADS, HYDERABAD -500020

CC-7-2021-22

 19^{TH} JULY 21

Dy. Managing Director & Corporate Development Officer, State Bank of India, Corporate Centre, MUMBAI (M.S.)

Respected Sir,

SBI HEALTH CARE (RETRIED EMPLOYEES' MEDICAL BENEFIT SCHEME) MODIFICATIONS PROPOSED IN THE SCHEME-INCLUSION OF COVID-19 & OTHER RELEVANT DISEASES UNDER HOPITALIZATION.

We draw your kind attention to e-Circular No 660/2020-21 and Circular No. CDO/P&HRD-PPFG/34/2020-21 dated 10th September, 2020.

In the said circular you had included of COVID-19 as one of diseases which will be covered under the scheme along with other diseases. In Para 4 of your Circular you had instructed that because of non-availability of beds in Hospitals reimbursement up to Rs.25000/- will be considered for home quarantine.

While we appreciate the gesture of your concern for families, an anomaly has creeped in. Those who joined REMBS and had balance of above three lacs were shifted to Insurance known as Policy – A. Claims of home treatment submitted under Policy – A are declined on the ground that domestic treatment is not covered in the Policy - A.

The position has emerged that those who had balance below 3 lacs are getting reimbursement for home quarantine and treatment but those who were shifted to Policy – A with a limit of above Rs 3 lakhs are denied the benefit of reimbursement.

You are requested to examine the issue and allow reimbursement to such affected claimants. We hope the matter will receive sympathetic consideration at Corporate Centre.

With kind regards

Yours faithfully,

Sd/-

(A.Ramesh Babu) GENERAL SECRETARY

G.K.GANDHI PRESIDENT MOBILE NO: 9893056215 sbipabhc@gmail.com

A.RAMESH BABU GENERAL SECRETARY MOBILE NO 9849381995 sbipahc@gmail.com, fsbipa@gmail.com

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
 Email: sbipensionersassociationkerala@gmail.com



Administrative Office: C/o. State Bank of India Thiruvananthapuram Main Branch Opp. AG's Office, MG Road Thiruvananthapuram 695 001 Phone: 0471 2475699, Mob: 9447018299

Date: June 27, 2021

Ref. No. GS/SBIPAK/12/2021-22

The Deputy General Manager & Circle Development Officer State Bank of India Local Head Office Poojappura, Thiruvananthapuram

Dear Sir,

Issuing identical Pension Payment Orders to all Pensioners (PPOs)

We invite a reference to the Structured Meeting with the Circle Management for the half year ended December 2020, wherein we had submitted our agenda item pertaining to issue of PPOs in uniform format to all those who retired from the Bank from April 2017 and after. We have been receiving repeated representations from the e-Associate pensioners regarding the single page PPO issued to them which was lacking in many of the required information including details of computation of pension. Whereas the two page PPO issued to SBI retirees provides all the required details including computation of pension and eligible family pension also.

2. We were indeed happy that the Circle Management had readily agreed to rectify the anomaly and assured us to provide uniform PPOs to one and all without discrimination as SBI and e-Associate retirees.

3. We regret that the rectification is yet to be done even after five months. We would therefore request you to kindly arrange for issue of uniform PPOs to all e-Associate retirees retired after April 2017.

Yours faithfully,

(Jayakumar A) General Secretary

President: General Secretary: Treasurer: Rajeevan K, Kozhikode Jayakumar A, Thiruvanandapuram Jayaram KS, Ernakulam

Phone : 0495-2376890 Phone : 0471-2721140 Phone : 0484-2389121 Mobile : 9446135384 Mobile : 9447018299 Mobile : 9447609541

eCircular Department: P&HRD SI.No.173/2021-22 Circular No.: CDO/P&HRD-IR/19/2021-22 Date: Fri 21 May 2021

All Branches / Offices of State Bank of India,

Madam / Dear Sir,

STATE BANK OF INDIA EMPLOYEES' PENSION FUND REGULATIONS: REVISION IN PENSION OF ELIGIBLE MEMBERS OF THE FUND WHO RETIRED / RETIRING ON OR AFTER 01.11.2017 & REVISION IN FAMILY PENSION IN RESPECT OF ELIGIBLE MEMBERS OF THE FUND WHO RETIRED / RETIRING ON OR AFTER 01.11.2017

The Central Board of the Bank in its meeting dated 21st June, 2021 have accorded approval for release of revised basic pension and dearness relief thereon to the eligible members of the fund, who retired/retiring on or after 01.11.2017, pending amendments in State Bank of India Employees' Pension Fund Regulations and for revision in family pension in respect of eligible members of the fund, who retired/retiring on or after 01.11.2017.

2. In this connection, the details of revision in pension and effective dates are set out as under:

(i) Amount of Basic Pension:

The maximum amount of basic pension for members of the Fund eligible for pension, who retired/ retiring while in service or otherwise cease to be in employment on or after 01.11.2017, shall be computed as under:

a. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is up to Rs. 80,450/- p.m. (the maximum pay scale of JMGSI).at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus $\frac{1}{2}$ of Professional Qualification Pay (PQP) plus $\frac{1}{2}$ of increment component of Fixed Personal Pay (FPP), wherever applicable (pro-rata in the case of part-time employees).b. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs. 80,450/- p.m. (the maximum pay scale of JMGSI).at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service salary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service is above Rs. 80,450/- p.m. (the maximum pay scale of JMGSI).at 40% of the average of monthly substantive salary drawn during the last twelve solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary drawn during the last twelve months' pensionable service solary dra

(ii) **Amount of Dearness Relief:**

In respect of employees who retired or retiring on or after 1st November, 2017, dearness relief on pension shall be payable at the same rate as is applicable in the industry i.e. dearness relief shall be payable for every rise or be recoverable for every fall (on half-yearly basis), as the case may be, of every 4 points over **6352 points** in the quarterly average of All India Consumer Price Index for Industrial Workers series 1960=100 at 0.07 per cent of the basic pension.

(iii) **Commutation of Pension:**

- a) The commutation of pension on revised pension be allowed with effect from 01.11.2017.
- b) The pensioners (retired on or after 01.11.2017) who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension by submitting their option on a standard format.
- c) The eligible pensioners who do not submit the said option will be paid the differential amount of commutation on basis of revised pension automatically.

(iv) Fixation of pension in respect of retirees whose past 12 months fall partly in pre-revised scale and partly in revised pay scale:

Several pensioners have retired drawing partly pre-revised (pre 01.11.2017 salary scales) and partly revised pay (effective from 01.11.2017) consequent to last salary revision w.e.f. 01.11.2017. For these pensioners, the pay to be reckoned for calculation of pension to be considered as under:

- a. For the period of 12 months falling on and from 1st November 2017, the actual Pay drawn by the officer under 11th Bipartite Settlement; and
- b. For the period falling prior to 1st November, 2017, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.

3. Further, revision in family pension in respect of eligible members of the Fund, who retired/retiring on or after 01.11.2017 is to be carried out, as under:

(i) Amount of monthly family pension:-

In respect of employees (other than part time employees) who retired/ retiring from service on or after 01.11.2017, the ordinary rate of pension shall be on following basis:

Scale of pay per month Amount of monthly family pension

Upto Rs.15,880/- 30 percent of the 'pay' shall be the basic family pension. The Basic family pension shall not be less than Rs.3,985/- per month.

Rs.15,881/-to Rs.31,760/-20 percent of the 'pay' shall be the basic family pension. The Basic
and additional family pension shall not be less than Rs.4,900/- per month. Above
15 percent of the 'pay' shall be the basic family pension. The Basic and additional
family pension shall not be less than Rs.6,365/- per month and shall not be more
than Rs.13,280/- per month.

(Note: In case of part-time employees, the minimum amount of family pension and the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.)

(ii) **Amount of Dearness Relief:**

The revision in family pension needs to be revised with merger of Dearness Relief (6352 points).

(iii) **Minimum Pension**:

Further, the Minimum Pension Payable in respect of part-time employees who retired/ retiring on or after 01.11.2017 would be as under:

- i. Rs 1,335/- p.m. in respect of part-time employees drawing scale wages,
- ii. Rs 2,000/- p.m. in respect of part time employees drawing ½ scale of wages, and
- iii. Rs 3,000/- p.m. in respect of part-time employees drawing ³/₄ scale wages.

(iv) A letter of undertaking (Annexure-I) will be taken from the pensioners as well as from family member(s)/ nominee(s) to enable the bank to make adjustments to Pension Fund, if any, at a later date. The pensioner/ family pensioner may also submit a scanned copy of the letter of undertaking through email to the PPG Department at Local Head Offices without visiting the branch.

4. PPG Department of all Local Head Offices should calculate the revised pension/ family pension and dearness relief thereon along with differential commutation wherever applicable, in all eligible cases and send their recommendations to P&PM Department, Corporate Centre for approval of individual cases by the Trustees.

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

Yours faithfully,

(Rana Ashutosh Kumar Singh) Deputy Managing Director (HR) & Corporate Development Officer

Annexure-I

To The Branch Manager, State Bank of India,

Madam/Dear Sir,

Revision in Pension/Family Pension in respect of those employees of SBI who retired/to retire on or after 01.11.2017

I am presently drawing Pension/Family Pension through your _____ Branch/Office in _____ Circle and my pension reference/ PF number is ______.

I am eligible to get increase in monthly pension/ family pension being paid to me on account of the recent revision of pension w.e.f. 01.11.2017, in respect of those employees who retired/ to retire on or after 01.11.2017. I request you to pay me such revised pension at your earliest. I understand that you are agreeable to release such revised pension, pending amendments in Employees' Pension Fund Regulations. In this connection, I hereby irrevocably authorize you to make any recoveries/ adjustments out of my future pension, if it is revealed at any time that I have been paid such increased pension wrongly or inadequately. I undertake to repay the amount immediately on demand, in lumpsum. In the event, I do not repay the said amount when demanded; the Bank will be entitled to recover the said amount by debit to my/ our account/ pension account. This undertaking/ authority is irrevocable and is binding upon me/ my legal heirs/nominees as well.

I am also aware that revised pension being paid to me shall be effective from 01.11.2017 and that no arrears prior to said date are payable to me.

Date:

Place:

Yours faithfully,

(Name of the pensioner/family pensioner)

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 Email: sbipensionersassociationkerala@gmail.com



Administrative Office: C/o. State Bank of India Thiruvananthapuram Main Branch Opp. AG's Office, MG Road Thiruvananthapuram 695 001 Phone: 0471 2475699, Mob: 9447018299

Date: June 27, 2021

Ref. No. GS/SBIPAK/14/2021-22

The Chief General Manager State Bank of India Local Head Office Poojapura, Thiruvananthapuram.

Dear Sir,

Delay in Settlement of Insurance Claims on Housing Term Loans of Deceased members

We refer to our previous communication dated 25th March 2021 regarding the hardships suffered by family members of our deceased members due to non-settlement of claims by SBI life so as to set off it against the outstanding in HTL accounts of their spouses. We regret that no positive action has been initiated so far even after a long time. It is disquieting to add that the families of the deceased members are being harassed by recovery agencies for liquidating the outstanding in the housing loan accounts as directed by the respective RACPCs in the name of NPA Management.

2. You will kindly agree that Bank has come out with the latest instructions that the coverage of the insurance scheme for staff housing loans have been extended to all loans which were availed even prior to 2014 and will be liquidated by the insurance claim amount in respect of all the accounts of deceased members. It is to be mentioned here that despite submission of all relevant documents by the family members in this regard the settlement is yet to be done in all the pending cases in our Circle.

3. We are happy that we have recently come across in the social media, the copy of a communication dated 9th July 2021 from our Corporate Centre, sent to all LHOs, bringing out the delay in settlement of HTL claims and the necessary action to be initiated in this regard.

4. We enclose the copy of the communication for your kind reference and request that necessary arrangements may kindly be made to settle all the pending cases in our Circle and that the helpless family members are relieved from the harassment by the Recovery Agents of RACPCs.

Yours faithfully,

(Jayakumar A) General Secretary

> President: General Secretary: Treasurer:

Rajeevan K, Kozhikode Jayakumar A, Thiruvanandapuram Jayaram KS, Ernakulam Phone : 0495-2376890 Phone : 0471-2721140 Phone : 0484-2389121 Mobile : 9446135384 Mobile : 9447018299 Mobile : 9447609541



<mark>റ</mark> SBI കവച്

കോവിഡ് ചികിത്സക്ക് വേണ്ടിയുള്ള വ്വക്തിഗത വായ്പ ഏറ്റവും കുറഞ്ഞ പലിശ നിരക്ക് 8.50% പ്രതി വർഷം

#InThisTogether



പ്രധാന സവിശേഷതകൾ*

- വായ്പ തുക: പരമാവധി 5 ലക്ഷം
- തിരിച്ചടവ് 60 മാസത്തിൽ (3 മാസത്തെ മൊറട്ടോറിയം അടക്കം)
- കോവിഡ് പോസിറ്റീവ് റിഷോർട്ട് ആവശ്വമാണ്

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Most memorable glittering moments during the opening of our Kottayam Office.













We honoured them with all respects and regards



Edited, Printed & Published by Shri K Rajeevan, President, SBI Pensioners' Association Kerala Printed at Peringat Printers, Palarivattom, Ernakulam