



# SBI ELDERS VOICE

A Monthly Magazine in English & Tamil of SBI Pensioners' Association  
(Chennai Circle)



"There is more life to live"

## SALUTE TO VALIANT LEADER SHRI. P.P. SANKARANARAYANAMURTHY

We visited and honoured the architect of the 50% last drawn salary as pension, Shri. P. P. S. Murthy, former General Secretary of SBIPA (CC) and our Federation ON 10.11.2023

He was General Secretary of SBIPA (CC) from 2002 to 2015 and General Secretary of Federation from 2009 to 2015. During his tenure he relentlessly struggled to set right discrimination in pension by frequently discussing with the Corporate Centre and DFS. Ultimately unable to get a positive response in 2011 he approached the Supreme Court for Justice. Later the Apex Court transferred the case to the Delhi High Court which was numbered the 1875/2013.

This became the most quoted and discussed case in all meetings and social media among pensioners. Every adjournment led to deep disappointment and every new date was day of hope among SBI Pensioners.

In 2016 by an order in this case, Murmu Committee was appointed but the report did not match our aspirations.

This time again when an opportunity was provided by the Hon Court every segment of the SBI resources led by our Chairman, serving Officers & staff Federation, Forums of veterans, former Central Board directors, our Federation in unison worked to see that Justice that Shri. P. P. S Murthy sought in 2011 prevailed. Shri. Murthy's name became synonymous with justice, with 50%, with 1857 and with pensioners' welfare.

We hail him for his relentless struggle for justice and for his foresight.

He was overwhelmed by our visit and spent quality time with us.

Shri. Murthy, Long live.

**D.S.Rishabadas**

General Secretary



## SOCIAL SERVICE ACTIVITIES BY SBIPA (CC) CHENNAI NORTH ZONE



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# SOCIAL SERVICE ACTIVITES SALEM



## MADURAI



## COIMBATORE



## HISTORIC BACKGROUND OF PENSION IN SBI

- ❖ Pension was prevalent in 3 Presidency Banks, from 1806 onwards. Monetary ceiling on pension was at Rs.750/-pm and Rs.1,000/-pm for senior officers linked to the maximum scale of Sr. Grade officers.
- ❖ During 4th Bipartite, ceiling was revised to Rs.2,400/- pm based on 50% of maximum scale of DMD(4800) on account verdict in 1989
- ❖ Murmu committee extended 50% of maximum scale of DMD (7550) as pension ceiling for 5th bipartite retirees at Rs.3775/- pm
- ❖ 6th Bipartite retirees ceiling was revised from 2400/- pm to 4250/- pm which is not linked to maximum scale of DMD.
- ❖ From 01-03-1999, ceiling was changed at 50% of last drawn 12 months average pay up to Rs.8500/-B.P. with maximum Pension of Rs.4250/- and thereafter at 40% of pay with minimum of Rs.4250/- pm. Rs. 8500/- was not maximum scale of DMD.
- ❖ 7th Bipartite, (01-11-1997) for Pension Pay calculation DA at 1616 pts merged as against 1684 points merged for B.P. And PQP & FPP not considered for Pension. They were drawing pension on pre revised B.P.
- ❖ 8th Bipartite (01-11-2002), anomaly of 1616 & 1684 rectified w.e.f 01-05-2005 and revised pension arrears from 01-11-2002 to 30-04-2005 not paid. Pension ceiling revised to at 50% of pay up to 21,040/- Max scale of JMGS – I officers, i.e. Rs.10,520/- plus ½ of PQP + ½ FPP. Thereafter 40% of pay with minimum of Rs.10,520/- .pm was pension.
- ❖ 9th Bipartite (01-11-2007) – for pension calculation revised scales considered. 40/50 formula continued. 50% upto maximum scale of JMGS – I and 40% thereafter. With half of PQP & FPP for pension.
- ❖ **10th bipartite (01-11-2012)**  
For officers 50% up to B.P. of 80,500/- with ceiling of pension at Rs.40,250/-. For Award

staff 50% of B.P. up to 82,320/- with ceiling of Pension 41,160/- pension. (Difference of Rs.935/-)

- ❖ **10th & 11th Bipartite** – Same formula continued. Special allowance introduced which is eligible for D.A. but not for pension. 2 and 2.5 per cent load restricted for basic Pay construction respectively. This has affected pensioners.

### Legal Aspects

- ❖ **Smt.V.Kasturi Vs. SBI Chennai Circle. Supreme Court Judgement in SLP dated 09-10-1998**
- ❖ "Existing retirees, irrespective of date of retirement constitute one class. There cannot be further classification on the basis of retirement date. Additional benefits cannot be denied to them on the ground of date of retirement."
- ❖ **Sri.D.S.Nakara and others Vs.U.o.I Supreme Court case dated 17-12-1982**
- ❖ No discrimination to pensioners on the ground of date of retirement, not to create class within the class of pensioners. Pension is not a bounty; it is a deferred wages. It is a constitutional promise. It cannot be taken away etc.

### Constitutional Provisions

- ❖ **Art 13** – Any Law rule or regulation, made by any authority provisions of which are inconsistent with or in derogation of the fundamental rights shall be void.
- ❖ **Art 14** of constitution of India. Likes should be treated alike Equality before law or equal Protection of laws. There cannot be discrimination.

### No Classification/Discrimination.

- ❖ A classification made on the basis of retirement date and scale does not constitute a valid intelligible differentia and lacks rational relation under Art 14 of the Constitution.
- ❖ **Art 16(1)** There shall be equality of

opportunity for all citizens in the matter of employment under **State**.

**Art 21:** Protection of life and personal liberty.

No person shall be deprived of his/her life or personal liberty except in accordance with the procedure established by law.

**Art 300(A):** No one citizen should be deprived of his/her property without following due process of law.

Introduction of **40/50** formula for senior officers for fixing pension w.e.f 01-03-1999, based on executive order, without following due process of law under SBI Act 1955, is in violation of Art 14, 16(1); 21 and 300(A) of Constitution of India.

### **Three Retirement Benefits IN SBI : A mith**

#### ❖ **Desai Tribunal – 1962 –**

❖ Justice Kantilal Desai, offered to unions to choose either CPF & Gratuity or CPF and pension to bank employees. SBI Staff Federation chosen to retain CPF & Pension. Other bank unions choose for CPF and Service Gratuity. (Para 8.2, 8.43, 8.44, of Desai Award).

❖ Subsequently, Payment of Gratuity Act 1972 was passed and it is implemented in SBI as a statutory gratuity despite SBI management recommending to government not to implement gratuity in SBI. Hence, three benefits viz, Pension, CPF & gratuity came in to effect in SBI.

For other Banks, CPF and Service gratuity continued as statutory gratuity is inferior as compared to benefits under

Service gratuity without ceiling. However, during 1993/95, Pension in lieu of CPF was offered to other Banks.

Today two benefits of superannuation in other banks is better than SBI triple benefits.

### **Industrial Agreements**

❖ Pension in lieu of CPF was offered to employees in public sector banks during 1993/1995, effective from 01-11-1993 covering retirees from 01-01-1986 onwards.

(Bank employees Pension Regulations 1995 came in to effect)

❖ In SBI, pension is non –contributory. 5% of pay contributed to pension by earlier employees was refunded with interest. (para 414 of Sastry Award)

❖ Load factor on introduction of Pension for other member banks of IBA, was at about 36% at industry excluding SBI. Hence after adjusting 10% CPF, PSBs were bearing additional load at 26% towards pension. Whereas no additional load on pension fund of SBI as pension was not revised for them. However, SBI Pension issue cannot be discussed at IBA level.

❖ Pension ceiling at 50% of maximum scale of DMD was changed with linking it to with 50% and 40% formula and ceilings to all officers above JMG I maximum B.P with effect from 1st March 1999.

❖ Hence, in SBI all officers above JMGS I are drawing lesser pension as compared to clerical and Junior officers. It affected about 17% of officers. Remaining 83% are getting 10% CPF with 50% of Pay as pension and gratuity. This is discrimination against section of officers and violation of Art 14, 16(1) and 21 of Constitution of India.

❖ Industry level Pension scheme is similar to as that of RBI and Central Govt (Sec 56 of Bank Employees Pension Regulations - 1995). Their pension is linked of 50% of actual B.P drawn at the time of retirement without any ceiling.

❖ Service gratuity calculations for other Banks is different from statutory gratuity calculation with maximum ceiling.

❖ Commutation formula in the industry is as that of central Govt at 9.81 multiple factor for all PSBs but for SBI it is at 6.6 multiple factor which is more inferior.

❖ Pension of Central Govt employees gets updated on implementation of every pay commission recommendation. RBI/NABARD pension updated in 2019. Bank employees

pension to be updated as per Sec 35(1) of Bank employees Pension Regulations 1995 as amended and gazetted in 2003.

- ❖ SBI employees retiring now with so called three benefits are getting lower superannuation benefits as compared to his/her counterpart employees in banking industry with two benefits.
- ❖ SBI executives retired earlier are drawing their pension less than today's Sub-ordinate staff retiring in SBI as updation of pension has not taken place for them.
- ❖ In case of RRB employees, parity with PSB employees in pay structure was considered by Justice Sri. Obul Reddy during 1991 on the basis of Art 14 & 16(1) of constitution of India. Equal pay for equal work and not based on capacity to pay of RRBs. There cannot be discrimination in pay parity. A landmark judgement.

#### **SBI Act 1955**

**Sec 49** – Power of Central Govt. to make rules in consultation with Reserve Bank.

4(3) every rule made by the Central Govt. under this Act shall be laid, as soon as may be after it is made, before each House of Parliament, while it is in session for a total period of 30 days.....

**Sec 50** – Power of Central Board to make regulations with prior permission from Central Government and in consultation with RBI not inconsistent with this Act.

**Sec 50(3)** - Every regulation to be amended shall be forwarded to the Central Government for prior sanction, with consent from RBI with copy to be laid down before each house of the Parliament for approval. This is due process of law.

#### **Sec 23(1) of SBI Pension Regulations –**

Pension be calculated at the rate of one Sixtieth (1/60th) of every years pensionable service of the average monthly substantive salary, drawn during last twelve months pensionable service subject to Sub Regulation 23(2) & 23(3)

- ❖ From 01-03-1999, 50/40 formula introduced for calculation of pension quoting 3 benefits only for Senior officers, through executive order.
- ❖ During 2014 and 2017 Regulation were amended retrospectively without following due process of law.
- ❖ The then SBI Chairman recommended to the Govt for removal of ceiling of 40% in pension formula vide his letter No.CDO/PM/16/SPI/1187 dated 30-10-2002, and to restore 50% of pay as pension for all.
- ❖ Earlier on 15-02-1997, the then Chairman wrote to the Govt how top executives of SBI are losing pension as compared to top executives of other Banks.
- ❖ **Indefinite strike by both staff and officers Federations from 3rd April to 9th April 2006 for improvements to superannuation scheme in SBI**
- ❖ Both Federations in SBI went on 7 days Joint indefinite strike from 3rd April to 9th April 2006, for improvements to superannuation benefits in SBI.
- ❖ Hon'ble then Minister of Finance Sri.P.Chidambaram, addressed the employees of SBI through national T.V. on the night of 09-04-2006 and assured to look into the demands of both Federations.
- ❖ At the intervention of Ministry of Finance and their assurance to look in to legitimate demands, strike was withdrawn on late night of 9th April 2006.
- ❖ Chairman of SBI was directed by MoF to look in to the legitimate demands of both Federations. A small committee headed by the Dy. Secretary Finance, CGM (HR) was constituted. Both Federations submitted their representations.
- ❖ The then DFS during 2011 assured to look in to the demands one by one on priority, such as anomaly in pension fixation of 7 th Bipartite retirees, 40/50 formula, commutation factor, family pension etc . Federation was following

up the issues with the management regularly and it was almost a permanent agenda in CNC meetings held periodically with the bank from 2006 onwards.

- ❖ The Then CGM (HR) was continued during 2010/2011 as Advisor even after his retirement for follow up of pension issues pending with the Govt.
- ❖ 9th Bipartite negotiators were in progress during 2008 to 2010. Second option on Pension for PSBs with 17.5% wage increase was signed on 27th April 2010.
- ❖ Mean time during 2011 Pensioners' Federation filed case in Supreme Court demanding removal of 40% clause in pension fixation.
- ❖ Hence, DFS decided to keep the matter pending as it amounts to subjudice to deal with matter when the issue was pending before the Hon'ble Supreme Court of India.
- ❖ The Supreme Court referred the cases filed in various High Courts on superannuation benefits to Delhi High Court for consideration during 2013.
- ❖ Management also took a similar stand that, it is not possible to make improvements to pension formula pending court case.
- ❖ Hence matter remained stand still.

#### **Murmu Committee**

- ❖ Murmu committee constituted at the instance of court rectified few anomalies for 4th bipartite retirees and recommended revised pension ceiling at Rs.3775/-pm being 50% of maximum scale of DMD (7550), to 5th Bipartite retirees.
- ❖ Revised ceiling of Rs. 4250/- from 2400/- w.e.f 01-11-1992(01-11-93) to 6th bipartite retirees.
- ❖ 7th Bipartite, anomaly of 1684, 1616 CPI merger rectified during 8th Bipartite but effective from 01-05-2005 quoting additional burden on pension fund. No arrears paid from 01-11-2002 to 30-04-2005.
- ❖ PQP and FPP not considered for calculation

of pension.

- ❖ It did not consider on other issues like 40/50 formula and commutation formula etc quoting that SBI has three retirement benefits as compared to industry level superannuation scheme.
- ❖ There was no opportunity to present our views before the Murmu Committee.

#### **Funds Position**

- ❖ During 2012 sufficient funds from Reserve Fund were transferred to pension fund to comply with AS-15 accounting norms.
- ❖ New pension scheme implemented to new recruits w.e.f 01-08-2010. They are not eligible for defined benefit in pension scheme.
- ❖ Tentative additional cost of Rs.283 crores estimated a/c of restoring 50% ceiling i.e.2.77% of current annual pension. The funds position is robust to absorb additional cost on restoring 50% ceiling for all.
- ❖ Introduction of special allowance not qualifying for pension in 10th & 11th bipartite with 2% and 2.5% load on B.P have reduced the burden substantively on superannuation cost.
- ❖ As on Dec. 2015, total pension fund was at Rs. 57,420/- crores and return on fund was at Rs.325/- crores. Pension payable was at Rs. 310 crores (Vide Murmu committee report para 2.14).

Hence pension fund position in SBI is comfortable.

- ❖ What will happen to the huge corpus funds in SBI after payment of pension and family pension to the last Pensioner and family pensioner's death is a billion dollar question?
- ❖ Therefore, as per constitutional provisions and as in the equity, justice, and fair play, anomalies in superannuation scheme be rectified at the earliest by restoring 50% of pay as pension for all category of employees.

**G.D.NADAF**

Former General Secretary

AISBOF

## 100% NEUTRALISATION OF D.A. TO PRE NOVEMBER 2002 RETIREES

I am glad to inform that the Government has given its approval for 100 % DA for pre Nov.2002 pensioners on 1.10.2023 as per MoU signed with IBA on 28.7.2023.

Minutes provides that for all Pre November 2002 pensioners, DA shall be payable with 100% neutralisation instead of the slab system. Since this will not benefit the pensioners/family pensioners at the award staff level who and already get 100% DA, for such pensioners/family pensioners ex-gratia of Rs.800 and 450 per month has been agreed to.

Bank has issued circular today i.e. on 13.11.2023 regarding 100% DEARNESS RELIEF (DR) NEUTRALISATION FOR PRE-01.11.2002 RETIREES / FAMILY PENSIONERS W.E.F. 01.10.2023 as detailed below:

The Central Board of the Bank in its meeting dated 04.11.2023 has accorded approval for 100% neutralization of Dearness Relief (DR) for pre- 01.11 2002 retirees and family pensioners w.e.f. 01.10.2023.

DR and Ex-gratia amount is to be paid w.e.f. 01.10.2023.

a) DR at uniform rate as applicable to the lowest

slab of basic pension in the existing DR frameworks, to all pre- 1/11/2002 retirees (100% neutralization of tapered DR).

b) Rs. 800.00 and Rs. 450.00 per month as ex-gratia amount, as a standalone Benefit, which will not attract any DR, to pensioners/ family pensioners falling under 1st slab of basic pension and drawing highest DR, and 2nd slab of basic pension attracting second highest DR in the present framework, respectively. The ex-gratia amount shall be absorbed in future changes in pension structure, if any.

c) No arrears shall be payable for the periods falling prior to the effective date.

Ex-gratia amount to be a standalone benefit which will not attract any DR and the same shall be absorbed in future changes in pension structure, if any. Details of revised DR and Ex-gratia (over and above Basic Pension and DR thereon) at a uniform rate with effect from 01st October 2023.

It is a historical achievement for bank retirees. We all should feel proud of it.

**D.S.Rishabadas**

General Secretary

### COMMUNICATION FROM FEDERATION - LETTER OF UNDERTAKING

We understand that there is a sharp reaction among the Pensioners on the issue of obtaining an undertaking in connection with payment of increased amount of DR to the pre Nov. 2002 retirees. Similar undertaking was obtained from the family pensioners at the time of payment of increased amount of family pension.

We have already taken up the matter with Corporate Centre appraising them about the agony of Pensioners on the matter. We have, however, observed that the increased amount for October and November 2023 DA has already been uploaded in the HRMS portal for provisional payment alongwith pension for the month of November. Even if there is any problem in regard to obtaining of the undertaking, affiliates are requested to take up the matter with us.

General Secretary,  
Fed. SBIPA.



*eCircular*

Department: P&HRD

Sl.No.: 763/2023 - 24

Circular No.: CDO/P^HRD-PPFG/38/2023 - 24

Date: Mon 13 Nov 2023

The Chief General Manager,  
State Bank of India,  
Local Head Office,  
All Circles / CCG / CAG / SARG etc.

Madam/ Dear Sir,

**100% DEARNESS RELIEF (DR) NEUTRALISATION FOR PRE-01.11.2002  
RETIREES / FAMILY PENSIONERS W.E.F. 01.10.2023**

The Central Board of the Bank in its meeting dated 04.11.2023 has accorded approval for 100 % neutralization of Dearness Relief (DR) for pre- 01.11 2002 retirees and family pensioners w.e.f. 01.10.2023.

2. DR and Ex-gratia amount is to be paid w.e.f. 01.10.2023.

- a) DR at uniform rate as applicable to the lowest slab of basic pension in the existing DR frameworks, to all pre- 1/11/2002 retirees (100% neutralization of tapered DR).
- b) Rs. 800.00 and Rs. 450.00 per month as ex-gratia amount, as a standalone Benefit, which will not attract any DR, to pensioners/ family pensioners falling under 1st slab of basic pension and drawing highest DR, and 2nd slab of basic pension attracting second highest DR in the present framework, respectively. The ex-gratia amount shall be absorbed in future changes in pension structure, if any.
- c) No arrears shall be payable for the periods falling prior to the effective date.

3. Ex-gratia amount to be a standalone benefit which will not attract any DR and the same shall be absorbed in future changes in pension structure, if any. Details of revised DR and Ex-gratia (over and above Basic Pension and DR thereon) at a uniform rate with effect from 01st October 2023 is placed as Annexure-A.

4. A letter of undertaking is to be taken from the pensioners to enable the Bank to make adjustment to the Pension Fund, if any, at a later date. The format for the undertaking is placed as Annexure-B.

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

Yours faithfully,

**(Om Prakash Mishra)**

Deputy Managing Director (HR) &  
Corporate Development Officer



## Annexure A

Sl. No	Retirement Date	Basic Pension	Existing Dearness Relief Structure August-23 to January -24	Revised Dearness Relief Structure w.e.f. 01.10.2023 to January 2024	Ex-Gratia over and above Basic Pension and DR thereon
			Dearness relief for the months August to January 2024 Average Index		
(i)	(ii)	(iii)	(iv)	(v)	(vi)
1	For Pensioners of the period prior to 01.11.1987 and from 01.11.1987 to 31.10.1992 / 30.06.1993	Up to Rs. 1250	1386.90 %	1386.90 % (DR shall be at the uniform rate of 0.67% per slab over 600 Points)	Rs. 800/-
		Rs. 1251 to Rs. 2000	Rs. 17336.25 plus 1138.50% of basic pension in excess of Rs.1250		Rs. 450/-
		Rs. 2001 to Rs. 2130	Rs. 25875 plus 683.1% of basic pension in excess of Rs. 2000		Rs 0/-
		Above Rs. 2130	Rs. 26763.03 plus 351.90% of basic pension in excess of Rs. 2130		Rs 0/-
2	For Pensioners / of the period from 01.11.1992 /01.07.1993 to 31.10.1997/ 31.03.1998	Up to Rs. 2400	676.55 %	676.55 % (DR shall be at the uniform rate of 0.35% per slab over 1148 Points)	Rs. 800/-
		Rs. 2401 to Rs. 3850	Rs. 16237.20 plus 560.57% of basic pension in excess of Rs. 2400		Rs. 450/-
		Rs. 3851 to Rs. 4100	Rs. 24365.46 plus 328.61 % of basic pension in excess of Rs. 3850		Rs 0/-
		Above Rs. 4100	Rs. 25186.98 plus 173.97% of basic pension in excess of Rs.4100		Rs 0/-

<b>3</b>	For Pensioners / of the period from 01.11.1997/ 01.04.1998 to 31.10.2002	Up to Rs. 3550	431.76%	431.76% (DR shall be at the uniform rate of 0.24% per slab over 1684 Points)	Rs. 800/-
		Rs. 3551 to Rs.5650	Rs. 15327.48 plus 359.80% of basic pension in excess of Rs. 3550		Rs. 450/-
		Rs. 5651 to Rs. 6010	Rs. 22883.28 plus 215.88% of basic pension in excess of Rs. 5650		Rs 0/-
		Above Rs. 6010	Rs. 23660.44 plus 107.94% of basic pension in excess of Rs.6010		Rs 0/-

**Annexure B**

To  
The Branch Manager,  
State Bank of India  
Madam/ Dear Sir,

**Revision in Pension/ Family Pension in respect of those employees of SBI/ e-ABs who retired Pre-01.11.2002.**

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 100 % neutralization of Dearness Relief (DR) in respect of employees retired prior to 01st November 2002. 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 01.10.2023 and that no arrears prior to said date are payable to me.

Date:

Yours faithfully

Place:

(Name of the pensioner/ family pensioner)

eF. No. 16/2/3/2011-IR Pt.  
Government of India  
Ministry of Finance  
Department of Financial Services

3rd Floor, Jeevandeep Building, Sansad Marg  
New Delhi, dated 10th November, 2023

To  
The Chairman,  
State Bank of India,  
Mumbai

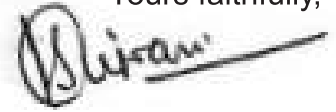
**Subject : Computation of pension at the uniform rate of 50% in place of the existing dual rate in State Bank of India (SBI) - regarding**

Sir,

With reference to the subject mentioned above, I am directed to convey the approval of the Central Government for computation of pension in SBI at a uniform rate of 50% for all the pensioners, in place of the existing dual rate of calculation of pension.

2. Accordingly, to give effect to the above prospectively, bank is advised to take immediate steps for making consequential amendments to the relevant regulation(s) as per section 50 of State Bank of India Act, 1955.

Yours faithfully,



(Vijay Shankar Tiwari)

Under Secretary to the Government of India  
Ph. 011-2336 2349. Email ir@nic.n

## DEMATERIALIZED (DEMAT) YOUR PHYSICAL SHARES TO AVOID RISK

All the Shareholders holding shares in physical form are required to convert their physical shares into dematerialised (demat) form to avoid risk of loss / damage / misplacement. Most importantly, the investment cannot be monetized by physical shareholders since SEBI has stipulated that request for effecting transfer/sale of shares shall not be processed unless the shares are held in demat form with a Depository (NSDL / CDSL).

### SPECIAL CAMP TO OPEN DEMAT ACCOUNT FOR SBI SHARES BY SBIPA (CC)

It is a known fact that many of our members are still holding their SBI shares in physical form without converting them to demat form without knowing the implications of holding the physical shares.

We along with SBICAP Securities Ltd had arranged for a Special Camp to help our members to open Demat Account to facilitate them to dematerialise (demat) their physical SBI shares.

The Special Camp was held on Saturday 4th November 2023 at the 2nd floor Auditorium, SBI, AO South, 84 Rajaji Salai Chennai 600001.

Shri. Murali Dharan, DGM SBI Overseas Branch inaugurated the Special Camp in the presence of Smt. Saraswati, COO. More than 100 members attended the Camp. Shri. H. Ganapathy our President presided over the function. Our Vice President Shri. D. Suresh Kumar, and Assistant General Secretary, Shri. Gomathynayagam were conveners for this program.

For those members who don't have a demat accounts, demat accounts were opened by SBICAP Securities Ltd officials (Depository Participant (DP) by obtaining, application and officially valid KYC (Know Your Customer) documents viz (a) PAN (b) Aadhar Card (c) Passport (d) Voter Card (d) Driving License (e) cancelled cheque etc.

Team of officials from SBI CAP Securities Ltd., under the leadership of Shri. R. Saravanan, Regional Head, Shri P. Prabhakaran, Dy. Branch Manager and Shri. S. Ramachandran, Cluster Manager rendered excellent service to the participants.

For those members who have misplaced/lost the physical shares were advised as to how to proceed further.

## STRUCTURED MEETING WITH CORPORATE CENTER

The Structured meeting with the Federation of SBI Pensioners Association was held on 27th October 2023 at Indore, Madhya Pradesh. On behalf of our Circle Association Vice President Sri V R Udaya Shankar and Joint General Secretary Sri A Sridhar attended the meeting . The structured meeting was preceded by a morning session, attended by GM RP & PM Corporate Centre and representatives of all circle pensioners' association associations barring Delhi Circle.

DGM Policy and Pension Management coordinated the session. Power point presentations by, SBI Corporate centre P&PM dept, SBI General, Anand Rathi, Meddy Buddy and Tata 1 mg were made by the respective teams. The senior executives of the four vendors participated in the feedback/suggestions session actively participated by the representatives of the federation .

Sri Rajeevkumar CGM (HR) joined the meeting during feedback/suggestions section.

During the above session, the following suggestions and the feedback were given by our Federation representatives

1. Our President handed over a list of issues relating to the delivery, arbitrary cancellation of confirmed orders, part delivery, delay in delivery debiting the wallet before medicine delivery etc., to both medibuddy and tata 1mg functionaries.

2. The need to bring in more e pharmacy vendors to tackle monopoly and to provide options to the pensioners.

3. Cashless facility if not available in a hospital attached to a TPA but available in another TPA in that area, the same may be handled by other TPA attached to SBI General .

4. allowing insurance cover for an ailment/disease found during treatment of the pre authorised ailment .

5. top up amount should be available automatically available upon exhausting the basic limit.

6. room rent based proportionate reduction of hospital bill to be reviewed.

Further on behalf of our SBIPA (Chennai circle) Association, we have highlighted and suggested the following issues for implementation for the benefit of Pensioners who are utilizing the e pharmacy:

a. Introduce a simple user friendly app exclusively for SBI pensioners.

b. Apollo to be made sole pharmacy partner to Chennai circle considering their across state presence.

c. Posting an executive with knowledge in Tamil at Chennai for grievance resolution.

d. payment vis links to be stopped due to risk involved. cash on delivery for all payment

e. Misusing our pensioners' data for cross selling vendor's services/products to stop.

f. Pin code specific delivery partner is creating confusion and delay in delivery of medicines.

g. calls / intervention from medibuddy doctors to the pensioners should be stopped.

After hearing the views of all concern, the senior executives responded and assured that all the concerns will be examined and promise to bring qualitative change soon

The Structured meeting with the Federation commenced at 3:15 pm .

Sri Om Prakash Mishra DMD (HR) & CDO, Sri Binod Kumar Mishra DMD Bhopal Circle, Sri



# Health has no holidays

Introducing Apollo Sunday Clinic at Apollo Greams Road and Apollo Vanagaram for care in every specialty.

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## SOCIAL SERVICE ACTIVITES CHENNAI SOUTH



## SPECIAL CAMP FOR LIFE CERTIFICATES SUBMISSION - MADURAI



## SPECIAL CAMP FOR LIFE CERTIFICATES SUBMISSION - COIMBATORE



## SPECIAL CAMP FOR DEMAT OF SBI SHARES



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## Wealth Savings/Current Account

Sl.No	Our Product Features	
1	Debit Card related Services a) Type of Debit Card Debit Card b) Issuance /Annual Fee c) Reward Points/ Rs 200 spent Free add on Debit Card for Spouse/Joint Account Holder d) Withdrawal Limit of Debit Card e) Free Credit Card provided for 1 year Personal Accident Insurance (Death) Cover Locker Charges (1 Locker per 1 Client) Auto Sweep facility (on request) (Sweep-in & Sweep-out) CASA Sweep-in (on request) Free Demat and Online Trading Account (Opening & 1st year AMC) Non-Home Cash Withdrawal by Self Minimum Balance Service Charges SMS Alert Charges waiver Services to be provided through Phone Banking	
	Visa Signature Debit Card Nil 5X Yes (Type of Card as per segmentation of Joint Account Holder. VISA Signature Debit Card only for Wealth Clients) @ POS Rs. 3 lacs , @ATM Rs. 1 lac Yes (SBI Card - Elite (VISA)) # Rs. 10 lacs, Loss Liability Rs. 4 lacs 25% Concession Yes Yes Yes Yes No Charges Nil Yes Direct Phone with mapped Relationship Manager	
2	Debit Card replacement	Yes
3	Duplicate PIN	Yes
4	Cheque services status, Stop Payment	Yes
5	Change in email id/mobile number	Yes
6	Relationship Manager (Placed at remote location)	Yes
7	Distribution of Financial Products viz. MF, Insurance	Yes
8	No. of free transactions through other Bank ATMs	Unlimited
9	Lifestyle Privileges	Host of Lifestyle Privileges from time to time
10	Airport Lounge Access	Yes, 2 Complimentary Access every quarter (Visa Signature Debit Card- Latest List & Validity available at VISA website)
11	Newsletter/Investment Outlook	Through e-mail
12	Charges for Cheque Returns	Nil
13	DD issue and Cancellation Charges	Nil
14	NEFT/RTGS/IMPS Charges	Nil
15	Stop Payment Charges	Nil
16	Duplicate Passbook	Free

Note:

\*Unless otherwise stated, all transaction based concessions would be available only for transactions through Wealth Savings/Current Account of the Client.

\* Minimum Balance charges shall be waived for Wealth Savings/Current Account only and not for the other accounts under the CIF of the Wealth Client

# Terms and Conditions apply

# SBI Wealth

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**Lifestyle Benefits**

## Eligibility criteria for Onboarding as a Wealth Client

Existing To Bank (ETB)	
Existing Client with	Family (Individual with Spouse & Major Children)
TRV	Individual INR 30 Lakhs
Net Salary Credit	Individual INR 2 Lakhs
Home Loan	Individual INR 1 Crore
New To Bank (NTB)	
<ul style="list-style-type: none"> <li>Individual can on-board with INR 10 Lakhs New Money TRV/ Family with INR 25 Lakhs New Money TRV. (Onboarding TRV should be by way of Cheque or Fund Transfer from another Bank)</li> <li>New Clients having no CIF with SBI or</li> <li>Existing Clients with               <ul style="list-style-type: none"> <li>- QAB TRV &lt; INR 1 Lakhs</li> <li>- Only Loan A/c Except HTL &gt; INR 1 Crore.</li> <li>- (&gt; INR 1.5 Crore in case of Family)</li> <li>- Only PPF / Senior Citizens Savings Scheme Account</li> </ul> </li> </ul>	
<b>NTB Clients to meet TRV requirements of ETB within one year of onboarding</b> Total Relationship Value (TRV) includes: <ol style="list-style-type: none"> <li>Deposits with SBI (CA, SB, Fixed Deposits)</li> <li>Mutual Funds invested through SBI (at NAV) (ARN Transfers not included)</li> <li>Equity Investments (at Market Value) through SBI DEMAT Account</li> </ol>	



Rajeev Kumar CGM (HR) Sri Madan L S, GM (RP&PM) participated from the bank's side. The DMD & CDO along with the DMD of Bhopal Circle honoured all the participants of the Federation with a shawl and bouquet.

In his opening remarks the CGM HR detailed the steps taken by the bank in respect of

1. Fine tuning the HRMS, by including all the necessary items for the pensioners in a single app available in a mobile phone.
2. Revamping the system of dispensaries to benefit more pensioners.
3. Inviting the senior officials of SBI General, Anandrathi, Madibuddy and Tata 1mg to participate in Samadhan Pakwada meeting held at LHO centres.
4. Periodicity for structured meeting henceforth will be maintained.

The DMD of Bhopal circle in his address thanked the pensioners for the contributions they have made for the development of the bank and mentioned about the handsome profit made by the bank.

In his keynote address the DMD CDO complimented the President of the Federation Sri Gandhi for the effective presentation he made before the committee of officials of Finance ministry on the issue of revival of 50% basic pension to all pensioners.

2. Informed that the chairman is very positive in extending the helping hand for the pensioners' cause.

3. Expressed his concern about emails / messages received from some pensioners criticising the bank without verifying the facts.

4. Expressed that issues relating to 7th bipartite will be solved soon.

5. All the issues raised by the federation will be noted and action initiated will be intimated.

The Federation President Sri Gandhi in his address thanked the bank for conducting the structured meeting at Indore. He requested the bank to resolve the issue relating to inclusion of FPA & PQA to the basic pension for 7th bipartite retirees

Sri Gandhi further insisted for inclusion of super top for all policy A holders, providing e pharmacy facility to policy A holders and nominating physically challenged children for family pension

The Federation General secretary in his address appealed to the management to conduct the structured meeting twice a year. He expressed his concern that the letters sent by the Federation are not acknowledged and responded. He further suggested appointment of Specialist Doctors at LHO centres and requested that a small committee of the federation to meet the management at regular intervals.

The General Secretary also impressed upon the bank to open more dispensaries to cover more pensioners.

The meeting ended with the vote of thanks by DGMP&PM.

### MEMBERS MEET AT NAMAKKAL

Members belonging to Namakkal Area, met at the Branch for their Quarterly Meeting and during the session, Life Certificates for submitted to the Bank. Further after the meeting, Shri A. Karunakaran, Area Secretary with members visited Shri. K. Veerappan, a senior most pensioner at his residence on his 88th Birthday and honoured.

**A. Karunakaran**, ECM, Namakkal

# ALL INDIA STATE BANK OFFICERS' FEDERATION



UNION IS STRENGTH

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001

Registered Office: 22, Rajaji Salai, Chennai- 600 001



**CIRCULAR NO. 83**

**DATE: 08.11.2023**

**TO ALL OUR AFFILIATES**

## **PENSION EQUALITY PREVAILS: A TRIUMPH FOR SBI FAMILY**

It is with a great sense of satisfaction that we stand on the threshold of clinching one of the most sought-after and cherished accomplishments in the trade union history of the Bank. The issue of payment of pension at a uniform rate of 50% of the average of monthly substantive salary drawn during the last 12 months as against the existing dual rate of 50% & 40% has been persistently demanded by both the Pensioners' Federation and the Officers' Federation of the Bank for more than two decades, and it is only now that we see light at the end of a dark tunnel with the issue standing poised to be resolved to the satisfaction of the concerned parties. The moment is nothing short of being a historical one.

2. Pension has been a part of our legacy, dating back to the days of the Presidency Banks in 1806. Over the years, there have been improvements through court judgments and bilateral settlements. However, disparities arose, notably in 1999, when the ceiling for pension calculation changed, causing a division among our pensioners governing by same pension regulations. This disparity persisted despite the significant improvements brought about in 2006 following a united indefinite strike by both the Officers' and Staff federations.
3. It was disheartening to note that while 83% of all pensioners received pension payments equivalent to 50% of their substantive salary, a smaller subset of 17% of pensioners faced discrimination as they were granted pension at a reduced rate of 40%. This disparity within the pensioners' community persisted and called for further attention.
4. While we are in the service of the Bank, we serve the institution with sincerity and honesty, working hard during the prime of our youth and middle ages with the hope that when we reach the age of superannuation, the institution that we nurtured with the sweat of our brow, shall stand us in good stead in our twilight years. But when a section of our fraternity feels having been discriminated against, a sense of dissatisfaction and heartburn creeps in. Such discrimination goes against the fundamental principles of our Constitution and must be rectified.
5. After the historic 7-day indefinite joint strike in April 2006, the Federation diligently pursued the issues with the SBI management. During every quarterly CNC meeting and follow-up discussions with the management, enhancing superannuation benefits remained a constant and essential agenda item. The then Chairman, Sri. O.P. Bhatt, and Secretary DFS, Sri. Mittal, who also served as Co-Director on the Central Board of SBI, displayed a sympathetic approach towards resolving these issues systematically. The management's recommendations, including those related to the 40/50 issue, were forwarded to the Government as part of this ongoing effort.

6. In response to the Federation's request, the then CGM HR, late Sri. B.B. Das, continued to serve on a contract basis for two years even after his official retirement in 2010, assuming the role of an Advisor. He was based in Delhi with the sole purpose of pursuing our pending issues with the Banking Department and DFS. In fact, in 2011, a file was forwarded to the then MoF, late Sri. Mukherjee, from DFS for clearance on one of the crucial matters. The understanding between the Federation and the Management remained consistent: to address these issues in a prioritized and systematic manner.
7. Disheartened by the Government's lackadaisical approach, the Federation of the SBI Pensioners' Association filed a petition before the Hon'ble Supreme Court in 2011, seeking the removal of the 40% clause in pension fixation. Regrettably, when the Department of Financial Services (DFS) learned about our Pensioners Federation's legal action concerning the 40/50 issue, the matter was deemed sub judice, and the file was returned from the Ministry of Finance (MoF) to DFS. Consequently, our Advisor was recalled to Mumbai.
8. In the meantime various other such cases were filed in different High Courts of the country too. In 2013, The Hon'ble Supreme Court transferred all these cases to the Delhi High Court for consideration, where the matter was being argued since then.
9. Hon'ble High Court of Delhi passed an order on 13.04.2023 directing the Petitioner-Federation of SBI Pensioners' Association to submit a representation to the Ministry of Finance, GOI, highlighting it's grievances, and also directed the Ministry of Finance to get the grievances examined by an expert committee which shall submit a report and recommendations to the Court.
10. Accordingly, the Department of Financial Services (DFS) constituted a committee of experts from various departments and representatives of IBA & SBI participated in various meetings since its constitution. The expert Committee provided an opportunity to the Federation of SBI Pensioners' Association and All India State Bank Officers' Federation (AISBOF) to present their case before the Committee. Accordingly, all the concerned parties viz. the IBA, SBI Management, Pensioners' Federation and AISBOF made presentations before the committee.
11. In the crucible of the committee, diverse perspectives were voiced by the Federations with conviction and clarity. Every individual's contribution, from the persistent efforts of our Pensioners Federation to the steadfast support of individuals in the form of rejoinders, was pivotal. The Bank's representation was commendable, the role of the Indian Banks' Association (IBA) constructive, and we were fortunate to have the expertise of Comrade G D Nadaf, former General Secretary AISBOF and Officers' Director on Central Board of Bank to articulate the Federation's stance, a gesture supported generously by the federation leadership. We extended an offer to the Pensioners' Federation, fostering a collaborative spirit that underpinned our deliberations as a Team – "Team SBI".
12. The expert panel after detailed deliberations has brought out a report which was presented to the Hon'ble High Court of Delhi in its hearing on Nov. 7th, 2023. The culmination of these efforts is the positive report from the Department of Financial Services (DFS), which has unequivocally and unanimously recommended the implementation of a uniform rate of 50% in pension fixation, signaling a victory not just for our members but for the entire SBI Family. The recommendation of the Committee has been accepted by the Competent Authority and to give effect to the same, SBI is required to make amendments to relevant regulations as per section 50 of the State Bank of

India Act, 1955. It is only a matter of time now when after following the due process of law, the necessary approval shall be granted in the matter and justice will be served to the section of the Pensioners that was being discriminated against.

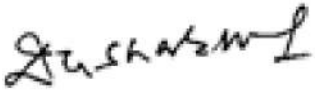
13. It would be pertinent to mention that our respected Chairman, Sh. Dinesh Khara, played an indispensable role in resolving this long-standing issue and fostering unity within our SBI Family. His unwavering commitment to the cause and his personal intervention were nothing short of extraordinary. His personal intervention was particularly instrumental in bridging the divides that had persisted for years and our strategic political engagements further cemented our position.
14. Rome was not built in a day. To achieve significant milestones, one has to remain focused, show sincerity of purpose, work hard with an intelligent approach, persevere, present credible arguments & possess negotiating skills. These all are the hallmarks nurtured at AISBOF day in and day out. The resolution of this long pending demand is a testament to our unity and unwavering commitment to the welfare of our members. It embodies our foundational belief that together we can overcome the greatest of challenges.

Let us carry forward this spirit in all our future endeavors.

# Our Unity Long Live

With greetings

Yours comradely,



**(Deepak Kumar Sharma)**

General Secretary

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**Web: [www.aisbof.org](http://www.aisbof.org)**

## SPECIAL CAMP FOR LIFE CERTIFICATE COIMBATORE

An elaborate arrangement was made by SBI Coimbatore Main Branch for Life certificate submission on 3rd and 4th Nov.23. In response to our Coimbatore unit's call, more than 140 pensioners/family pensioners submitted their life certificate in the special camp.

Medical camp was also conducted for random blood sugar check up, BP checkup, dietician consultation and ayurvedic treatment consultation.

Shri.P.Srinivasan who is looking after pension desk at the Branch and Bank Doctor Smt.Yasmin Basha and her team attended the special camp. This time ayurvedic free consultation was also arranged and

Doctor Nanthini from Arya vaidya Pharmacy participated the medical camp.

Apart from LC work, other services like HRMS access, entering pensioners mail id and mobile number in HRMS were taken care of.

Special camp was a success, thanks to the AGM Sri.Sudagar, Shri.Srinivasan, Sri.Gowtham Cash officer and Our bank Doctor Smt Yasmin Basha, and her team, Ayurvedic Doctor Smt.Nanthini, and the Dietician.

S.Sridharan RS SBIPA  
G.Padmanabhan, ECM  
Coimbatore.

### SALEM

On the eve of Diabetics Awareness Day, our AO (Administrative Office) organized a Diabetes camp at our SBI Dispensary. During the camp more number of our Pensioners have attended the camp and benefited.

Our Team of dedicated volunteers Sri. Guruganesh, Sri. Valayapathy Chandran, and our AS (SBIPA CC Salem) Sri. Sivakumar, actively took part and extended their assistance and also for Submission of LC at our COMMERCIAL BRANCH with the concern of AGM sir, who is kind enough to authorize/ Approval of LCs in no time. We are grateful to the DGM (Deputy General Manager) of Salem Module and all other individuals involved for their efforts in making this

camp a successful one.

It is worth to mention here the efforts taken by our Bank's Doctor Angeline christina is highly appreciable. The camp aimed to spread awareness about Diabetes and its prevention, as well as provide free medical check-ups and consultations for those in need. We hope that this event has helped in educating people about the importance of maintaining a healthy lifestyle and managing Diabetes effectively. We look forward to more initiatives like this in the future to promote the well-being of our community.

With Regards  
Team SBIPA(CC) SALEM.

### மதுரை

நவம்பர் மாதம் வாழ்வுச் சான்றிதழ் (LIFE CERTIFICATE) அளிப்பதற்கு வரும் ஸ்டேட் பேங்க் ஓய்வூதியர்கள் / குடும்ப ஓய்வூதியர்கள் வசதிக்காக, கீழே குறிப்பிட்டுள்ள நமது நான்கு நகர்க்கிளைகளில் உதவி மேசை (HELP DESK) அமைத்து, நமது ஓய்வூதிய நண்பர்கள் திருவாளர்கள் M.G.கோவர்த்தனன், T.R.கண்ணன், D.R. ஹரிராம், T.N.ராஜன், தல்லாகுளம் S.ரவிச்சந்திரன், P.L.சோமசுந்தரம், A.B. பிரதீப், S.அழகப்பன், R.விஸ்வநாதன் ஆகியோர் எங்களோடு இணைந்து சிறப்பான சேவையை அளித்தார்கள்.

1) மதுரைக் கிளை – கீழே உணவருந்தும் அறையில் (MADURAI BR. – 0869)

2) தல்லாகுளம் கிளை (TALLAKULAM BR. – 0253)

3) தனிநபர் வங்கி – மதுரை நகர்க்கிளை (PBB MADURAI CITY - 11544)

4) அரசாடி கிளை (ARASARADI BR.- 7482)

நமது ஓய்வூதியர்களுக்கு தினந்தோறும் தவறாது வந்து உதவிய சங்க உறுப்பினர்களுக்கும், அனைத்து ஏற்பாடுகளையும் செய்து கொடுத்த ஸ்டேட் வங்கி நிர்வாகத்திற்கும், ஸ்டேட் பேங்க் ஓய்வூதியர்கள் சங்கம் சார்பாக எங்களது மனமார்ந்த நன்றியை தெரிவித்துக் கொள்கிறோம்

அன்புடன்

S. அசோகன் – 94885 56333

D. ஹரிலால் டாம்ஜி – 94420 35997

## **SOCIAL SERVICE ACTIVITIES BY OUR SBI PA UNITS COIMBATORE**

On behalf of SBIPA we distributed 116 sweetbox to the inmates of United orphanage for Aged at Kurumbapalayam, Coimbatore to celebrate the ensuing Deepavali on 05.11.2023.

Sri.Sridhar and Shri.Murugesan incharge of the orphanage welcomed us.

Shri. Sridhar, in his welcome speech appreciated the services rendered by SBIPA(CC) in the previous occasions and thanked our Assn.

S Sridharan, RS SBIPA,

G.Padmanabhan, AS SBIPA,

Coimbatore.

### **SALEM**

It was a special day to our Salem unit as Our team of volunteers had the chance to distribute Deevali sweets to the elderly, disabled, and physically challenged individuals at Anbu Illam, T.Nattamangalam, CSI, Bala Gnana Illam, Hasthampatti and Little Hearts Saravanapava Nagar. It was a disheartening experience to witness the struggles and hardships these individuals face on a daily basis.

As we interacted with them and saw their smiling faces, our hearts were filled with joy and gratitude. Seeing their gratitude and happiness made us realize the value of small acts of kindness. Our eyes couldn't help but

shed tears as we reflected on our own blessings and the struggles of these individuals.

We are grateful to our SBIPA CC for giving us this wonderful opportunity to spread happiness and make a positive impact in the lives of others. It was truly a humbling experience that reminded us to always be grateful for what we have and to never take anything for granted. We hope to continue volunteering and making a difference in the lives of those in need.

Team SBIPA(CC)

Salem Unit.

### **மதுரை மண்டலம்**

நமது ஓய்வூதியர்கள் சங்கம் சார்பாக, திருநகர் பாலர் இல்லத்திலுள்ள 51 பெண் குழந்தைகளுக்கு தீபாவளியை முன்னிட்டு போர்வை மற்றும் இனிப்பு (Bed Sheet & Sweet Box) வழங்கும் நிகழ்ச்சி 08-11-2023 மாலை சிறப்பாக நடைபெற்றது. மதுரை திருநகர் பாலர் இல்லத்தின் சிறப்பு பெற்றோரில்லாத குழந்தைகளை சீரிய முறையில் பராமரிப்பதோடு, அவர்களை பள்ளிக்கூடத்திற்கு அனுப்பி படிக்க வைப்பது தான்.

நமது ஓய்வூதியர் சங்க அழைப்பை ஏற்று நிகழ்ச்சியில் கலந்து கொண்ட ஓய்வூதிய நண்பர்கள் திருவாளர்கள் S. கணபதி ராமன், TR கண்ணன், R.

விஸ்வநாதன், S. அழகப்பன், B. சுகுமார், S. ரவிச்சந்திரன், K. சுப்பையா, G. சக்திவேலு, R. பாலகிருஷ்ணன், M. ராசேந்திரன், R. முனிசாமி, திருமதி அலமேலு, திருமதி சாரதாம்பாள் ஆகியோர் அனைவரையும் உளமாரப் பாராட்டுகிறோம்.

பாலர் இல்ல பொறுப்பாளர்கள் ஒத்துழைப்போடு நடந்த நிகழ்ச்சியின் முடிவில் குழந்தைகளுக்கு தீபாவளி நல்வாழ்த்துகளைச் சொல்லி, அவர்களின் அன்பைப் பெற்று அனைவரும் விடை பெற்றோம்.

S. அசோகன்

D. ஹரிலால் டாம்ஜி

மதுரை மண்டலம்.

## சென்னை திருவான்மியூர்

சென்னை ஓய்வூதிய சங்கத்தின் சார்பாக 8.11.23 அன்று தெற்கு பகுதியின் மாவட்ட செயலாளர் திரு. M. பாபு அவர்களுடன் ஓய்வூதிய சங்கத்தின் உதவி தலைவர் திரு. R. பாலசுப்ரமணியம் தலைமையில் EC உறுப்பினர்கள் திரு. M. சிவா திரு. சாமி மற்றும் சங்கத்தின் உறுப்பினர்கள் திரு. M. கணபதி, திரு. சஞ்சீவி மற்றும் சேரன் அனைவரும் சென்னை திருவான்மியூரில் அமைந்துள்ள காக்கும் கரங்கள் முதியோர் இல்லத்திற்கு சென்று தீபாவளியை முன்னிட்டு அங்கு உள்ள ஆதரவற்ற 30 முதியோர்களுக்கு ஓய்வூதிய சங்கத்தின் சார்பாக இனிப்பு வழங்கப்பட்டது.

அங்கு உள்ள முதியோர்கள் அனைவரும் நமது ஓய்வூதிய சங்கத்தின் செயல்பாடுகளை நினைத்து

மிகவும் பெருமையும் மகிழ்ச்சியும் அடைந்தார்கள். அதன் பின்னர் அதே காக்கும் கரங்களுடன் இணைந்த ஆதரவற்ற குழந்தைகள் இல்லத்திற்கு சென்று அங்கு உள்ள 15 குழந்தைகளுக்கும் இனிப்பு வழங்கி அந்த குழந்தைகளுடன் சிறிது நேரம் இருந்த பின் திரும்பினோம்.

காக்கும் கரங்கள் முதியோர் இல்லத்தின் நிர்வாகியும் குழந்தைகள் இல்லத்தின் நிர்வாகியும் நமது சங்கத்தின் செயலை வெகுவாக பாராட்டி பெரு மகிழ்ச்சி அடைந்தனர், நமது ஓய்வூதிய சங்கத்தின் அனைத்து நிர்வாகிகளுக்கும் நன்றி தெரிவித்தனர்

M. பாபு.

தெற்கு மாவட்ட செயலாளர்.

சென்னை.

## சென்னை குன்றத்தூர்

சென்னை குன்றத்தூர் அருகில் இரண்டாம் கட்டளை என்ற கிராமத்தில் அமைந்திருக்கும் சாயி சமர்ப்பன் என்ற மனநலம் பாதிக்கப்பட்ட குழந்தைகள் நல காப்பகத்திற்கு, கடந்த நாலாம் தேதி, தீப ஒளி திருநாளை முன்னிட்டு நமது சங்கத் தலைவர் திரு எச் கணபதி அவர்கள், திரு உதயசங்கர் உதவித் தலைவர், திரு டி பி சந்திரசேகர் உதவ பொதுச்செயலாளர் மேற்படி காப்பகத்திற்கு அங்குள்ள குழந்தைகளுக்கு தீப ஒளி திருநாளை முன்னிட்டு இனிப்புகள் வழங்கி, வாழ்த்தி, சென்றிருந்தோம்.

இந்தக் காப்பகம் நமது வங்கியில் பணியாற்றி ஓய்வு பெற்ற உதவி பொது மேலாளர் திருமதி அலமேலு சிவராமன் அவர்களோடு அவரது கணவர் திரு சிவராமன், திரு அரங்கநாதன் அவரும் ஓய்வு பெற்ற உதவி பொது மேலாளர் மற்றும் ஒருவரும் இணைந்து இந்த குழந்தைகளின் நலன்களை பராமரித்து வருகின்றனர்.

அந்தக் காப்பகத்தின் உள்ளே நுழைந்தவுடன் அங்கு இருக்கும் மனம் நல பாதிக்கப்பட்ட குழந்தைகளைக் கண்டவுடன், நாங்கள் கண் கலங்கி நின்றோம் சிறிது நேரம் குழந்தைகளோடு அளவலாவிட்டு அந்த

குழந்தைகளுக்கு இனிப்பு கார வகைகள் தந்து, திருமதி அலமேலு மேடம் அவர்களிடம் பேசியபோது அந்தக் குழந்தைகளை பராமரிக்க பயிற்சி பெற்ற இரண்டு ஆசிரியர்கள் நியமிக்கப்பட்டுள்ளதாகவும், அந்த குழந்தைகளின் திறமைக்கேற்ப, பயிற்சிகள் தந்து வாழை மட்டையில் சாப்பாடு தட்டு தொன்னை, பூங்கொத்து, மணிமாலைகள் என்று அங்கு அனைத்தையும் காட்டினார்கள். உண்மையிலேயே எங்களின் மனம் மிகவும் நெகிழ்ந்து போய்விட்டது.

தற்போது அந்த காப்பகத்தில் குழந்தைகளை பெற்றோர்கள் கொண்டு வந்து விட்டு விட்டு, பின் மாலையில் அழைத்துச் செல்கிறார்கள். திருமதி அலமேலு மேடம் அவர்களிடம் பேசிக் கொண்டிருந்தபோது அவர்களுக்கு ஒரு வேன் வாங்கித் தந்தால், அக்கம் பக்கம் கிராமத்தில் உள்ள குழந்தைகளை அழைத்து வர ஏதுவாய் இருக்கும் என்று தங்களின் அவாவை தெரிவித்தார்கள் இத்தனை சீரும் சிறப்போடும் இந்த காப்பகத்தை, மனநலம் குன்றிய குழந்தைகளின் குறையை நீக்கி, அவர்கள் பணியாற்றிக் கொண்டிருப்பது உண்மையிலேயே பாராட்டத்தக்கது.

தற்போது இந்த காப்பகத்தில் 16 மன வளர்ச்சி குன்றிய குழந்தைகள் இருக்கின்றார்கள். அவர்களில் இருவர் பெண் குழந்தைகளாகும். இந்த காப்பகம் இன்னும் சிறப்புடன் நடந்திட, மனநலம் குன்றிய குழந்தைகள் எதிர்காலம் சீரும் சிறப்போடு இருந்திட, நாம் உதவிகள் செய்திட வேண்டும் என்ற எங்களின் விருப்பத்தை தெரிவித்துக் கொள்கிறோம். ஓய்வு பெற்று தங்கள் பயணத்தை இந்த குழந்தைகள் நலன் கருதி பணி செய்து வரும் ஆசிரியர்கள் மற்றும் திருமதி அலமேலு அவர்கள் குடும்பத்தினரை பாராட்டி திரும்பினோம்.

R. இளங்கோ

மண்டல செயலர் சென்னை வடக்கு

## DONATION

Donation has always been accepted by our Association. In the past, many members have offered donations to the Association. We are happy to inform that many more contributions have been received from our members mainly to strengthen a corpus for social service activities. This is the way we can give back to the society. We furnish below the names of our members who have donated an amount of Rs. 1000/- and above received during the current month. We profoundly thank one and all with folded hands who have contributed generously and appreciate their gesture.

We appeal to our members to donate liberally to our association. The corpus will be used for social service activities.

**Please donate**

SI No.	Mem.No.	Name	Amount
1	A11578	Charles Appadurai	1000
2	A3193	Wamanan G	1000
3	A8753	Ravi Shanmugam	1000
4	A4984	Rajan S	1000
5	A7299	Sundararajan R	1000
6	A8036	Muthuvairavan	1000
7	A6741	Raghavan K V	1000
8	A1326	Ranganathan S	1001
9	A1593	Paramanandam C S	2000
10	PF1547097	PushparAJ S	1000
11	A5692	Saraswathi T	2500
12	A3634	Seetha Lakshmi	1500
13	A6537	Baskaran R	2000
14	A8864	Dhanasekaran A	1000
15	A10322	Devaprakash M	1000

SI No.	Mem.No.	Name	Amount
16	A11613	Varatharajan A	1000
17	A4716	Arivithazh A	1000
18	A7550	Ramachandran S	2000
19	A6210	Vijayan G	1500
20	A3359	Rajagopalan K	3000
21	A9274	Sethu R	2000
22	A3161	Manthiram S	1000
23	A13522	Gomathy S	5000
24	A5390	kushala santhosh shetty	1000
25	A13275	Thanaraj T	2200
26	A7266	Arul Arasan R	2000
27	A6215	Mani K	2001
28	A4006	Subramanian V	1000
29	A13476	Kalaiselvi E	1000
30	A6466	Muthu Ponnusamy M	1000
31	A13931	Varadharajan G	1900



### **ADMISSION OF NEW MEMBERS**

We are glad to publish list of members who have joined our Association recently. We extend a hearty welcome with a request to involve in all activities of our Association.

S.No	Mem.No	Name	PF No	Designation	Branch	Mobile No
1.	A14074	Dhanarajan K	6378315	Sr.Hd Messenger	PBB Nungambakkam	9566107397
2.	A14075	Arjunan V	1524925	JMG	Watrap	9952836461
3.	A14076	Gabriel R E	3231143	Sr.Hd.Messenger	Virudhunagar	7867829997
4.	A14077	Alagappan A	5104742	Spl. Associate	Thanjavur Main	9442399976
5.	A14078	Nagarajan K	2954257		Salem Main	9677362579
6.	A14079	Santhanam G	6063276	Sr. Assistant	LUZ Br. Chennai	9444256398
7.	A14080	Rajendran G	7220847	Manager	Ayapakkam	9445299408
8.	A14081	Ravi Rao N	2954109	Hd. Messenger	Coimbatore Main	9750541710
9.	A14082	Ramadevi M	3379949	Spl. Associate	Srirangam	9994378421
10.	A14083	Vasanthi K	2780194	Chief Associate	Chidambaram	9003795477
11.	A14084	Baby M	4551834	Dy. Manager	Palayamkottai	8015128032
12.	A14085	Nisha Suresh	3550400	Chief Associate	Tambaram Town	9840033305
13.	A14086	Kumar S	1544314	Chief Associate	Singipuram	9488310859
14.	A14087	Karivalavan P	1519077	Chief Associate	Omalar	9994705174
15.	A14088	Rajendran S	2958465	Spl. Associate	Tiruvallur ADB	9445701151
16.	A14089	Mahalakshmi V	2970627	Spl. Assistant	Chromepet	9940481636
17.	A14090	Periasamy N	3038548	RK / Cashier	Komarapalayam	9488936699
18.	A14091	Sathiyamoorthy M	1490184	Dy.Gen.Manager	Kilpauk	9445860279
19.	A14092	Mathialagan V	3201678	Manager	Minambakkam Airport	8825971902
20.	A14093	Margabandhu T R	2776421	Spl. Associate	Adyar	9789070192
21.	A14094	Sumathy S	3581578	Dy. Manager	Karur	9566204547
22.	A14095	Rita Harris	534919	Head Clerk	Rajaji Salai	9962368308
23.	A14096	Sita Sekar	3320332	Manager	Anna Nagar West	9840339252
24.	A14097	Soundararajan M G	1474650	Dy. Manager	Srirangapalayam	9080619922
25.	A14098	Gudipudi Srivardhana Sarma	3083349	Asst.Gen.Manager	Nandambakkam	9600111558
26.	A14099	Devipriya Manek K	5318742	Sr. Assistant	Whites Road Chennai	9840056823
27.	A14100	Chandra S	3036006	Chief Associate	Karur	9445515937
28.	A14101	Anandhan K R	2789027	Chief Associate	Singanallur	9443761201

### **MEMORIAL FUND**

A token amount of Rs. 2000 /- has been distributed during the month of July to October 2023, to the spouses of the following deceased pensioner members.

M.No	NAME	PF No	SPOUSE NAME	PLACE
A3114	Subban R	513679	Nallammal S	Namakkal
A1356	Ramadass G	500194	Suseela R	Chrompet
A0785	Ramasamy G		Saroja R	Tiruchirapalli
A3917	Subramanian R	523518	Indira S	Madurai
A4538	Chinnadurai V	1516914	Vimala Gladson	Nagercoil
A11756	Patchai Perumal M	4552849	Ponnammal	Tuticorin

M.No	NAME	PF No	SPOUSE NAME	PLACE
A4326	Varghis A	1527711	Arul Mary	Kovilpatti
A0587	Jayaraman T V		Lakshmi J	Chennai
A10365	Pappu K	3231283	Saroja P	Madurai
A5065	Thirumal M	1450980	Meenambigai	Madurai
A4743	Shreenivazan K R	524328	Vatsala S	Chromepet
A4528	Meenakshi Sundaresan	1456008	Jayalakshmi M	Tirunelveli
A8273	Udayarani M	3231038	Johnson C	Nagercoil
A6441	Sundhararajan N	1488694	Vijayalakshmi S	Madurai
A4108	Kesavan P R	146090	Mythili K	Kancheepuram
A9572	Krishnakumari T	1503251	Mahadevan	Coimbatore
A13046	Ambalavanan D	1502999	Muthulakshmi	Thanjavur
A3843	Joseph A V M	513709	Alphonse Jacintha	Tirunelveli
A4154	Chandrasekara S	515973	Brinda C	Pondicherry
A5457	Palaniappan S	1455443	Vasuki P	Tenkasi
A11212	Kasinathan V G	2772896	Gowri K	Adambakkam
A5148	Pitchaimani A	1513311	Ganapathi Ammal	Tuticorin
A2733	Srinivasan M	539074	Girija S	Chennai
A9380	Lakshmi N	1513230	Nagarajan R	Madurai
A3148	Sampath T A	513970	Kalyani T A	Royapettah
A0870	Lakshmanan R	483699	Padma L	Chennai
A2959	Balasundaram R	464392	Kalavathy K	Chennai
A5720	Thangaraj R	2772264	Kulsam D	Avadi
A10147	Subhalakshmi N	2452766	Krishnamurthi S	Chennai

### RETIREMENTS AS ON 30.11.2023

We welcome the following younger Members of our family and convey our best wishes to all of them to enjoy a comfortable, contented and active retired life. We request them to enroll as Members of our Association immediately. Membership application form had been sent to their respective office address. In case of non receipt please contact the Association. Phone: 044-2524 3617 / 94453 30237

S.No	PF No	Name	Designation	Branch Name	Mob.No
1	3392562	Ravi Chandran Jayaraman	Dy.Gen.Manager	LHO Chennai	9849641022
2	2774704	Sundaravadivelu P	Chief Manager	RACC Udumalpet	9500982361
3	3034844	Lionel Benedict J	Chief Manager	LHO Chennai	9443088929
4	3226360	Jeyadoss M	Chief Manager	CCPC Chennai	9894822079
5	4014588	Shankar Srinivasan	Chief Manager	LHO Chennai	9894954746
6	3038939	Srinivasan P	Chief Associate	Coimbatore	9842286778
7	3052192	Lalitha V	Chief Associate	CCPC Chennai	9444053658
8	3227847	Thiagarajan Vaithialingam	Chief Associate	SME Nagapattinam	9443573696
9	4360710	K Joseph Dhanaraj	Spl. Assistant (Non Bank)	AO Chennai North	8939705550
10	2952661	Annadurai Karuppan	SrHdGenAttendant	Punjaipuliampatti	8248557466
11	2959100	Ashokkumar Govindaraj	W&WardSrHdCat	Ambattur	9003118875
12	3581837	Devaki R	SrHdGenAttendant	Neyveli Bazaar	9786554791
13	4009657	Rajakumar Rajendran	SrHdMessenger	Villivakkam	9941358144
14	5410533	C Govindaraj	W&WardHdCat	CAC Gopalapuram	9789296947

## OBITUARY / BEREAVEMENT



**Shri. A. Pitchaimani**  
on  
25.10.2023



**A6441**  
**Shri. N. Sundhararajan**  
Spl. Assistant  
Tirumangalam on  
21.10.2023 -  
9096277797



**Shri. K. Paramasivan**  
Spl. Assistant  
Tirupur on  
13.10.2023



**A10147**  
**Smt. K. Subhalakshmi**  
Dy. Manager STC  
Nungambakkam on  
26.09.2023 –  
9094001052



**A1942**  
**Shri. L. Anantha**  
**Krishnan**  
on 31.10.2023 –  
9345962810



**A9380**  
**Shri. N. Lakshmi**  
Spl. Assistant  
Madurai on  
31.10.2023 –  
7904846466



**Shri. Venkatesan**  
on 13.11.2023 –  
9004223877



**A4973**  
**Shri. T. Loganathan**  
RK / Cashier  
VOC Nagar  
Thanjavur on  
10.11.2023



**A4743**  
**Shri. K R Shreenivazan**  
Chief Manager on  
13.09.2023 –  
7300475227



**A2959**  
**Shri. P. Balasundaram**  
on 21.08.2023 –  
8610298810



**A3709**  
**Shri. M X Sathiya**  
**Seelan**  
Dy. Manager on  
16.10.2023 –  
9884858458



**Shri. S. Durairaj**  
Spl. Assistant  
Madurai on  
14.11.2023 –  
99949868



**Shri. T A Sampath**  
Dy. Manager MFL  
Chennai on  
11.10.2023



**A11497**  
**Shri. J D Selvamani**  
lost his wife  
Smt. M. Pachaiammal  
on 03.11.2023 –  
9840187552



**Shri. E. Nambi,**  
Former Area  
Secretary,  
SBIPA, Tirunelveli  
lost his wife  
Smt. Ramalakshmi  
on 17.11.2023 –  
94443 04635

**A11967 Smt. M. Banumathy on 31.10.2023 – 9442937459**

**Shri. L. Sridharan lost his wife Smt. Hema Sridharan on 05.11.2023**

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for **Senior Citizens**

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(Near Velachery)



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Mr. Chandramouli receiving Senior Citizen Privilege Card from Dr. Lakshminath Ramesh, Dr. B. Balamurugan and Dr. V. Srinivas

Comprehensive Geriatric MASTER HEALTH CHECKUP	Geriatric MINI MASTER HEALTH CHECKUP
<ul style="list-style-type: none"> <li>LAB TEST                             <ul style="list-style-type: none"> <li>- Complete Blood Count (CBC)</li> <li>- Renal Function Test (RFT)</li> <li>- Liver Function Test (LFT)</li> <li>- Random Blood Sugar</li> <li>- Glycated Hemoglobin (HbA1c)</li> <li>- Thyroid Stimulating Hormone (TSH)</li> <li>- Total PSA (Male)</li> <li>- Lipid Profile</li> <li>- Urine Routine Analysis</li> </ul> </li> <li>USG - Abdomen</li> <li>USG - Breast Screening (Female)</li> <li>ECG &amp; Echo</li> <li>Fall Risk Assessment</li> <li>Memory Assessment</li> <li>Incontinence Assessment</li> <li>Physiotherapist Assessment</li> <li>Geriatrician Consultation</li> </ul>	<ul style="list-style-type: none"> <li>LAB TEST                             <ul style="list-style-type: none"> <li>- Complete Blood Count (CBC)</li> <li>- Renal Function Test (RFT)</li> <li>- Liver Function Test (LFT)</li> <li>- Thyroid Stimulating Hormone (TSH)</li> <li>- Glycated Hemoglobin (HbA1c)</li> </ul> </li> <li>ECG</li> <li>Geriatrician Consultation</li> </ul>
<p>Regular Cost <b>₹5500</b></p> <p>Launch Offer <b>₹2499*</b></p>	<p>Regular Cost <b>₹2000</b></p> <p>Launch Offer <b>₹999*</b></p>

**INAUGURAL OFFER**  
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<b>Doctor Home visits   Homecare Nursing   Home Physiotherapy   Lab tests at Home</b>				

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