



# SBI Pensioners' Bulletin

A quarterly publication by SBI Pensioners' Association, Kerala

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## SBI PENSIONERS' MEET AND 23<sup>RD</sup> ANNUAL GENERAL MEETING OF SBIPA KERALA AT KOTTAYAM – TWO LANDMARK EVENTS



*Inauguration by Sri. Thalachil Sivadas, General Manager Net work II*

**“If I am able to proudly say that I belong to the No.1 Company of the nation, a company that makes the maximum profit, which has survived more than 216 years, friends, I can boldly say that it is only due to the sustained efforts put in by our elders and retirees who spared their sweat and blood for bringing up this great organisation, this remarkable achievement was made possible. I salute you all my dear friends who have come from all parts of the State to participate in this historic event...”** Sri. Thalachil Sivadas, General Manager Net work II, LHO Thiruvananthapuram, thus began his most vibrant, powerful and inspiring inaugural address. The jam-packed Indraprastham auditorium near Thirunakkara Mahadeva temple, was in its high voltage festive mood with its colourful illumination and with the participation of more than 1700

members of SBI Pensioners' Association Kerala who have come from all the fourteen districts of the State.

The pensioners' meet which began at 10 am, was preceded by the flag hoisting ceremony of the 23rd AGM in the auditorium premises. Sri. K.Rajeevan, President SBIPA Kerala hoisted the SBIPA Kerala flag amidst shouting of slogans by large number of members. The enchanting welcome song depicting the historic relevance and prominence of Kottayam, the so called “Akshara Nagari” (city of letters) by Team Kottayam displayed in the LED wall, proved to be a true expression of warmth and affection to one and all who came from the length and breadth of Kerala. It needs a special mention that the live stream of the

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### **UNDUE ENRICHMENT BY WAY OF EXCESS RECOVERY IN COMMUTATION OF PENSION**

In State Bank of India even though the Pension scheme is in existence ever since its formation, continuing the legacy of Imperial Bank of India, the facility of commutation of pension was introduced only in the year 1994 under a new Rule No.23(B) of State Bank of India Employees Pension Fund Rule. Accordingly, a pensioner who retired from the Bank's service on or after the 01/01/1986 could commute up to the maximum limit of one third of his pension with effect from 01/11/1994 which facility is still continuing in our Bank without any modifications thereafter. The eligible amount of commutation for a pensioner is worked out, based on the commutation factor which is arrived at depending upon the age of the pensioner as on his next birth day. An employee who commuted the admissible portion of pension, is entitled to have the commuted portion of the pension restored after the expiry of 15 years from the date of commutation.

A comparative analysis of the commutation scheme available in SBI vis a vis other Public Sector Banks will reveal the disadvantageous position of SBI pensioners due to the low commutation factor in SBI viz. 6.61 which is abysmally low when compared to the 9.81 factor available for PSB pensioners. The variance in commutation amount received by SBI Pensioner is in lakhs as against their counterparts in other PSBs. It is most unfortunate that the repeated representations submitted before the SBI Management in this regard, has evoked no response till date.

Despite the shortcomings in the scheme, majority of the pensioners used to avail of the commutation for meeting their financial requirements. There certainly was a mismatch in commuting ten years' pension amount and repaying it in fifteen years. However, the reasonably higher interest rates available for the deposits in the initial years could take care of the burden of additional five years recovery towards repayment of commutation amount. The fall in interest rates on deposits, in the subsequent years obviously ended up in diminishing return on yield causing additional burden of repayment. An actuarial calculation of commutation amount received and the repayment made for fifteen years has revealed excess

recovery than what was actually due. It has been evidently proved that the amount of commutation paid to the pensioner is fully recovered by the Bank within 12 years of commutation and the remaining recoveries by the Bank for further three years is nothing but undue enrichment of Banks coffer. Bank pensioners fraternity has been harping on IBA and Government for undoing this injustice. However there is nil response till date.

The order passed by Punjab and Haryana High Court recently, restraining the Haryana Government from recovering the amount of commuted value of pension from employees who have completed 10 years after retirement, is indeed an eye opener for all those who continue with the unjustifiable action of penalizing the poor hapless pensioners, who in their heydays sacrificed their vigour and vitality, their sweat and

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*labour to build up the edifice of their great organisation.*

*We earnestly request our beloved Management to kindly arrange for rectifying this anomaly and to make suitable modifications in the SBI Pension Fund Regulations so as to bring down the recovery period of pension commutation amount from 15 to 12 years putting an end to this injustice inflicted on the pensioners.*

*It is the spirit and not the form of law that keeps justice alive- Earl Warren*

*Rajeevan*

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### **Continuation from page 1**

programme via YouTube channel arranged by the organizers provided the best opportunity to watch the entire programme from all places across the country.

The pensioners' meet commenced with the invocation by Ms. Twinkle Lijo followed by the formal inauguration of the meet by lighting the traditional nilavilakku by Chief Guest Sri. Thalachil Sivadas, General Manager. The guests of honour who joined the lighting of lamp included S/Sri Deepak Kumar Basu, General Secretary, Federation of SBI Pensioners' Associations, Jacob E Joseph, AGM(DO&PM) Kottayam, Rajesh S General Secretary, SBIOA.



*Welcome address by Sri Jacob E Joseph  
AGM(DO&PM) and officiating DGM*

Sri. Jacob E Joseph, officiating DGM at Kottayam AO who delivered the welcome address on behalf of the CDO, considered it as a special privilege for Kottayam AO to host the pensioners' meet and also a special opportunity to meet such a big gathering of elders who

appear to be young and who are really young in heart and thought. It goes to the credit of the Association and Federation to assemble such a huge number of pensioners in the meet. He formally welcomed all the dignitaries on the dais and all participants, and also concluded his welcome address extending his good wishes for the success of the meet.



*Inaugural address by GM Sri. Sivadas*

The inaugural address by Sri. Sivadas, GM was indeed a captivating one, filled with the soulful expression of respect and affection towards the elders and retirees of the Bank. The expression of proud feelings that spontaneously appear on our faces when we identify ourselves with our Bank, is inexplicable. He added that it was possible only due to the goodwill that was earned by the dedicated efforts of our seniors and elders. He recalled the meagre pension amount received by the past retirees and the sufferings they underwent due to lack of dispensary and medical facilities. Today things have changed a lot with the introduction of insurance facilities and also dispensary facilities for the benefit of pensioners. He also expressed his appreciation on the recent benefit of

uniform pension to all by removal of 40%-50% anomaly and also acknowledged the efforts by Pensioners' Federation to obtain a favourable court judgement. He further mentioned about Bank's present approach towards the retirees by providing more opportunities to them so as to utilize their experiences and services even after retirement. He requested all pensioners to be ambassadors of the Bank and to continue their efforts to retain the *numero uno* position of our bank.

He requested everyone to take care of one ATM on the principle of 'My ATM-My Bank' so that it leaves no room for any customer complaints. Before concluding his highly inspiring speech, he conveyed the greetings from Chief General Manager, Madam Bhuvanewari, who could not make her presence in the meeting due to some unexpected personal inconvenience. He assured the support of Circle Management in resolving all the issues pertaining to pensioners. Wishing all the participants good health and happiness, and extending his sincere thanks to the organizers, he concluded his remarkable inaugural address which was accompanied by thunderous applause by all.

Sri. K Rajeevan, in his presidential address, paid rich compliments to Team Kottayam led by S/Sri Henry John, Viswanathan Nair and P M Jacob, for their relentless efforts for more than six months, to make the meetings an ever memorable one. He gave a detailed account of the various activities undertaken by the Pensioners' Association Kerala since its inception and listed out the achievements made so far, especially in the area of family pension. He highlighted the smooth and cordial relation being maintained between the Circle Management and Pensioners' Association in Kerala.



*Presidential address by Sri.K.Rajeevan*

He recalled the commendable attitude and approach by the Circle Management towards Pensioners' Association and fondly remembered those Chief General Managers who provided excellent office spaces for the Association at Thiruvananthapuram and at all six AO centres. He gratefully acknowledged the services of PPG department in resolving the issues especially of family pensioners. "Let us make this organisation more vibrant and active and let us make this meeting a stupendous success, and a new record is added to the annals of SBI Pensioners' Association Kerala" he concluded.



*keynote address by Sri. Dipak Kumar Basu*

Sri. Dipak Kumar Basu, General Secretary, Federation of SBI Pensioners' Associations began his key note address saying that other than State Bank of India, no other Bank in the country has such a facility like Pensioners' meet, to look into the issues of pensioners with direct interactions with the management. He spoke about the cordial approach by the Corporate Centre towards the pensioners. He also touched upon the developments in regard to the anomaly of 40%-50% and how it was taken up before the Supreme Court and subsequently in the Delhi High Court. He referred to the Murmu Committee and its approval on other issues in respect of 7th BPS retirees, and disapproval for the removal of 40% -50% anomaly quoting the reason of three retiral benefits of SBI pensioners. He further mentioned about the Committee formed by the DFS and its admission of 40% as an anomaly, and how rectification was implemented. He concluded his key note address assuring more information on organisational matters in the afternoon Business Session of 23rd AGM.

"The benefits that we enjoy today are because of the hard work, sweat and toil put in by seniors like you...." Comrade Rajesh S General Secretary, SBIOA Kerala began his felicitations, thus paying his respect and regards to the pensioners. He spoke about the privatisation move which the Government has started



during 2020-21 but could not bring it forward due to the stiff resistance by Banking and other trade unions in the country. Taking the example of State Bank of India which could declare a net profit of more than 50000 crores and 60000 crores respectively during the previous two years, he asked why it is necessary to privatise the Banks? He sought the support of each member of the Pensioners' association to join the fight against the ill motivated privatisation move by the Government.



*Felicitation speech by Comrade Rajesh S*

He also touched upon the recently concluded 12th BPS which brought a 17% increase in the salary of both workmen and officers of the Banks. At the same time, he also expressed his regret for not being able to settle the issue of updation of pension despite the concerted efforts made by UFBU till the last moment. However, it is a step forward that IBA and Government had to agree for payment of ex-gratia to the pensioners as a part of the bipartite settlement. Even though SBI has surplus funds to meet the pension revision, due to the poor fund position, some of the other PSBs have expressed inability for the revision of pension. He added. However, he assured that the efforts on the part of UFBU will continue till we see the light at the end of the tunnel. He concluded his felicitations complimenting the leaders for organizing such a big meeting with a large number of participants despite the adverse weather situation.

Comrade Sri Akhil S, General Secretary, State Banks' Staff Union began his felicitations mentioning about the huge number of passengers not only in the State but also in the other Metro cities in the country, who are depending on Indian Railways, the biggest public sector undertaking, for their daily routine travel to their work places paying comparatively lower and reasonable ticket fares. Of late, we understand about the introduction of private trains in other parts of the

country, which is definitely going to happen in Kerala also very shortly, he added. It is indeed a matter of serious concern that such a big organisation like Indian railways which is taking care of the transportation of men and material throughout the nation, is under threat of privatisation by the ruling Government.



*Felicitation speech by Comrade Akhil S*

He explained about the nationalisation of Air India and Indian Airlines in 1953 which served the people for quite number of years and its reversion to the house of TATAs again in 2022. He drew the attention of all to the budget speech by Union Finance minister in the year 2021 in which it was revealed about Government's decision to privatise two Nationalised Banks and an Insurance company. The legislation for privatisation of General Insurance has already been passed in the parliament. The Government's moves for enactment for privatisation of Banks, have been thwarted by the stiff resistance by the entire employees and officers in the Banking Industry under the banner of UFBU. However, the threat is not over and it continues, he cautioned. He also touched upon the recently concluded 12th Bipartite Salary settlement which provided a payment of ex-gratia to the pensioners as part of the agreement with the clause that it will be reviewed every year. Even though the demand by UFBU was for updation of pension, he considered ex-gratia as a first step towards updation of pension; which is definitely going to be a reality in the days ahead. He concluded his address by exhorting the pensioners to join the serving employees in their fight against privatisation of PSBs so as to preserve the hard earned rights and benefits which we enjoy today.

Sri A Jayakumar, General Secretary SBIPA Kerala began his felicitations complimenting the Circle

Management for their very positive approach in resolving the issues of pensioners. Whereas many other circles are still making efforts to get a dispensary in each district, in our Circle, not only that we have Bank's dispensary in all the districts but in other prominent centres also, total number being 17, the credit for which goes to our Circle Management. He mentioned that the working hours of some dispensaries need enhancement due to the large number pensioners utilizing the facility. While mentioning about the effective functioning of our offices, he said that many number of pensioners are utilizing our services.



*Felicitation by Sri.Jayakumar A.*

Responding to the General Manager's suggestion that each one should be under 'My ATM-My Bank', he assured to undertake the same by all our members. While talking about the existing medical facilities he said that our intention is to provide medical facilities to all the pensioners. However, it is a fact that out of 17190 pensioners in Kerala only 44% has subscribed the Policy B Scheme. He made a suggestion before the General Secretary, Federation to place before the Management a proposal for a smaller plan of insurance policy with lower premium so that all the pensioners can afford the insurance coverage. One issue that was taken up in the previous structured meeting was regarding extension of working hours of the dispensaries, which is definitely under the consideration of Circle Management. He also mentioned about the **SBI Salute**, the ex-gratia amount voluntarily paid to the SBI pensioners by our Bank in connection with the celebrations of 75 years of independence of India. He praised the SBI Management for such a noble gesture towards the pensioners which no other Bank has done. He concluded his speech, gratefully acknowledging the

support and cooperation being received from SBIOA and SBSU not only in taking care of the pension matters but also in conduct of our AGM and Pensioners' meet.

The interaction with the Circle Management that followed after the inaugural session, was coordinated by Sri Joseph Palackal, DGS and GB member of Federation. The District Secretaries who presented the issues included S/Sri. V L Joseph Thiruvananthapuram, S.Balakrishnan Palakkad, C.Venugopalan Kozhikode, T C Purushothaman Pillai Kollam, Ashok Kumar Malappuram, K Ravindran Thrissur, Jais Mathew Alappuzha, N V Babu Kannur and PP Philip Area Convenor Vaikom.

The issues that were presented before the Management included, (a) to allow NPS pensioners to have access in HRMS portal, so as to enable holiday home booking, subscribing to insurance schemes etc (b) to introduce a new plan under insurance scheme for Rs. 1 lakh base plan and with reduced premium (c) to have a hassle free online booking system for holiday home with facility to know about the vacant dates available as a dash board (d) to suitably modify the E pharmacy software so as to make it more user-friendly (e) to provide loan facility for payment of Mediclaim insurance premium, repayable from monthly pension (f) to extend E pharmacy facility for subscribers of Policy A also (g) to include disabled children also in insurance scheme which was available in the previous years but now discontinued after shifting to HRMS (h) delay in sanction of stagnation increment (i) delay in supply of medicines to dispensaries from central store (j) to provide concessionary rate of interest on loan against pension, by reducing the present exorbitant 12.50% interest rate (k) delay in purchase of medicines in Malappuram dispensary (l) long pending cases of revising family pension to 30% (m) formation of branch level ATM management committee involving pensioners also (n) enhancement of working hours of dispensaries.

It was indeed a spectacular function that followed after the interactive session. Sri. C I Philip, the senior most pensioner of our Bank and member of SBIPA Kerala, who completed 100 years of age on May 5th 2024, was honoured on behalf of the Bank, Federation and Association. He was offered ponnada and mementoes by S/Sri.Sivadas GM, Dipak Kumar Basu, K Rajeevan and A Jayakumar.





*Honouring super senior pensioner Sri. C.I. Philip*

Four other members of SBIPA Kerala were also honoured thereafter for their meritorious achievements. They included Dr. Vineet Lohithakshan, son of our member Sri. Lohithakshan, who secured 159th rank in the Civil Services Exam in the first attempt, Adv. V R Balakrishnan Nair, yoga guru, who has conducted more than 1350 yoga classes online and also the recipient of India Book of Records, Asia Book of Records and Golden Book of World Records, Chandrasekharan Nair, who secured the gold and silver medal in 2023 national and international swimming competitions and also winner in 2024 Hyderabad Athletic meet, Alex Menampampil winner of many number of gold medals in national and international and masters swimming competitions, Smt. Elsikutty V C who won many gold medals in the National Athletic meet held in 2024.



*Vote of thanks by Sri.Henry John*

After the honouring function, General Manager responded to the clarifications sought and issues raised by the District Secretaries and assured that whatever issues could be resolved at LHO level, will definitely be done without delay and other issues which require sanction and approval from Corporate Centre will be forwarded with due recommendations by LHO without delay. Asst. General Manager Smt. Sindhu Sankar and

Chief Manager, Sri C M Rajmohan from PPG dept. who were seated on the dais had noted down all the issues raised by participants and assured to resolve the same within a months time.

The Pensioners' meet came to an end at 1 pm after Sri Henry John proposed vote of thanks to one an all who made the meeting a grand success.

## **23<sup>rd</sup> ANNUAL GENERAL BODY MEETING**

The meeting commenced at 2pm with a silent prayer expressing condolences for those of our members who left for their heavenly abodes during the report period. This was followed by the welcome address by Sri. Joseph Palackal DGS and GB member of Federation.



*Welcome address by Sri.Joseph Palakkal*

He began his welcome address highlighting the honourable presence of Com. Dipak Kumar Basu, General Secretary of Federation, who has travelled all the way from Kolkata to Kottayam to be with the members of Kerala, and to share the organisational achievements and developments that have taken place during the year. The year 2024 appeared to be quite favourable for SBI pensioners, since some of the very long pending issues could be resolved, he added. He extended a special welcome to Com. D K Basu and also welcomed all the leaders and participants to the meeting.

Sri. K.Rajeevan, who presided over the meeting began his presidential address indicating the AGM as the second phase of the meet, the first one being the Pensioners' meet which was concluded before the lunch session. "Perhaps in the morning session you all would have noticed how much the Management is taking care of the Pensioners' Association ? He was referring to the vibrant inaugural speech by our General Manager. He also mentioned about the cordial

relation we do have with the PPG and HR departments, which he believed not available in many of the affiliates of Federation. He also gave the brief details of the agenda items in the business session including the proposed bye-law amendments in respect of increasing the women's representation in the Sate Committee by creating six additional posts of AGS to be held exclusively by women members. He concluded his address requesting the members to continue their dedicated work for taking our organization to higher levels.



*Sri. John Joseph being honoured*

Sri. John Joseph former General Secretary, Sri Antony D 'Couto former Vice President, Sri. Jose Marceline Vice President, Sri. P M George Dt. Secretary Idukki, were specially honoured on the dais for having completed 85/ 75 years of age. Thereafter senior members who have completed and who will be completing 75 and 85 years of age in 2024, were honoured by Sri. Dipak Kumar Basu by offering ponnada. Those completed 85 years were in addition, offered cash award of Rs.5000 by crediting to their SB accounts.

Shri. Dipak Kumar Basu, Chief Guest began his inaugural address expressing the great opportunity he had in the forenoon session to honour the senior most member of SBI family Sri C I Philip who completed 100 years and who is still continuing driving his 40 years old car. He further spoke on the opportunity he had in honouring many, who have completed 75 years and 80 years of age just a few moments before. He complimented the Kottayam district Association for having a credit society of its own which is not available in any other affiliate in India. He also commented on the Pensioners' bulletin published by Kerala. He praised all the district committees for their active functioning and sharing all the information timely through their WhatsApp group. "This is not the situation in other affiliates. You have offices in all Administrative Offices and State Capital also. You

have Bank's dispensaries in all the districts and also arrangements in some districts for supply of medicines to the elders at their door steps, he complimented. He compared the situation in other Banks where none of them has any facilities for medical dispensary, structured meeting etc., including any negotiating status. He quoted the freedom and recognition that we have in State Bank of India even to meet senior executives including Dy MDs without seeking appointment. He also shared the leaders of our Association functioning without any secretarial assistance. They do it by themselves and that is the commitment and dedication of leaders in Pensioners' Associations.



*Inaugural address by Sri. D K Basu*

Majority of Problems faced by pensioners are on account Bipartite Settlements. He quoted the example of stagnation increments allowed in 8th 9th 10th and 11th Bipartite settlements with modifications as reducing the period from three year to two years, some with notional effect etc., which required lot of reworking and recalculation subsequently in pension. He further detailed very convincingly on the issues in SBI Pension calculation and the genesis of 40-50% issue, 100% neutralization and also about the years long efforts put in by Federation including legal fight in SC and Delhi HC. He spoke about the inadequacies in HRMS and PPG in complementing each other, and the deficiencies in digitizing MWS, extending E pharmacy facility to Policy A holders, the erroneous data in HRMS and the issues created on account of it, anomalies in commutation factor of pension in SBI and the unjustifiable recovery period of 15 years, exorbitant interest rate in Pension loan and penal rate applied for pre closure of pension loan. Before concluding the address, he also elaborated on the Federation's efforts to strengthen the coordination with the serving Federations and the joint efforts needed to achieve our demand for updation of pension. He also referred to the decision taken in the Governing Body meeting of Federation at Thiruvananthapuram held on



January 2024 for continuing adjudication in the 40-50% issue for getting retrospective efforts. He urged upon the members to continue their active involvement so as to strengthen both Association and Federation.

Sri. Jayakumar, General Secretary thereafter read out the minutes of the previous 22nd AGM held at Palakkad and the General Secretary's report for the year 2023-24. After the report of the General Secretary, Sri. Jayaram K S Treasurer presented the audited financials for the year ended 31st March 2024. The minutes of the previous meeting, GS Report and Financials were unanimously approved and passed by the General Body.

President Sri. Rajeevan moved the amendments to the bye-law for increasing the number of Assistant General Secretaries to 12, of which six will be women members and moved 18 official resolutions. Both the bye law amendment and Resolutions were unanimously passed by the General Body.

Next, the leaders of the organizing committee, S/Sri. Henry John, K P Rajasekharan Nair, K N Viswanathan Nair and P M Jacob were specially honoured by draping ponnada by Sri. K Rajeevan and Sri.A Jayakumar.



*Vote of thanks by Sri.K N Viswanathan Nair*

Sri.K N Viswanathan Nair District President and General Convener, proposed the vote of thanks. He profusely thanked each and every one who made the 23rd Annual General Meeting an ever memorable one. He specially thanked S/Sri A Jayakumar, B C Unnikrishnan Nair, K S Jayaram and K Ravindran Dt. Secretary Thrissur, for the financial support extended by them and gave mementoes. He gratefully acknowledged the support of all the members from Kasaragod to Thiruvananthapuram, who made the meeting a grand success. The 23rd AGM concluded with the national anthem recited by all.

## ADMINISTRATIVE OFFICE LEVEL ACTIVITIES

### Quarterly Structured Meeting at AO Ernakulam

Structured Meeting of Ernakulam Module, for the quarter ending June 2024, was held on 24.06.2024 at Administrative Office, Ernakulam. The meeting was presided over by Sri J. Sivakumar, DGM (B&O). Bank officials (5 Regional Managers, CM(HR), 3 Managers(HR), Dy. Manage (HR) and 7 office bearers of SBIPA Kerala participated physically from Ernakulam. Two Regional Managers, two HR Managers and 4 office bearers of SBIPA Kerala attended through VC from Muvattupuzha and Thodupuzha RBOs.

SBIPA Kerala Team welcomed the newly posted DGM (B&O) Sri J Sivakumar by offering a bouquet. DGM Sri J. Sivakumar welcomed all the office bearers of SBIPA Kerala by offering bouquets. Sri Koshy Mathew, CM(HR) at AO Ernakulam, welcomed all the participants on behalf of the Bank and also invited our members to attend the Bank Day celebrations on 1st July 2024 to be held at Imperial Insignia at MG Road, Ernakulam. Sri Joseph Palackal, DGS SBIPA Kerala welcomed all the participants on behalf of the Association.

Sri J. Sivakumar, DGM (B&O) in his short presidential address, explained the situation under which the meeting has to be conducted in the evening and thanked the Association for the cordial relationship being maintained with AO Ernakulam.

Then Sri Joseph Palackal, DGS SBIPA Ernakulam and Idukki Districts, thanked the Bank and conveyed his happiness in resolving many long pending issues in respect of age old pensioners and also expressed his displeasure on postponing enhancement of consultation timings of the Bank's doctor though requested long back, and for not providing the list of members of Mutual Fund Scheme along with their fund balances, though promised earlier.

During interaction, DGM insisted the controllers of all RBOs to attend the area conferences, and celebrations arranged by the SBIPA, and to sponsor a reasonable

amount of expenses towards the conferences/ celebrations. He also instructed the functionaries to resolve the issues/ grievances raised by pensioners within a reasonable time frame. Regional Managers present in the meeting assured their full support to resolve the pending issues at the earliest.



*Team Ernakulam of SBIPA Kerala welcoming the newly posted DGM (B&O) Shri J. Sivakumar*

The meeting was very cordial and concluded with the vote of thanks proposed by Shri C.G. Rajagopal, Dist. Secretary of SBIPA Kerala.

## **Quarterly Structured Meeting at AO Kollam**

Structured meeting for the first quarter of FY 2024-25 was held on 08.05.24 at AO Kollam. The meeting held at AO conference hall was presided over by DGM Sri. B.M. Suryanarayana. RMs from all four RBOs, CM(HR) and other officials from AO and RBOs attended the meeting. From our side S/Sri B. C. Unnikrishnan Nair State Vice president, N. Ganapathy Krishnan DGS, B. Ramakrishna Pilla AGS, Gopakumar President Kollam, T. C. Purushothaman Pilla secretary Kollam, J Yusuf Asst. Secretary, Kollam Smt Remadevi and Smt.Saleena Retnakaran, Executive Committee members participated. CM(HR) Sri Manoj welcomed the gathering and invited DGM for the presidential address. DGM in his speech gave an elaborate description about Bank's performance and in particular of our LHO and AO for the FY 2023-24. He thanked for the co-operation of pensioners and requested to extend the same in future also. He said that the Bank is always keen in settling the issues of seniors and the

Samadhan Pakhwada is a regular machinery in this aspect.



Sri B. C Unnikrishnan Nair thanked DGM and expressed that the thin agenda is a proof for the better relationship with our organisation. Sri.Ganapathy Krishnan in his address thanked the AO management for the keen interest shown in settling the issues, then and there. Then the agenda items were taken for discussion. DGM instructed all concerned to settle the issues (personal allowance) at the earliest. Dy Manager (HR) proposed vote of thanks to all participants. From our side Secretary Sri. T. C. Purushothaman Pillai thanked the participants.

## **Samadhan Pakhwada at AO Kollam**



Samadhaan Pakwada was conducted at AO, Kollam on 24.06.2024. HR officials were present. From our Association side S/Sri Ganapathy Krishnan, Ramakrishna Pillai, Gopakumar & Purushothaman Pillai were present.





## Quarterly Structured Meeting at AO Kottayam

Structured meeting for the current quarter was held at 10.45 am on 28th June 2024 in the AO Conference hall, Kottayam. Dy.General Manager (B&O) Sri.Manoj Kumar Patra presided over the meeting. As he has taken over charge of the module just few days back, the Association office bearers fondly welcomed him with a flower bouquet, before commencement of the meeting.

Regional Managers Smt.Joyce Benson, Smt.Anitha P, Sri.Samkumar N.V, Sri.Manoj T.V, Smt. Sreelekha S, CM(HR) Smt.Veena S, HR Managers of all the 5 RBOs and Sri.Ajith G.Lal, DM(HR) participated.



*Kottayam DGM Sri.Manoj Kumar Patra is being welcomed by SBIPA, Kerala office bearers*

From the Association side, the following office-bearers were present:-

Sarvashree B.C.Unnikrishnan Nair (Vice President), Henry John (DGS), K.P.Rajasekharan Nair (AGS), K.N.Viswanathan Nair (Dt.President Kottayam), Jais Mathew (Dt.Secretary, Alleppey), Ramesh Babu (Jt.Secretary Kottayam) and Smt.Raisa Beegum (State Committee member).

Sarvashree George Joseph K (EC Member, Kottayam), N.K.Sreekumar (Dt.President Alappuzha), & M.A.Shukkoor (EC member Alappuzha) also attended, through Video Conference from respective RBOs.

DGM in his opening remarks exhorted us to have a still more specific intervention from our part in the role of good ambassadors of the Bank for the Bank's business development. He also assured us of full support for the pensioner community.



Sri.B.C.Unnikrishnan Nair formally welcomed DGM, all the new Regional Managers and CM(HR) and expressed happiness over the lesser number of agenda items. Regarding business development of the Bank, he pointed out the deterioration in customer service at branches adversely affecting our Bank.

Agenda items were taken up for discussion and DGM / CM(HR) assured to initiate further follow-up action with LHO in all matters, including the proposal to increase the working hours of the dispensary at Alappuzha. DGS Sri.Henry John, before proposing vote of thanks, requested the AO Management to continue the cordial relationship as hitherto maintained with the SBI Pensioners' Association. He also mentioned at length the successfully conducted SBI Pensioners' Meet which was inaugurated by General Manager Sri.Sivasdas T at Kottayam on the 25th May 2024 and expressed profound gratitude to the Bank. He stated that the Pensioners' Meet was a record-breaking event attended by over 1650 members from across the 14 districts of the State. He also conveyed the State Bank Day wishes in advance to all the participants. Assurance was also given to DGM for further helps in the matter of Bank's business development. DM(HR) Sri.Ajith G.Lal proposed the vote of thanks from the Bank's side. The meeting concluded at 11.45 a.m.

## Iftar feast at AO Kottayam



AO Kottayam conducted an iftar feast on 08.04.2024 at the AO office premises in which DGM Sri.J.Sivakumar, all RMs, AGMs, the entire staff and officials of the AO participated. SBIPA office bearers were also invited. S/Sri DGS Henry John, AGS K.P. Rajasekharan Nair and EC member Smt.Raisa Beegum participated.



## Health Camp at AO Kottayam



A health camp was conducted at Kottayam AO premises on 21.06.24 under the joint auspices of State Bank of India and Anand Rathi Insurance Brokers Ltd, with the association of Vidal Health Insurance TPA. The doctors and a team from M/s. Caritas Hospital, Kottayam and Chaithanya Eye Hospital Kottayam were available for consultation.



The camp was officially inaugurated at 10.15 am by Sri.Manoj Kumar Patra, DGM(B&O) Kottayam. Representing SBI Pensioners' Association, DGS Sri.Henry John offered felicitations. Along with other office bearers of Kottayam, Sri.B.C.Unnikrishnan Nair State Vice President and Sri.Jais Mathew Dt.Secretary Alappuzha were also present.

The camp was a grand success with an attendance of 85 pensioners. Vidal Health representative Smt.Anjana also helped in the conduct of the camp, which concluded at 2 p.m.

## Quarterly Structured Meeting at AO Kozhikode

The Structured Meeting with Management for the quarter ending June 30, 2024 was held on 15.06.2024 at Administrative Office, Kozhikode.

DGM (B&O) Sri.Suresh V and CM(HR) Sri.Vinod Varma lead the official side. SBIPA Kerala Vice President, Sri.Jose Marceline and DGS Sri.A Raghavan lead the Association delegation.

In his Presidential address DGM thanked the team SBIPA Kerala for their support to strengthen business level and also requested to lend a hand to increase Home Loan portfolio and enhance market share of the Bank. He also suggested to explore the possibility of the Association constituting a society to take up various banking facilities like CSP, Home Loan Counselling etc.

In his opening remarks Sri.Jose Marceline thanked the Management for the support on various fronts. He also gave a vivid narration of the pension history in the bank and the present status of benefits which was appreciated by all.

DGS Sri.A Raghavan while thanking for the support by the Team AO, pointed out the delay in permitting increased working hours at Kannur Dispensary. He also added that starting of Society is a policy matter and will be pursued at State Level.

Thereafter agenda items were discussed which included

Non refixation of pension based on revised stagnation increments, Non inclusion of FPP component for



pension computation, non payment of salary arrears at last worked branches/offices on account of wage revision and non payment of arrears on account of revision of personal allowance.

Various issues connected with providing medicines at dispensaries, like delay in procurement and distribution of medicines at various centres, non provision of medicines to aged pensioners as approved in the earlier Structured Meeting, non provision of medicines for more than one month and increasing the working hours of dispensary at Kannur, were discussed. Non inclusion of invalid children eligible for Family Pension in PPO and even such children incorporated in PPO, not available in HRMS were also presented.

Meticulous implementation of Bank's instructions for RBO officials to visit the house of pensioners on their sad demise and join the family in their grief, was presented by DGS with specific cases.

DGM assured solution for issued at Kannur Dispensary issue and guided CM(HR) to expedite the process. He also directed HR Managers to ensure that Bank functionaries visit the pensioners' residence on their demise. He also directed HR Managers to hold one to one discussion with SBIPA representatives at their RBOs so that grievances could be attended as and when it is presented.

### Samadhan Pakhwada at AO Thiruvananthapuram



The grievances redressal meeting *samadhan pakhwada* was conducted at AO Thiruvananthapuram during the quarter. The Association office bearers discussed various issues with the HR officials with a view to finding prompt resolutions.

### Health Camp at AO Thiruvananthapuram



A health camp was conducted for State Bank retirees, their spouses and family pensioners at SBI AO Thiruvananthapuram on 28.06.2024 (Friday) from 10 am to noon, in association with Ananthapuri Hospital. Routine Blood tests, ECG and other vital sign monitoring along with general medicine and specialists consultations were arranged. More than 70 pensioners participated.



### DISTRICT CENTRE LEVEL ACTIVITIES

#### ആലപ്പുഴ ജില്ലാ സെന്ററിന്റെ വാർഷിക സമ്മേളനം

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് അസോസിയേഷൻ ആലപ്പുഴ ജില്ലാ സെന്ററിന്റെ വാർഷിക സമ്മേളനം 2024 ഏപ്രിൽ 13 ശനിയാഴ്ച 10 മണിക്ക് വൈ എം സി എ ഹാളിൽ ജില്ലാ പ്രസിഡന്റ് എൻ. കെ. ശ്രീകുമാറിന്റെ അധ്യക്ഷതയിൽ നടന്നു. ശ്രീമതി ശാന്തകുമാരിയുടെ ഈശ്വരപ്രാർത്ഥനയെ തുടർന്ന്, റിപ്പോർട്ട് വർഷത്തിൽ നമ്മെ വിട്ടുപിരിഞ്ഞവർക്ക് ആദരാഞ്ജലികൾ അർപ്പിച്ചു. ജില്ലാ വൈസ് പ്രസിഡന്റ് പി.കെ.വിജയൻ പിള്ള സ്വാഗതം പറഞ്ഞു. ആലപ്പുഴ റീജിയണൽ മാനേജർ ശ്രീ.ജുഡ് ജെറാററ്റ് മിറ്റിംഗ് ഉദ്ഘാടനം ചെയ്തു. എസ് ബി ഐ പെൻഷനേഴ്സ് അസോസിയേഷൻ സംസ്ഥാന പ്രസിഡന്റ് കെ. രാജീവൻ മുഖ്യപ്രഭാഷണം നടത്തി. സമകാലിക സംഘടനാ പ്രവർത്തനങ്ങളെയും നേട്ടങ്ങളെയും വളരെ വിശദമായി അവതരിപ്പിക്കുകയും അംഗങ്ങളുടെ സംശയങ്ങൾക്ക് മറുപടി നൽകുകയും ചെയ്തു. സംസ്ഥാന വൈസ് പ്രസിഡന്റ് ശ്രീ ബി സി ഉണ്ണികൃഷ്ണൻ നായർ, ഡെപ്യൂട്ടി

ജനറൽ സെക്രട്ടറി ശ്രീ ഹെൻറി ജോൺ, ഇ.സി. മെമ്പർ ശ്രീ ഡി. എൻ. നായക് എന്നിവർ പ്രസംഗിച്ചു. ബിസിനസ്സ് സെക്ഷനിൽ, ജില്ലാ സെക്രട്ടറി ശ്രീ ജെയ്സ് മാത്യു 2023-24 ലെ പ്രവർത്തന റിപ്പോർട്ടും ട്രഷറർ ശ്രീ റെജി ജോൺ ആഡിറ്റ് ചെയ്ത വരവ് ചെലവ് കണക്കും അവതരിപ്പിച്ചു. തുടർന്നു നടന്ന ചർച്ചയിൽ, അംഗങ്ങളുടെ ചോദ്യങ്ങൾക്കും സംശയങ്ങൾക്കും ജില്ലാ സെക്രട്ടറി വിശദമായി മറുപടി നൽകി. അതിനുശേഷം റിപ്പോർട്ടും കണക്കും പാസ്സാക്കി. ശ്രീ. വി. കെ. രാമചന്ദ്രന്റെ ശ്രുതിമധുരമായ ഗാനം മീറ്റിംഗിന് മാറ്റ് കൂട്ടി. ജോയിന്റ് സെക്രട്ടറി എം. ജെ. ദേവസ്യ കൃതജ്ഞത അറിയിച്ചു.

ആദരിക്കുകയുണ്ടായി. എല്ലാവർക്കും വളരെയധികം സന്തോഷകരമായ ഒരു അനുഭവമായിരുന്നു ഈ സന്ദർശനം. വളരെ ഹൃദ്യമായ സ്വീകരണമായിരുന്നു എല്ലായിടത്തും ലഭിച്ചത്. അസ്സോസിയേഷൻ തങ്ങളോടൊപ്പമുണ്ട് എന്ന് തെളിയിക്കുന്ന സന്തോഷകരമായ ഒരു അനുഭവമായിരുന്നു ഇത്.

ആലപ്പുഴ റീജിയണൽ മാനേജരായി പുതിയതായി ചാർജെടുത്ത ശ്രീ. റ്റി.വി. മനോജിനെ സന്ദർശിച്ച് അസ്സോസിയേഷന്റെ പീന്തുണയും ആശംസയും അറിയിക്കുകയും ചെയ്തു.



ആലപ്പുഴ റീജിയണൽ മാനേജർ ശ്രീ.ജുഡ് ജെറാററ്റ് മീറ്റിംഗ് ഉദ്ഘാടനം ചെയ്യുന്നു.



സംസ്ഥാന പ്രസിഡൻ്റ് ശ്രീ രാജീവൻ സംസാരിക്കുന്നു

വിശിഷ്ടാതിഥികളും, പങ്കെടുത്ത എല്ലാ അംഗങ്ങളും സമ്മേളനത്തിന്റെ സംഘാടക മികവിനെ മുക്തകണ്ഠം പ്രശംസിച്ചു; പ്രത്യേകിച്ച്, വാർഷിക റിപ്പോർട്ടിന്റെ കെട്ടിലും മട്ടിലുമുള്ള ഗുണനിലവാരത്തിനെ. വന്നു ചേർന്ന എല്ലാവർക്കും ജില്ലാ കമ്മറ്റിയുടെ വക പാരിതോഷികവും നൽകി. സമ്മേളനത്തിന്റെ ചിലവിലേക്ക് ആലപ്പുഴ, മാവേലിക്കര റീജിയണൽ മാനേജർമാർ 10000/- രൂപ വീതം സംഭാവന നൽകിയതിനുള്ള നന്ദിയും രേഖപ്പെടുത്തി.

2024 മേയ് 25ന് കോട്ടയത്തു നടന്ന സംസ്ഥാന സമ്മേളനത്തിൽ ചേർത്തല, ആലപ്പുഴ, കായംകുളം ഏരിയകളിൽ നിന്നും ഓരോ ബസ് ക്രമീകരിച്ച് ജില്ലയിൽ നിന്നും ആകെ 100 പേർ പങ്കെടുക്കുകയുണ്ടായി.

14.7.2024ൽ കൂടിയ എക്സിക്യൂട്ടീവ് കമ്മറ്റി ജില്ലയിലെ നാല് ഏരിയകളിലും ആഗസ്റ്റ് 31 ന് മുമ്പായി ഏരിയ മീറ്റിംഗുകളും സെപ്റ്റമ്പറിൽ ഓണാഘോഷവും കൂടുംബസംഗമവും നടത്തുന്നതിനും തീരുമാനിച്ചു.

**Couple gets PhD simultaneously**



ശ്രീ.ജുഡ് ജെറാററ്റ് ഉദ്ഘാടന പ്രസംഗം നടത്തുന്നു



Sri.Jibi Jais (son of Shri Jais Mathew, Dist Secretary, SBIPA Alappuzha) got PhD in Mechanical Engineering from Kukmin University, South Korea and his wife Smt.Vrinda Mary Mathew got PhD in Mathematics from Christ University Bengaluru, almost simultaneously

*Continued on page 19*



# 23<sup>rd</sup> Annual General Meeting at Kottayam - Photo Corner





*23<sup>rd</sup> Annual General Meeting at Kottayam - Photo Corner*





# 23<sup>rd</sup> Annual General Meeting at Kottayam - Photo Corner





*23<sup>rd</sup> Annual General Meeting at Kottayam - Photo Corner*





## ഇടുക്കി ജില്ലാ സെന്ററിലെ സമാധാൻ പക്വവാട

പെൻഷൻ സംബന്ധമായ പരാതികൾ പരിഹരിക്കുന്ന ബാങ്കിന്റെ പദ്ധതിയായ സമാധാൻ പക്വവാടയുടെ (Samadhan Pakhwada) 2024 രണ്ടാമത്തെ ക്വാർട്ടറിൽ നടക്കുന്ന മീറ്റിംഗ് (Regional Business Office Level Grievances Redressal Meeting), തൊടുപുഴ മങ്ങാട്ടു കവലയ്ക്ക് സമീപം പ്രവർത്തിക്കുന്ന SBI റീജിയണൽ ബിസിനസ് ഓഫീസ് കോൺഫറൻസ് ഹാളിൽ വച്ച് 20/06/2024 വ്യാഴാഴ്ച രാവിലെ 11 മണി മുതൽ ഉച്ച കഴിഞ്ഞ് 1 മണി വരെയെടുത്തു.



ബാങ്ക് അധികാരികളും SBIPA Kerala ഭാരവാഹികളും പെൻഷൻകാരും പങ്കെടുത്തു.

### Nomination facility to staff pensioners for settlement of undisbursed pensionary dues

Bank has confirmed having made necessary changes in SBI Employees PF Regulations to enable this nomination facility. This Nomination is not mandatory but optional only. To register for the nomination, an application in prescribed format has to be submitted in triplicate to pension paying Branch. Please contact your nearest office of SBIPA Kerala or pension paying Branch for the format.

## General Body Meeting at Kannur

The General Body Meeting of SBIPA Kerala Kannur District Centre was held on 30.04.2024 at Hotel Broad Bean Kannur. The Meeting started at 10.30 am. 113 members attended. Vice President Sri.Suresh Kumar A V welcomed the members and President Sri Narayanan Puthukkudy presided over. Dt. Secretary Sri N V Babu moved the resolution of condolence on the death of our members who passed away during the last quarter.

State Vice President Sri Jose Marciline inaugurated the General Body Meeting. In his inaugural address, he

spoke elaborately on the latest developments related to bank pensioners and in banking sector. He explained the legal fight we did for the standardization of pension and winning the case. He also explained why the ex-gratia payment is delayed.



One by one, he explained the issues we face and the actions we should take. Finally he urged the members to ensure maximum participation in the ensuing General Body Meeting at Kottayam and to make it a grand success.

## കൊല്ലം ജില്ലാ സെന്ററിലെ പൊതുയോഗങ്ങൾ

SBIPA Kerala കൊല്ലം ജില്ലാ സെന്ററിന്റെ ഏപ്രിൽ-ജൂൺ കാലയളവിലെ ആദ്യ പൊതുയോഗം 08.05.2024ന് നടന്നു.



08.05.2024 ലെ പൊതുയോഗം



Kollam, Kerala | May 8, 2024, 16:23

08.05.2024 ലെ പൊതുയോഗ സദസ്സ്

രണ്ടാമത്തെ പൊതുയോഗം 12.06.2024 വൈകിട്ട് 3.30ന് ഈശ്വര പ്രാർത്ഥനയോടെ ആരംഭിച്ചു. അസിസ്റ്റന്റ് സെക്രട്ടറി ശ്രീമാൻ. യുസുഫ് സ്വാഗത പ്രസംഗം ആശംസിച്ചു.



12.06.2024ലെ രണ്ടാമത്തെ പൊതുയോഗം

അധ്യക്ഷ പ്രസംഗത്തിൽ ശ്രീമാൻ ഗോപകുമാർ നമ്മുടെ കോട്ടയം സമ്മേളനത്തിൽ പങ്കെടുത്തവരെ അഭിനന്ദിച്ചു. മെഡിക്കൽ ഇൻഷുറൻസ് കാർഡുകളിൽ എന്ത് തെറ്റുണ്ടെങ്കിലും ഉടനെ തിരുത്തി വേണം സൂഷിക്കേണ്ടതെന്നു അറിയിച്ചു. കാർഡ് A എല്ലാവർഷവും ഉപയോഗിക്കുവാൻ പറ്റുന്നതിനാൽ, ആദ്യം പോളിസി B കാർഡ് പരമാവധി ഉപയോഗിക്കണമെന്ന് കാരണസഹിതം വിശദീകരിച്ചു.



12.06.2024ലെ രണ്ടാമത്തെ പൊതുയോഗ സദസ്സ്

അംഗമായതിനു ശേഷം ആദ്യമായി മിറ്റിംഗ് ഹാളിൽ വന്ന എട്ടോളം അംഗങ്ങൾ സ്വയം പരിചയപ്പെടുത്തി. സെക്രട്ടറി ശ്രീമാൻ പുരുഷോത്തമൻ പിള്ള കഴിഞ്ഞമാസത്തെ മിനിറ്റുസ് വായിച്ചത് കയ്യടിയോടെ യോഗം പാസാക്കി. AO ൽ പുതിയതായി സ്ഥാനമേറ്റ CM(HR) മിറ്റിംഗ് ഹാളിൽ വന്ന് ബാങ്കും VIDAL HEALTHയും ചേർന്ന് 15.06.2024 ന് നടത്തുന്ന മെഡിക്കൽ ക്യാമ്പിനെപ്പറ്റി വിശദീകരിച്ചു. കൂടാതെ 17.06.2024 മുതൽ 22.06.2024 വരെ നടത്തുന്ന Samadhan Pakwada യുടെ കാര്യവും അറിയിച്ചു.

ശേഷം പ്രസംഗിച്ച ഡിജിഎസ്. ശ്രീമാൻ ഗണപതി കൃഷ്ണൻ CM(HR) ന് നന്ദി അറിയിച്ചതോടൊപ്പം പരമാവധി അംഗങ്ങൾ രണ്ടിലും പങ്കെടുക്കണമെന്ന് അറിയിച്ചു. 25.05.2024ന് നടന്ന കോട്ടയം സമ്മേളനം വിജയിപ്പിച്ചതിന് അംഗങ്ങൾക്ക് നന്ദി രേഖപ്പെടുത്തി. AGS ശ്രീമാൻ രാമകൃഷ്ണപിള്ള നമ്മുടെ

വിർദ്ധിച്ചു വരുന്ന അംഗസംഖ്യയിൽ വളരെ സന്തോഷം അറിയിച്ചു. നമ്മൾ ചെയ്യുന്ന സഹായങ്ങളും വിശദീകരിച്ചു.



12.06.2024ലെ രണ്ടാമത്തെ പൊതുയോഗ സദസ്സ്

പിന്നീട് സെക്രട്ടറി പുരുഷോത്തമൻ പിള്ള കഴിഞ്ഞ മാസത്തെ പ്രവർത്തന റിപ്പോർട്ട് അവതരിപ്പിച്ചു. പല ഫാമിലി പെൻഷൻകാർക്കും നമ്മളാൽ ചെയ്യപ്പെട്ട സേവനങ്ങളെപ്പറ്റി വിശദീകരിച്ചു. ഒരു ഫാമിലി പെൻഷണർക്ക് 1,67,476 രൂപ നേടിക്കൊടുത്തത് അറിയിച്ചു. ലീഗൽ ഫണ്ടിലേക്ക് ഇന്നുവരെ 46 പെർ 95,500 രൂപ സംഭാവന നൽകിയതിന് നന്ദി അറിയിച്ചു.

പൊതു ചർച്ച കഴിഞ്ഞ് എക്സിക്യൂട്ടീവ് അംഗം ശ്രീമാൻ ജോസ് S.G കൃതജ്ഞത പറഞ്ഞതോടെ യോഗം 5 മണിക്ക് അവസാനിച്ചു.

**Next chairman of SBI  
Sri Challa Sreenivasulu Setty**

The Financial Services Institutions Bureau set up by the Central Government has recommended **Sri Challa Sreenivasulu Setty** as the next Chairman of State Bank of India. Sri Dinesh Khara, the current Chairman of SBI, is set to retire on August 28, 2024. Sri Setty currently oversees International Banking, Global Markets, and Technology at SBI



# Medical Camp conducted at Meditrina Hospital, Kollam on 15.06.2024



സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ കെ രാജീവൻ

നമ്മുടെ അസോസിയേഷന്റെ നിരന്തരമായ ഇടപെടലുകൾക്കൊണ്ടാണ് ഈയിടെയായി നമുക്ക് ലഭിച്ചിട്ടുള്ള 100% ഡി എ സ്ട്രുക്ചുറലൈസേഷൻ, ഫാമിലി പെൻഷൻ 30% ആക്കി വർദ്ധിപ്പിക്കൽ, ഓഫീസീർമാരുടെ പെൻഷൻ 50% ആക്കി അപാകാത നീക്കം ചെയ്യൽ, എക്സ്ഗ്രാഷ്യ അനുവദിക്കൽ എന്നിവ എന്ന്, ശ്രീ ടി ബാലഗോപാല മേനോൻ അംഗങ്ങളെ ഓർമ്മിപ്പിച്ചു.



കോട്ടയത്തു വെച്ച് നടക്കുന്ന സംസ്ഥാന സമ്മേളനത്തിൽ കോഴിക്കോട് നിന്നും കഴിയുന്നത്ര അംഗങ്ങൾ പങ്കെടുക്കണമെന്ന് സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ രാജീവൻ ആഹ്വാനം ചെയ്തു. സെക്രട്ടറി സി. വേണുഗോപാലൻ റിപ്പോർട്ടും ട്രഷറർ ശ്രീ വെങ്കിട്ടരമണി കണക്കുകളും അവതരിപ്പിച്ചു. രണ്ടു റിപ്പോർട്ടുകളും യോഗം ചർച്ച ചെയ്തു അംഗീകരിച്ചു.

## കോഴിക്കോട് ജില്ലാ സെന്ററിലെ പൊതുയോഗം

SBIPA കേരളം കോഴിക്കോട് centerന്റെ വാർഷിക പൊതുയോഗം 14-05-2024 ചൊവ്വാഴ്ച രാവിലെ 10 മണിക്ക് കോഴിക്കോട് അളകാപുരി ഹോട്ടലിലെ ജൂബിലി ബാങ്കുറ്റ് ഹാളിൽ വെച്ച് മാനപ്രാർത്ഥനയോടെ ആരംഭിച്ചു. ജില്ലാ പ്രസിഡന്റ് ശ്രീ ടി ബാലഗോപാലമേനോൻ അദ്ധ്യക്ഷം വഹിച്ചു. സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ കെ രാജീവൻ യോഗം ഉദ്ഘാടനം ചെയ്തു.



എസ് ബി ഐ പി എ കേരള കോഴിക്കോട് ജില്ലാ മെംബേർസ് വെൽഫെയർ ഫണ്ടിന്റെ നിയമാവലിയിൽ ജില്ലാ സെക്രട്ടറി അവതരിപ്പിച്ച മാറ്റങ്ങൾ യോഗം അംഗീകരിച്ചു. തുടർന്ന് നടന്ന



പൊതു ചർച്ചയിൽ ശ്രീ എം രവീന്ദ്രൻ, ശ്രീ എം രാഘവൻ തുടങ്ങി നിരവധി അംഗങ്ങൾ പങ്കെടുത്തു. അംഗങ്ങളുടെ സംശയങ്ങൾക്കു ശ്രീ ജോസ് മാർസിലിൻ (സംസ്ഥാന വൈസ് പ്രസിഡന്റ്), ശ്രീ എ രാഘവൻ (ഡിജിഎസ്) ശ്രീ ടി സേതുമാധവൻ നായർ (എജിഎസ്) എന്നിവർ മറുപടി പറഞ്ഞു. 178 അംഗങ്ങൾ യോഗത്തിൽ പങ്കെടുത്തിരുന്നു.



ശ്രീ. എം. ശ്രീനിവാസൻ (വൈസ് പ്രസിഡന്റ്) യോഗത്തിൽ പങ്കെടുത്ത എല്ലാവർക്കും നന്ദി പറഞ്ഞു. യോഗം ഉച്ചക്ക് 1.30ന് അവസാനിച്ചു.



**General Body Meeting at Palakkad**

SBIPA Palakkad District Centre Annual General Meeting was conducted on 23.04.2024 which was presided over by Sri P P Sreenivasan Dist. President.



Inauguration by State President Sri K Rajeevan

It was inaugurated by our State President Sri K Rajeevan, Key note address by our General Secretary Sri A Jayakumar and felicitated by DGS Sri Radhakrishnan Pullancheri, AGS Sri P P Muralidharan, Thrissur Dist Secretary Sri K Ravindran, SBIOA DGS Sri Rohin KM, SBSU DGS Sri Sreevalsan P M etc.

Report submitted by Dist Secretary Sri Balakrishnan S and financial report by Dist.Treasurer Sri K Sivadasan were unanimously passed by the house. Sri P Achuthanunni, Vice President welcomed the leaders & participants. Vote of thanks was proposed by Sri Ramakrishnan Kuttinath, Joint Secretary



**General Body Meeting at Pathanamthitta**

The General Body meeting of the SBI Pensioners' Association Pathanamthitta District was held on 4th May 2024 at 10.00 am at Ashoka Hotel International, Thiruvalla. District President Sri. K A Cherman presided over the meeting. About 120 members attended. Accepting our invitation State Vice President Sri.B.C. Unnikrishnan Nair, General Secretary Sri. A Jayakumar, Kollam DGS Sri. Ganapathi Krishnan, Kottayam DGS Sri. Henry John, Kollam AGS Sri. B Ramakrishna Pillai, Kollam District President Sri. S. Gopakumar, Kollam District Secretary Sri. T. C. Purushothaman Pillai and State Executive Committee member Smt. Raisa Beegam also participated in the meeting. The meeting started with silent prayer. District Vice President Sri. V. Vijayakumaran welcomed the invitees and all the members, especially the new members who joined the association after the last General Body meeting. The meeting expressed condolences to the family of the late Omana Achuthan and Mariamma Daniel. Thereafter, the new members



introduced themselves and the meeting gave a warm welcome to them.



Keynote address by General Secretary Sri.A.Jayakumar

Then Sri. K. A. Cherian, Dist President in his presidential address, requested all members to participate in the 23rd State Annual General Body meeting scheduled to be conducted at Kottayam on 25th May 2024. He also emphasized that it is our responsibility to participate in the Annual General Body in large numbers and make it a great success as we are from the neighbouring district. Then our State Vice President Mr. B. C. Unnikrishnan Nair in his inaugural address explained the recent developments in the banking industry, court cases related to pension payments/ex-gratia payments, etc.



The Dist Secretary presented the minutes of the last General body dated 14.10.2023 and the meeting passed it. He also presented a brief report on the activities of 2023-24 and the meeting approved it. District Treasurer Sri. Abraham George presented the yearly income and expenditure account and the meeting passed it. He stated that 103 members contributed towards the annual contributions in April 2024. The meeting honoured our members who are completing 75 years in 2024. Among them Sri. Shaju Varghese, Sri. Padmanabha Iyer P N and Sri. Varghese Mathew attended the meeting. State leaders honoured them by presenting 'ponnadas'. Our District President, Secretary and Treasurer together handed over our contribution towards the expenses of 23rd State

Annual General Body Meeting, to the Kottayam DGS Sri. Henry John.



Then our General Secretary in his keynote address, explained the recent developments in the banking industry, the developments in pension up-gradation (40% to 50% basic pension increase), progress in ex-gratia pension payments, General Body meeting of the Federation held at Thiruvananthapuram on 19th January 2024, etc.



Thereafter, our DGS Sri. Ganapathi Krishnan explained the arrangements being made at Kollam for the participation of members in the 23rd State Annual General Body meeting and encouraged those present in the meeting to participate in large numbers. Kottayam DGS and Chairman of the Organizing Committee Sri. Henry John explained in detail the arrangements for the 23rd AGM and invited all members of Pathanamthitta District to participate in the AGM. The Kollam District Secretary Sri. T. C. Purushothaman Pillai emphasized the need for strengthening our Association and requested all participants to attend the forthcoming AGM.

State Executive Committee member and member of the Organizing Committee of Kottayam AGM Smt. Raisa Beegam, also invited all the members of the Pathanamthitta district to the AGM, in her felicitation message.

In the general discussion held thereafter, the members raised different doubts/clarifications and the leaders tried to solve it and assured all help in settling pending issues, if any, at the AO/LHO level.

Dist Vice President Sri. Babu Issac proposed vote of thanks to all who attended the meeting, especially to the State/AO leaders who took the pain to travel from Alappuzha/ Thiruvananthapuram/ Kollam/ Kottayam. The meeting ended at about 1:00 p.m. with the National Anthem. A delicious lunch was served after the meeting.

## General Body Meeting at Thiruvananthapuram



Address by District Secretary Sri V L Joseph

The Quarterly General Body Meeting was held on 27.04.24 at LHO Thiruvananthapuram. The meeting started with a silent prayer at 10.15 AM and 201 members attended the meeting. Condolences were paid to the souls of members/ family pensioners departed during the period.



Address by Sri A Jayakumar General Secretary

Sri G Madhukumar, Joint Secretary, welcomed the participants. Sri S Sathish Kumar Vice President, in his Presidential address, advised members to attend the AGM to be held at Kottayam on 25.05.24. Sri Joseph V L, District Secretary, presented the minutes of Annual General Meeting held on 27.01.24 for approval and the house unanimously approved it.



## അറിയിപ്പ്

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യയിലെ Scale II മുതലുള്ള ഓഫീസർമാരുടെ അടിസ്ഥാന പെൻഷനിൽ നിലവിലുണ്ടായിരുന്ന അപാകത നീക്കി അർഹരായവർക്കെല്ലാം പെൻഷൻ കുടിശ്ശിക ലഭിച്ചിരിക്കുമല്ലോ. ഇത് കഴിഞ്ഞ 2023 നവംബർ 10-ാം തീയതി മുതൽക്കേ പ്രാബല്യത്തിൽ വന്നിട്ടുള്ളു. അർഹമായ മുഴുവൻ തുകയും ലഭിക്കേണ്ടതിന് നിയമപോരാട്ടം ഇനിയും തുടരേണ്ടതുണ്ട്.

40-50% കാരണത്താൽ കുടിശ്ശിക ലഭിച്ചവരെല്ലാം ചുരുങ്ങിയത് രൂ.2000/- അസോസിയേഷന്റെ legal fund ലേക്ക് അടക്കാൻ ആവശ്യപ്പെട്ടിരുന്നു. ബാധകമായവരിൽ വളരെ കുറച്ച് അംഗങ്ങൾ മാത്രമേ ഈ സംഖ്യ നൽകിയിട്ടുള്ളൂ. ബാക്കിയുള്ളവർ കൂടി ഇത് ഉടനെ നൽകണമെന്ന് ഒരിക്കൽകൂടി അഭ്യർത്ഥിക്കുന്നു.

We once again clarify that our appeal is only to those officer retirees of **SBI in MM II and above, who have benefitted from the 40-50 issue.**

Please remit to:- SBI PENSIONERS' ASSOCIATION KERALA - LEGAL FUND A/c No. **31515726108** with SBI Petta Branch, Ernakulam - **IFSC No.SBIN0012854** For Google Pay and UPI payments please select Bank transfer / send to Bank option in the UPI app and use Account No and IFSC code



Sri A Jayakumar General Secretary, reported in detail the recent wage revision, the pension court case we won, regarding standardisation of 40% of pension to 50% and delay in payment of ex gratia. He also sought the co-operation of our members to make AGM at Kottayam a grand success.



Presidential address by Sri S Sathish Kumar

Sri John Joseph Patron, Sri M S Iyer DGS and Sri Rajachandran Nair K AGS, addressed the meeting. They explained the recent developments affecting pensioners and urged upon the members to attend our Kottayam AGM to be held on 25.05.24. New members then introduced themselves. In the open forum, members spoke on various issues.



District Secretary reported the arrangement done for attending Kottayam AGM on 25.05.24 and other important issues for the information of the members. Thereafter, the members enjoyed the lunch sponsored by a few of our own members.

### സൗജന്യ നേത്രപരിശോധന ക്യാമ്പ്

നമ്മുടെ അംഗങ്ങൾക്കു വേണ്ടി, തിരുവനന്തപുരം ജില്ലയിൽ പട്ടത്തുള്ള വാസൻ ഐ കെയർ ആശുപത്രിയുമായി ചേർന്ന് ഒരു സൗജന്യ നേത്രപരിശോധന ക്യാമ്പ് 11.05.2024ന് നടത്തുകയുണ്ടായി. ആശുപത്രിയെ പ്രതിനിധീകരിച്ച് ശ്രീ. ശ്രീകുമാരൻനായരും സംഘടനയെ പ്രതിനിധീകരിച്ച് ജനറൽ സെക്രട്ടറി ശ്രീ A ജയകുമാറും ചേർന്ന് വിളക്ക് തെളിച്ച് ഉദ്ഘാടനം ചെയ്തു.



ജില്ലാസെക്രട്ടറി ശ്രീ ജോസഫ് വി. എൻ സ്വാഗതവും ആശുപത്രി PRO ശ്രീ.ആകാശ് നന്ദിയും അറിയിച്ചു. രക്ഷാധികാരി ശ്രീ.ജോൺ ജോസഫ്, AGS ശ്രീ രാജചന്ദ്രൻ നായർ, വൈസ് പ്രസിഡന്റ് ശ്രീ. S സതീഷ് കുമാർ, ജോയന്റ് സെക്രട്ടറി ശ്രീ. S വിജയകുമാരൻ നായർ എന്നിവർ സന്നിഹിതരായിരുന്നു.



60 ൽ അധികം അംഗങ്ങൾ ക്യാമ്പിൽ പങ്കെടുത്തു.

### Book published

Rakhee Viswambharan, daughter of our member Sri.Viswambharan G (LM 5149) authored a book titled India, China and Tibet. The book was released by Tibetan spiritual leader Dalai Lama at a function at McLeodganj, Dharamsala, Himachal Pradesh. The book deals with the origin of Tibetan struggle for autonomy and the phases of the peaceful movement for autonomy / independence.



Tibetan spiritual leader Dalai Lama releasing the book at Dharamsala, Himachal Pradesh

## The Kerala University topper



Ms. B. Sucharitha, D/o our member Shri Babu.S & Smt Meera of East Puthen Street, Thiruvananthapuram emerged as Kerala University Topper with 1st RANK in the integrated 5 Year

B.Com. L.L.B course of Kerala University (2019-24 batch). She was a student of Mar Gregorios College of Law.

## General Body Meeting at Thrissur

Annual General Body Meeting of SBIPA Thrissur District Centre was held on 24.04.2024 at Ammus Regency, Mararroad, Thrissur. The meeting started at 10.30 am with prayer by Smt.P.K.Kamala. Condolences were offered to the souls of members/Family Pensioners departed during the last quarter.

Sr.C.Ravipadman, Asst. Treasurer welcomed the participants. Sri.Muraleedharan.P.Nair, President in his address, advised the members to attend the AGM to be held at Kottayam on 25.05.2024.

Sri.A.Jayakumar, General Secretary inaugurated the meeting by lighting the lamp along with other dignitaries on the Dias. Sri.A.Jayakumar in his speech, reported in detail about the recent wage revision, pension court case we won, regarding standardization of 40% of pension to 50% and delay in payment t of ex\_gratia. He also sought the co-operation of our members to make AGM at Kottayam a grand success.



Speech by Sri A Jayakumar

Our DGS Sri.Radhakrishnan Pullanchery in his key note address mentioned about recent developments in pension field like 100% DA neutralization for pre 2002 retirees, family pension increase from 15% to 30% wef

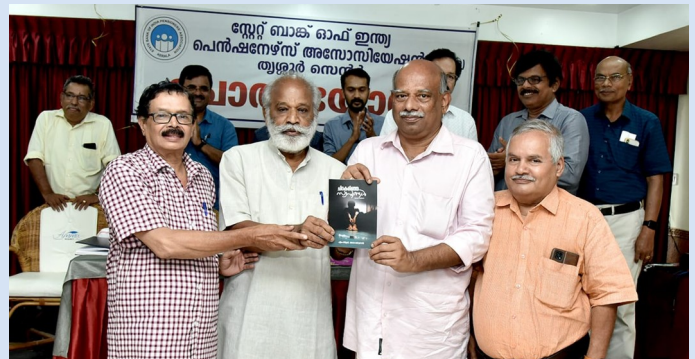
01.04.2021 and increase in pension of officers from 40% to 50%. He also reported in detail about the Medical Policy A and B and the need to campaign on the benefits of this scheme.

Sri.P.P.Muraleedharan AGS, Sri.S.Balakrishnan Palakkad Dist.Secretary, Sri.K.M.Rohin DGS SBIOA and Sri.P.M.Sreevalsan DGS SBSU made their felicitation speeches in the meeting. The General Body Meeting honoured Sri.P.M.Sreevalsan DGS SBSU who is retiring on 31.05.2024.

The members who attained 85/75 years were honoured in the meeting with ponnada.

District Secretary, Sri.K.Ravindran presented the minutes of last GB meeting and also the annual report of SBIPA Thrissur centre which were unanimously approved by the house. Sri.C.J.Jackson, District Treasurer presented the financial report for the year and last quarter report of Benevolent Fund collection which also were approved by house unanimously.

Our former Dist. President Sri.M.R.Janardhanan presented the first copy of his drama book written and directed by him, to our General Secretary. He also spoke a few words in the meeting.



Sri.M.R.Janardhanan presenting the first copy of his drama book ചിറകുറിഞ്ഞവൃഷ്ടങ്ങൾ to our General Secretary.

In the interactive session Sri. Antony Chakkalakkal, Sri.V.Kesavan, Sri.Nandakumar Warriar, and Sri.A.S.Nair participated and the queries raised by them were replied by General Secretary. Sri.Jose.J.Thekkinieth, Joint Secretary proposed vote of thanks. Lunch was served to the participants and the meeting concluded at 1.30 pm. 142 members participated in the meeting.



## Obituary

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

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



Memb No.LM205  
**Alex T J**  
Varapuzha  
Ernakulam  
DOD: 23.04.2024



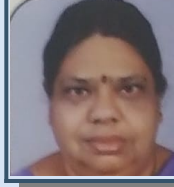
Memb No.LM1775  
**Chandran C K**  
Koyilandy  
Kozhikode  
DOD: 02.04.2024



Memb No.LM3991  
**Radha K**  
Kachani  
Thiruvananthapuram  
DOD: 25.04.2024



Memb No.LM11790  
**Girija P**  
Karamana  
Thiruvananthapuram  
DOD: 07.04.2024



Memb No.FPM6039  
**Hamsakumari V**  
Thirumala  
Thiruvananthapuram  
DOD: 25.04.2024



Memb No.LM456  
**Sankaranarayanan S N**  
Kalpathy  
Palakkad  
DOD: 12.04.2024



Memb No.LMM222  
**Prabhakaran V C**  
Thalassery  
Kannur  
DOD: 30.04.2024



Memb No.AFM10684  
**Susamma John**, w/o John E K  
Kumaranalloor  
Kottayam  
DOD: 15.04.2024



Memb No.LM12071  
**Karthiyani A K**  
Dharmadam  
Kannur  
DOD: 30.04.2024



Memb No.LM435  
**Vironi C K**  
Kumaranalloor  
Kozhikode  
DOD: 16.04.2024



Memb No.LM13335  
**Saseendran P K**  
Thirunakkara  
Ernakulam  
DOD: 02.05.2024




Memb No.LM6620  
**Chellappan K V**  
Parippu  
Kottayam  
DOD: 22.04.2024




Memb No.LM1094  
**Maruthur Velayudhan**  
New Civil Nagar  
Palakkad  
DOD: 03.05.2024







Memb No.LM4426  
**Balakrishnan P K**  
Payannur  
Kannur  
DOD: 07.05.2024




Memb No.LM1303  
**Lakshmanan P**  
Ondenparamba  
Kannur  
DOD: 26.05.2024




Memb No.LM1191  
**Raveendranathan K K**  
Thrippunithura  
Ernakulam  
DOD: 07.05.2024




Memb No.LM3154  
**Kumaresan C**  
Nemom  
Thiruvananthapuram  
DOD: 01.06.2024




Memb No.FPM9253  
**Molly John** – w/o John A  
Thrippunithura  
Ernakulam  
DOD: 07.05.2024




Memb No.LM10850  
**Raji Menon B**  
Sasthamangalam  
Thiruvananthapuram  
DOD: 01.06.2024




Memb No.AFM5874  
**Baburajan P D** -  
h/o Beena K Ravi  
Thammanam, Ernakulam  
DOD: 12.05.2024




Memb No.LM4039  
**Chako M J**  
Malapramba  
Kozhikode  
DOD: 03.06.2024




Memb No.AFM547  
**Baby Panicker** -  
w/o Panicker K N  
Peringavu, Thrissur  
DOD: 14.05.2024




Memb No.LMM143  
**Balakrishnan C**  
Kunnathoormedu  
Palakkad  
DOD: 03.06.2024




Memb No.LMM43  
**Menon A K**  
Poonithura  
Ernakulam  
DOD: 18.05.2024



Memb No.AFM10103  
**Savanoan K M** –  
h/o Lalaja M N  
Palluruthy, Ernakulam  
DOD: 04.06.2024




Memb No.LM4690  
**Premkumar P M**  
(h/o Smt.Syamala Kumari P)  
Shoranur, Palakkad  
DOD: 19.05.2024



Memb No.LM1798  
**Sreenivasan MP**  
Thalassery  
Kannur  
DOD: 09.06.2024



Memb No.LM105  
**Rajan Melekalathil**  
Irumbazhi  
Malappuram  
DOD: 26.05.2024



Memb No.LM4307  
**Joy P K**  
Kattappana  
Idukki  
DOD: 09.06.2024





**Vijayamma C –**  
w/o Thankayyan B – LM 5491  
Sasthamangalam  
Thiruvananthapuram  
DOD: 09.06.2024



Memb No.LM12959  
**Ayyappan C**  
Shoranur  
Palakkad  
DOD: 12.06.2024



Memb No.LM12013  
**Unnikrishnan M**  
Pallavur  
Palakkad  
DOD: 13.06.2024



Memb No.LM961  
**Ravindran T**  
Karaparamba  
Kozhikode  
DOD: 17.06.2024



Memb No.LM2395  
**Jance Jacob**  
Parampuzha  
Kottayam  
DOD: 28.06.2024

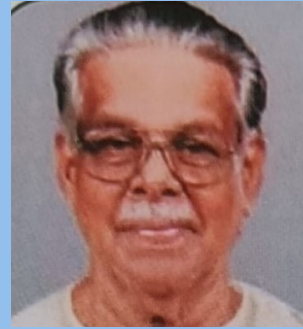


Memb No.AFM12560  
**Thulaseedharan Pillai G -**  
h/o Susha A R  
Nallila, Kollam  
DOD: 29.06.2024



Memb No.LM4458  
**Haridas K**  
East Hill  
Kozhikode  
DOD: 30.06.2024

## HOMAGE TO OUR FOUNDER LEADER



**A K Menon**, one of the founder leaders and the first General Secretary of SBI Pensioners' Association Kerala left for his heavenly abode on 18th May 2024 at Chennai. With the formation of SBI Kerala circle in the year 2001, it was indeed a natural choice to have an Association for the SBI pensioners in Kerala who were till then attached to SBI Pensioners' Association Chennai Circle. It was on 3rd March 2001, 14 senior pensioners belonging to Thiruvananthapuram, Ernakulam, Thrissur and Kozhikode districts under the leadership of Sri. A K Menon met at Ernakulam Zonal Office premises and decided to register the Association under the Travancore –Cochin Literary Scientific and Charitable Societies Act 12 of 1955. A 9 member Executive Committee was constituted with P. Kumarukutty Nair of Thiruvananthapuram as the President and A K Menon as General Secretary.

A perfect gentleman and seasoned Banking Trade Union Leader while in service of the Bank, A K Menon contributed much to the growth of SBI Pensioners' Association Kerala. He retired from the Bank on 31st January 1991. He remained an undisputed leader of the Association until he relinquished the position to give way for new leadership.

SBI Pensioners Association Kerala fondly remembers his dedicated services and pay homage to the departed noble soul.

*State Bank of India Pensioners' Association, Kerala deeply mourn and dips its banner in utmost grief in sad and sorrowful memory of our dear leader .*

# സന്നേഹത്തോടെ നന്ദി

പ്രിയപ്പെട്ടവരേ,

ഇരുപത്തി മൂന്നാമത്തെ സംസ്ഥാന സമ്മേളനം ചരിത്രവിജയമായി പര്യവസാനിച്ചതിലുള്ള സന്തോഷം പങ്കുവെക്കുകയാണ് ഔദ്യോഗികമായി സമ്മേളന സമാപനത്തിൽ നന്ദിയർപ്പിച്ചുവെങ്കിലും, ഇവിടെക്കൂടി കൃതജ്ഞതാനിർഭരമായ ഏതാനും വാക്കുകൾ രേഖപ്പെടുത്തുകയാണ്.

സംഘടനയുടെ പ്രസിഡന്റ് രാജീവൻ സാറും ജനറൽ സെക്രട്ടറി ജയകുമാർ സാറും ട്രഷറർ ജയറാംസാറും വൈസ് പ്രസിഡന്റ് ഉണ്ണികൃഷ്ണൻസാറുമുൾപ്പെടെയുള്ള ബഹുമാന്യരായ എല്ലാ സംസ്ഥാന കമ്മിറ്റിയംഗങ്ങളുടെയും പ്രോത്സാഹനവും മാർഗ്ഗനിർദ്ദേശങ്ങളും സഹകരണവും ഇത്തരമുള്ളതിൽ നന്ദിയോടെ സ്മരിക്കട്ടെ. ഒരുക്കങ്ങളെ സംബന്ധിച്ച് മിക്കവാറും എല്ലാ ജില്ലാ ഭാരവാഹികളും സന്നേഹപൂർവ്വം അന്വേഷണങ്ങൾ നടത്തിയതും സഹായവാദനങ്ങൾ നൽകിയതുമൊക്കെ ഏറെ ഉത്തേജനം നൽകി. തൃശ്ശൂർ, പത്തനംതിട്ട ജില്ലാ ഘടകങ്ങൾ സംഭാവന നൽകി ഐക്യഭാര്യയും പ്രകടിപ്പിച്ചതും സന്നേഹത്തോടെ സ്മരിക്കുന്നു. നമ്മുടെ പ്രിയംകരനായ പാലയ്ക്കൽ സാർ നിത്യവും ഫോണിലൂടെയും സന്ദേശങ്ങളിലൂടെയും മാർഗ്ഗനിർദ്ദേശങ്ങൾ നൽകിയതും പലതവണ നേരിട്ടെത്തി അവലോകനങ്ങൾ നടത്തിയതും കോട്ടയം ഭാരവാഹികൾക്ക് ഒരിക്കലും വിസ്മരിക്കാനാവില്ല. ഏവർക്കും നന്ദി, നന്ദി.

കാലാവസ്ഥയുടെ പ്രതികൂല സാഹചര്യങ്ങളെ അതിജീവിച്ച് 14 ജില്ലകളിൽ നിന്നും ഒഴുകിയെത്തിയ നമ്മുടെ പ്രിയപ്പെട്ട 1650-ൽ പരം അംഗങ്ങളാണ് ഇരുപത്തി മൂന്നാമത്തെ സംസ്ഥാന സമ്മേളന വിജയത്തിന്റെ മുഖ്യശില്പികൾ. അവരെ ആദരപൂർവ്വം നമിക്കുന്നു. നന്ദിയോടെ സ്മരിക്കുന്നു.

പെൻഷനേഴ്സ് സംഗമം നടത്തിയ നമ്മുടെ പ്രിയപ്പെട്ട ബാങ്കിനോടും ഉൽഘാടനം നിർവഹിച്ച ബഹുമാന്യനായ ജനറൽ മാനേജർ ശിവദാസ് സാർ, PPG AGM സിന്ധു മാധവം, CM PPG രാജമോഹൻ സർ എന്നിവരോടുമുള്ള അകമഴിഞ്ഞ നന്ദി രേഖപ്പെടുത്തുന്നു. അതുപോലെ, എന്നും നമ്മോടൊപ്പമുള്ള SBIOA, SBSU എന്നീ സംഘടനകൾക്ക്, പ്രത്യേകിച്ച് അവർ നൽകിയ സംഭാവനകൾക്ക്, ഒത്തിരി സന്നേഹത്തോടെ നന്ദി.

2023 നവംബർ 11ന് സംഘാടക സമിതി രൂപീകരിച്ചുകൊണ്ട് പ്രവർത്തനനിരതരായ കോട്ടയം ടീം, ആദ്യം ശ്രദ്ധ കേന്ദ്രീകരിച്ചത് ധനശേഖരണത്തിലായിരുന്നു. ഇക്കാര്യത്തിൽ അസോസിയേഷന്റെ ആഹ്വാനം ഹൃദയത്തിൽ സ്വീകരിച്ച അംഗങ്ങളും, അവരെ നയിച്ച 7 ഏരിയ കൺവീനർമാരും, ജോയിന്റ് കൺവീനർമാരും പ്രകടിപ്പിച്ച പ്രതിബദ്ധതയും ശ്രഷ്ഠാന്തിയും ഏറെ പ്രശംസനീയമായിരുന്നു. അതിനാലാണ് ആദ്യത്തെ 3 മാസം കൊണ്ടുതന്നെ പ്രതീക്ഷകൾക്കതീതമായി 14 ലക്ഷം രൂപ സമാഹരിച്ചുകൊണ്ട് ധനശേഖരണം എന്ന പ്രഥമ കടമ്പ സമർത്ഥമായി താണ്ടിക്കടക്കുവാനായത്.

തുടർന്ന് നടന്ന മറ്റു പ്രവർത്തനങ്ങളിൽ, പ്രഗത്ഭരായവരും വലിയ അനുഭവസമ്പത്തുമുള്ളവരും ഉൾക്കൊള്ളുന്ന 8 കമ്മിറ്റികളിലെ ബഹുമാന്യരായ സംഘാടക സമിതി അംഗങ്ങളെല്ലാവരും സമർപ്പണബോധത്തോടെ സമ്മേളനവിജയത്തിനായി പ്രയത്നിച്ചു. ഈ കമ്മിറ്റികളെ സമർത്ഥമായി നയിച്ച കൺവീനർമാരും ജോയിന്റ് കൺവീനർമാരും, ക്രമീകരണങ്ങൾ ഏകോപിക്കുന്നതിനും നിയന്ത്രിക്കുന്നതിനും രൂപീകരിച്ച കോർ കമ്മിറ്റിയോട് പരിപൂർണ്ണമായി സഹകരിച്ചത് സമ്മേളന വിജയത്തിനു നിദാനമായി. ഒരിക്കൽക്കൂടി എല്ലാവർക്കും കൃതജ്ഞതയുടെ പൂഞ്ചെണ്ടുകൾ. ശ്രീമതി റൈസാബീഗത്തിന്റെയും ശ്രീമതി ത്രേസ്യാമ്മ ആന്റണിയുടെയും നേതൃത്വത്തിലുള്ള വനിതാ സംഘം, മുൻ ഡി.ജി.എസ്. ശ്രീ മാത്യു അടയ്ക്കാമുണ്ടയ്ക്കൽ എന്നിവർ നൽകിയ സമർത്ഥമായ നേതൃത്വത്തിനും നന്ദിയർപ്പിക്കട്ടെ.

റിക്കോർഡ് ചെയ്ത് അവതരിപ്പിച്ച സ്വാഗതഗാനം നമ്മുടെ അസോസിയേഷന്റെ ചരിത്രത്തിന് ഏറ്റവും വലിയ അവിസ്മരണീയത സമ്മാനിച്ച് വ്യാപകമായ അംഗീകാരം നേടിയ ഒരു നൂതന സംരചനയായിരുന്നുവല്ലോ? സമ്മേളനത്തിന്റെ ഔദ്യോഗിക കൃതജ്ഞതാ പ്രകാശനത്തിൽ പറഞ്ഞതു ആവർത്തിച്ചുകൊണ്ട്, കോട്ടയത്തിന്റെ അഭിമാനഭാജനങ്ങളായ ഗാനകോകിലങ്ങളെയും ഇക്കാര്യത്തിൽ സഹായിച്ചവരെയും ഒരിക്കൽക്കൂടി അഭിനന്ദിക്കുകയും അവർക്കു നന്ദിയർപ്പിക്കുകയും ചെയ്യുന്നു.

പ്രായോഗിക വിഷമതകൾ മുൻകൂട്ടി മനസ്സിലാക്കിയതിനാൽ വേദിയിലെ നേരിട്ടുള്ള ഗാനാവതരണം ഒഴിവാക്കാൻ നിർദ്ദേശിച്ച്, പകരം വീഡിയോ ചിത്രീകരിക്കാൻ അനുവാദം നൽകിയ കോർ കമ്മിറ്റി നേതാക്കളുടെ തീരുമാനം നിർണ്ണായകവും സന്ദർഭോചിതവുമായിരുന്നുവെന്നത് സ്വാഗതഗാനത്തിന് ലഭിച്ച സ്വീകാര്യത വെളിപ്പെടുത്തുന്നു. നമ്മുടെ സമ്മേളനത്തിന്റെ പകിട്ട് വർദ്ധിപ്പിക്കുവാൻ അത് ഉപകരിച്ചു എന്നത് ഏറെ സന്തോഷകരമായി.



സ്ഥലപരിമിതമല്ലാത്ത ചില അസൗകര്യങ്ങളും ചെറിയ പോരായ്മകളുമൊക്കെ ഉണ്ടായെങ്കിലും ഇരുപത്തി മൂന്നാമത്തെ സംസ്ഥാന സമ്മേളനം ഏറ്റം ഗംഭീരമായിരുന്നുവെന്നാണ് ഏവരും അഭിപ്രായപ്പെട്ടത്. നേതൃത്വം നൽകിയ സകലരെയും, പ്രത്യേകിച്ച് സർവശ്രീ ജനറൽ കൺവീനർ വിശ്വനാഥൻനായർ, ജോയിന്റ് ജനറൽ കൺവീനർ ജേക്കബ്, വൈസ് ചെയർമാൻ രാജശേഖരൻ നായർ, ജില്ലാ ട്രഷറർ മാത്യു എന്നിവരെയും, സമ്മേളനത്തോട് ഏതെങ്കിലും വിധത്തിൽ സഹകരിച്ച എല്ലാവരെയും കൃതജ്ഞതാപൂർവ്വം നമിക്കുന്നു.

കോട്ടയത്തു നടന്ന രണ്ടു സംസ്ഥാന സമ്മേളനങ്ങളിൽ പ്രാധാനസാരമ്യം വഹിക്കുവാൻ എനിക്ക് ഇടയായ വ്യക്തിപരമായ ഒരു സവിശേഷതകൂടി ഞാൻ സൂചിപ്പിക്കട്ടെ.

സ്നേഹപൂർവ്വം,

ഹെൻറി ജോൺ  
DGS & Chairman, Organizing Committee, 23rd AG M  
10-07-2024

**SBI Pensioners' Association, Kerala**  
wish you all a happy and prosperous  
**Onam**  
in many pleasant ways

**Districtwise Members as on 30.06.2024**

District	Life Members	Family Pensioners	Associate Family Member	Total Membership
Alappuzha	346	38	262	646
Ernakulam	1415	151	1085	2651
Idukki	142	16	114	272
Kannur	442	83	384	909
Kasaragod	67	10	60	137
Kollam	336	31	284	651
Kottayam	821	51	634	1506
Kozhikode	640	85	515	1240
Malappuram	138	24	118	280
Palakkad	508	67	399	974
Pathanamthitta	191	23	149	363
Thiruvananthapuram	1053	96	796	1945
Thrissur	536	71	435	1042
Wayanad	49	6	43	98
Headquarters	32	2	25	59
<b>Grand Total</b>	<b>6716</b>	<b>754</b>	<b>5303</b>	<b>12773</b>



The banker to every **ഇന്ദിയാ**

# സുഗമമായ ബാങ്കിംഗിന് ഒരൊറ്റ കോൾ മാത്രം

## ടോൾ ഫ്രീ നമ്പർ:

# 1800 1234 / 1800 2100



### ലഭ്യമാകുന്ന സേവനങ്ങൾ

- ബാലൻസ് എൻക്വയറി/ അവസാനത്തെ 5 ഇടപാടുകളുടെ വിവരങ്ങൾ
- അക്കൗണ്ട് സ്റ്റേറ്റ്മെന്റ്
- എടിഎം പിൻ ജനറേറ്റ് ചെയ്യുവാനും മാറ്റുവാനും
- എടിഎം കാർഡ് ബ്ലോക്ക് ചെയ്യാൻ / റീ ഇഷ്യൂ ചെയ്യാൻ / ഡിസ്‌പാച്ച് സ്റ്റാറ്റസ് അറിയാൻ
- ഭവന/ വിദ്യാഭ്യാസ വായ്പകളുടെ പലിശ സർട്ടിഫിക്കറ്റുകൾക്ക്
- നിക്ഷേപ പലിശ സർട്ടിഫിക്കറ്റിനും TDS വിശദാംശങ്ങൾക്കും
- സിഐഎഫ്, ഹോം ബ്രാഞ്ച് വിവരങ്ങൾ
- YONO/INB അനുബന്ധ അന്വേഷണങ്ങൾ
- ചെക്ക് ബുക്ക് ഇഷ്യൂ / സ്റ്റോപ്പ് ചെയ്ത്
- ഇന്റർനെറ്റ് ബാങ്കിംഗ് യൂസർ ഐഡിയും യുപിഐ ഐഡിയും ബ്ലോക്കു ചെയ്യാൻ
- ഡെപോസിറ്റ്, ലോൺ ഉൽപ്പന്നങ്ങൾ എന്നിവയുടെ സവിശേഷതകൾ അറിയാൻ
- മറ്റ് നിരവധി സേവനങ്ങളും...

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