



SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

Vol. 9 Issue 8

July-Sep 2021

EDITORIAL

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.....was a dream. Now a very promising reality.

The decades long wait by the hapless family pensioners in our banking sector for a revision in the meagre amount of pension they have been getting ever since the introduction of family pension in Banks seems to be over by now. Wednesday, 25th August 2021, shall gratefully be remembered by more than a lac and half family pensioners in the banking sector of our country since it turned out to be the day of fulfillment of their inevitable requirement for survival. The Bank Pensioners' fraternity in general and Family Pensioners in particular are indeed grateful to the Hon'ble Union Finance Minister, Smt. Nirmala Sitaraman, whose empathy and realistic approach at last paved the way for a final resolve in the decades long heartburning issue. As all of us are aware, it is more than two decades since the entire Bank pensioners in India began their relentless struggle for a revision in their paltry amount of family pension which is nowhere in existence either in Central or State Government services. They had knocked at every door for the mercy of the so called powers that be. Representations supported by substantiating documents showing the affordable additional financial requirements were placed before them. Representations through Members of Parliament were brought before the Upper and Lower Houses of Parliament as starred questions to call attention on a very genuine issue of the sad plight of senior citizens who in their heydays of life worked day in and day out for the country's financial growth and development.

However, it was so unfortunate that the cries and whispers of the feeble went only into deaf ears. It was so sad and merciless that the authorities concerned were searching for a reason to postpone the issue indefinitely adducing totally baseless reasons such as insufficient pension corpus fund by huge additional financial requirements for revision etc. etc. The saddest and most tragic result of this indifferent attitude of the concerned authorities was that thousands among these unfortunate elders who nurtured dreams of a reasonable living at the fag end of their lives had to leave for their heavenly abode without achieving their desire and hope for justice.

Well friends, better late than never. It was indeed a memorable moment when Sri. Debasish Panda, Secretary, Department of Financial Services, made the much awaited announcement in respect of the revision of family pension of Bank Retirees in the presence of Hon'ble Finance Minister Mrs. Nirmala Seetharaman, in the press meet held on Wednesday, 25th August in Mumbai. We all know that the long pending issue of pension anomaly in banking sector regained its momentum with the exclusive interview with Finance Minister by Business Line correspondent held almost a year back. The issue was reiterated by the Hon'ble Finance Minister on 10th November 2020, on the eve of signing the joint note in respect of 11th Bipartite Salary settlement between UFBU constituents and IBA. While sympathizing with the Bank pensioners, Finance Minister also made it clear that specific direction has been given to Chairmen of IBA and SBI and also Secretary DFS for resolving the issues confronted by Bank Pensioners and Family Pensioners without further loss of time.

As announced by Secretary DFS, the Family Pension scheme which was hitherto based on slabs of 15, 20 and 30 percent of the last drawn pay of the pensioner which was capped at a maximum of Rs. 9284, has been revised to uniform slab of 30 percent of the last drawn salary without any upper limit. He further announced an increase in pension contribution by the bank under the New Pension Scheme (NPS). At present both the employer and employee used to contribute 10 percent each. Hereafter the Bank will contribute 14 percent, while the employee will continue to contribute 10 percent.

It is now up to the individual Banks to move fast and implement the revised family pension with the approval of the respective Bank Boards. Let the refixation of existing pension and the instructions for calculation be devoid of ambiguity to avoid any further dilly dallying. While formulating the method of calculation we request all concerned to kindly have a minimum pension protection clause as is available for Central and State Government family pensioners. A few among our existing family pensioners whose spouses were in the subordinate and part time employees cadre are fixed already in 30 percent slab due to the comparatively lower basic pay last drawn by them. The current revision will not bring any improvement in their pension as they are already in 30 percent slab, on the contrary there can be a reduction in their pension in the absence of a minimum pension clause. We trust that the appropriate authorities will take care of it.

Tail piece

Despite the very positive stand taken by the Minister, we fail to understand, why it took another ten months time to act upon the direction of the Minister which was made public on 10th November 2020. Well, leave it aside and let us keep ourselves ready to greet the remaining more glamorous ones, namely, 100 percent neutralization of DA to pre two thousand two retirees, discarding the 40-50 percent discrimination existing only in SBI and the ever all time desired and demanded UPDATION of pension. Let us again be reassured by those scintillating verse "**If winter comes can spring be far behind?**"

Another delightful news to share with all of you is that in response to the request of a few of our well wishers it has been decided to introduce obituary column with photos of our departed dear ones, from this issue onwards.

With warm Regards
Editorial Team

Revision in family pension and the ill-fated one among the family pensioners. An independent analysis

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Family Pensioners of Bank employees are one of the most neglected groups of people. Pension / Family pension were a mere issue raised by respective employees union and IBA. There were no representatives of the pensioners or family pensioners in the negotiation table with IBA. Apart from initial mention about the pension / family pension revision issue, there was no one in the negotiating table to pursue and follow up of Pension / family pension revision. However, when the last 11th bipartite settlement negotiations were taking place, several pensioners associations raised the issue of Bank pensioners / family pensioners getting paltry amount of pension benefits. The issue was brought to the attention of general public / several elected legislators as well as officials of finance ministry. Pensioners Associations had several unofficial

meetings with Indian Banks Association and finance ministry. Together with all these efforts, for the first time there was a specific mention about Family Pension Revision, (no mention about pension revision) in the 11th bipartite settlement, subject to the approval of Finance ministry.

After several months of delay, finance ministry finally accorded approval for enhancement of Family pension at 30 % of the Last drawn Basic Pay without any upper ceiling and now the detailed instructions from IBA are awaited. In this scenario let us look into the various aspects of this Family Pension enhancement.

First point here to note is by this enhancement all family pensioners are not going to get increase in their current pension.

Current Family pension calculation is in the following lines. For a clarity in the matter I furnish below the details of Family pension calculation from VIth to XIth bipartite settlement.

Sl No.	Rate of Family pension	VI th Bipartite	VII th Bipartite	VIII th Bipartite	IX th Bipartite	X th Bipartite	XI th Bipartite
		Subst. Pay	Subst. Pay up to	Subst. Pay up to	Subst. Pay up to	Subst. Pay up to	Subst. Pay up to
1	30%	Rs.2870 and below (Min pen Rs.720)	Rs.4210 and below (Min pen Rs.1056)	Rs.5720 and below (Min pen Rs.1435)	Rs.7090 and below (Min pen Rs.1779)	Rs.11100 and below (Min pen Rs.2785)	Rs.15880 and below (Min pen Rs.3985)
2	20%	Rs. 2871 to 5740 (Min Pension Rs.860)	Rs. 4211 to 8420 (Min Pension Rs.1262)	Rs. 5721 to 11440 (Min Pension Rs.1715)	Rs. 7091 to 14180 (Min Pension Rs.2186)	Rs.11101 to 22200 (Min Rs.3422)	Rs.15881 to 31760 (Min Pension Rs.4900)
3	15%	Above Rs. 5740 (Min Pen Rs.1150 and Max Rs.2400)	Above Rs. 8420 (Min Pen Rs.1687 and Max Rs.3521)	Above Rs. 11440 (Min Pen Rs.2292 and Max Rs.4784)	Above Rs. 14180 (Min Pen Rs.2841 and Max Rs.5930)	Above Rs. 22200 (Min Pen Rs.4448 and Max Rs.9284)	Above Rs. 31760 (Min Pen Rs.6365 and Max Rs.13280)

From the above table following points are clear.

1. There are family pensioners who are drawing more than 30 % of sub. Pay though a very few when there is a minimum family pension amount is prescribed as stated in the sl. No. 2 of the table.
2. Again those family pensioners in the sl. No. 2 of the table, a few are getting more than 20 % of the subst. pay as pension.
3. In the sl no. 3 row, there are family pensioners who may be drawing more than 15 % of subst. pay as pension. As there is a maximum pension amount is stipulated here there may be a good number of family pensioners whose spouse retired as Scale V and above in officer cadre, getting much lower than 15 % of subst. Pay as family pension.

It is evident from the above that there will be several pensioners who will not get any benefit out of the present family pension enhancement. These family pensioners are those who are getting very low family pension at present. **These category of pensioners are more deserving to get enhanced family pension and their interests/aspirations are to be considered while orders are issued for family pension enhancement.**

Now let us look into the history for the demand of enhanced pension / family pension. Till the year 2005, family pension amount was very very low (Max. basic pension Rs.1000) There was no revision of pension for old retirees on account of respective wage revisions and as a result till that time there were family pensioners of subordinate staff and very senior executives drawing the same amount of pension. There was a re look into the family pension rules till then and current rates were prescribed in the

year 2005. At that time the understanding was family pension enhancement to be done considering the family pension rules of government employees. Most of service conditions of Bank employees were more or less similar to government staff (though not identical) like P.F., Gratuity, leave encashment, pension eligibility etc. So it is natural that family pension of bank employees are also to be in line with government servants. However, one very important aspect over looked here is there was no minimum family pension revision is prescribed as a general rule. For Government employees, they get their pension and family pension revised on every salary revision and their minimum pension were got enhanced periodically. However, for Bank pensioners as there was no revision in pension / family pension, a good number of family pensioners are getting very low pension which is not sufficient even for a hand to mouth existence, or enhanced medical expenses during old age. A table is furnished below to show the minimum amount of pension they are getting under each bipartite settlement. The point here is even if pension is not revised after each bipartite settlement, at least a minimum amount of family pension which shall be equal to the minimum of family pension prescribed for government employees in various scales of salary shall be made applicable to Bank Pensioners / family pensioners. As stated above, most of the service conditions of bank employees are similar to government employees, and as such revising the family pension to at least a level to meet their daily food and medical expenses is a very reasonable and justifiable demand

TABLE SHOWING MINIMUM AND MAXIMUM FAMILY PENSION AS PER CURRENT DA RATES FOR STAFF RETIRED AFTER 6th BIPARTITE SETTLEMENTS

Particulars (Amt in Rs.)	VI th Bipartite	VII th Bipartite	VIII th Bipartite	IX th Bipartite	X th Bipartite	XI th Bipartite
Minimum Pension	720	1056	1435	1779	2785	3985
Current DA	4279	3964	3650	3405	2437	1107
TOTAL PENSION	4999	5020	5085	5184	5222	5092
MAX. PENSION	2400	3521	4784	5930	9284	13280
Current D A	14263	13216	12168	11350	8124	3691
TOTAL	16663	16737	16952	17280	17408	16971

From the above table it can be seen that minimum family pension remain more or less same (Rs. 4999 to Rs. 5222) for most of the family pensioners who are getting minimum pension. Same is the case for family pensioners drawing with Maximum family pension also (Rs. 16663 to Rs. 17408).

In other words for the last 25 years amount of family pension remains almost same for most of the pensioners irrespective of their date of retirement. A disturbing fact in the last bipartite settlement is ,

though there was much increase in their salary package, at current level of D A rates their family pension stands reduced from Rs. 5222 to Rs. 5092 for minimum pension drawing pensioners and from Rs. 17408 to Rs. 16971 for maximum pension drawing pensioners. When salary amount gets increased from Rs. 5000 to Rs. 19000, reduction in corresponding minimum and maximum family pension amount is unheard in any wage revision settlements.

FAMILY PENSION AS PER MAXIMUM IN SCALE OF PAY

	Max pay VI BPS.	Basic pen	Total pen Incl D A	If 30%	Max pay VII BPS	Basic pen	Total pen Incl D A	If 30%	Max pay VIII BPS	Basic pen	Total pen Incl D A	If 30%
SUB STAFF	3420	884	6138	7124	5850	1262	5999	8343	9180	1836	6506	9759
CLERICKAL	6420	1150	7984	13372	10880	1687	8019	15516	16570	2486	8809	17614
JMG 1	8050	1208	8387	16767	14240	2136	10154	20307	21040	3156	11183	22366
MM II	8740	1311	9102	18204	15380	2307	10961	21942	22900	3435	12172	24344
MM III	9700	1455	10102	20204	15760	2364	11238	22476	23520	3528	12501	25002
CHIEF MGR	10450	1568	10887	21766	16140	2421	11508	23016	24140	3621	12831	25662
ASST. G MGR	11450	1718	11932	23849	17660	2640	12550	25100	26620	3993	14149	28298
Dy G. MGR	12650	1898	13178	26349	19340	2901	13790	27580	29340	4401	15595	31190
GEN MGR	14000	2100	14580	29160	21300	3195	15188	30376	32600	4784	16952	34654

	Max pay IX Bip.	Basic pen	Total pen Incl D A	If 30%	Max pay X Bip.	Basic pen	Total pen Incl DA	If 30%	Max pay XI Bip.	Basic pen	Total pen Incl DA	If 30%
SUB STAFF	13800	2760	8043	12064	23785	4448	8340	13379	37145	6365	8134	14240
CLERICKAL	23900	3585	10447	20893	42020	6303	11818	23636	65830	9874	12618	25236
JMG 1	31500	4725	13769	27538	51490	7724	14483	28966	80450	12068	15422	30844
MM II	34200	5130	14949	29998	57330	8600	16125	32250	89330	13280	16971	33942
MM III	35100	5265	15342	30684	58790	8819	16536	33072	92110	13280	16971	35312
CHIEF MGR	36200	5430	15823	31646	60820	9123	17105	34210	95120	13280	16971	36466
ASST. G MGR	40400	5930	17280	35318	66070	9284	17408	37164	100350	13280	16971	38471
Dy. G. MGR	46800	5930	17280	40913	76520	9284	17408	43043	116120	13280	16971	44517
GEN MGR	52000	5930	17280	45458	85000	9284	17408	47813	129000	13280	16971	49454

NB. 1. Only maximum of the corresponding pay scale is considered, including stagnation increments.

2. PQA, FPP and other Special allowances are not considered for the sake of simplicity in the table and actually those who are getting these allowances are entitled to get higher family pension also.

It can be seen from the above table that till 8 th Bipartite settlement, Maximum family pension was fixed based on the eligible family pension of a General Manager. After wards, this amount got reduced to maximum eligible family pension of Asst. General Manager and in the last settlement, the maximum amount of family pension fixed at Rs. 13280 which is more or less the eligible amount of a Scale II officer. Over every bipartite settlement, why the maximum amount got reduced at lower level systematically is a baffling issue. Why this matter was not brought to the attention of appropriate authority by the trade unions involved clearly shows the neglect and apathy of working employees to the plight of Family pensioners.

It can also be observed that for subordinate staff, most of the family pensioners are already getting 30% and a few 20% of the last drawn basic salary as pension . This is applicable to

family pensioners of employees who had lesser service in clerical scale also on account of VRS or death of the employee. Subordinate staff as well as our security staff do not have the full length of service to reach maximum scale resulting in much lower family pension amount. Such **pensioners, who are drawing around Rs. 5000 can only get benefitted, if Minimum of family pension is raised to around Rs.10000.** When clerical to Asst. General Managers and above gets increase in

family pension of two times or more , the plight of family pensioners getting meagre amount of pension, we cannot over look.

It can be seen from the above table that if enhancement of family pension is implemented, subordinate staff , the enhancement in pension will be nominal while senior officials will get their eligible family pension enhanced to more than double and in the case of General Manger it is more than triple as per last bipartite settlement. General Manager scale Family pension if enhanced will increase from Rs. 16971 to Rs 49454 , while subordinate staff will get increase from Rs. 8134 to Rs. 14240 only. But subordinate staff, who retired during VI to X bipartite settlements will be getting still lower enhancement. **(see the table against subordinate staff from VI th Bipartite settlement onwards - Page Nos. 36 & 37)**

The immediate need at present is to have a minimum family pension to be fixed which will meet the basic needs of any family pensioner , while revising the current family pension entitlements. The bank employees union leaders must take up the case of enhancing minimum family pension with appropriate authorities to extend justice to the lowly paid family pensioners. The minimum entitlement of family pension in respect of Central government employees shall be reckoned while deciding the quantum of family pension to Bank employees.



Debasish Pandey Secretary DFS announcing Family pension revision in the presence of Mrs Nirmala Sitaraman, Hon'ble Finance Minister

O CHANDRASEKHARAN

O Chandrasekharan, popularly known as 'Olympian Chandrasekharan' who participated in 1960 Rome Olympics and 1964 Tokyo Olympics, and former India Football Team Captain, left for his heavenly abode on 24th August 2021 at Ernakulam. He is a former Asst. General Manager of State Bank of India in Trivandrum and Ernakulam Modules. He was 86 years and was lying sick for almost ten years.



Chandrasekharan who had led the Indian Team in many tournaments has always been a loyal defender of India. He made his debut for the India Team in 1958 and unveiled his professional foot ball debut in Mumbai through Caltex Club and played for them from 1958 to 1966. He retired from the National Team in 1966. He Joined State Bank of India in Mumbai and was in State Bank of India Team from 1967 to 1972. He has a total of 25 caps to his name and also played in the Asian Cup qualifiers in 1959 when he made his international debut and Merdeka Cup in 1961. He was a star player of the India Team which won Gold at the 1962 Jakarta Asian Games. He captained the Maharashtra Team that won the 1963 Santhosh Trophy.

After giving up his professional foot ball career he continued his Bank career with State Bank of India. He held various positions in the Bank and served as Regional Manager at Trivandrum and Ernakulam in the last lap of his carrer. He retired from the Bank in the year 1996. Not only a legendary Footballer, Mr. Chandrasekharan was also an excellent Senior Executive of our Bank and was endeared by all. On this saddening occasion SBI Pensioners Association Kerala pay its respectful homage to its beloved member and pray that the noble soul be blessed with eternal peace. And we express our deep condolences to

the bereaved family members.

N KOMALADAS

N Komaladas, who was always a frontline and popular leader of State Banks' Staff Union Kerala, left for his heavenly abode in the morning of 28th August 2021 at his house at Palakkad. A committed and dedicated leader of State Banks' Staff Union he commenced his first innings in the early seventies as Unit secretary of SBI Palakkad main Branch and became the Asst General Secretary of Palakkad zone under the State Banks' Staff Union Madras Circle which was later rechristened as SBSU Chennai Circle. With the formation of SBI Kerala Circle in the year 2000 he was elected as the first President of State Banks' Staff Union Kerala Circle in which he continued till his retirement from the Bank in 2006. He became a member of SBI Pensioners' Association Kerala Palakkad District unit and was an active member of the Unit. Apart from his trade union activities Komaladas was also involved in cultural activities in Palakkad. His unexpected demise is so saddening and SBI Pensioners Association pay its respectful homage and record its condolences to the bereaved family members.



Attention Dear Members

This is to remind all our Pensioners and family pensioners that the submission of life certificate is due from 1st November which is approaching fast. Please submit the life certificate preferably by visiting pension paying branch or any other nearest SBI branch as per your convenience. Pensioners and family pensioners above the age of 80 years are permitted to submit the life certificate during the month of October also.

Members of SBI MWS are requested to submit separate life certificates in November 2021.

Obituary

We have lost 22 Life Members, One Family Pensioner Member and Eight Associate Family Members during the period from July 1 to September 30, 2021. The names of the members, who left us, along with their photographs are as follows:



LM/3069
Radhakrishnan K
 Vellinezhi
 Palakkad
Expired on: July 15, 2021



LM/2952
Raveendran AP
 Chevarambalam
 Kozhikode
Expired on: July 1, 2021



LM/44
Gopalakrishnan MK
 Maradu
 Ernakulam
Expired on: July 16, 2021



AFM/8849
Sadasivan Nair KR
 Tripunithara
 Ernakulam
Expired on: July 2, 2021



LM/6373
Valsamma MI
 Nettayam
 Thiruvananthapuram
Expired on: July 17, 2021



LM/7173
Snehalatha AV
 Pokkunnu
 Kozhikode
Expired on: July 2, 2021



AFM/2990
Sarojini A
 Peroorkada
 Thiruvananthapuram
Expired on: July 20, 2021



AFM/8352
Indira J
 Tripunithara
 Ernakulam
Expired on: July 4, 2021



LM/8230
Gopalakrishnan Nair
 Muttada
 Thiruvananthapuram
Expired on: July 20, 2021



FPM/8028
Sukumaran A
 Kalpetta
 Wayanad
Expired on: July 4, 2021



LM/2085
Mohandas TK
 Muzhappilangad
 Kannur
Expired on: July 22, 2021



LM/1769
Sarojini PB
 Palluruthy
 Ernakulam
Expired on: July 23, 2021



LM/4329
Swaminathan K
 Kottali
 Kannur
Expired on: August 14, 2021



LMM/31
Mathews KC
 Kattanam
 Alappuzha
Expired on: July 25, 2021



LM/1672
Sreenivasan KK
 Kottayam (Mlbr)
 Kannur
Expired on: August 18, 2021



AFM/3482
Thresiamma Mathew
 Changanacherry
 Kottayam
Expired on: July 30, 2021



LM/664
Jose EJ
 Maruthorvattom
 Alappuzha
Expired on: August 22, 2021



LM/4172
Dayanandan PP
 Alavil
 Kannur
Expired on: July 30, 2021



LMM/84
Chandrasekharan O
 Kaloor
 Ernakulam
Expired on: August 24, 2021



AFM/7697
Mareenamma Sebastian
 Changanacherry
 Kottayam
Expired on: July 31, 2021



LM/1550
Rajagopal P
 Haripad
 Alappuzha
Expired on: August 27, 2021



AFM/2149
Achamma John
 Palarivattom
 Ernakulam
Expired on: August 6, 2021



LMM/243
John CM
 Eramalloor
 Alappuzha
Expired on: August 27, 2021



LM/701
Komaladas N
 Kunnathurmedu
 Palakkad
Expired on: August 28, 2021



LM/7441
Divakaran AK
 Thalayolaparambu
 Kottayam
Expired on: September 11, 2021



LM/4176
Harikrishnan K
 Peroorkada
 Thiruvananthapuram
Expired on: September 1, 2021



LM/5817
Surendran Nair V
 Edapazhanji
 Thiruvananthapuram
Expired on: September 14, 2021



AFM/7344
Kakulstan V
 Kanhangad South
 Kasaragod
Expired on: September 4, 2021



LM/811
Chidambaram TK
 Chalakudy
 Thrissur
Expired on: September 26, 2021



LM/9344
Elizabeth Vargis
 Thycaud
 Thiruvananthapuram
Expired on: September 7, 2021



LM/7197
Francis TJ
 Thevakkal
 Ernakulam
Expired on: September 27, 2021

Renewal of Mediclaim Insurance Policies.

All our members who have subscribed SBI HEALTH ASSIST (**Annual Payment Plan**) Policy B are advised to be in readiness for renewal of the policy, between 1st and 15th January 2022. Policy A holders whose outstanding balance in REMBS falls below 3 lacs are advised to subscribe Policy B during the renewal period between 1st and 15th January 2022 and ensure insurance cover .

Membership

Our membership as on 30/9/2021 stood at 9,981 an increase of 291 new members from that reported as on 30th June 2021 in the March-June 2021 issue of the Bulletin, comprising of 159 Life Members, 1 Family Pensioner Members and 131 Associate Family Members. The vigorous efforts made by District Units in this regard is commendable. The list of members, District-wise, is as follows:

Sl.No	District	LM	FPM	AFM	Total
1	Alappuzha	307	22	231	560
2	Ernakulam	1164	103	891	2158
3	Idukki	90	9	70	169
4	Kannur	398	55	351	804
5	Kasaragod	55	9	50	114
6	Kollam	243	16	210	469
7	Kottayam	628	20	472	1120
8	Kohikode	516	53	399	968
9	Malappuram	109	16	94	219
10	Palakkad	449	41	332	822
11	Pathanamthitta	138	16	109	263
12	Thiruvananthapuram	744	54	560	1358
13	Thrissur	457	34	368	859
14	Wayanad	35	6	29	70
16	Other States	17	0	11	28
Total		5350	454	4177	9981

Welfare Facilities for Retired Employees

Dispensaries:

Dispensaries have been established at the Local Head Office, Administrative Offices and some other large centres (Branches) which provides medicines for ordinary ailments and some common diseases and facilities of consultation with specialists and pathological/Clinical tests. They can also make use of beds in hospitals which are reserved by the Bank.

Holiday Homes:

Retired employees can avail the facility of holiday homes on the same terms and conditions applicable to serving employees.

Canteen Facilities:

To use of staff canteen wherever established is available to the retired employees.

Interest on Deposits:

Retired employees are given the benefit of preferential rate of interest on their deposits representing their bonafide savings as extended to serving employees of the Bank.

Interest on Advances:

Interest on Advances granted to Bank's Pensioners against the specified securities are at the same rate as are applicable to the employees in active service.

Family Member:

The deposit account belonging to wife, unmarried daughter, son and daughter-in-law of the Bank's Pensioner can be opened jointly with Pensioner and will get preferential rate of interest at par with the pensioner.

Accommodations at Visiting Officers Flats/Transit Houses:

Subject to availability of accommodation, retired officers can make use of the Bank's visiting officers flats/transit houses wherever available.

GOVERNING BODY MEETINGS OF FEDERATION

Covid pandemic situation which began in March 2020, as you all know, had brought an abrupt halt on all types of physical meetings. As a result of this, the Governing Body meetings and Annual General Body Meetings of our Federation also could not be held after January 2020, when it was last held on 21st and 22nd January 2020 in Mysore. No physical meetings could be held thereafter due to restrictions imposed by the Government in undertaking travel, holding meetings and get-togethers etc.etc. SBIPA Kerala, however, did not rest on laurels and had resumed its State and District level meetings in virtual platforms like Zoom and Google meet now being conducted regularly at all centres across the state. There were initial hiccups of course, however we were able to manage thereafter and we have now acquired the confidence to hold not only the Executive Committee meetings, but General Body meetings with the participation of members nearing Two hundred. Taking a cue from our experience, it was indeed a very welcome step by the Federation leadership to come out of its apprehension whether technology and online platforms will be easily palatable to the aged. However it proved to be a totally baseless assumption, when the Federation Governing Body met on 1st August 2021 in ZOOM platform and held its meeting so smoothly without any hitch. The meeting commenced at 11 am presided over by Com. G K Gandhi, President of the federation. The Agenda Items included

1. 11th BPS implementation issues relating to retirees
2. Stagnation increments in respect of 10th BPS and
3. REMBS Issues

President explained in detail about the delay in revision in pension in terms of the 11th BPS and payment of arrears to the retired employees and Officers. A large number of retirees who are beneficiaries of 11 BPS are yet to be paid the salary arrears and also the revision in pension as per the revised salary. He also detailed about the difficulties suffered by a large number of

retirees who are eligible for the 8th Stagnation increment under 10th BPS but still remain to be sanctioned the same. Even though our Bank has issued circular clarifying the position, some of the circles are still hesitant to sanction the same to the retired employees by misinterpreting the circular instructions. He requested all the affiliates to forward immediately all the pending eligible cases in respect of 11th BPS salary arrears and also the cases pertaining to non sanctioning of 8th stagnation increment, to the federation for taking up with the Corporate centre. The meeting further discussed on the payment of incremental commutation portion unilaterally to the pension accounts of many pensioners despite submission of non option letters. President and General Secretary shared the information that Bank has already agreed for reversal of such credits afforded erroneously by the system even after submitting a letter. President added that the remaining issues include revision in family pension, effecting 100 percent neutralization for those who retired prior to 2002, removal of 40 -50 percent anomaly in our Bank and about the updation of pension issue. General Secretary shared the information that the clearance from the DFS regarding revision in family pension is expected at any moment.

As the day's virtual meeting proved to be a very successful one, President and General Secretary came out with their suggestion to hold Governing Body meeting every month hereafter which each affiliate welcomed. It was therefore decided by the GB to hold its meeting regularly every month on virtual platforms till the pandemic is over, preferably on the first of every month. Accordingly the next meeting of the GB was scheduled for 3rd September 2021. The meeting further discussed on REMBS scheme. Many of the participants shared their difficulties in getting reimbursement in respect of domiciliary claims submitted before the insurance claims under policy A. There are cases where Insurance companies declining Covid claims under domiciliary reimbursement. President assured to take up the matter with the Corporate centre. A suggestion was also placed before the GB to introduce minimum sum

assured to Rupees one lac and Two lacs plans to enable those family pensioners who are drawing lower pension amount. The meeting concluded at 2.15 pm.

GB MEETING ON 3RD SEPTEMBER.

Pursuant to the decision to hold online GB meetings every month in the meeting held on 1st August the meeting for the month of September was held at 11 am on 3rd September 2021 in Zoom platform. President commenced the meeting referring to the discussion on stagnation increment as per 10th BPS and sought from the affiliates whether the issues on non sanction of 8th stagnation increments still continue in their respective circles. He then explained in detail how to arrive at the eligibility of 8th stagnation increment quoting the circular instructions. It was shared by the participants that in majority of the circles pensioners who are eligible for the stagnation increment are yet to be sanctioned the revised pension on account of stagnation. President requested all the affiliates to send the details all pending cases by mail to the President and General Secretary to enable them to take with the PPG department at CC The agenda items for discussion included the following:

1. Nomination facility for life time arrears (LTA)
2. Delay in settlement of HTL out-standings of deceased accounts
3. Issue of uniform PPOs to all retirees showing all the details including computation of pension
4. Revision/improvement in stoking pattern of medicines in Banks dispensaries
5. Improving commutation factor so as to arrive parity with Central/State GOVT establishments
- 6 Proportionate subsidy UR WORLD application and supply of medicines
7. Structured meeting through VC at LHOs/AOs/RBOs as per choice of the GB member in each circle.
8. E-Pharmacy.

We are happy to report that there was lengthy deliberation on issues relating to settlement of

HTL accounts of deceased pensioners and also regarding difficulties suffered by many due to the unilateral cancellation of orders placed and also due to inordinate delay in supply of medicines under E-pharmacy schemes. The meeting further decided to request the corporate centre for revising the stocking pattern of medicines in the Bank dispensaries which at present is based on a decade old circular instruction. President and General Secretary assured the house to take up the issues with the corporate centre.

Com. Jayakumar, our General Secretary felicitated by SBIPA Ahmedabad Circle



Suresh Rindani President SBIPA Ahmedabad Felicitating Com. Jayakumar our GS sitting next

SBI Pensioners Association Ahmedabad in its Executive Committee meeting held on 8th September in Ahmedabad City felicitated Com. Jayakumar as a Special invitee. The physical meeting was special for the reason that it was held after a long gap of almost two years as the circle could not conduct any meeting due to Covid pandemic. The executive committee members numbering 65 who came from various districts across the State of Gujarat attended the meeting. The meeting presided over by Veteran Comrade Suresh Rindani, President of the Association, who is also the Senior Vice president of our Federation placed on record his high appreciation to the multifarious activities of SBI Pensioners. Association Kerala towards the welfare of Pensioners and family pensioners amidst the prevailing Covid controls. The other

dignitaries who graced the meeting included S C Gor, General Secretary SBIPA, Circle Development Officer, Asst. General Managers HR and PPG, General Secretaries of Officers Association, Staff Union and SC ST welfare association. In his reply to the felicitation Com Jayakumar shared a detailed account of the various activities undertaken by SBIPA KERALA, including the conduct of workshop on pension, Tutorials held for the benefit of prospective retirees, Navagatha sangamam, conduct of regular online meetings by District units and State Committee etc which received all praises from the participants. Of course an invaluable recognition by our elder affiliate.

EXECUTIVE COMMITTEE MEETING OF SBIPA KERALA

The Quarterly EC meeting of our Association was held on 11th September in Google meet. The meeting which commenced at 9.45 am was presided over by State President Com. K.Rajeevan who shared the organizational developments that have taken place since the last EC meeting which was held on 12th June 2021. He expressed his utmost happiness over the announcement made by the Secretary DFS in Mumbai on 25th August in the presence of Hon'ble Finance Minister, regarding the Government's decision and approval for revision of family pension in Banking industry as 30 percent of the last drawn basic pay uniform to all devoid of limit. An issue which has been in the forefront for more than two decades has at last been resolved, he added. On behalf of SBI Pensioners Association, Kerala, he expressed utmost gratitude to Mrs. Nirmala Sitaraman, Finance Minister, for resolving a very long pending issue raised by the poor family pensioners in Banking sector. Com. A Jayakumar, General Secretary who briefed on the organizational developments, especially the meeting of UFBU constituents with the IBA and their demand that the pension updation should

be made as part of the agreement of salary revision. It is only due to the united action by serving organizations that the pension updation issue has due consideration from IBA he emphasized. While speaking about other organizational matters he reminded the district secretaries to be in readiness for completing the district elections before March 2022 as we have to go for electing new team of office bearers before June 2022, which being the election year as per our bye laws. He complimented those District units who have performed excellently in the membership campaign and specially complimented Com. Rajachandran Nair, AGS, Trivandrum for his dedicated efforts and follow up in bringing maximum retirees in our Association. He further spoke about the Core committee meeting held on 27th August 2021 mainly to discuss on the Benevolent fund scheme proposal and shared the finding of the committee that the scheme may be managed by individual districts as is now being successfully managed by some of them very effectively. He requested the EC to concur with the findings by the core committee and to leave the formation and management of the Benevolent Fund Scheme to the District units without the intervention of State Committee.

Com. B C Unnikrishnan Nair Vice president who spoke next expressed his appreciation on the approval of revision in family pension and also reported about the district meetings held at Alappuzha, Pathanamthitta which he attended. Regarding the conduct of Annual General Meeting of our Association he shared his opinion that meeting must be convened during 2022 strictly as per the then prevailing covid restricts. Comrades Raisa Beegum and Suseela Kumari, Committee members submitted their reports thereafter followed by Reporting by the District Secretaries, Asst. General Secretaries and Deputy General Secretaries.

In the discussion on organizational and General Matters, many issues including delay in settle of

HTL outstanding in respect of deceased pensioners, revising the stocking pattern of medicines in Bank's dispensaries, non issue of insurance cards and pensioners ID card, delay in supply of medicines under e pharmacy scheme etc were raised by the members. President and General Secretary clarified on the issues and assured to take up the issues with the Federation and the LHO as well. The meeting concluded at 7 pm.

STRUCTURED MEETINGS KOLLAM AO



Structured meeting at Kollam AO was held on 26.08.2021

.Deputy General Manager Sri.Mahesh Kumar M.A. Regional Manager Region 1 Sri Pradeep Chandran, Sri .Sajikumar, CMHR, Manager HR RBO 1 and Deputy Manager HR, AO. were present. Regional Managers and HR managers of other three regions attended the meeting on V.C. Our Association was represented by N.GanapathyKrishnan Deputy Regional Secretary, Ramakrishna Pillai, Asst. General Secretary S. Gopakumar District President T C. Purushothaman Pillai District Secretary and S. Chandrabhanu, District Treasurer. DGM, being new to the AO, made a self introduction before commencement of the meeting.

CMHR extended a formal welcome to all the participants and invited DGM for his opening remarks. In his opening speech, DGM touched upon the subject of family pension revision and assured to give all support to us. Sri N Ganapathykrishnan, DGS in his opening remarks narrated about family pension revision and also

sought the support and co-operation from AO Management to redress the problems of pensioners.

Thereafter the agenda items were taken for discussion. DGM assured early action to the agenda items and taken on the spot positive decisions on certain items pointed out by us and instructed CMHR to follow up with LHO and other appropriate authorities on issues presented before the meeting.

The meeting proved to be a quite purposeful one and also reflected the positive approach by the management on the issues of pensioners and retirees.

The meeting concluded with the vote of thanks proposed by Deputy Manager HR at AO, on behalf of the Management and Sri. Ramakrishna Pillai AGS thanked the Management on behalf of the Association.

KOTTAYAM AO



Structured Meeting at Kottayam AO was held on 2-9-2021 at 10.30 am

On behalf of the AO Management S/Sri. Suresh V, Deputy General Manager, Bijesh Regional Manager 1, Dr Anitha Regional Manager 2 Jude Therattill Regional Manager 3 Jagadeesh Regional Manager, Koshy Mathew C M HR, Ajith Dy Manager HR and HR Managers of all regions and IT Dy Manager Sri Bibin participated in the meeting.

On behalf of Pensioners Association S/Sri. Mathew Adackamundackal Deputy General Secretary, Sri Pushkaran M P Joint Secretary Kottayam Dist and M J James member Kottayam District attended the meeting at AO. Others who attended the meeting on VC included S/Sri Jaya Prakash A G Dist Secretary Alappuzha, Umapathy K K Joint Secretary Alappuzha, Thomas P Mathew Dist Vice President Alappuzha. The Chief Manager HR Koshy Mathew welcomed the participants to the third quarterly meeting in the current year.

DGM in his opening address said that the experience and expertise of the seniors to be utilized by branches for business development. He exhorted the seniors to come up with mutually beneficial activities.

DGS Mathew Adackamundackal in his introductory remarks thanked DGM and his HR team for providing office space at Kottayam Town branch which he said was a long cherished dream of pensioners of Alappuzha and Kottayam Districts, He thanked DGM for inaugurating the office on the Bank Day as assured in the last meeting. He also thanked DGM for arranging the Covid vaccination camp for the pensioners. The participation in the Onam celebration at AO by DGS was a mark of honour to seniors. It showed Bank's concern for the retirees not just in words but in deed also. Then he pointed out that most of the issues discussed in the previous meetings were solved and notable achievement, he said was the payment of salary arrears to three subordinate retirees which was a persisting and long pending issue

Chief Manager HR thereafter took up the agenda items which included 1. Nonpayment of stagnation increment under 10th bipartite settlement, 2. Correction of address in REMBS 3. Non payment of stagnation increments in respect of 15 retirees. 4. Delay/ nonpayment in 10 medical bills submitted for reimbursement 5. Computerisation of Dispensary. It was

clarified that excepting a few items other issues have been resolved and DGM assured to look into the remaining for faster settlement.

The meeting concluded with vote of thanks by Sri Pushkaran M P from our side and Sri Ajith Dy Manager (Hr) from Bank side.

THIRUVANANTHAPURAM AO

Structured meeting at Thiruvananthapuram AO was held on 26th August 2021. The meeting was presided over by Sri. Ravi Kiran, newly joined Deputy General Manager who was previously DGM at our Kollam AO. Others who represented the AO Management included Regional Managers of two regions Chief Manager HR and Managers HR from Regions and Dy Manager HR from AO. On behalf of the Pensioners Association Comrades John Joseph, former General Secretary and Patron of District Unit, M S Iyer, DGS, Rajachandran Nair AGS, A R Somanathan Pillai District President, V L Joseph District Secretary and S. Radhakrishnan District Treasurer participated in the meeting. The agenda items discussed in the meeting included delay in settlement of outstandings in the HTL accounts of deceased pensioners, allotment Office space for District Association, delay in payment of arrears in respect of 11th BPS and delay in settlement of medical bills submitted to insurance etc. DGM assured to resolve all the issues that could be settled under his powers.

ERNAKULAM AO

The structured meeting by SBI Pensioners Association Ernakulam and Idukki Districts with Ernakulam AO Management was held on 18th August 2021 online Microsoft Teams platform. The participants from our Association included Comrades, Joseph Palackal DGS, Capt. Prem G Nath AGS, Jayaram K S State treasurer, T J Joseph President Idukki District and Rajagopal C G District Secretary Ernakulam. Sri. Prasanth Kumar, new DGM of the AO along with Regional Managers, CM HR and HR Managers of all regions participated on behalf of the AO. The

agenda items which were presented before the management and discussed in the meeting included mainly the unresolved and pending issue of the previous structured meeting held on 26th May 2021. The meeting commenced with the welcome address by Mr. Joy Jose, CM HR and requested DGM for his opening remarks. DGM in his opening remarks expressed his happiness in being a part of his maiden meeting with Pensioners Association and sought the support and cooperation of Pensioners Association to take on the module for better new heights. Capt. Premnath who welcomed the participants extended a special welcome to the new DGM and expressed regret for not being able to arrange for a Physical welcome to the new DGM due to the Covid 19 restrictions .The agenda items were taken up thereafter by CM HR and DGM assured to resolve all the issues which were highlighted in the meeting without delay. Regarding allocation of Office space for the Association he promised to provide the same shortly. Com Joseph Palackal thanked DGM and CM HR for arranging the meeting online considering the discomforts and inability of the Seniors and elders for attending the physical meeting in the prevailing alarming situation due to COVID 19. He further thanked DGM for his assurance to look into the long pending issue of allocation of office space for our Association without further delay. The meeting was concluded at 1.30 pm with an vote of thanks proposed by shri C.G. Rajagopal

GENERAL BODY MEETINGS HELD BY DISTRICT UNITS

തിരുവനന്തപുരം ജില്ല

എസ് ബി ഐ പെൻഷണേഴ്സ് അസ്സോസിയേഷൻ തിരുവനന്തപുരം ജില്ലാ വാർഷിക പൊതുയോഗം 24/7/2021 നു 2.30 ന് ഗൂഗിൾ മീറ്റ് വഴി നടത്തപ്പെട്ടു. 150 ൽ കൂടുതൽ അംഗങ്ങൾ യോഗത്തിൽ പങ്കെടുത്തു. ജില്ലാ പ്രസിഡന്റ് ശ്രീ.എ.ആർ സോമനാഥൻപിള്ള അദ്ധ്യക്ഷനായിരുന്നു. ശ്രീമതി എൻ.എസ്സ് അനിതാകുമാരിയുടെ ഊഷ്മളപ്രാർത്ഥനയ്ക്ക് ശേഷം മൺമറഞ്ഞ അംഗങ്ങൾക്ക് അനുശോചനം രേഖപ്പെടുത്തി. ജോയിന്റ് സെക്രട്ടറി ശി.ജി.മധുകുമാർ സ്വാഗതം ആശംസിച്ചു. സംസ്ഥാന പ്രസിഡന്റ് ശ്രീ.കെ.രാജീവൻ സമ്മേളനം ഉദ്ഘാടനം ചെയ്തു. ജനറൽ സെക്രട്ടറി ശ്രീ.എ.ജയകുമാർ മുഖ്യ പ്രഭാഷണം നടത്തി. തുടർന്ന് 75 വയസ്

പുർത്തിയാക്കിയ 13 മുതിർന്ന അംഗങ്ങളെ ആദരിച്ചു. ജില്ല സെക്രട്ടറി ശ്രീ.ജോസഫ് വി എൽ വാർഷിക റിപ്പോർട്ട് അവതരിപ്പിച്ചു. ജില്ലാ ട്രഷററർ ജില്ലാക്കമ്മറ്റിയുടെയും ആശ്രാസ് ബൈനവെലൻറ് ഫണ്ടിൻറെയും വരവ് ചിലവ് കണക്ക് അവതരിപ്പിച്ചു. സെക്രട്ടറി 25.1.2020 ന് കൂടിയ വാർഷിക പൊതുയോഗത്തിന്റെ മിനിറ്റ്സും അവതരിപ്പിച്ചു.

വൈസ് പ്രസിഡന്റ് ശ്രീ. ബി സി ഉണ്ണികൃഷ്ണൻ നായർ, രക്ഷാധികാരി ശ്രീ.ജോൺ ജോസഫ്, എ.ജി.എസ്സ് ശ്രീ.രാജചന്ദ്രൻ നായർ എന്നിവർ ആശംസകൾ അർപ്പിച്ചു. തുടർന്ന് അംഗങ്ങൾ സ്വയം പരിചയപ്പെടുത്തുകയും സംശയങ്ങൾ ഉന്നയിക്കുകയുണ്ടായി.

സംശയങ്ങൾക്ക് ശ്രീ കെ.രാജീവൻ, ശ്രീ. ബി സി ഉണ്ണികൃഷ്ണൻ നായർ, ശ്രീ.എ.ജയകുമാർ എന്നിവർ മുപടി പറഞ്ഞു. ട്രഷറർ ശ്രീ.എസ്സ് രാധാകൃഷ്ണൻ നായരുടെ നന്ദി പ്രകാശനത്തോടുകൂടി യോഗം 6 മണിയ്ക്ക് അവസാനിച്ചു.

കാസർഗോഡ് ജില്ല



എസ്.ബി.ഐ. പെൻഷണേഴ്സ് അസ്സോസിയേഷൻ കാസർഗോഡ് ജില്ലാ ജനറൽ ബോഡി യോഗം കാഞ്ഞങ്ങാട്ട് ബേക്കൽ ക്ലബ്ബിൽ വെച്ച് നടന്നു. അംഗങ്ങളുടെ പങ്കാളിത്തം കൊണ്ട് ശ്രദ്ധേയമായി മാറിയ ജനറൽ ബോഡി യോഗം ജില്ലാ പ്രസിഡന്റ് ശ്രീ.കെ.എൽ. കുമാറിന്റെ അദ്ധ്യക്ഷതയിൽ രാവിലെ 10.00 മണിക്ക് ആരംഭിച്ചു. ജില്ലാ ട്രഷറർ ശ്രീ. എം.കൃഷ്ണൻ മുഴുവൻ അംഗങ്ങളെയും യോഗത്തിലേക്ക് സ്വാഗതം ചെയ്തു. ശ്രീ. കൃഷ്ണൻ പത്താനത്ത് അനുശോചന കുറിപ്പ് വായിക്കുകയും രണ്ട് മിനിറ്റ് മൗനപാലിച്ച് അനുശോചനം രേഖപ്പെടുത്തി. പുതുതായി സംഘടനയിൽ അംഗത്വം സ്വീകരിച്ച മെമ്പർമാരെ ശ്രീ. എം.ഗോപാലൻ അംഗങ്ങൾക്ക് പരിചയപ്പെടുത്തി. ജില്ലാ സെക്രട്ടറി എം.വിജയൻ റിപ്പോർട്ട് അവതരിപ്പിച്ചു. വിശദമായ ചർച്ചയ്ക്ക് ശേഷം റിപ്പോർട്ട് ഏകകണ്ഠമായി അംഗീകരിച്ചു.



ജനറൽ ബോഡി യോഗത്തിൽ, ശ്രീ ടി.വി.കുഞ്ഞിക്കണ്ണൻ. റിട്ടയേർഡ് ഐപിഎസ് ശ ആശംസാ പ്രസംഗം നടത്തി. സി കെ സുനിൽ കുമാർ, ഡിവൈ എസ് പി, വിശ്രമജീവിതം എങ്ങനെ ആനന്ദകരമാക്കാം എന്നതിനെപ്പറ്റി വിശദമായ പ്രഭാഷണം നടത്തി. ജനറൽ ബോഡി യോഗത്തിൽ ശ്രീമതി . നിമിഷവിതേഷിനെ ഉപഹാരം നൽകി ആദരിച്ചു . ശ്രീ. കെ. വി കൃഷ്ണൻ നന്ദി രേഖപ്പെടുത്തി.

ALAPPUZHA DISTRICT

SBIPAK Alleppey District convened a General Body meeting on 14.08.2021 at 10 a.m. under the chairmanship of Shri PVG Menon. The meeting was held in Google platform.

After the silent prayer the meeting made remembrances of our veterans Surendranath Bhas, Ravi T K, K C Bhaskaran Nair , K C Mathew and Abdul Razack Shah who left for their heavenly abode during the report period and paid respectful homage.

In his presidential address com. P V G Menon detailed the organizational matters specifically mentioning about the long pending demand for Pension revision. Secretary Jayaprakash A G welcomed all members including newly joined ones. He explained the functioning of the unit. He reported about the area meeting at Cherthala convened on 20.7.2021 which was a great success. A meeting on Insurance scheme with SBI GENERAL and Vidal executives held thereafter was a memorable one especially with a participation of more than 100 members. He also specifically mentioned about the closing of Housing loans of departed members under the scheme of SBI life master policy.

Shri K Rajeevan, State President in his speech gave a brief account of the position of Pension revision. He particularly mentioned about the family pensioners pension fixation. In a majority of cases family pension worked out by bank proved to be erroneous which was rectified due to the efforts by our office bearers. He wished maximum participation of members in all the meetings. Regarding office space for the District he agreed to persuade the appropriate authority

for making available the Office space the efforts for which have already been initiated by the district unit.

Shri jayakumar, General Secretary who spoke next explained the anomalies of fixing the basic pay of pensioners after the 11th bipartite settlement. He further requested the district leadership to mobilize maximum membership and for formation of area wise groups. He shared his happiness that it is only due to the concerted efforts by our Association that we have Bank's dispensaries in every district. Com. BCU Nair State Vice president who spoke next expressed his dissatisfaction due to the comparatively low participation of members in the meeting and suggested holding quarterly Area meetings to ensure participation of all the locality. Shri Mathew Adackamundackal shared his happiness over the inauguration of District Office at Kottayam provided by the Bank and also for the successful conduct of Covid vaccination drive for pensioners. He also spoke about Health Insurance and UR world.

The Secretary presented the Financials as on 31.3.2021 which was unanimously passed in the meeting.

Clarifications were sought by the members on various matters which was responded to by State leaders. Sri. Umapathy KK delivered vote of thanks and the meeting ended at 1.15 p.m.

ERNAKULAM DISTRICT

The General Body Meeting of Ernakulam District was held on 7th August 2021 on Zoom Meeting. The meeting commenced at 10 a.m. with prayer by Shri Rajamony TV. District Secretary Shri Rajagopal CG expressed condolences in respect of our members who left for their heavenly abode during the report period. The meeting was presided over by Shri T O John District President. Sri. PP Francis Vice President welcomed all the members. Shri John in his

presidential address explained the circumstances under which the Annual General Body had to be conducted in virtual platforms. He requested the members to bear with the organizers for any lapses due to the systemic deficiencies and solicited whole hearted cooperation for successful conduct of the meeting.



Presidential Address by
Dist. President Shri. T.O. John

State President Shri Rajeevan K in his inaugural address paid rich compliments and appreciated the Team Ernakulam for the wonderful arrangements set for the meeting that too with the large participation of more than 325 members who attended the meeting across the District via online. He touched upon various relevant issues of members in respect of 11th BPS and its anomalies and assured the members that the same were taken up at Federation level.. He also appreciated our DGS Shri Joseph Palackal and Shri Mathew Adackamundackal, DGS of Kottayam Dist. for providing timely assistance through whatsapp group for the benefit of those who retire in the nearing months. He further made a special mention about Shri N P Ramanarayanan, retired AGM and Shri Jose Merceline, DGS Calicut, for their relentless efforts in rectifying the anomalies in more than 172 family pension fixation cases which have been continuing for more than ten years. He requested the members to desist from posting and forwarding unauthentic false information in the whatsapp group and requested to rely on the authentic information passed on by our Association and Federation. He concluded his inaugural address thanking

Comrades T O John, Rajagopal District President and Secretary respectively.

Facility for Reimbursement of cost of regular medicines

Bank had introduced for the benefit of our retired employees (who are registered with Banks Dispensaries) the facility of purchasing regular medicines locally and subsequently claiming reimbursement of the same has been extended till 31-12-2021 vide letter no HR / IR /VB / 1168 dated 21/09/2021

Shri Jayakumar A, General Secretary in his key note address appreciated Team Ernakulam and members of Ernakulam District for conducting the virtual meeting in a fantastic manner. He shared his experience that many of our retired members who are yet to join our association are not aware of the benefit of the insurance scheme etc. and requested all to enroll such members to our association. He reiterated that SBIPAK is the only Association officially approved by the Bank for negotiating the issues of pensioners and requested all the pensioners to become members of our association. He concluded his key note address by assuring all the possible support and services to our members on behalf of the Association.

Shri Rajagopal CG, Dist. Secretary presented the report for the period from 1.4.19 to 31/3/21. He thanked President Shri Rajeevan , General Secretary Jayakumar, DGS Ekm. Shri Joseph Palackal, AGS Capt. Prem G Nath for their guidance and support in discharging his duties as Dist. Secretary. The report was unanimously approved by the meeting. Shri Prabhakara Prabhu K, Dist. Treasurer presented the audited financials for the years 2019-20 and 2020-21 which were approved unanimously by the General Body.



Address by
Dist. Secretary Shri. C. G. Rajagopal

DGS Shri Joseph Palackal in his address appreciated the office bearers of district and area units for supporting sincerely to conduct the virtual meeting. He covered various activities undertaken by the SBIPAK in general and Ekm Dist. Centre in particular. He further came out with the Issues relating to supply of medicines from Bank's Dispensaries (Ekm. & Muvattupuzha), settlement of hospitalisation bills and reimbursement of domiciliary treatment bills. He explained in brief the efforts taken by the office bearers in improving our financial position by which we could implement various welfare activities viz. death relief to our pensioners as well as family pensioners. He appreciated the support extended by our pharmacist Shri Rohit at our Dispensary at AO. He concluded his speech by thanking all the members for participating in the meeting and request to continue the good work done by all the members.

Capt. Prem G Nath, AGS, in his address convincingly analysed why it is necessary to have an association for the retirees and pensioners. He urged upon those retirees who are yet to join the Association to become members of SBIPA which is the one and only Association recognized by the Bank. He thanked DGS, President, Secretary and all members for making the meeting a wonderful event.

He concluded his speech reiterating that the support of the members make the leaders double strong and also boost their morale so that we can get sanctioned our legitimate demands

from Bank without much delay.

DGS Shri Joseph Palackal provided a detailed narration about our organisation, its financial structure, future plans, suggestion to change the geography of area whatsapp group, etc. He requested the members to verify the details to be posted shortly regarding status of Mutual Welfare accounts in the whatsapp group and further added to contact him in case of any discrepancies for necessary rectification. He concluded his speech exhorting the members to continue their dedicated work for the and specially thanked the Secretary and President for the successful conduct of the meeting.

The interactive session which followed thereafter was very effective with members seeking clarifications on various issues, viz. stagnation increment, pension revision, family pension, medicine supply, delay in reimbursement of medical bills, issue of revised PPO on account of revision of pension, issue of identity cards, non-receipt of pension slip through mail, HRMS portal, delay in obtention of Insurance Identity Cards, etc, etc.

Members appreciated the way our Association is functioning and the services rendered by the office bearers and wished the same to continue. The meeting concluded at 2 pm after Shri C.R. Shaji, Joint Secretary offered vote of thanks.

EXECUTIVE COMMITTEE MEETINGS PATHANAMTHITTA DISTRICT

Executive Committee Meeting of the State Bank of India Pensioners Association (Kerala) Pathanamthitta District was held on Tuesday, 7th September 2021 in Zoom Platform.

The meeting commenced at 10 am presided over by Shri K. A Cherian. After the introductory remarks by the President, Shri Babu Issac, Joint Secretary welcomed all, especially Shri Ganapathi Krishnan DGS (Kollam). Thereafter

secretary Shri P I Mathew read out the minutes of previous Executive Committee meeting which was approved and unanimously passed by the members. The meeting expressed condolences on the untimely death of Shri Surendranath Bhas DGS Thiruvananthapuram and paid homage to other members who left for their heavenly abode during the report period. President in his message expressed gratitude to the State Executive Committee, its office bearers, DGS and all those who contributed for sanction of another dispensary in the district at Thiruvalla. DGS Shri Ganapathy Krishnan while delivering his speech shared the progress in establishing the dispensary and added that the same was expected to commence functioning by October end. He also emphasized the need to utilize the services of the existing dispensary at Pathanamthitta to the maximum extent. He explained the progress in family pension and related matters. He sought the assistance of Committee Members for the follow-up and enrolment of the remaining SBI retirees of the district also to our Association. Thereafter all Committee Members actively participated in the discussions.

The meeting decided to include Shri Vijayakumaran V and Shri Jenso Abraham as Committee Members. Committee Member Smt Jessy Thomas expressed vote of thanks to all who attended the zoom meeting and the meeting concluded by about 12 noon.

IDUKKI DISTRICT

SBI PAK Idukki District Unit held an executive committee meeting on 5th September 2021, on Jio Meet platform. 13 out of 15 Executive Committee members attended the meeting.

The meeting began at 11 AM with a silent prayer. Shri. T J Joseph, Dist. President, presided over the meeting. Shri. P P Thomas, Vice President, welcomed the participants. In his presidential address, Shri. T J Joseph, hailed the directive of

Finance Ministry, to pay Family Pension at a uniform rate of 30 percent, without any ceiling. He also expressed hope that the long pending issue of updation of pension, will be resolved and become a reality during our life time.

Shri. P M George, Dist Secretary, presented the report of the previous meeting. He expressed satisfaction that the unit could bring all retirees during the year, to the roll of our Association. Shri.M I Gopalan, Treasurer presented the Financials and Accounts of the relevant period.

Shri. Joseph Palackan, DGS, in his keynote address dealt at length the developments in the Banking scenario. He also detailed the efforts taken by the Association to mitigate the grievances of members. He explained the special drive initiated to clear all the medical bills submitted to Vidal by the members of Ernakulam and Idukki Dist units. He desired members to submit error free bills to the Insurance Company to avoid delay in sanctioning the bills.

The meeting congratulated Miss. Neenu Jose, who got 2nd rank in MSc Mathematics from M G University. Miss. Neenu is the daughter of our beloved colleague late K P Joseph and Prof. K V Alice, family pensioner and Executive Committee member of our unit. Responding to our felicitations, she expressed profound gratitude for inviting her to the meeting and congratulating her, on her achievement.

The open forum was live with the active participation of members. The doubts of members were convincingly cleared by the DGS. Shri.K J Johny, Asst. Secretary proposed the vote of thanks. The meeting concluded at 1 PM.

KANNUR DISTRICT

SBIPA (K) Kannur Dist Unit held its Executive Committee Meeting on Google Meet platform on 1st September 2021. The meeting began at 10.15 am..The meeting paid tribute to the

departed members,, T K Mohandas, P P Dayanandan, , K Swaminathan, K K Sreenivasan, A P Ravi, N. Komaladas, and Olympian Chandra Shekhar , by observing two minutes silence. The meeting was presided over by Shri. M P Sethuratnam, Dist. President. Shri K K Narayanan, Dist. Secretary, welcomed the participants.

After presidential address Com. K K Narayanan, District secretary presented his report on the activities of the District Unit along with the minutes of the previous meeting. The meeting approved the s report and minutes unanimously. Sri Jose Marceline DGS briefed the members about the updation of family pension and related issues, structured meeting, allotment of office space for our Association.

Com. Sethumadhavan Nair AGS, spoke about the latest position in membership drive campaign, and progress in opening of new Dispensaries at Malappuram, Kasaragod and Wynad.etc.

Sri N P Ramanarayanan, former president of the District briefed on the new revision of family pension. He also stressed the need for fixing a minimum family pension to protect the interest of existing pensioners who are already drawing 30%of Pay as family pension.

Com. A Raghavan in his address shared his happiness over the increase in the family pension and mentioned the efforts taken by UFBU in raising this issue by including the same as one of its demands in 11th bipartite talks with IBA. He also suggested steps to ensure proper custody of pension Payment Orders at pension paying branches.

The meeting unanimously moved the resolutions against Privatization and disinvestment proposal of PSBs and PSUs by Government of India, to introduce minimum pension clause in the revised family pension

terms , the practice of deduction of commutation amount from family pension in SBI, and for expediting introduction of pension updation in Banks similar to RBI pension updation .

The meeting concluded at 12.30 pm with vote of thanks by Sri M Krishnan, Treasurer.

വയനാട് ജില്ലായൂണിറ്റ്

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരള വയനാട് ജില്ലാ എക്സിക്യൂട്ടീവ് കമ്മിറ്റി മീറ്റിംഗ് സെപ്റ്റംബർ നാലാം തീയതി ശനിയാഴ്ച വൈകുന്നേരം 5.30ന് ജില്ലാ വൈസ് പ്രസിഡണ്ട് ശ്രീ.രവീന്ദ്രന്റെ അദ്ധ്യക്ഷതയിൽ 'ഗൂഗിൾ മീറ്റ്' പ്ലാറ്റ്ഫോമിൽ നടത്തി. അസോസിയേഷന്റെ വയനാട് ജില്ലാ ഘടകത്തിലെ ഏറ്റവും മുതിർന്ന അംഗമായിരുന്ന ശ്രീ.സുകുമാരന്റെ ഓർമ്മക്ക് മുമ്പിൽ പ്രണാമം അർപ്പിച്ചു കൊണ്ട് ആരംഭിച്ച മീറ്റിംഗിൽ സെക്രട്ടറി ശ്രീ സത്യൻ സ്വാഗതം ആശംസിച്ചു ശ്രീ.രവീന്ദ്രന്റെ അദ്ധ്യക്ഷപ്രസംഗത്തെതുടർന്ന് മീറ്റിംഗ് ഉദ്ഘാടനം ചെയ്തു സംസാരിച്ച ആദരണീയനായ അസോസിയേഷൻ ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി ശ്രീ.ജോസ് മെർസിയിൻ സമസ്ത ബാങ്ക് പെൻഷൻ കാരുടെയും ദീർഘകാല ആവശ്യമായിരുന്ന ഫാമിലി പെൻഷൻ വർദ്ധനവ് സക്ഷാതകരിക്കാൻ പോകുന്നതിനെക്കുറിച്ചും ഒപ്പം വയനാട് ജില്ലക്കായിട്ട് അനുവദിച്ച ബാങ്ക് ഡിസ്പെൻസറി കൈനാട്ടി ശാഖ കെട്ടിടത്തിൽ ഒക്ടോബർ മാസത്തോടെ യാഥാർത്ഥ്യമാക്കുന്നതിന്റെ പരിശ്രമത്തിലാണ് ബാങ്ക് മാനേജ്മെന്റ് എന്നും അറിയിച്ചു. പതിനൊന്നാം ഉഭയകക്ഷി കരാർ പ്രകാരമുള്ള ആനുകൂല്യങ്ങൾ ഇനിയും ലഭിച്ചിട്ടില്ലാത്തവർ വ്യക്തിപരമായി ബാങ്കിനെ സമീപിക്കുവാനും അനുകൂല നടപടി ഉണ്ടായില്ലെങ്കിൽ ഉപേക്ഷകൂടാതെ അസോസിയേഷന്റെ ശ്രദ്ധയിൽപ്പെടുത്തുവാനും നിർദ്ദേശിച്ചു. തുടർന്ന് സംസാരിച്ച അസോസിയേഷൻ അസിസ്റ്റന്റ് ജനറൽ സെക്രട്ടറി ശ്രീ.സേതുമാധവൻ നായർ ജില്ലാ എക്സിക്യൂട്ടീവ് കമ്മിറ്റിയുടെ പ്രവർത്തനത്തിൽ സംതൃപ്തി പ്രകടിപ്പിക്കുകയും ഈ കലണ്ടർ വർഷം അവസാനിക്കുന്നതിനു മുമ്പായി വയനാട് ജില്ലയുടെ പരിമിതിക്കുള്ളിൽ നിന്നു കൊണ്ടു തന്നെ ഒരു ഓൺലൈൻ ജനറൽ ബോഡി വിളിച്ചു ചേർക്കുവാനും നിർദ്ദേശിച്ചു. ഇൻഡ്യയിൽ ബാങ്ക് ജീവനക്കാർക്കും പെൻഷൻകാർക്കുമായി ഡിസ്പെൻസറി സൗകര്യം ഉള്ളത് സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യയിൽ മാത്രമാണെന്നും അതുകൊണ്ടു തന്നെ ആയതിന്റെ പ്രാധാന്യം ഉൾകൊണ്ടുകൊണ്ട് ജില്ലക്കായി അനുവദിച്ച ഡിസ്പെൻസറിയുടെ പ്രവർത്തനത്തിൽ ജില്ലാ ഘടകം വേണ്ടത്ര ശ്രദ്ധ ചെലുത്തണമെന്നും നിർദ്ദേശിച്ചു. ഒപ്പം 'ബി പോളിസി എടുത്തിട്ടുള്ള ജില്ലയിലെ പെൻഷൻകാർ UR world ആപ്പ് ഉപേക്ഷ കൂടാതെ ഡൌൺലോഡു ചെയ്യാൻ നിർദ്ദേശം നൽകുവാനും ആവശ്യപ്പെട്ടു. തുടർന്നു ശ്രീ.പ്രേമൻ, ശ്രീ.ജോസ് മാത്യു, ശ്രീ.ദാസ്കരൻ, ശ്രീ.രാംകുമാർ എന്നിവർ ഉന്നയിച്ച സംശയങ്ങൾക്ക് സംസ്ഥാന ഭാരവാഹികളുടെ മറുപടിക്ക് ശേഷം ജോയിന്റ് സെക്രട്ടറി ശ്രീ.ജോസ് മാത്യുവിൻറെ നന്ദി പ്രകടനത്തോടെ 7.15ന് മീറ്റിംഗ് അവസാനിച്ചു.

തിരുവനന്തപുരം ജില്ലായൂണിറ്റ്

എസ്ബിഐ പെൻഷണേർസ് തിരുവനന്തപുരം ജില്ലാകമ്മറ്റി സെപ്റ്റംബർ 1 ന് പതിനൊന്ന് മണിക്ക് പ്രൊഫ. എൻ കൃഷ്ണപിള്ള ഫൗണ്ടേഷൻ ഹാളിൽ വച്ച് നടത്തി. നിശ്ശബ്ദ പ്രാർത്ഥനയ്ക്കു ശേഷം ഇക്കാലയളവിൽ നമ്മെ വിട്ടുപിരിഞ്ഞ അംഗം കെ.ഹരികൃഷ്ണൻ LM. 4176, സുറ്റഫ് യൂണിയൻ മുൻ പ്രസിഡന്റ് എൻ.കോമളദാസ്, നമ്മുടെ അംഗമായ പ്രീത. സി. യുടെ സഹോദരൻ പ്രദീപ് സി. എന്നിവരുടെ സ്മരണയ്ക്കുമുന്നിൽ ആദരാഞ്ജലികൾ അർപ്പിച്ചു. ജോയിന്റ് സെക്രട്ടറി ശ്രീ. ജി. മധുകുമാർ സ്വാഗതം ആശംസിച്ചു. പ്രസിഡന്റ് ശ്രീ.എ.ആർ സോമനാഥൻപിള്ളയുടെ അദ്ധ്യക്ഷ പ്രസംഗത്തിനു ശേഷം ജനറൽ സെക്രട്ടറി ശ്രീ.എ.ജയകുമാർ ഓൺലൈനിലൂടെ അഭിസംബോധന ചെയ്യുകയും, തിരുവനന്തപുരം ജില്ലാകമ്മറ്റിയുടെ 312 പേജുള്ള കളർ ഡയറക്ടറിയുടെ ഒരു കോപ്പി തിരുവനന്തപുരം ജില്ലയുടെ രക്ഷാധികാരിയും സംഘടനയുടെ മുൻ ജനറൽ സെക്രട്ടറിയുമായിരുന്ന ശ്രീ.ജോൺ ജോസഫിന് നൽകി കൊണ്ട് നിർവഹിക്കുകയും ചെയ്തു.



തുടർന്ന് ജില്ലാ സെക്രട്ടറി ശ്രീ. ജോസഫ് വി. എൽ. കഴിഞ്ഞ കമ്മറ്റിയുടെ മിനിട്സ് അവതരിപ്പിച്ചു, മററു സംഘടനാ തല കാര്യങ്ങളും റിപ്പോർട്ടു ചെയ്തു. രക്ഷാധികാരി ശ്രീ.ജോൺ ജോസഫ്, ഈ പ്രതികൂല സാഹചര്യത്തിലും നല്ല പ്രവർത്തനം കാഴ്ചവച്ച ജില്ലാ കമ്മറ്റിയെ അഭിനന്ദിച്ചു. ഡി ജി എസ് ശ്രീ. എം എസ് അയ്യർ , ട്രഷറർ ശ്രീ.എസ്സ്. രാധാകൃഷ്ണൻ ,ജോയന്റ് സെക്രട്ടറി ശ്രീ. മധുകുമാർ മററുകമ്മറ്റി അംഗങ്ങൾ എല്ലാവരും സംസാരിച്ചു.

എല്ലാവരും ഇത്രയും നല്ല രീതിയിൽ, പ്രത്യേകിച്ച് കൊറോണ കാലഘട്ടത്തിൽ, ഒരു ഡയറക്ടറി പ്രസിദ്ധീകരിക്കാൻ സാധിച്ചതിൽ സന്തോഷം രേഖപ്പെടുത്തി. ഇത് സാക്ഷാൽകരിക്കാൻ അക്ഷീണം പ്രയത്നിച്ച പ്രസിഡന്റ് ശ്രീ.എ.ആർ സോമനാഥൻപിള്ള, സ്പോൺസർമാരെ കണ്ടു പിടിക്കാൻ പ്രയത്നിച്ച എ ജി എസ് ശ്രീ.രാജചന്ദ്രൻ നായർ നേതൃത്വം നൽകിയ ജില്ലാ സെക്രട്ടറി ജോസഫ് വി.എൽ. മറ്റ് കമ്മറ്റി അംഗങ്ങൾ, സംഭാവനകൾ തന്നു സഹായിച്ച അംഗങ്ങൾ എല്ലാവർക്കും പ്രത്യേകം അഭിനന്ദനവും നന്ദിയും രേഖപ്പെടുത്തി. പതിനൊന്നാം ഉഭയകക്ഷി കരാർ പ്രകാരമുള്ള പെൻഷനും ബാക്കി വേതനവും എത്രയും വേഗം അംഗങ്ങൾക്ക് വിതരണം ചെയ്യണമെന്നും സുറ്റഗേഷൻ ഇൻക്രിമെന്റ് ആനുകൂല്യം അർഹരായവർക്ക് എത്രയും വേഗം നൽകണമെന്നും യോഗം ആവശ്യപ്പെട്ടു. മററു സംഘടനാകാര്യങ്ങൾ എല്ലാം ചർച്ച ചെയ്ത് യോഗം 12.30നു ട്രഷറർ ശ്രീ.എസ്സ്.രാധാകൃഷ്ണന്റെ നന്ദി പ്രകാശനത്തോടുകൂടി അവസാനിച്ചു.

ACADEMIC EXCELLENCE AND ACHIEVEMENT

Ms. Neenu Joseph



Neenu Joseph daughter of late K P Joseph, former Chief Manager, SBI, and Prof. K V Alice, family pensioner and Executive Committee member of Idukki District Unit has secured 2nd rank in M Sc Mathematics from M G University. She was honored by our Idukki District Unit by inviting her as a special invitee in its Executive Committee meeting held on 5th September 2021. Neenu was felicitated by all for her excellent academic achievement. SBI Pensioners Bulletin expresses its congratulations and wish that Ms. Neenu attains more and more laudable achievements and positions in the days ahead.

Sri. Akash Thamarappallil



Akash, son of M Rajagopal, our District Secretary Kozhikode has been awarded **Doctor of Philosophy** degree by The University of Queensland, Brisbane, Australia for his Research in OLED project in Organic Chemistry. Apart from his Academic excellence Akash is also a talented actor and has many credits for his Theatrical performances and allied activities in other art forms. SBI Pensioners Bulletin congratulates Akash for his remarkable achievement and wish more laudable awards and recognitions follow him in the days ahead.



Mrs Aiswarya Rao R.

Aiswarya Rao R, daughter of Smt Suseela Kumari, Executive Committee member, SBIPA Kerala has been awarded Ph D in English literature by M G University Kottayam. She is presently working as a Guest Lecturer in Fisheries College, Panangad. She is also the recipient of Red FM Music Award. SBI Pensioners Bulletin place on record its congratulations to Smt. Aiswarya Rao for her brilliant Academic Achievement and wish that she attains more achievements and positions in the years to come.

ATTENTION DISTRICT SECRETARIES

The Executive Committee of SBIPA Kerala in its meeting held on 11th September 2021 had discussed in detail about holding the Annual General Meeting of our Association during May 2022. As all of you are aware that 2022 being the election year along with the AGM the triennial election for the period 2022-2025 has also to be conducted. Accordingly as per Bye laws of our Association all District units have to convene the Annual General Body meetings and elect district office bearers for the next three years period and also delegates for the State Annual General Meeting before March 2022. We request all District Secretaries to please note and arrange for.

Retirements:

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

SINo.	Name	Designation	Branch Name	Mobile	MoR	District
1	Ganesh Babu R	Head Messenger	NH	9387843403	Oct-21	Alappuzha
2	George Philip V	Deputy Manager	Rasmeccc, Alpy	9846355420	Oct-21	Alappuzha
3	Sajad M K	Chief Manager	RBO 4 Alpy	9447073070	Oct-21	Alappuzha
4	Joseph S	Deputy Manager	RBO 5 Alpy	9447254640	Nov-21	Alappuzha
5	Rajeswari Amma D	Sr. H Messenger	Chmpakulam	No number	Nov-21	Alappuzha
6	Radhakrishnan G	W& Ward Head	Udyogamandal	No number	Oct-21	Ernakulam
7	Kaladharan P K	Spl. Asso (CSS)	Chn Shipyard	9446436575	Nov-21	Ernakulam
8	Kurian PM	W& Ward Head	Apolo Jn	9846661012	Nov-21	Ernakulam
9	Mable Augustine	Sr. H Messenger	Puthuvype	8129881823	Nov-21	Ernakulam
10	Muralidharan M R	Sr. Asso (CSS)	Metro station	9447577853	Nov-21	Ernakulam
11	Augustine P C	Sp.RK	Angamaly Town	9495042548	Dec-21	Ernakulam
12	Chandran K M	Associate (CSS)	Kolencherry	9495735905	Dec-21	Ernakulam
13	Girija K K	Deputy Manager	N Parur Main Rd	9847882526	Dec-21	Ernakulam
14	Joy M Varghese	W& Ward Head	Piravom Town	9447746276	Dec-21	Ernakulam
15	Mohandas PB	Chief Manager	AO Ernakulam	9495701400	Dec-21	Ernakulam
16	Raji Joseph	Chief Asso (CSS)	LCPC Ekm	9495430803	Dec-21	Ernakulam
17	Raju K. K.	Chief Manager	ISB, Ekm	9004058261	Dec-21	Ernakulam
18	Kunjumol L L	Sr. H Messenger	Peermade	8547013032	Oct-21	Idukki

SlNo.	Name	Designation	Branch Name	Mobile	MoR	District
19	Geo P Thomas	Chief Asso (CSS)	Udumbanoor	9746407770	Nov-21	Idukki
20	Baby Thomas	W& Ward Head	Nedumkandam	8547276876	Dec-21	Idukki
21	Gangadharan K R	Sr. H Messenger	Idukki	9497883711	Dec-21	Idukki
22	Joymon K G	W& Ward Head	Nedumkandam	9496120516	Dec-21	Idukki
23	Pappachan M D	RK-cum-Cashier	Rajkumari	9495158395	Dec-21	Idukki
24	Ramesh Avot	Sr. Asso (CSS)	Cannanore	9446651949	Oct-21	Kannur
25	Subraya Naik T	Deputy Manager	Rasmecc Kanhd	9447375005	Oct-21	Kannur
26	Tinny Ayiliath	Chief Asso (CSS)	Cannanore	9495183143	Dec-21	Kannur
27	Philip G	W& Ward Head	Chavara	9744204770	Nov-21	Kollam
28	Surendran . S	Sr. H Messenger	PBB Kadappakada	9496536249	Dec-21	Kollam
29	Jayakumar M P	Sr. H Messenger	Ettumanoor	9446078153	Oct-21	Kottayam
30	Sajeevan A P	Chief Manager	Erattupetta Twn	8281799611	Oct-21	Kottayam
31	Baby K	Head Messenger	Vaikom	9744745389	Nov-21	Kottayam
32	Peter K Joseph	Spl. Asso (CSS)	Kanjikuzhy	9447283868	Nov-21	Kottayam
33	Prasanna Kumar MR	Sr.RK	Kumarakom	9995423669	Nov-21	Kottayam
34	Baburaj E K	Sr. H Messenger	Nendoor	9495080823	Dec-21	Kottayam
35	Mukundan T	Chief Manager	RBO 6 Kannur	8330012153	Dec-21	Kozhikode
36	Suresh Appu Nair	Chief Asso (CSS)	Mannarkad	9446442925	Oct-21	Palakkad
37	Jayaram M	Chief Asso (CSS)	Marutharode	9495089332	Nov-21	Palakkad
38	Ravindran A	W& Ward Head	Chittoor Town	No number	Dec-21	Palakkad
39	Anil Prasad N S	Chief Asso (CSS)	Elamannoor	9447265655	Dec-21	Pathnmthitta
40	Unnikrishnan N	Spl. Asso (CSS)	Thrissur ADB	9446063535	Nov-21	Thrissur
41	Krishnan T K	Spl. Asso (CSS)	RBO 2 Thrissur	9947938200	Dec-21	Thrissur
42	Rajan V V	Sr. Asso (CSS)	Kodali	9846232115	Dec-21	Thrissur
43	Raju V T	Sr. Asso (CSS)	Irinjalakuda	9447770713	Dec-21	Thrissur
44	Raghavendra S Poti	Deputy Manager	SARB Tvm	8330010218	Oct-21	Trivandrum
45	Sasi Kumar K	Chief Manager	LHO Tvm	8330013546	Oct-21	Trivandrum
46	Usha Kutti S Nair	Chief Asso (CSS)	RACPC Tvm	9446164443	Oct-21	Trivandrum
47	Aleyamma Eappen C	Chief Asso (CSS)	Mannanthala	9497269834	Nov-21	Trivandrum
48	Chandrasekharan P	Asst. Gen. Mgr	LHO Tvm	9072867000	Nov-21	Trivandrum
49	Lekha B	Chief Manager	LHO Tvm	9447124526	Nov-21	Trivandrum
50	Padma Kumar B	Chief Manager	LHO Tvm	9995987998	Nov-21	Trivandrum
51	Shantha Madhavi	Gen Attdt	New AO Tvm	9544147424	Nov-21	Trivandrum
52	Stansilas L	W& Ward Head	Vizhinjam	9995972566	Nov-21	Trivandrum
53	Gopakumar V	Deputy Manager	RBO 1 TVM	9447729729	Dec-21	Trivandrum
54	Stanley James	Manager	Peroorkada	9447265511	Dec-21	Trivandrum

New Members

The following new retirees, spouses and family pensioners have joined our Association as Life Members during the period July-September 2021. We extend a warm welcome to all of them and also wish them good health and very happy and peaceful days ahead.

Membership No. Name	Address	Telephone/ Mobile
LM-10168/AFM-10169 Annamma Abraham/Kurien Varghese	Prince Villa, Kalavoor, Kalavoor-Post, Alappuzha 688522	9995804514
LM-10289/AFM-10290 Geetha Mole M/Prakasan T	Pankaj, Thiruneloor, Pallippuram, Cherthala, Alappuzha 688541	7736384080
LM-10431 Gita Harikumar/	Harigeetham, Eramalloor Post, Eramalloor, Alappuzha 688537	8129011151
LM-10191/AFM-10192 Gopalakrishna Pillai V/Mini P S	Thundathil Puthenveedu, Kattachira, Pallickal-Post, Kayamkulam, Alappuzha 690503	0479-2332224 9447545270
LM-10330/AFM-10331 Jayaprakash K/Valasalakumary M K	Chithira, Cherukunnam, Thekkekara, Mavelikara-Post, Alappuzha 690107	0479-2329394 9495033995
LM-10458/AFM-10459 Jose K J/Annie Jose	Karikkanezhath House, CMC- 28, Cherthala, Cherthala-Post, Alappuzha 688524	0478-2814299 9496964916
LM-10473/AFM-10474 Malathi K/Sasidharan P K	Puthen Veedu, Ezhupunna South-Post, Kodamthuruth, Alappuzha 688537	9899203931
LM-10170/AFM-10171 Mariyam P David/Giboy Varghese	Mulampallil Ebenezer, Near Railway Station, Mavelikara-Post, Alappuzha 690101	0479-2302974 9447265153
LM-10189/AFM-10190 Raghunathan Pillai KK/Padmakumari PS	Thripthi, Njakkanal-Post, Via Krishnapuram, Alappuzha 690533	0476-2695201 9495136373
LM-10263/AFM-10264 Saseendran Pillai N/Ulkakumari	Saketham, Ramapuram, Keerickad-Post, Alappuzha 690508	0479-2472544 9446357544
LM-10364/AFM-10365 Sasi Kumar R/Mini G Nair	Indeevaram, Prayar North, Prayar-Post, Alappuzha 690547	0476-2696162 9447060162
LM-10343 Sunil Kumar K B/	Kottoor, Karipuzha-post, Mavelikara, Alappuzha 690103	9446557321
LM-10432/AFM-10433 Vidyadharan Namboothri G/Gangadevi N	Pachamkulathu Illom, Mulakuzha-Post, Chengannur, Alappuzha 689505	9447189540
LM-10291/AFM-10292 Yohannan Joy/Lincy Yohannan Joy	Thoppil Thazhachayil House, Gramam, Ennakkad-Post, Alappuzha 689624	0479-2325800 9497107722
LM-10402/AFM-10403 Abdul Hameed V M/Saheeda K	Olive Famlla, 38/383, Behind BMC, Triakara-Post, Ernakulam 682021	0484-2575261 9446140461
LM-10240 Anandan V R/	Ayswarya, House No.36-2487, Azad Road, Kaloor, Ernakulam 682017	9447719125
LM-10195 Beena K N/	Pournami Nivas, Monippally Via, Puthencruz-Post, Ernakulam 682308	8289862154
LM-10261/AFM-10262 Benny E I/Lissy Benny	Edavilayil House, Thankalam, Alummainchodu, Kothamangalam-Post, Ernakulam 686691	9446220245
LM-10217 Girijamony T V/	Manalodi Parambil House, Nandhikulangara, Mannam, North Parur, Ernakulam 683520	9400949277
LM-10259/AFM-10260 Gopalakrishnan R/Vijayalakshmi V Shenoy	House No.12/645, Kunnummel House, Paravana, Jawahar Road, Kochi, Ernakulam 682002	9446080965

Membership No. Name	Address	Telephone/ Mobile
LM-10293/AFM-10294 Hari Kumar P R/Bindu M P	Krishnakripa, Esthose Road, Muvattupuzha, Ernakulam 686661	9447047116
LM-10267/AFM-10268 Jebby Job P/Thomas John	Onasseril House, Vasanth Nagar, Kureekkad-Post, Ernakulam 682305	8921893751
LM-10116/AFM-10117 John M U/Mercy John	Mangampiraial House, East Marady-Post, Muvattupuzha, Ernakulam 686673	9495778424
LM-10334/AFM-10335 Johny Jacob K/Shali Kurian	Kooran Kallookaran House, TT-33, Temple Road, Vengoor, Kidangoor, Angamaly, Ernakulam 683591	9446080217
LM-10295/AFM-10296 Juliet Paul P/Jacob T E	House No.37/1400, Thottiyil House, Kumaranasan Road, Elamkulam, Ernakulam 682020	9495735779
LM-10332/AFM-10333 Kunjumon P M/Saly Kunjumon	Pulianaickal House, Oliyappuram-Post, Koothattukulam, Ernakulam 686662	9947342805
LM-10102/AFM-10103 Lalaja M N/Savanan K M	14/2366, Illath House, Kumbalangi Vazhy, Palluruthy, Ernakulam 682006	9497686569
LM-10444/AFM-10445 Lalitha T G/Venugopalan T P	V/814, Lakshmi, Panthiyil Parambu, Palace Road, Mattancherry, Ernakulam 682002	0484-2225322 8921907521
LM-10188 Leena N S/	Karthika House No.46/728, Chalikkavattom Road, Vennala Post, Ernakulam 682028	9495386053
LM-10118/AFM-10119 Madhusudan S/Ushakumari	Inchappillil House, East Marady-Post, Muvattupuzha, Ernakulam 686673	6282596889
LM-10323/AFM-10324 Mercy K C/Tomy Joseph	Arackal House, Serene Gardens, U C College-Post, Aluva, Ernakulam 683102	9497678354
LM-10265/AFM-10266 Pradeep S/Hema M	Sivabhavan, Anchelpetty-Post, Via Pampakuda, Muvattupuzha, Ernakulam 686667	9447187444
LM-10120/AFM-10121 Rajam K K/Sadanandan V K	Shreyas , LBS RRA-49, L B S Road, Edappally, Ernakulam 682024	0484-2800601 8547030601
LM-10241/AFM-10242 Rajamony T V/Lalitha Rajamony	Lakshmi Kripa, PRRA-43, Powathil Road, Ayyappankavu, Ernakulam 682018	9447091411
LM-10193/AFM-10194 Rolland E I/Fancy Rolland	Elanjikal House, No.1/1176 , North Thamara Parambu, Fort Kochi, Ernakulam 682001	9495736402
LM-10150/AFM-10151 Sabu P Simon/Anila Sabu Simon	47/959-A, Parakulathu House, Kaniyaveli Cross Road, Chalikkavattom Vennala, Ernakulam 682028	9406826432
LM-10401 Santha P K/	Aiswarya, Chalikkavattom , PRA-53, Vennala Post, Ernakulam 682028	0484-2803728 9895055065
LM-10073/AFM-10074 Satheesan PN/Jaya V K	Pandippillil House, Pampakuda-Post, Muvattupuzha, Ernakulam 686667	9995025105
LM-10270 Sheela K/	Vyloppilly, Vyloppilly Lane , VYLRA-52, Azad Road, Kaloor, Ernakulam 682017	9446540041
LM-10055 Smrithi Narayanan Marar/	Kesava Nivas, Near Temple . Harihara Iyer Road, Perumbavoor, Ernakulam 683542	8281218793
LM-10245/AFM-10246 Sreedevi T D/Harikumar K V	Sarika, CLRA-10, Chembisseril Lane, S N Junction, Tripunithura, Ernakulam 682301	0484-2781504 9496430480
LM-10269 Sudha R Nair/	4-F, White Waters Phase I, Near ICICI Bank, Santhi Nagar, Thevara, Ernakulam 682013	9400114066
LM-10381/AFM-10382 Sujatha C Menon/Chandrachoodan T	Sugrham, Njattel Nagar, MLA Road, Udayamperoor PO, Ernakulam 682307	8606446077

Membership No. Name	Address	Telephone/ Mobile
LM-10413/AFM-10414 Surendran Nair P K/Sabitha Surendran	Sivakrupa, Near Govt.NSS LPS, Airapuram-Post, Via- Keezhillam, Ernakulam 683541	9778215891
LM-10172/AFM-10173 Suresh V K/Retnamani P	Villa No-1, Federal Village, Elookara, Aluva, Ernakulam 683110	9847012125
LM-10187 Suryakumari P K/	Vasudevam , HRA-130, Adayath Lane, Elamakkara Kochi, Ernakulam 682026	9846609779
LM-10383/AFM-10384 Thomas C Y/Lissy Thomas	Chamakkalayil House, Kanayannoor, Chottanikkara- Post, Ernakulam 682312	9995492044
LM-10243/AFM-10244 Varghese M J/Lysa Varghese	Malamel House, Nadakavu-Post, Udayamperoor, Near Manickanamparambil Chit, Ernakulam 682307	0484-2793465 9446079903
LM-10446/AFM-10447 Venkitachalam S/Jayasree P V	Shreyas, 37/1399, Kumaranasan Road, Behind Pearl Homes, Kadavanthara-Post, Ernakulam 682020	0484-02204451 9847200218
LM-10344/AFM-10345 Vijayakumar G/Alphie Vijayakumar	G-101, Panampillynagar, Panampilly Nagar-Post, Ernakulam 682036	989021004
LM-10460/AFM-10461 Babu M D/Leelamma Babu	Malayil House, Rajakumari (N)-Post, Rajakumari, Idukki 685619	9446400097
LM-10404/AFM-10405 Indira A/Madhusoodanan K P	Gayathri House, Thodupuzha, Thodupuzha-Post, Idukki 685584	04862-222884 9446131216
LM-10326/AFM-10327 Janendran M N/Padmini Janendran	Mani Malakunnel House, Karyar-Post, Vannappuram, Idukki 685607	9526799295
LM-10218 Joseph P M/	Puthumana House, Thodupuzha East-Post, Thodupuzha, Idukki 685585	9820629422
LM-10174/AFM-10175 Marykutty Joseph/Joseph George	Mattathil House, Kaithakode, Thodupuzha East-Post, Idukki 685585	9495030181
LM-10176 Somini Jacob/George Joseph	Chamakkalayil House, Olamattom, Thodupuzha- Post, Idukki 685584	9446486083
LM-10198/AFM-10199 Asok Ayilliath/Pushpalatha C	SARANIA, Aroli-Post, Pappinissery, Kannur 670561	8281484010
LM-10346/AFM-10347 Balaraj K/Sunitha	Sivaprabha, Nidumbram, Chokli, Thalassery, Kannur 670672	9745430631
LM-10415 Bhaskaran E P/	Thejus , Vanivilas School Road, Chovva, Chovva-Post, Kannur 670006	9446028827
LM-10434/AFM-10435 James Joseph/Valsamma James	Kuzhuppallil House, Moonamkutty, Vallithode, Kilianthara-Post, Kannur 670706	9400259776
LM-10196/AFM-10197 Mani K M/Remadevi K M	DIL Near Payyannur College, Edat-Post, Edat, Kannur 670327	9446680796
LM-10471/AFM-10472 Radhakrishnan K/Preetha P	Shivalayam, Nr.Sri Perum Thrikkovil Shiva Temple, Kizhunna, Thottada, Kannur 670007	9446771110
LM-10271/AFM-10272 Rajith Kumar L/Jolsna Rajith Kumar	Trichy Cottage, Kattalithazha, Kavumbhagam-Post, Thalassery, Kannur 670649	0490-2325329 9446322079
LM-10297/AFM-10298 Suresh Babu M K/Rajalakshmi K	SEENAS, Civil Station-Post, Kannur, Kannur 670002	9446491939
LM-10448/AFM-10449 Vijayan Koroth/Ajitha A	Anusha Nivas, Chavassery-Post, Mattanur, Kannur 670702	9446376285
LM-10336/AFM-10337 Vinodhan C P/Anithakumari A K	Aiswarya, Kommal, Templegate-Post, Thalassery, Kannur 670102	9446347086
LM-10450/AFM-10451 Viswanathan P K/Suvarna Viswanathan	Snehatheeram, Kuthuparamba, Kuthuparamba-Post, Kannur 670643	9447509847

Membership No. Name	Address	Telephone/ Mobile
LM-10152/AFM-10153 Sandhosh D/Savidha T K	6/376, Krishna, Usman Road, Chalakkara, Mahe 673311	8943661961
LM-10219/AFM-10220 Babu N/Sreedevi K A	Dheeraj Nivas, Neleshwar, Neleshwar-Post, Kasaragod 670314	9495103344
LM-10154/AFM-10155 Hariya Naik G/Devaki N	Dhanwanthari Nagar, Vinayaka, Hidayath Nagar-Post, Kasaragod 671123	9495766026
LM-10177/AFM-10178 Abdul Wahid K/Niza K I	Chettoor Villa, Chavara Bridge-Post, Chavara, Kollam 691583	0476-2681802 9447342861
LM-10452/AFM-10453 Anasuya Kumari S/Manoharan M	Shiva Bhavan, Thoppil Kadavu, Thirumullavaram-Post, Kollam 691012	9961444014
FPM-10416 Anitha Kumari O/W/o Late Ashok Babu S	Parakottu Padinjattathil, TRA-70 B-1, Mundakkal, Kollam 691001	6238004354
LM-10277 - Anitha V K	Triveni, Panayamcherry, Anchal, Kollam 691306	9495655600
LM-10319/AFM-10320 Chandrasekharan Nair K/Rugmini Amma	C S Bhavan, Kannankode, Kummil-Post, Kadakkal, Kollam 691536	9400847224
LM-10223/AFM-10224 Dominic Varghese/Asha Dominic	Pollaveetil, Kadavil, Near Sangammukku, Mangad-Post, Kollam 691015	8281696420
LM-10338/AFM-10339 Hari Kumar Sankar/Sreeletha K S	Hari Sree House, No.113-B, Kannimelchery, Arsha Nagar, Kavanad-Post, Kollam 691003	0474-2797225 9495087225
LM-10077/AFM-10340 Jayalekshmi K/Somanpillai K	Karthika , Pada South, Nr.Govt.WUPS, Karunagapally, Karunagappally, Kollam 690518	9446850716
LM-10275/AFM-10276 Jose S G/Ceita R Miranda	Anaswara, Olayil, Thevally, Kollam 691009	0474-2798254 9446348254
LM-10185/AFM-10186 Jyothish Kumar D/Anitha Jyothish	Divakara Mandiram, Pournami, Decent Junction, Kollam 691577	9447262879
LM-10328 Komala R/	Divyalayam, Moolamukku, Kulakkada, Kulakkada-Post, Kollam 691521	9544667080
LM-10104/AFM-10105 Mohanlal P/Kavitha R	Thiruvathira, M S Nagar-33, Kallumthazham-Post, Kilikolloor, Kollam 691004	9895784419
LM-10462 Radhakrishnan B/	Lekha Bhavan, Venpalakkara, Valathungal-Post, Kollam 691011	0474-2727699 9539112252
LM-10122 Raveendran T K/	Karthika, Padinjattakara, Thevalakkara, Kollam 690524	9745599693
LM-10075/AFM-10076 Rohinikutty K/Babukuttan N	Elavummoottil, Koivila-Post, Thevalakkara, Kollam 691590	9495702492
LM-10221/AFM-10222 Sarayu Devi S/Radhakrishnan Nair K	Moni Bhavan, Venchempu-Post, Punalur, Kollam 691333	9496642686
LM-10273/AFM-10274 Varghese P I/Elizabeth Varghese	Plavilayil Juby Villa, Kadakkamon, Pathanapuram-Post, Kollam 689695	0475-2981013 9446064374
LM-10247/AFM-10248 Ambikadevi M K/Thrivikraman Kartha K N	Sreethilakam House, Kidangoor South-Post, Kidangoor, Kottayam 686583	9497663976
LM-10366/AFM-10367 Andrews P T/Mariamamma Andrews	Plathanathu House, Poovanthruthu-Post, Poovanthuruth, Kottayam 686012	9495481634
LM-10385/AFM-10386 Annie T Mathew/Thomas E T	Elenjikuzhy House, Arunootimangalam-Post, K S Puram, Kaduthuruthy, Kottayam 686604	9495718630
LM-10475/AFM-10476 Baby P K/Retnamma Baby	Kalarickal House, Eda Ullala, Kothavara-Post, Vaikom, Kottayam 686607	8113916081
LM-10325 - Binoy Mathew Paul	Manayathra, Kollad, Kollad-Post, Kottayam 686004	9847856938

Membership No. Name	Address	Telephone/ Mobile
LM-10227/AFM-10228 Geethamol K R/Somasekharan K B	OHM Nivas, Puthuppally, Puthuppally-Post, Kottayam 686011	7025570693
LM-10348/AFM-10349 Hemalatha S/Krishna Prasad R	Thazhathupurackal House, Near Cherukarakavu Temple, Karapuzha-Post, Kottayam 686003	0481-2482552 9746575026
LM-10179/AFM-10180 Isaac C V/Rosline Isaac	Chennamattam, Lakkattoor, Lakkattoor-Post, Kottayam 686502	0481-2542214 9349500556
LM-10108/AFM-10109 Jacob K T/Shyni Jacob	Eloor House, Kaipuzha, Kaipuzha Post, Kottayam 686602	9497510556
LM-10278/AFM-10279 Jose Alexander/Cicy Jose	Maniangattu House, Market Junction, Pallickathodu, Anickadu-Post, Kottayam 686503	9605242828
LM-10350/AFM-10351 Jose Joseph/Valsamma Jose	Vallapurackal House, Pallippurathusserry-Post, Vaikom, Kottayam 686606	04829-293645 9562919645
LM-10299/AFM-10300 Joseph C Chennattuchery/Mariamamma Jose	Chennattuchery , TRA-30, Mythri Lane, Vadavathur- Post, Kottayam 686010	0481-2570779 9447792100
LM-10417/AFM-10418 Joseph Thomas/Elsamma Joseph	Kappil House, Anthinad, Anthinad-Post, Kottayam 686651	8075416733
LM-10106/ Kochurani Joseph/	Kozhamthadathil, Palakara, Kaduthuruthy-Post, Kottayam 686604	9446572795
LM-10156/ Lallykutty Kurian/	Chakiripadom House, Pampady, Pampady-Post, Kottayam 686502	9447850067
LM-10107 Mary K I	Therampil House, Kanakkary, Kanakkary P O, Kottayam 686632	9495538167
LM-10123/AFM-10124 Mary Seema Thomas/Laly Thomas	Kunnathu House, Koovappally-Post, Koovappally, Kottayam 686518	8547165178
LM-10200 Muraleedharan E C	Erattayil House, Monippally-Post, Monippally, Kottayam 686636	9544141756
LM-10201/AFM-10202 Nazarudheen P A/Shyma Beevi P S	Puthenparampil House, Erooppa , Fathimapuram- Post, Changanacherry, Kottayam 686102	9495669200
LM-10436/AFM-10437 Sanal Kumar K/Dr.Rathi B Unnithan	Karunalayam, Puzhavathu, Changanachery-Post, Kottayam 686101	0481-2428008 9447347917
LM-10225/AFM-10226 Sasidharan K V/Girija Sasidharan	Kattothu House, Ramapuram-Post, Via Pala, Kottayam 686576	9846459834
LM-10203/AFM-10204 Shaji Kumar D/Sathy K N	Iykarathundiyl House, Nedumkunnam Post, Nedumkunnam, Kottayam 686542	9446385249
LM-10249/AFM-10250 Suresh Kumar C S/Indulekha M	Indeevaram, Vazhappally-Post, Changanacherry, Kottayam 686103	9495510335
LM-10078/AFM-10079 Susamma Abraham V/Abraham P Thomas	Padiyara House, Ponganthaanam-Post, Vakathanam, Kottayam 686538	9496542919
LM-10463 Thankamma P P/	Easwaranthadathil House, Kurumulloor-Post, Kurumulloor, Kottayam 686632	9495107170
LM-10181/AFM-10182 Varghese C C/Sheeba Varghese	Chirackal, Vadavathoor PO, Vadavathoor, Kottayam 686010	9526454637
LM-10251/AFM-10252 Chandran T/Suja Chandran	Suchand, Yamuna Nagar, Chevayoor, Kozhikode 673017	9447717724
LM-10352/AFM-10353 Jose P M/Beena Jose	33/4199, Pallithazhath House, Millennium Road, Malapparambu-Post, Kozhikode 673009	9400051864
LM-10110 Licy V Zacharias/	1/3414-A, Chemmanoor, Kanakalaya Cross Road, West Hill, Kozhikode 673005	9387083664

Membership No. Name	Address	Telephone/ Mobile
LM-10465/AFM-10466 Maya Kottilil/Byjunath P K	3/807- A, Chandrama, Pottangadi Raghavan Road, Nadakkavu, Kozhikode 673011	0495-2365772 8547623499
LM-10419/AFM-10420 Muralidharan K V/Sujamani Kurungot	Ashyana, Edoli Parambath, Nr. Vrindavan Colony, Chevayur, Kozhikode 673017	0495-2351616 9446301516
LM-10421/AFM-10422 Reetha K P/Vijayakrishnan C P	33/14-B, Florican Hill, Near Providence College, Malapparambu-Post, Kozhikode 673009	9847434578
LM-10391/AFM-10392 Sasi Kumar K/Rajeswari B	Prathibha, East Koranda, Kizhhur-Post, Via-Meladi, Kozhikode 673522	0496-2603816 9495101366
LM-10389/AFM-10390 Sivaraman P V/Geetha Sivaraman	Haritha, Krishi Bhavan Road, Ramanattukara, Kozhikode 673633	9895655565
LM-10080/AFM-10081 Sreedevi V/Krishnakumar G D	Anargha, Puthiyara-Post, Thiruthiyad, Kozhikode 673004	9995881870
LM-10464 Sreenivasan M/	Malayil House, Beypore, Beypore-Post, Kozhikode 673015	9846015125
LM-10387/AFM-10388 Sunil A/Sheeba P R	DYUTI, Kuthiravattom, Kuthiravattom Post, Kozhikode 673016	0495-2744855 9495784323
LM-10229/AFM-10230 Chandran E/Pushpa T K	Nakshatra House, No.12 / 388, Kakkaparatha, Edakkara-Post, Via-Nilambur, Malappuram 679331	9809408207
FPM-10082 Meenakshi T P/W/o Late Raman S	Sharath House, South Annara, Tirur, Malappuram 676101	9645909272
LM-10454/AFM-10455 Natarajan P/Kaveri T K	Amritasree, Vettekodu Road, Vayappara Padi, Manjeri-Post, Malappuram 676121	9495740246
LM-10477/AFM-10478 Sumathy A/Viswanathan M A	Sree Krishna, Mukkarampet, Vazhi Kkadavu, Malappuram 679333	9841083614
LM-10083/AFM-10084 Surendran N S/Rema Devi A K	Naduvil Purakkal House, Pallickal Bazar-Post, College Road, Ambala Valavu, Malappuram 673634	9744763591
LM-10395/AFM-10396 Gopalakrishnan P K/Ananthalakshmi G	Flat No.-4-D, Sammohanam Apartments, Kalvakulam, Koppam, Palakkad 678001	0491-3551410 9633197458
LM-10125/AFM-10126 Gopinathan P/Satheedevi U	Kousthubham, Perumbure House, Marayamangalam North-Post, Via-Nellaya, Palakkad 679335	0466-2382949 9496716180
LM-10406/AFM-10407 Lalitha C R/Padmanabhan R	Saikrishna, 100 Feet Road, Sekharipuram-Post, Palakkad 678010	9495366888
LM-10253/AFM-10254 Manikandan Nair E/Anitha K K	AMAR , Kallekkad, Behind Civil Station, Palakkad, Palakkad 678001	9446055720
LM-10354/AFM-10355 Mohanam M K/Nirmala C	Nirmala Nivas, Kallekulangara-Post, Olavakkode, Palakkad 678009	9486440510
LM-10159/AFM-10160 Rajasree.M/Balasubramanian K	Kanwri, Thttakara, Ottapalam, Palakkad 679102	0466-2246674 9495761212
LM-10393/AFM-10394 Remadevi K/Ramanunni C	Cherubala House, Kananthara, Chittur, Palakkad 678101	9447977057
LM-10356/AFM-10357 Sitaraman P K/Shanthi B	Sreepadmam, Kailas Nagar, Kalpathy, Palakkad 678003	0491-2967890 9446475890
LM-10056/AFM-10057 Sivaraman M/Subhadra	A N R- 29, Abinand Amritha Coloney, Puthur, Palakkad 678001	9567662582
LM-10148/AFM-10149 Subbulakshmi A/Sayi Subburaj A	E / 8, Sreevalsam, Santhi Colony, Chandranagar Post, Palakkad 678007	0491-2572840 9447282840
LM-10368 Deenamma K Alex/	Nedumtharamalayil, Puthenpurackal, Kuttoor , Thiruvalla, Pathanamthitta 689106	0469-2614653 9447257165

Membership No. Name	Address	Telephone/ Mobile
LM-10205/AFM-10206 Mariamamma John/Thomas K G	Kachiramalayil, Kuttapuzha-Post, Thiruvalla, Pathanamthitta 689103	9495757013
LM-10087/AFM-10088 Mathew K Varghese/Sarah Mathew	Kammancheril Shaji Villa, Thumpamon, Thumpamon-Post, Pathanamthitta 689502	9447562555
LM-10358/AFM-10359 Mini Kumar M/Raveendran A G	RESHMI, Eraviperoor, Eravipeoor-Post, Thiruvalla, Pathanamthitta 689542	9495606309
LM-10438 Rajammal M P/	Ananjana House, Mathilbham, Near Market Junction, Thiruvalla, Pathanamthitta 689101	8111975645
LM-10408 Remani K K/	Vazhappally House, Kadampanad, Kadampanad- Post, Pathanamthitta 691552	04734-290051 9447894398
LM-10111/AFM-10112 Sajeev Mathew/Alice Mathew	Parampil Puthen Purayil, Theepany, Tiruvalla, Pathanamthitta 689101	9447005288
LM-10231 Vinodini Kumari/	Vijayageetham, Nedumprom-Post, Thiruvalla, Pathanamthitta 689110	9446010664
LM-10257/AFM-10258 Aisha Bai N/Abdul Vahab A	Cherukara , Pothencode, Plamoodu, Pothencode- Post, Trivandrum 695584	9446320329
LM-10134/AFM-10135 Ajith Kumar L/Sreela C L	Saraswath, SNRA-15-B, Surya Nagar, Nettayam Post, Trivandrum 695013	0471-2361893 9995948999
LM-10321/AFM-10322 Ajitha V S/Rajendran Nair V	Souparnika, TC/15/297(1) , C- 4, Althara Nagar, Vellayambalam, Trivandrum 695010	0471-2724146 9847244701
LM-10425/AFM-10426 Ambili N/Balan K	Anupama, P & T Housing Colony, Parottukonam, Pattom-Post, Trivandrum 695004	0471-2530700 9447270328
LM-10441 Ananthalekshmi T M/	V N-81, Vinayakanagar, Pappanamcode, Pappanamcode PO, Trivandrum 695018	9388990660
LM-10164/AFM-10165 Anil Kumar P R/Ramadevi V	25, Elite Gardens, Pongammoodu, Pongammoodu- Post, Trivandrum 695011	9847243015
LM-10163 Anu Mammen/	Bethel, TC/3/626, MGRA-138, TKD Road, Muttada Post, Trivandrum 695025	9961888183
LM-10142/AFM-10143 Ashok Kumar A/Sophia Barret A	MEDAYIL TC 30/1583-2, PRWA-154, Thoppil Lane, Pettah-Post, Trivandrum 695024	0471-2743009 9539406446
LM-10166/AFM-10167 Babu P Narayanan/Anitha Kumari B S	RESMI, AN-247, Adarsh Nagar, Pattom Palace-Post, Trivandrum 695004	0471-2559244 9496152595
LM-10397/AFM-10398 Babu S/Geetha Rekha R	Flat No.-9-D, Varma Heritage, Dr. Pai Road, Poojappura, Trivandrum 695012	9847427555
LM-10215/AFM-10216 Beena Ibrahim/Alia N M	NOOPURA, T/C 14/474 (1), Nandhavanam, Palayam, Vikas Bhavan-Post, Trivandrum 695033	0471-2324781 9446554781
LM-10236/AFM-10237 Brinda P/Sreekumar S	TC /16/814-2, SKNRA-145, Mayooram ,Kochar Road, Jagathy, Trivandrum 695014	0471-2332934 9895097447
LM-10283/AFM-10284 Geetha K S/Raveendradeth V	Kisalayam, TC/24/919(1), BCRA-E-3, Kowdiar P O, Trivandrum 695003	9497784322
LM-10070 Geetha L/	T C /8/854, Thoppil, AERA-49, Arayallur, Elluvila, Thirumala, Trivandrum 695006	9446348868
LM-10144/AFM-10145 Geetha V/Muraleedharan P N	Kuzhivila Bungalow, Pravachabalam, Nemom-Post, Trivandrum 695020	9946719140
LM-10427/AFM-10428 Geetha V/Jyothish Kumar P	T C/50/111(1), Nelluvilakom, Kalady ,Karamana Post , Trivandrum 695002	9447862665
LM-10146/AFM-10147 Gopakumar K/Ambika Devi G	Sreebhadrha, Nelliottukonam, Kattakkada-Post, Trivandrum 695572	0471-2294771 8547294771

Membership No. Name	Address	Telephone/ Mobile
LM-10423/AFM-10424 Gopi M/Suseela K K	T C 17/523-2, Naduthala Temple Road, Poojappura-Post, Trivandrum 695012	9446797527
LM-10161/AFM-10162 Hari Kumar S I/Apsara Lolos	Sivaganga , S-34, Sastri Nagar South, Karamana-Post, Trivandrum 695002	0471-2349118 9447501212
LM-10282 Harinarayanan C K/	MGRA-35 Flams, Marapalam, TKD Road, Pattom, Trivandrum 695004	9567757544
LM-10066/AFM-10067 Jamal Mohammed M A/Sajeetha M A	Jasmine, TC 4/3788, CVNRA-26, C V Nagar , Chavadimukku, Sreekaryam, Trivandrum 695017	7994349310
LM-10093/AFM-10094 Jayan T/Letha Jayan	Marakkal, TC/92/1752 (5), Ananthapuri Lane, APRA-23 (E), Kannammoola, Pettah, Trivandrum 695024	9447021420
LM-10303/AFM-10304 Jayanthi R/Renganathan R	TC/20/3006, Sastha Nagar, SRA-136, Karamana, Karamana-Post, Trivandrum 695002	0471-2344476 9400544476
LM-10096 Jeeja Neelacantan/Sujith Kumar P	Harsham, SARK-C-29, Sukrutham Lane, Kundamanbhagam, Peyad, Trivandrum 695573	9447698444
LM-10232/AFM-10233 Jeyasundar S/Dr. Beena Karunakaran	J B Hut-IID, Artech Empire, Pattoor, Vanchiyoor-Post, Trivandrum 695035	8129122666
LM-10132/AFM-10133 Jyothi Kumar B/Lathika Devi	Kinaara, C R A-98, Choozhampala, Mukkolakkal-Post, Trivandrum 695043	9745011811
LM-10100/AFM-10101 Kamalanarayanan V/Sreeja P S	Surabhi, TC/36/872-1, ERA-24, Opp-Govt. UPS Palkulangara, Vallakkadavu, Trivandrum 695008	9446404570
LM-10442/AFM-10443 Krishna Moorthy C/Renuka L	Krishnapriya, PRA-3, Pathirapally Road, Poojappura-Post, Trivandrum 695012	9446504306
FPM-10095 Latha J/W/o Late Kolappan K	Latha Bhavan House No, 56, Hill Top Gardens, Puravoor Konam, Karakulam, Trivandrum 695564	7034968282
LM-10317/AFM-10318 Leeyakhat Ali A/Meherunisa Beegam	ASHV Manzil, Maruthumkuzhy, Sasthamangalam-Post, Trivandrum 695010	9446486009
LM-10213/AFM-10214 Lolitha K P/Sasikumar R	T C /4/738, C-9, Brahmin's Colony, Kowdiar P O, Trivandrum 695003	8089905205
LM-10238 Mahadevan H/	No- 15, Vinayaka Nagar, Pappanamcode, Pappanamcode PO, Trivandrum 695018	9447771433
LM-10287/AFM-10288 Meera R/Santhaseelan S	T C /11/28-1, SRUTHI, Pattom-Post, Trivandrum 695004	9447965075
LM-10114/AFM-10115 Mini S/Asokan K V	MRRA-5, Malloor Road, Vanchiyoor, Vanchiyoor-Post, Trivandrum 695035	7025989400
LM-10479/AFM-10480 Mohamed Rafi A/Sahaila Beevi P	A M R Manzil, Kaniyapuram, Kaniyapuram- Post, Trivandrum 695301	9446556195
LM-10280/AFM-10281 Mohana Kumaran Nair J S/Sunanda S	A-15, Tennis Club Enclave, Kowdiar, Kowdiar P O, Trivandrum 695003	9447050976
LM-10315/AFM-10316 NandaKumar G R/Lovely Kutty Paul	Achoos, VRA-9-A, Amrutha Lane, Thoppumukku, Vattiyoorkavu-Post, Trivandrum 695013	9847061136
LM-10255/AFM-10256 Narayanan V/Saraswathy Devi E	SPTRA 101, TC/42/7(1), Periyamana, Sreevaraham, Manacaud-Post, Trivandrum 695009	0471-2453647 9446543647
LM-10308/AFM-10309 Nazeer A/Najuma A	Pangathala Veedu, Andoorkonam-Post, Andoorkonam, Trivandrum 695584	9895631898
LM-10063 Parvathy Devi S/	Flat No. 15-A, Artech Avantika, Udarashiromany Road, Vazhuthacaud, Trivandrum 695010	8943955594
LM-10312/AFM-10313 Priyakumar T S/Geetha S K	TC/54-2311, Nikunjam Swathy Lane, Pappanamcode PO, Trivandrum 695018	9447699192

Membership No. Name	Address	Telephone/ Mobile
LM-10089/AFM-10090 Radhakrishnan Nair B/Sreelatha S	Sreekrishna, PRA-161, Konathuvila, Pappanamcode PO, Trivandrum 695018	9895596220
LM-10071/AFM-10072 Radhakrishnan Nair P/Bindu R	IOA Asset Legacy, Gowreesapattom, Pattom Post, Trivandrum 695004	8454066673
LM-10377/AFM-10378 Rajeev K/Sreekala S	SEKT 38-1, SREE, Kurup's Lane, Sasthamangalam, Trivandrum 695010	0471-2720004 9495311643
LM-10211/AFM-10212 Rajendran K/Girija V	Jiji Bhavan, PRA-234 Kaniyapuram, Kaniyapuram-Post, Trivandrum 695301	9947782905
LM-10399/AFM-10400 Rajesh Kumar S/Raji R	T C / 23/446, Sree Lakshmi, Valia Salai, Trivandrum 695036	9446553836
LM-10068/AFM-10069 Raju K/Vasantha A	Charuvila Veedu, Edava-Post, Edava, Trivandrum 695311	7592083441
LM-10091/AFM-10092 Ramachandran K/Anitha G	T C /4/466/1, Toll Junction, Kowdiar P O, Trivandrum 695003	9995717377
LM-10310/AFM-10311 Raveendran Y/Lathika J G	Lathikasree, TC/21/608, Chithira Nagar, Opp-CLHSS, Peroorkada, Trivandrum 695005	0471-2438018 9446178018
LM-10362/AFM-10363 Rema Vijayan/Bhasi T	L N G- 14, Lekshmi Nagar, LIC Lane Pattom, Trivandrum 695004	9495457567
LM-10097 Sathi V K/	Muthalacode House, Velavoor, Pirappancode, Trivandrum 695607	9446442568
LM-10469/AFM-10470 Shaji M Ismail/Sherw Majid	31/527, Kalpakassery, Chackai Junction, Pettah-Post, Trivandrum 695024	9447802454
LM-10341/AFM-10342 Sheeja S/Surendran Pillai	Krishna Kripa, SRA-38-A, Nalanchira Post, Trivandrum 695015	9446093437
LM-10285/AFM-10286 Sheela V/Francis Sunny	ROSHNI, K P 9/501 (D), Near Kittu's Block, Eanikkara, Karakulam-Post, Trivandrum 695564	0471-2374705 9400593998
LM-10129/AFM-10130 Sreekumar S/Binu V S	KRWA-48, D- Lane, Kattachal Road, Vettamukku, Thirumala, Trivandrum 695006	9619615610
LM-10314 Sreekumari T/	TC /1/1732, Thoppil Puthuval Puthen Veedu, Tagore Gardens, Medial College-Post, Trivandrum 695011	9745448239
LM-10138/AFM-10139 Sudheesan D/Sivakumary S	Anngraha, NRA- 75-A, C S Buildings, Nemom-Post, Trivandrum 695020	9446437859
LM-10140/AFM-10141 Suma Kumari K/Chandra Mohanan Asan G	House No.28, Killiyar Gardens, Pippinmoodu, Sasthamangalam, Trivandrum 695010	0471-2431989 9495971989
LM-10411/AFM-10412 Sunil Kumar S/Anitha V	MNRA-54, Medayil, Kappivila, Vattiyoorkavu-Post, Trivandrum 695013	9446543046
LM-10136/AFM-10137 Suresh Raj C/Sumangala Bhai H	Suresh Bhavan, Choozhattukotta, Malayam-Post, Trivandrum 695571	9495832873
LM-10131 Suseela M/	Ramakrishna Vilasam, Plavazikom, Nedunganda, Kadakkavoor-Post, Trivandrum 695307	9645557006
LM-10439/AFM-10440 Thulasinarayanan R/Malathy Iyengar	DC-2, Promag Pradakshina, Kothalam Junction, Sreevaraham, Manacaud-Post, Trivandrum 695009	9961982808
LM-10301/AFM-10302 Udayakumar K/Sanathi S	KRWA-A-20, Nithinam, Kadayil Mudumbu Road, Kodunganoor-Post, Trivandrum 695013	0471-2378966 9400141474
LM-10062 Usha Devi C/	Nandanam, Ceennava, Chempazhanthy, Sreekariyam Post, Trivandrum 695587	8847089984
LM-10307 Usha S/	Swathi, T C /52/1356, GGRA-27, Gayatri Gardens, Neeraman Kara, Kaimanam, Trivandrum 695040	0471-2493381 9446384381

Membership No. Name	Address	Telephone/ Mobile
LM-10329 - Ushakumari L S	Devadaru, Pirayil, Peyad-Post, Trivandrum 695573	9946676710
LM-10456/AFM-10457 Vaidyanathan S/Sumathi R	TC 20/50(21), PNRA-76, Prem Nagar, Karamana, Trivandrum 695009	9446510077
LM-10113 Vijaya lekshmi V S/	Mukkrthu House, Near Kaleswaram Temple, K R A- 74, Chirayinkil-Post, Trivandrum 695304	9946068900
LM-10098/AFM-10099 Yesudas Kochappy/Syamala B	Sruthimandiram, Perumkoor, Konchira, Vembayam- Post, Trivandrum 695615	8590420597
LM-10369/AFM-10370 Gangadharan T P/Sailaja T P	Thiyyady House, Thiroor, Mulagunnathukavu-Post, Thrissur 680581	0487-2206168 9495693095
LM-10058/AFM-10059 Jessy Joseph U/Varghese K T	Kunnathuparampil House, Vennoor, Annamanada- Post, Thrissur 680741	9495420353
LM-10209/AFM-10210 Johnson E K/Susan Johnson	Erinjery House, LPRA- No.57, Priyadarsini Nagar, Lourdepuram, Thrissur 680005	9414034373
LM-10239 Leon Therattil/	Therattil House, 21, Puzhayoram, Chirakkal, Kattoor Road, Kurumbilavu-Post, Thrissur 680564	0487-2964546 7042533044
LM-10085/AFM-10086 Madhavikutty K K/Raghunandan P	Mariyil House, Sneha Street, Kuttur-Post, Thrissur 680013	9567763135
LM-10375/AFM-10376 Mary T D/Thomas E M	Poovanpuzhackal, Mythri Nagar, Fr.Dismas Road, Irinjalakuda North Post, Thrissur 680125	0480-2824979 7356067900
LM-10360/AFM-10361 Prince Chummar/Renny Prince	Chittilapilly Vennattuparambil House, Pariyaram- Post, Via Chalakudy, Thrissur 680721	0480-2746541 9446346541
LM-10157/AFM-10158 Raghu P/Jamuna Rani R	RACHANA, Mulagunnathkavu, Mulagunnathkavu- Post, Thrissur 680581	0487-2203085 9447113085
LM-10379/AFM-10380 Rajagopalan V/Geetha Rajagopal	House No. 23, KSHB Complex, Pullazhi- Post, Thrissur 680012	0487-2990400 9495168687
LM-10371/AFM-10372 Rajeshwari Vijayakumar/Vijayakumar P	Sastha, Kripa, Kalpaka Gardens, Kolazhy-Post, Thrissur 680010	0487-2206551 9446428551
LM-10060/AFM-10061 Remadevi J/Venugopal P M	Poovathumkadavil House, Panangadi-Post, S N Puram, Thrissur 680665	9446351131
LM-10127/AFM-10128 Sadanandan T S/Rekha Sadanandan	Thazhathuveetil, TC/45/274, Swamipalam Road, Kariattukara, Elthuruth-Post, Thrissur 680611	9446426261
LM-10467/AFM-10468 Sankaranunni M V/Mridula A N	POR-12, Sopanam, Priyadarshini Nagar, Opp-Lolu Convention Centre, Ayyanthole, Thrissur 680003	0487-2382106 9387266320
LM-10409/AFM-10410 Sathyan K V/Sunitha V	Gopika Nivas , Door No.292, 14th Street, Hari Nagar, Punkunnam-Post, Thrissur 680002	9847738910
LM-10207/AFM-10208 Sebastian E I/Jaya John M	Eluvathingal House, Koratty East-Post, Sugathy Junction, Thrissur 680308	9447640756
LM-10373/AFM-10374 Venugopalan B/Deepa V P	Jyothirmayam, House NO.15/98, Heavenly Villas, Fr.Vadakken Road, Kuttoor, Thrissur 680013	6238825894
LM-10429/AFM-10430 Vincent O A/Sherly K A	Olakkenkil House, Velloor Bazar-Post, Velloor, Thrissur 680601	0488-5285849 8281877154
LM-10305/AFM-10306 Krishnan Kutty P G/Pushpalatha M P	Krishna Nivas, Krishnagiri-Post, Meenangadi, Wayanad 673591	9446641458
LM-10183/AFM-10184 Treesa Jacob/Joseph K V	Kunnath House, Thurky Road, Kalpetta, Wayanad 673121	0493-6203135 9745888135
LM-10234/AFM-10235 Meera M Nair/Suseelan R	B-803, Aratt Requizza, Gollahalli Main Road, Neotown Gollahalli JN., Electronic City, Phase I, Bangalore 560100	080-41507867 9833324649
LM-10064/AFM-10065 Ramesan V P/Radha Ramesh	B-1407, National Harmony, Sector-15, New Panvel East, Panvel, Raigad-Dist, Maharashtra 410206	8848762350

Family Pension Details of Subordinate Staff

Stages	VI th Bipartite Settlement				VII th Bipartite Settlement				VIII th Bipartite Settlement						
	Basic Pay	F Pension	Present Pension	Enhanced Pension	Diff	Basic Pay	F Pension	Present Pension	Enhanced Pension	Diff	Basic Pay	F Pension	Present Pension	Enhanced Pension	Diff
10 TH STAGE	2140	720	4998	4457	-541	3520	1056	5019	5019	0	5265	1579	5595	5596	1
11	2210	720	4998	4603	-395	3650	1095	5205	5205	0	5460	1638	5804	5804	0
12	2290	720	4998	4769	-229	3780	1134	5390	5390	0	5655	1697	6013	6011	-2
13	2370	720	4998	4936	-62	3910	1173	5575	5575	0	5850	1715	6076	6218	142
14	2450	735	5103	5125	22	4040	1212	5761	5761	0	6045	1715	6076	6425	349
15	2540	762	5290	5313	23	4190	1257	5975	5975	0	6280	1715	6076	6675	599
16	2630	789	5478	5501	23	4340	1262	5999	6189	190	6515	1715	6076	6925	849
17	2720	816	5665	5689	24	4490	1262	5999	6403	404	6750	1715	6076	7175	1099
18	2820	846	5873	5899	26	4660	1262	5999	6645	646	7020	1715	6076	7462	1386
19	2920	860	5970	6108	138	4830	1262	5999	6887	888	7290	1715	6076	7749	1673
20	3020	860	5970	6317	347	5000	1262	5999	7130	1131	7560	1715	6076	8036	1960
21	3120	860	5970	6526	556	5170	1262	5999	7372	1373	7830	1715	6076	8323	2247
22	3220	860	5970	6735	765	5340	1262	5999	7615	1616	8100	1715	6076	8610	2534
23	3320	860	5970	6945	975	5510	1262	5999	7857	1858	8370	1715	6076	8897	2821
24	3420	860	5970	7123	1153	5680	1262	5999	8100	2101	8640	1728	6122	9184	3062
25						5850	1262	5999	8342	2343	8910	1782	6314	9471	3157
26											9180	1836	6505	9758	3253

Family Pension Details of Subordinate Staff

Stages	IX th Bipartite Settlement				X th Bipartite Settlement				XI th Bipartite Settlement						
	Basic Pay	F Pension	Present Pension	Enhanced Pension	Diff	Basic Pay	F Pension	Present Pension	Enhanced Pension	Diff	Basic Pay	F Pension	Present Pension	Enhanced Pension	Diff
10 TH STAGE	7900	2186	6370	6906	536	12910	2582	4841	7261	2420	19575	4900	6261	7504	1243
11	8200	2186	6370	7168	798	13400	2680	5025	7537	2512	20315	4900	6261	7788	1527
12	8500	2186	6370	7430	1060	13890	2778	5208	7813	2605	21055	4900	6261	8071	1810
13	8800	2186	6370	7692	1322	14380	2876	5392	8088	2696	21795	4900	6261	8355	2094
14	9100	2186	6370	7955	1585	14870	2974	5576	8364	2788	22535	4900	6261	8639	2378
15	9450	2186	6370	8261	1891	15440	3088	5790	8685	2895	23405	4900	6261	8972	2711
16	9800	2186	6370	8567	2197	16010	3202	6003	9005	3002	24275	4900	6261	9306	3045
17	10150	2186	6370	8873	2503	16580	3316	6217	9326	3109	25145	5029	6426	9639	3213
18	10550	2186	6370	9222	2852	17235	3447	6463	9694	3231	26145	5229	6682	10023	3341
19	10950	2190	6381	9572	3191	17890	3578	6708	10063	3355	27145	5429	6937	10406	3469
20	11350	2270	6614	9922	3308	18545	3709	6954	10431	3477	28145	5629	7193	10789	3596
21	11750	2350	6847	10271	3424	19200	3840	7200	10800	3600	29145	5829	7448	11173	3725
22	12150	2430	7081	10621	3540	19855	3971	7445	11168	3723	30145	6029	7704	11556	3852
23	12550	2510	7314	10971	3657	20510	4102	7691	11536	3845	31145	6229	7960	11940	3980
24	12950	2590	7547	11320	3773	21165	4233	7936	11905	3969	32145	6365	8133	12323	4190
25	13350	2670	7780	11670	3890	21820	4364	8182	12273	4091	33145	6365	8133	12706	4573
26	13750	2750	8013	12020	4007	22475	4448	8340	12642	4302	34145	6365	8133	13090	4957
27	14150	2830	8246	12369	4123	23130	4448	8340	13010	4670	35145	6365	8133	13473	5340
28						23785	4448	8340	13379	5039	36145	6365	8133	13856	5723
29											37145	6365	8133	14240	6107

COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS

(Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE)

Flat No. 1103, Block-3B, S.M.R. Vinay Fountainhead, Culvary Temple Road, Hydernagar, Hyderabad – 500 049.

A. Ramesh Babu, *Joint Convener*

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Mobile: 09868220338

Dated: 21-07-2021

Com. Sanjeev K. Bandlish
Convener, UFBU, Chandigarh
Dear Comrade Bandlish ji,

Meeting with IBA on 22nd July, 2021 on Bank Pensioners and Retirees Issues

We are immensely delighted to know that IBA vide their letter dt 19th July has invited constituents of UFBU for a meeting with the Committee of IBA under the Chairmanship of Shri CH SS Mallikarjuna Rao, M.D & CEO, Punjab National Bank to Review the Pension Scheme.

We heartily Welcome and Hail this positive development for which Bank Pensioners and Retirees have been anxiously waiting for a Very long time. This initiative has come about due to the persistent efforts and follow up by UFBU Constituents and the sustained Campaign and Struggles by All the Bank Pensioners and Retirees Organisations. As much as 19th July has been a Historic Day for the Banking Industry and Bank People, the letter of IBA Dt. 19th July 2021 to UFBU Constituents will also assume great significance to us, the Bank Pensioners and Retirees as concrete action is now taken by the Government and IBA to resolve the Pension Updation and other Pension related issues of Bank Pensioners including SBI Pensioners. We Thank you for your perseverance and persistence so that the Issue of Updation of Pension is brought on board for discussion and resolution.

We earnestly hope that the Issue of Updation of Pension and Uniform DA Compensation to All Bank Pensioners including SBI Pensioners without any artificial classification and all other Pension related issues are resolved in accordance with the Constitutional Provisions and Pension Rules and Regulations immediately taking into account the advancing age of the vast majority of Pensioners.

Improvement in Family Pension on lines as available to Government and RBI Pensioners was agreed to be extended to Bank Family Pensioners. It was duly minuted in the MOU signed between IBA and UFBU on 22nd July 2020 i.e., exactly one year before and further reinforced in the BPS and Joint Note in November 2020. The required Data and Clarifications must be available with IBA and the same would have been furnished by IBA to the Ministry. The Beneficiaries of Improvement in Family Pension are mainly the Aged Women Spouses of the Deceased Pensioners. We urge upon you to ensure that the necessary clearance is given and announcement is made forthwith in respect of Improvement in Family Pension so that the Family Pensioners do not suffer further.

We once again wish all success and hope the proceedings in the Meeting will usher in a New Era of relief and succour to Your Elder Comrades.

With Warm Regards,
Yours Comradely,

Sd/-
(A. Ramesh Babu)

Sd/-
(K.V. Acharya)

Joint Conveners, CBPRO

All branches and offices of
State Bank of India

Madam/ Dear Sir,

PROJECT SBI Cares**AUTOMATION OF SUPERANNUATION RELATED SERVICES IN HRMS**

HRMS has now developed into a pivotal platform for delivery of various services related to the employees and staff pensioners. The existing services in the platform are revamped and new services added in the platform from time to time. A new initiative has been launched to make the platform a vibrant tool catering to needs of the pensioners and retiring employees. Accordingly, the process flows / document flows have been fine tuned and new services are introduced for providing seamless services to the employees and staff pensioners.

2. The competent authority has approved the revised process flow for the undernoted services, launched under SBI Cares Phase I.

Pre-Retirement Services

- Extension of Housing/ Car Loans beyond retirement date □ Extension of LFC/ HTC beyond retirement date
- Retirement Sanctioning
- Pension Processing (Paper less)
- Provident Fund Processing (Paper less except for mandatory documents)
- Gratuity Processing (Paper less except for mandatory documents)

Post-Retirement Services

- Process Flow for Deceased Pensioner
- Miscellaneous (List of Cash Less Hospitals, Nodal Officers Contact details, Do's & Don'ts under emergency situations)

3. The process flow with respect to new services/ revamped services is placed in Annexure.

4. A detailed user guide with respect to all services shall be uploaded in HRMS.

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

Yours faithfully,

(Om Prakash Mishra)
Deputy Managing Director &
Corporate Development Officer

COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS

(Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE)

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Mobile: 09868220338

CBPRO Cir 002/2021

Dated: 25-08-2021

Dear Comrades,

Great Relief to Bank Pensioners. Improvement in Family Pension cleared by the Government

Hearty Congratulations to You All. One of our long Pending issues, Improvement in Family Pension at par with Government and RBI Pensioners got the Clearance from the Government and the big announcement came in the Press Conference addressed by the Honourable Finance Minister Nirmala Sitharaman ji today in Mumbai. The very fact that the announcement came during the Hon'ble Finance Minister's Press Conference shows the importance and concern shown by Her for the Welfare of Bank Pensioners and Retirees in general and Family Pensioners in particular where a large number of Family Pensioners happens to be Women Spouses of the Deceased Pensioners. With this announcement, the Government accorded a fair and much wanted Dignity of Life to Family Pensioners during the evening of their life. It is also a Great Solace to Bank Pensioners that their Spouses can live with Dignity once the Pensioner leaves this World. True to Her exhortations to the Chiefs of Banks in the AGM of Indian Banks Association on 10th November 2020.that the Retirees as past employees of Banks deserve to be treated as members of the same Family. Honourable Finance Minister translated her concerns into tangible benefits to Bank Pensioners, to begin with, with this decision of Improvement in Family Pension to 30 percent of the last drawn Basic Pay without ceiling as is the case with Government and RBI Family Pensioners. We profusely Thank our Honourable Finance Minister Nirmala Sitharaman ji for kindly considering our request.

We also place on record our deep sense of Gratitude to the Secretary, DFS, Ministry of Finance, Officials of the Ministry, Chairman IBA, Chief Executive IBA, Executives and Officials of IBA for giving necessary inputs and recommendations to arrive at this decision. We are immensely Grateful to the entire Leadership of UFBU for espousing our cause.

Our issues are raised in the Parliament regularly by the Hon'ble Members of Parliament and outside by eminent political leaders. We are Grateful to them.

Success in respect of Family Pension has come after a long Struggle by CBPRO with the spirited support and involvement of all constituents, Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE. We also went along with All other Retirees Organisations for organising United Struggles. Pensioners and Retirees across the country participated in all such Programmes splendidly unmindful of the hardship they had to face due to their age and the undue delay in achieving the success. We are Grateful to all of you. We are aware of the fact that the other main issues regarding Pension Updation and 100% DA Neutralization to Pre November 2002-Retirees are yet to be resolved. There are other important issues also. We will focus on the main issues. We are confident that we will get Justice. We have Many Miles to go. Together we will walk the Distance.

In this hour of success our heart goes out to those who left this World without getting the Benefit of Improvement in Family Pension. This is pricking our conscience. **We respectfully dedicate this Success to them.**

Dear Comrades, Let us March till We Succeed.

With Warm Regards,

Yours Comradely,

Sd/-

(A. Ramesh Babu)

Joint Conveners, CBPRO

Sd/-

(K.V. Acharya)

ZINDABAD BANK PENSIONERS AND RETIREES' MOVEMENT ZINDABAD

COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS

(Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE)

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Mobile: 09868220338

Smt Nirmala Sitharamanji
Hon'ble Finance Minister,
Government of India, North Block New Delhi.

Dated: 13-09-2021

Respected Madam,

Our Sincerest thanks for improvement in Family Pension and our Earnest Submissions

We, the constituents of CBPRO (consisting of Five very major National level Bank Pensioners and Retirees Organisations, Federation of SBI Pensioners' Associations, AIBPARC, RBONC, AIRBEA and FORBE) convey our sincerest Gratitude to Your Good Self and our Government for granting the Greatest Relief to the Bank Family Pensioners by Improving Family Pension uniformly to 30 Percent without ceiling. This initiative by Your Good Self has given a **Great sense of Comfort and Dignity of Life to All Family Pensioners, specially to a large number of Women Family Pensioners**. We once again Profusely thank You and the Government for the **Special Concern and Compassion** You are having for the Elder Citizens of the Banking Industry.

Respected Madam, Your Good Self has made Your Noble Intentions of resolving the Core Issues of Bank Pensioners and Retirees while openly addressing the AGM of IBA **that the Bank Managements should treat their Past Employees as part of the Family and help in Redressing their Genuine Grievances**. The first response to this Statement of Inclusiveness came in the form of Improvement in Family Pension. In the light of such a very positive development, We are confident that the **long pending Issues of Updation of Pension and Uniform DA Compensation to All Retirees without any discrimination** which are the two most important issues waiting for resolution for more than two decades will also be considered favourably. Pension being a Deferred Wage needs to be revised along with every Wage Revision as is being done to Government and RBI Pensioners. The Hon'ble Supreme Court has held that Wage Revision and Pension Revision are inseparable. For Government Pensioners the provision is made by allocating funds from the Government Budgets. In the same way, in the Banks, any shortfall after the Actuary's Estimation has to be Statutorily provided by charging the same to the Profit and loss account of the Banks before arriving at the Profit and loss of the Banks.

We wish to humbly submit that Bank Employees are as much Public Servants as the Government Employees are, as the Service Conditions are the same. Accountability and Conduct Regulations are the same for Government Employees and Officers and Employees of Banks. Pension Scheme is also on the same lines of Government and RBI Pensioners. Things being so Your Good Self will appreciate our Appeal to You to help us to get Updation of Pension and 100 percent DA Neutralization to all Pensioners without any discrimination. **The Pre 2002 Pensioners are suffering from Double Jeopardy as their Basic Pension is very low due to Denial of Pension Revision and Tapered DA Compensation as against 100 Percent DA Neutralization to Post October 2002 Retirees.**

Respected Madam, We have Great Hope that Our Government and Your Good Self will ensure Justice to the entire community of Bank Pensioners by Granting the much needed relief of **Updation of Pension and Uniform DA Compensation to All Pensioners**.

We are very hopeful that the Internal Committee of IBA for Updation of Pension will send their recommendations to Your Ministry at the earliest as per RBI Formula and You will ensure Justice to the Entire Community of Bank Pensioners.

We once again convey our Deep Sense of Gratitude to Your Good Self for Your Historic Decision in respect of Improvement in Family Pension. We also request you to kindly announce Updation of Pension to All Bank Pensioners and Uniform DA Compensation to Pre November 2002-Pensioners during this festive season.

With Respectful Regards,
Yours sincerely,

Sd/-
(A. Ramesh Babu)

Sd/-
(K.V. Acharya)
Joint Conveners, CBPRO

State Bank of India Pensioners' Association (Kerala)

(Reg. No.ER/450/2001)

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Ref. No. GS/SBIPAK/17/2021-22

Date: Oct 18, 2021

Com.Sanjeev K Bandlish

General Secretary
All India State Bank of India Staff Federation
State Bank of India
Local Head Office State Bank Building
Plot No. 1, Sector 17-A, Chandigarh

Com.Soumya Datta

General Secretary
All India State Bank Officers' Federation
State Bank Building
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Bangalore 600 001

Dear Comrade,

Greetings from SBI Pensioners' Association, Kerala.

It was indeed a rejoiceful occasion for the entire Bank pensioners' fraternity, when Mr. Debasish Pandey, Secretary DFS, in the presence of Union Finance Minister Mrs. Nirmala Sitaraman, made the long awaited announcement regarding Government's approval for revising the Family Pension as 30 % uniform for all without any limit, in the press meet held after the Annual Review meeting with PSBs on 25th August 2021 in Mumbai. We are indeed grateful to all those who put in their relentless efforts to make it a possible reality. We acknowledge the efforts and follow up made by both the Federations in particular and UFBU in General for resolving this decades old injustice meted out to the hapless family pensioners. Necessary clearance from the Government has already been forwarded to the individual banks. The Reserve Bank of India has permitted banks to amortize the additional liability on account of revision in family pension over five years beginning 2021-22 as per request from banks to IBA.

Family Pension : Subordinate Staff & Part-time Employees:

2. Quite obviously, in a short while, Banks will be formulating the detailed guidelines for implementing the revision of existing family pension, after the clearance and approval by the respective Bank Boards. In this context we earnestly feel that the undernoted observations of ours may please be looked into by the Federations so as to present it before the SBI Management for necessary corrective provisions, lest it should pave way for more serious anomalies to the family pensioners.

3. You will agree that, bank family pensioners are one of the most low paid pensioners. It is beyond doubt that with the proposed enhancement in family pension, family pensioners of employees who retired in the grade of clerical and Officers grade will certainly get benefitted.

4. However, a good number of family pensioners of employees who belonged to the subordinate and part time category and retired prior to 2012 and, who are drawing very meagre family pension at present will not get much benefit. Most of them will not get any enhancement for the reason that they are already in 30% slab in the existing categorization of 15, 20 and 30 % of the last drawn basic pay of the deceased pensioner. A few among the existing family pensioners who are in the 15 and 20 % slab will be getting the proportionate increase as per the revised norms. This is indeed a pathetic situation that a few among the pensioners who are expecting a reasonable increase in their pension will be deprived of any increase in their present pension, whereas their counterparts who constitute a majority and drawing comparatively more pension at present will be getting almost double of their current pension . It is to be added that the family pensioners of senior scale officials, will be more than thrice the amount of the pension amount being received at present since the existing upper limit fixed has been done away with in the revised order by the Government.

5. We would therefore bring to your kind notice that fixing a minimum pension amount of family pension is the only solution to avert this anomalous situation, and that each and every one is benefitted with some reasonable increase. You will kindly agree that the minimum pension clause is available, in both Central and State Government pension schemes which is protected and provided in all pay commission reports. The amount of minimum family pension under the Central Government is Rs.9000/- per month plus dearness relief as admissible from time to time according to details furnished by Department of Pension and Pensioners' welfare dated 30th July 2021. We request that our Officers' Association/ employees' unions should take suitable measures in this regard.

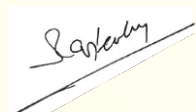
Commutation:

6. Commutation of pension is another issue which can be taken up at this stage. Commutation of pension is done after the amount of pension is sanctioned. Unfortunately Pensioners of SBI are discriminated with regard to commutation factor when compared to other bank pensioners, which do not carry any logic at all. The commutation factor in respect of Retirees in Public Sector Banks including E associate Banks since merged with SBI is 9.81 whereas it is 6.6 in SBI. Most of the service conditions like salary, P.F, leave surrender and gratuity are same for SBI employees as well as other bank employees. Besides, the basis of commutation factor is net present value of a future entitlement and the factors here considered are inflation, rate of current returns and also life expectancy. All these are same for SBI employees like other bank employees. So, we request you to urge upon SBI management to bring uniformity in the matter commutation factor which has become more relevant after the merger of E Associates with SBI, since two types of commutation factor exist at present in one and the same organisation.

Enhanced Pension:

7. Another glaring discrimination prevailing in SBI is regarding the period of paying enhanced pension to the family pensioners. In SBI enhanced pension is paid for a maximum period of five years or till the age of 65 years whichever is earlier. Whereas in other PSBs and also in E associate Banks enhanced pension is paid for a period of 7 years or up to 65 years whichever is earlier. Added to this in SBI even though enhanced pension is paid to the family pensioner for a period of 5 years recovery of commuted portion is continued from the enhanced pension paid to the family pensioner which is in violation to the terms of commutation. Commutation recovery shall be from the pension only and after the death of the employee pensioner, recovery from the family pension is not justifiable, which is not followed in PSBs including E associate Banks and in Central and State Governments. In the above backdrop, we request both the Federations to take up these very pertinent issues with SBI management since this is the right and appropriate time to rectify these anomalies which has been in existence for decades in our Bank's pension scheme. We look forward for your very positive response and follow up.

Comradely yours,



(Rajeevan K)
President



(A Jayakumar)
General Secretary

Copy to: **Com. A Ramesh Babu**, General Secretary, Federation of SBI Pensioners' Associations
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ആരോഗ്യം

ആരോഗ്യ സംരക്ഷണ മേഖലയിൽ വായ്പകൾ

#InThisTogether



മരുന്ന് ഉൽപാദകർ



ലോജിസ്റ്റിക്



ആശുപത്രികളും നഴ്സിംഗ് ഹോമുകളും



ഉപകരണങ്ങൾ



പാത്തോളജി ലാബുകൾ



ഡയഗ്നോസ്റ്റിക് സെന്ററുകൾ

പ്രധാന സവിശേഷതകൾ*

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- തിരിച്ചടവ് കാലയളവ്: 10 വർഷം വരെ
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* നിബന്ധനകളും വ്യവസ്ഥകളും ബാധകം

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