



# SBI Pensioners' Bulletin

A QUARTERLY PUBLICATION BY SBI PENSIONERS' ASSOCIATION KERALA

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Oct-Dec 2021

## Structured Meeting by SBI Management with the Federation of SBI Pensioners' Associations, held at SBIRB, Hyderabad



DMD & CDO Shri Om Prakash Mishra delivering the opening remarks in the Structured Meeting

The half yearly structured meeting with the Federation of SBI Pensioners Associations was held on 9th December 2021 at SBI Institute for Rural Banking, previously named as SBIRD Hyderabad. As all are aware, the previous structured meeting by Corporate Management was held on 25th November 2019 at Indore. Thereafter no meeting could be held due to the alarming situation prevailed in our country with the spread of Covid 19 and the restrictions imposed by the Governments in undertaking travel, holding meetings etc.

We are indeed happy that the meeting which was held after almost two years gap could definitely rejuvenate the bilateral mechanism for resolution of issues pertaining to the elders and seniors who in their heydays served the Bank with utmost dedication and commitment. The positive attitude of the Management displayed by Shri Om Prakash Mishra, Dy. Managing Director and CDO, with his team, towards the issues that were brought before them deserves all appreciation. It gives us a feeling that some of the long pending issues which the poor hapless pensioners have been carrying for quite long will reach its logical conclusion without any more waiting.

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SBIPA Kerala Wishes its Members, their Family & the Readers a  
*Happy & Prosperous New Year*

# Editorial

## Hopes and Expectations

**“Hope smiles from the threshold of the year to come, whispering  
‘it will be happier’...”**

**– Alfred Lord Tennyson**

*The year two thousand twenty one, in a short while will be fading out and will continue to remain in the annals of history. It was not an eventful year though we all wished it to be one devoid of the worrisome Covid nightmare. When life was slowly moving back to normalcy and getting out from the saddest memories of those thousands of our dears and nears who were snatched away from our midst by the micro organism which could keep the entire nations, irrespective of rich and poor, locked down for months together, the threat now seems to continue with its successor namely 'the Omicron'. Relying on media reports, we understand that the impact of the new variant is much more than the one which emerged in Wuhan, towards the end of 2019. We are aware that Humankind has encountered many a catastrophe and surmounted all of them successfully so far. We are certain that we will be able to cross over this also.*

*For us the Bank pensioners, year 2021 was not of course so disappointing. There occurred some bright and shining gains also notwithstanding the long cherished dream of updation of pension remaining a distant one. The revision in family pension without any limit made effective from April 2021 is an ever remarkable product of the year 2021 which could wipe off the tears of many of our family pensioners who have been struggling for their minimal existence with the negligible pension they have been provided with by the Bank for decades together. The value addition by the year does not end up with that. Additional Stagnation increments, improved special allowances which are reckoned for calculation of Pension which in turn counted for family pension also goes to the credit of the year 2021.*

*However, despite all these positive gains, we are able to hear the lonely whispering and wailing of someone sitting at some corner that he is yet to be blessed to receive his due arrears.*

*To those who occupy glorifying positions and who feel proud of being the respectable and responsible authorities, in all humility, we would remind them of the dedicated and relentless efforts put in by these poor and noble souls in their hey days with the sole purpose of bringing up this edifice with the clear vision and farsightedness that this unique edifice must be preserved for those young ones who should continue the legacy and who should ensure the well being of posterity.*

*Well friends, as mentioned in the beginning, the new year 2022 is just a few hours away and readying to unveil its pomp and glory. Let no Omicron dissuade us from our commitment to serve the hapless and poor amongst us. We have observed a visible change in the attitude of our Bank Management which was very much reflected in the recently held structured meeting with the Federation of SBI Pensioners Associations held on 9th December at State Bank Institute of Rural Banking, Hyderabad. Let us hope that the long pending issues of 40-50% classification among the pensioners in SBI, effecting 100 % neutralization for pre 2002 retirees and Updation of pension will definitely happen in 2022.*

*Wishing you all A very Happy and Prosperous New Year 2022.*



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The meeting commenced at 3.30pm with the welcome address by Shri Arun Kumar Sahu, DGM (P&PMD) Thereafter, the participants paid homage to hundreds of our departed pensioners and family pensioners, who left for their heavenly abode mostly due to the Covid 19 pandemic. The participants observed 2 minutes silence in respect of the noble souls.

The DMD & CDO, while extending warm welcome to the Presidents, General Secretaries and other office bearers of the Federation and its affiliates, expressed his happiness to see the large participation of representatives from all over the Country, despite the COVID restrictions and controls imposed at various levels. He further said that the representatives looked more vibrant even in the post-Covid grim-situation and the age looked no bar on them to partake in the meeting. The proceedings went on in a cordial atmosphere with exchange of views on the scheduled agenda. The DMD & CDO inaugurated the LC Submission Awareness Video prepared by the P&PM Department. The officials from the Corporate Center also made a power point presentation on the initiatives of the department for the benefit of pensioners.

Thereafter, the following agenda items were taken up by the President Shri G K Gandhi in detail and supplemented by the General Secretary Shri A. Ramesh Babu.

- Improvements in Pension, Updation of Pension, 100% DA to pre-2002 retirees.
- Payment of pension on PQP & FPA components to 7th bipartite retirees
- Review of fitment to the 8th bipartite retirees
- REMBS – Easing out processes for Reimbursement of Quarantine Treatment cost
- Release of stagnation increments of 10th and 11th bipartite retirees
- Providing office space for Pensioners Associations in each Circle
- REMBS -Associate Banks
- Individual House Loans (IHL) – Streamlining the procedures for Waiver on death of pensioners

- Immediate stoppage of recovery of instalment on IHL on the death of pensioner
- Ease of doing in sanction of Family Pension, life Certificate
- UR WORLD FACILITY – Extension to Policy 'A' holders; Reach out to Pensioners in Rural areas.
- Purification of data to avoid payment of premiums for Policy 'A' holders, in case of death of both pensioner and family pensioner.
- Review of opening of Dispensaries at new centers
- Delay and disallowing in reimbursement of Medical Expenses under Policy 'A' & 'B'
- Life Certificates up loading issues

All the items slated above, were discussed in detail. The DMD & CDO mentioned that Bank has been empathetic towards pension related issues and had appraised the DFS, Government of India in the matter for a resolution. The President and General Secretary profusely thanked the Chairman and everyone in the Management for disbursing family pension arrears to nearly 45,000 family pensioners on the eve of Diwali day and also releasing circular and requested to ensure that remaining family pensioners also get the much awaited increase in family pension soon. Then the leaders from the federation, elaborately brought out the problems faced by pensioners across the Country on each of the above items.



The DMD & CDO participating in the deliberations on all our issues directed the P& PM Department to positively resolve the issues and also suggested Federation to send a detailed note to his office immediately and assured to address the issues, also assured to

have a Small Committee Meeting at the Corporate Center to resolve the issues. The Vice President of Anand Rathi Insurance Brokers Limited taking the suggestions of the Federation, assured to enlarge the scope of the insurance coverage in consultation with the SBI General Insurance Company, in the ensuing renewal of Mediclaim policy for the year 2022-23.



The Corporate Management was also requested to discuss with the SBI General Insurance Company, to keep the premium at the same level. It was agreed to have an exclusive meeting with Insurance Brokers/ TPAs at Circle levels, to discuss on day-to-day issues. It was suggested by the Federation that for the treatment of Cancer medicines are available and also a clause is to be included for protection of minimum eligible amount of other expenses according to the base policy of the pensioner and also make it user friendly.

Thereafter, felicitations were extended by DMD & CDO to all the Federation leaders. Reciprocating the gesture of the Management, Shri G.K. Gandhi, President, Shri A. Ramesh Babu, General Secretary and other leaders of the Federation honored the Management Executives.

The meeting was also attended by Shri Ranjan Gupta, CGM(HR), Shri A.Thorat, CGM(Law), Shri S.T.Lama, GM (PMPD), Shri Arun Kumar Sahu, DGM (PPG), ) Shri K.K.Singh, AGM (P&PMD) Shri Sandipta Kumar Nayak, AGM (P&PMD). Shri Kishore Kumar Singh, AGM-(PPG), Special Invitees for the meeting included Shri Amit Jhingran, CGM (Hyderabad



Circle), Shri Debashish Bhattacharjee, DGM&CDO, Hyderabad Circle and Shri Ramnarayana Boga, GM, SBIRB.

Shri Debashish Bhattacharya proposed a Vote of Thanks and the meeting concluded at 6 pm.



Our President Shri K.Rajeevan and General Secretary Shri A Jayakumar attended the meeting on behalf of Kerala affiliate and actively participated in the discussion on agenda items and highlighted some of the long pending issues namely, nomination facility for LTA,, delay in settlement of HTL outstandings of deceased pensioners and the harassment suffered by poor family pensioners from the Recovery Agents arranged by RACPC, pending mediclaim bills with the previous insurance companies, IFFCO TOKIO and UNITED INDIA INSURANCE CO. delay in sanction of family pension due to delay in reporting the death of the pensioner by the pension paying branches for which DMD left instructions to the DGM PPG to look into the issues for urgent resolution.

#### **Appointment of Pharmacists in Bank's Dispensaries**

Members are aware that our Association has been repeatedly requesting the Bank for appointment of Pharmacists in all the dispensaries. We are happy that Bank has considered positively and acceded to our requests. Accordingly six pharmacists have been selected for appointment in all the dispensaries, wherever permanent Doctors are posted, and we understand that all of them will be reporting shortly.

### **Federation held its Governing Body and General Body Meetings on 10th and 11th December at SBIL&D, Gachibowli**



We are indeed happy to report that after a gap of almost two years the Governing Body and Annual General Body meetings of our Federation were held on 10th and 11th December respectively at State Bank of India Institute for Learning and Development, Gachibowli Hyderabad. The meetings which had to be deferred during the previous two years due to the Corona alarming situation in the country were made possible with the consent and active participation of the leaders from all affiliates across the country.

The GB meeting commenced at 3 pm and was inaugurated by Smt Rajni Bala Mazumdar, Assistant General Manager & Director, SBILD. She was honored by the President and General Secretary with bouquet, shawl and gift hamper.

She began her inaugural address saying about the inadequacies in the Centre to provide facilities for such a gathering of distinguished elders and shared that with the admirable support of Federation General Secretary and others who are on locale, she could arrange for comfortable stay for all and also requested to bear with her duly considering the limitations. She appealed to all pensioner representatives to demat the physical form of shares and open Demat accounts for better safety of the shares. She wished that the deliberations in the two days' meeting would pave way for more benefits to both the present and future retirees of our Bank.

Shri G K Gandhi President expressed our deep felt thanks to Smt Rajni Bala Mazumdar for having inaugurated the meeting with her inspiring speech. President after declaring the meeting in order, made sad remembrances of late Santha Raju Sr. Vice President and G. Sukumar GB Member and General Secretary of Karnataka affiliate who left for their heavenly abode due to Corona pandemic and requested all to observe two minutes silence. He then began his brief opening remarks touching upon major issues confronted by Bank Pensioners in general and SBI Pensioners in particular including the latest on developments in pension Updation issue. He also shared with the participants about the IBA Chairman's address in the recently held meeting with retirees of e-SBBJ and expressed his expectation of conclusion of Updation of Pension issue by March 2022. He further touched upon the ensuing Triennial election of Office bearers of the Federation and hoped to hold it in the next AGM hopefully convened in July 2022. The agenda for the Governing Body Meeting was taken up thereafter by the General Secretary.

While reporting the latest on our WP 1875/2013 in Delhi HC, General Secretary reported that Federation's application on 28th October 2021 for early hearing, which came up for hearing on 12th November 2021 was rejected by the HC with a suggestion to apply for early hearing in February 2022. He further added that in response to the strong resentment expressed by many affiliates, the Core Committee which met on 31st October has taken a decision to change the present Senior Counsel and already requested the AOR to furnish names of few Senior Counsels of good standing in Delhi HC so as to replace the present Senior Counsel.

The meeting thereafter discussed on the issues relating to delay in payment of arrears in respect of revised family pension, non sanctioning of stagnation increments as per 10th and 11th BPS, delay in payment of arrears on account of 11th BPS to those who retired after 1/11/2017 etc.

The meeting also co-opted Shri H. Ganapathy as Senior Vice President of the Federation in place of late Santha Raju, Sr. Vice President which was unanimously approved.



The meeting discussed about the ensuing election of office bearers of the Federation for the next triennial term, since the term of the present committee is expiring in February 2022. It was decided to hold the next AGM in June/July 2022 and to hold the elections. The GB then decided to request the next day's AGM to approve extension of the term of the present committee till next AGM. The meeting concluded at 6 pm

### **Annual General Meeting on 11th December 2021 at SBIL&D, Gachibowli**



The meeting commenced at 11 am with GK Gandhi President in chair along with other



presidium members who included Senior Vice Presidents, General Secretary and Secretary.

After the condolences and paying respectful homage to those who left for their heavenly abode since our last AGM held at Mysuru, in January 2020, the agenda items were taken up in order. The meeting, ratified the decisions taken in the GB meeting held on the previous day. The minutes of the previous meeting was read out by the General Secretary. Thereafter, General Secretary submitted his report followed by presentation of financials by M S Mohan Rao, Treasurer including the approval for statement of accounts for the years 2019-20 and 2020-21.



The decision taken to extend the term of the Federation by six more months and co-option of Shri H. Ganapathy as Senior Vice President were endorsed by the members present. Our Lucknow circle has agreed to host next Governing Body and Annual General Meeting on or before the month of August 2022 subject to then COVID situation. Our Federation President Shri Gandhi played a major role involving himself in discussing every item of agenda for Annual General Meeting. Shri Shri Deepak Basu, Secretary of the Federation explained in detail on modalities of REMBS and Insurance Scheme. Members actively participated in the deliberations include S/s Upendra Kumar Dash, H.Ganapathy, K.Rajeevan, P.B.Khanna, Atul Swaroop, S.K.Sharma, T.R.Gupta, Dinesh Chandra, R.P.Saxena, Dispak Basu and Ganesh Misra.



Comrades, the two days' meeting of our Federation ended up astoundingly that it could rejuvenate the Federation after the slow pace in activity due to the Covid restrictions and controls for almost a year and a half. We are confident that it will attain bigger heights in the days to come with its refurbished vigor and vitality.

Shri G K Gandhi, our President and Shri A.Ramesh Babu General Secretary deserve all appreciation for making the two day's meeting a memorable one in all aspects. The meeting was concluded with vote of thanks by Shri Ganesh Misra, President, SBIPA Bhubaneswar.

## Opening Bank's Dispensary at Thiruvalla

We are immensely happy that the inauguration of our proposed Dispensary at Thiruvalla will be held on Monday, 3rd January 2022 at 4 pm. Shri Mahesh Kumar M A, Deputy General Manager, A O Kollam has kindly consented to inaugurate the Dispensary, in the first floor of SBI Thiruvalla Main Branch. SBIPA Kerala feel proud that the persistent efforts and follow up by the Association has at last resulted in materialising the long pending demand by our members in Pathanamthitta District.

## Obituary

We have lost 17 Life Members, one Family Pensioner Member and eight Associate Family Members during the period from October 1 to December 15, 2021. The names of the members, who left us, along with their photograph are as follows:



LM/903

**Thankan P**

Kottayi  
Palakkad

**Expired on:** October 2, 2021



LM/2564

**Pushpan KK**

Mamangalam  
Ernakulam

**Expired on:** October 25, 2021



LM/10176

**Somini Jacob**

Thodupuzha  
Idukki

**Expired on:** October 17, 2021



AFM/4914

**Premila Menon**

Thalassery  
Kannur

**Expired on:** October 25, 2021



AFM/1047

**Sathi Amma M**

Thoppumpady  
Ernakulam

**Expired on:** October 17, 2021



AFM/3529

**Arjuna Panicker**

Vellayani  
Thiruvananthapuram

**Expired on:** October 26, 2021



LM/9293

**Surendran KK**

Kumbalam  
Ernakulam

**Expired on:** October 24, 2021



LM/84

**Aravindakshan P**

Tripunithura  
Ernakulam

**Expired on:** November 1, 2021



LM/49

**Raman P**

Ottappalam  
Palakkad

**Expired on:** October 25, 2021



LM/8413

**Joseph Katticaran KM**

Ernakulam North  
Ernakulam

**Expired on:** November 3, 2021





LM/7513

**Nandakumar CV**

Nangiarkulangara  
Alappuzha

**Expired on:** November 4, 2021



LM/6576

**Geetha AN**

Tripunithura  
Ernakulam

**Expired on:** November 27, 2021



LM/6346

**Sreeram CP**

Karuvissery, Perambra  
Kozhikode

**Expired on:** November 8, 2021



AFM/5246

**Jayasree N**

Thiruvallam  
Thiruvananthapuram

**Expired on:** November 27, 2021



LMM/52

**Sukumaran P**

Beach, Kozhikode  
Kozhikode

**Expired on:** November 8, 2021



LM/1809

**Govindankutty C**

Ottappalam  
Palakkad

**Expired on:** November 30, 2021



LM/3653

**Mohanan KP**

Tirur  
Malappuram

**Expired on:** November 9, 2021



LM/1590

**Sasidharan Nair K**

Vattapara  
Thiruvananthapuram

**Expired on:** December 1, 2021



AFM/5668

**Ansari KE**

Athirampuzha  
Kottayam

**Expired on:** November 14, 2021



AFM/1890

**Suseela KM**

Nandikkara  
Thrissur

**Expired on:** December 15, 2021



AFM/4476

**Kumari K**

Oopamala  
Pathanamthitta

**Expired on:** November 19, 2021



AFM/3292

**Sreelatha MK**

Thalassery  
Kannur

**Expired on:** December 22, 2021



FPM/88  
**Leela Balakrishnan Nair**  
 Kuthiravattom  
 Kozhikode  
**Expired on:** December 24, 2021



LM/2960  
**Joseph TV**  
 Kappadu, Kanjirapally  
 Kottayam  
**Expired on:** December 29, 2021



LMM/129  
**Jayasankar A**  
 Thiruvanniyur  
 Chennai  
**Expired on:** December 29, 2021



LM/3711  
**Radhakrishnan K**  
 Ottappalam  
 Palakkad  
**Expired on:** December 30, 2021

## Submission of Life Certificates

We reiterate that those of our members who are yet to submit their life certificates may please submit the same before 20th of January so as to avoid stop payment of pension by the Bank from February onwards. Since the facility for uploading of life certificate to the HRMS by the branches will be available from 1st to 20th only, members may please note to submit the same well before of 20th January.

## Membership

Our membership as on 31/12/2021 stood at 10131 an increase of 150 new members from that reported as on 30th September 2021 in the July-September 2021 issue of the Bulletin, comprising of 92 Life Members, 9 Family Pensioner Members and 74 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	311	23	234	568
2	Ernakulam	1181	109	904	2194
3	Idukki	91	9	72	172
4	Kannur	400	57	352	809
5	Kasaragod	55	9	50	114
6	Kollam	243	16	210	469
7	Kottayam	640	23	485	1148
8	Kozhikode	515	53	399	967
9	Malappuram	110	17	95	222
10	Palakkad	452	42	337	831
11	Pathanamthitta	142	16	112	270
12	Thiruvananthapuram	767	57	574	1398
13	Thrissur	462	36	369	867
14	Wayanad	36	6	30	72
16	Other States	17	1	12	30
Total		5422	474	4235	10131



## **Executive Committee of SBIPA Kerala decided to hold the Annual General Meeting in May 2022 and District Annual General Meetings before 31-03-2022**

The Quarterly Executive Committee meeting of SBIPA Kerala was held online in Google platform on 21st December 2021.

The meeting started at 10 am under the president ship of K Rajeevan, State President, with silent prayer, followed by paying homage to 25 members (18 life members and 7 associate members) who passed away since last meeting, observing a minute's silence.

Shri Rajeevan began his presidential address expressing his utmost appreciation for all the District Secretaries for conducting district level Executive Committee meetings and for submitting the reports well before the day's State EC Meeting. He further complimented some of the District Leaders who held General Body Meetings also during the period.

He also briefed on the deliberations that took place during the corporate centre structured meeting held on 9th December at Hyderabad and expressed happiness in the response from top management on various issues raised by the federation. The president also called upon all EC members to emphasize the importance of having the insurance cover (policy A and/or policy) during interactions with members. Shri K.S Jayaram, treasurer, thereafter, presented the position of accounts as on 30.11.2021 which was approved unanimously.

General secretary presented the minutes of the last EC meeting which was approved with few minor corrections. He then presented his report on the activities during the report period which covered delay in payment of arrears on account of revision of family pension to majority of the eligible family pensioners, delay in payment of arrears on revised gratuity, delay in approval of 8th and 9th stagnation increments as per 10th and 11th BPS.

He briefed on the discussions that took place during the corporate centre structured meeting, Federation GB and AGM held respectively on 9th 10th and 11th December.

Touching upon on organisational matters he mentioned about the forthcoming Annual General Meeting of the association proposed to be held at Thrissur on 14th may 2022 and the need to elect new district committees before it.

Shri TT Balakrishnan, DGS, Thrissur briefed on the preparations for holding the proposed AGM and confirmed arrangements in respect of Venue of the meeting and stay and accommodation for participants. He further added that the district committee is fully geared up to make it a grand occasion, bearing in mind the Covid restrictions.

Reporting by Vice Presidents, Lady Member, Deputy General Secretaries, Asst. General Secretaries and all District Secretaries followed thereafter.

The meeting deliberated on issues pertaining to delay in opening of Bank's Dispensaries at Kasaragod, Wayanad, Malappuram and Thiruvalla for which approval was received in the month of July and decided to bring it before the Chief General Manager. The other issues deliberated in the meeting included delay in sanction of 8th and 9th stagnation increments to retirees who are the beneficiaries of 10th and 11th BPS.

Summing up the deliberations President and General Secretary assured to take up all the issues raised by the members with the Circle Management immediately so as to resolve it without delay. It was also decided to suggest to all district units to complete the election exercise latest by 15th March.

The meeting concluded at 5.45 pm with a vote of thanks proposed by Mr Mathew Adackamundackal, DGS Kottayam.

### **Structured Meeting by LHO, Thiruvananthapuram with SBIPA Kerala**

The half yearly structured meeting by the Circle Management with Pensioners' Association Kerala was held on 19th November in the Conference room of LHO Thiruvananthapuram.

Those who are stationed at Thiruvananthapuram attended the meeting at LHO and others participated through VC from different AO locations across the state.

The meeting which commenced at 11am was presided over by Shri K. Shreekant, Chief General Manager. The participants at LHO included Shri V Seetharaman, GM Network 1, Smt. Vandana Mehrotra, GM Network 3, S/Shri Shivaprakash, DGM & CDO, Vinod Kasturi, AGM (HR), Smt. Jennifer Patricia Luiz, AGM (PPG) and Smt. Sreedevi G.

After the welcome address by CDO, Chief General Manager delivered the Presidential address highlighting the business priorities of the Circle in particular and the Bank in general.

He appreciated the support of Pensioners' Association and also acknowledged the services rendered by the seniors and elders while in service and expressed his gratitude.

Shri K Rajeevan, President who attended meeting through VC at Calicut AO, in his opening remarks explained in detail the activities and prominent role played by the Association for the welfare of its members and gratefully remembered the remarkable support extended to Pensioners' Association by the previous Chief General Managers who not only gave priority in resolving the issues of pensioners and retirees but also provided the Association's Administrative Office in Thiruvananthapuram and office spaces at AOs. He added that the system of holding quarterly structured meetings at all AOs was introduced by one of the previous CGMs, which is very successfully going on resulting in substantial reduction in issues that are carried over to LHO structured meetings. He also highlighted the issues pertaining to payment of Arrears in

respect of 11th BPS revised Salary, PF, Gratuity, and also 8th and 9th Stagnation Increments introduced as per 10th and 11th BPS.

Shri Jayakumar, General Secretary in his opening remarks supplemented other issues including erroneous calculation in Family Pension, delay in approval and sanction of 8th and 9th stagnation increments, Pension Revision etc.

Agenda items were thereafter taken up. We are indeed so happy that CGM responded very positively to our requirements and issued instructions to all concerned for immediate redressal of all the issues that were raised in the meeting.

Vote of thanks was proposed by Shri Vinod Kasturi, AGM (HR). Shri Joseph Palackal, DGS, on behalf of SBIPA, Kerala proposed Vote of Thanks.

### **Structured Meeting at Kottayam AO**



The meeting commenced at 11.15 am at AO Conference hall presided by DGM Shri Suresh Vakkiyil. Others who participated on behalf of the Management included S/Shri Bijesh B, Dr Anitha S, Jude Jerarath K A, Vinod Jagadeesan, Regional Managers,. Koshy Mathew CM HR, Ajith G Lal, Dy Mgr HR, Aravind N T. Smt Lakshmi K, Sarat Kayla S and Elizabeth A M, Managers HR.

On behalf of the Pensioners' Association, S/Shri M G Raghavan, Dt. President, P M Jacob, Dt. Secretary and Mathew Adackamundackal DGS attended at AO. Others who attended the



meeting through VC at different RBOs included, Shri Unnikrishnan Nair B C, State Vice President Shri Umapati K K, Joint Secretary Alapuzha on VC from RBO Alapuzha and Shri Thomas P Mathew Dt. Vice President Alapuzha on V C from RBO Mavelikkara.

Shri Koshy Mathew C M HR welcomed the participants. He expressed satisfaction for having solved most of the issues raised in the last meeting and assured to follow up the remaining issues. He then invited DGM for opening remarks. DGM expressed happiness that the Covid has been controlled to some extent and all staff and retirees have been vaccinated. He shared his happiness over the revision in family pension and added that it has brought so much relief to many family pensioners. He cited the example of a poor woman family pensioner in Coimbatore who was living with the financial assistance by other pensioners, who recently shared with him about the arrears received on account of revised family pension taking her out of the hardships suffered by her for decades together. DGM also shared with the Members about the business priorities and requested the support of the seniors for business improvement.

Shri B C Unnikrishnan Nair State Vice President thanked DGM for inviting all to the day's meeting and suggested that if AO could consider holding online meetings viz. Google/Teams so as to enable the seniors to participate from the comfort of their homes during the pandemic period. He also mentioned that Branches need to depute the staff to collect life certificate from aged and bed ridden pensioners.

After the opening remarks the minutes of the last meeting was passed and Chief Manager HR appraised of the action taken on the various issues raised in the last meeting. He also said that except 3 pending cases at LHO all the applications for stagnation increments were processed at the respective RBOs and forwarded to PPG for further action. Due to shortage of staff at PPG many cases are still pending and he said it will be sorted out shortly.

Thereafter the agenda items were taken up and status of all the issues including the action taken and settled issues were advised by CM.

DGM in his concluding remarks requested our support for the gold loan campaign.

Shri Mathew Adackamundackal proposed the vote of thanks. He thanked DGM and other officials for being very considerate towards the issues of the retirees and the efforts made to solve the grievances. He also specially thanked DGM for providing excellent infrastructural facilities in the Dispensary including computerisation for smooth functioning of the dispensary.

The Meeting came to an end at 12.30 pm.

### **Structured Meeting at Administrative Office, Thiruvananthapuram**

Quarterly Structured meeting with SBIPA by Thiruvananthapuram A O was held on 28th December. The meeting started at 10.30 am. Shri Viju M Ramdas, Chief Manager (HR) welcomed all for the meeting. He requested Deputy General Manager (B&O) Shri Ravi Kiran Kumarsu to deliver the presidential address.

DGM expressed happiness in the approach of Pensioners towards the Bank. He wanted Association's full support in increasing business levels of AO. He also expressed his gratitude towards the Pensioner's Association for their full co-operation in making available the services of pensioners for rectification of data errors at RACPC, Nedumangad.

Our Vice President Shri B.C.Unnikrhnan Nair in his opening remarks thanked DGM for taking keen interest in resolving issues concerning Pensioners. The Office Space issue has been dealt by DGM at his best level and the entire Pensioners will be thankful to him, Shri B.C.U Nair said and hoped the full office space will be available to association before the next meeting. He also invited attention towards Life Certificate submission and renewal of policy B

under Medical Insurance scheme for which DGM immediately directed Managers (HR) to follow up at their respective areas. Shri M.S Iyer, Deputy General Secretary explained the agenda items one by one and possible solutions were worked out in the meeting.



Shri A. Jayakumar, General Secretary, pointed out the difficulties in the dispensary at AO, Thiruvananthapuram. When the doctor mentioned space constraints for stocking full complement of medicines, DGM directed CM HR and CM GB to find out immediately solutions to resolve the issue.

The meeting concluded at 12 noon with vote of thanks proposed by Shri Arun, Dy Manager (HR) from Bank's side and by Shri Radhakrishnan, Treasurer from Association's side.

### Structured Meeting at Kollam

Structured meeting at Kollam AO for the last quarter of the year 2021 was held on 28. 12.21. Bank's Management was represented by DGM Shri Mahesh Kumar M.A., Shri Pradeep Chandran, Regional Manager, Region 1, Shri. Sajikumar, CMHR, Manager HR RBO 1 and Deputy Manager HR, AO physically and other three RMs and HR managers through V.C.

The Association team was led by DGS, Shri N.GanapathyKrishnan and supported by AGS. Ramakrishna Pillai, Dist. President, Gopakumar, Secretary T.C. Purushothaman

Pillai, Treasurer S. Chandrabhanu and J. Yusuf asst. secretary.



CMHR welcomed and invited DGM for his address. DGM in his opening speech advised all retirees to take necessary care against the pandemic and said he himself was a victim, some time back. DGM expressed his readiness to help the pensioners and assured his support for the smooth functioning Pensioners' Association. Shri Ganapathy Krishnan in his opening remarks thanked DGM and all other functionaries for their support.

The agenda items were discussed one by one and DGM assured to look into all the issues and for early redressal. He advised us to have regular discussion with CMHR at regular intervals, to sort out the issues and requirements then and there. He also assured that the new dispensary at Thiruvalla will be inaugurated during the first half of January.

The meeting in toto was very much satisfactory and purposeful and concluded after Deputy manager HR, AO, and T C Purushothaman Pillai, District Secretary proposed vote of thanks on behalf of Management and Association respectively.

### Structured Meeting at Ernakulam AO

Structured meeting for the quarter ending December 2021 at Ernakulam A O was held on 22/12/2021 at AO conference hall. The meeting commenced at 3 pm chaired by Shri Prashanthkumar DGM, with the welcome address by Shri Joy Joseph, CM HR. The other participants included HR Managers from all RBOs and Dy. Manager HR from AO. SBI Pensioners' Association was represented by Comrades Joseph Palackal, DGS, Francis P P Vice President, C R Shaji, Joint Secretary and



MI Gopalan, Treasurer Idukki District Unit on VC from RBO Thodupuzha.

Shri Joy Joseph in his welcome address appreciated the cooperation extended by the Association in resolving the issues and assured that all the pending items including few long pending ones including allotment of Office space for the Association, will be looked into immediately with top priority for early resolution. He also expressed his satisfaction Ernakulam could convene structured meetings in online platform despite the unfavorable Covid situation.

Shri Prashanthkumar, DGM, in his opening remarks expressed his utmost satisfaction in being a participant of the recently held structured meeting with Pensioners Association by LHO and added that he could understand how helpful it is in resolving the issues of Pensioners and Retirees.

On behalf of the Association, Shri C R Shaji welcomed all the participants and stressed on the requirement of an Office in Ernakulam AO, a long pending request by the Association so as to enable the retired staff members to get their official requirements done by visiting the office.

The minutes of the previous meeting was read out by CM HR followed by taking up the agenda items. The important agenda items included the posting of a permanent Doctor at the Dispensary, delay in settlement of benefits under Sampoorana Suraksha scheme in respect of deceased pensioner, Pending medical bills under mediclaim insurance policies, delay in payment arrears on 11th BPS salary revision, non sanctioning of 8th and 9th stagnation increments etc.

Shri Joseph Palackal also brought before the DGM the delay usually occurred at branches in submitting the application for family pension which results in inordinate delay in sanctioning the Family pension for the poor spouses of the deceased pensioner.

DGM immediately advised the CM HR to leave instructions in this regard to all branches to avoid such instances.

CM HR assured to settle all the issues without delay and the meeting concluded at 4 pm after CM HR proposed the vote of thanks.

## General Body Meeting Pathanamthitta District Unit



SBI Pensioners Association Pathanamthitta District held its General Body meeting on 4th December 2021 at 3.00 pm at YMCA Hall Thiruvalla. District President Shri K A Cherian presided over the meeting. State leaders Comrades B C Unnikrishnan Nair, Vice President, A Jayakumar, General Secretary, Ganapathy Krishnan DGS Kollam M Subramania Iyer DGS Thiruvananthapuram and B Ramakrishna Pilla AGS Kollam participated in the meeting. The meeting started with silent prayer District Vice President Shri M S Mohan welcomed the leaders and all the participants, especially the new members who joined the association after the last General Body meeting. The new members introduced themselves and the meeting gave a warm welcome to all. Secretary Shri P. I. Mathew read out the names of our beloved members who passed away since the last General body meeting. All participants stood up for two minutes and observed silence in remembrance of the departed souls. The President in his introductory remarks emphasized the need of unity among the pensioners and requested for the participation by more members in our periodical meetings. The Secretary read the minutes of last meeting which was unanimously



passed. Then the Secretary informed the members about the virtual meeting of District Executive Committee and different virtual meetings held by the State Executive Committee.

Thereafter, the State Vice President Mr B C Unnikrishnan Nair gave the inaugural address. He emphasised the need to explain details of our medical insurance availability and pension related matters to our spouse/family members. In the keynote address our General Secretary Shri A Jayakumar explained in detail the recent developments in banking industry, pension revision related matters, stagnation increment, importance of Pensioners ID cards, developments in establishing clinic at Thiruvalla, etc. Dy General Secretary Shri Ganapathi Krishnan explained the Administrative Office level developments and issues discussed in the AO Structured meeting. Trivandrum Dy General Secretary Mr Subramania Iyer explained in detail the PPO related matters, revised fitments, etc. Kollam Asst. General Secretary Mr Ramakrishna Pilla B also gave the felicitation message.



In the general discussion held thereafter, the State leaders cleared different doubts raised by the members and assured all help in settling pending issues, if any at AO/LHO level. District Treasurer Mr Abraham George presented the income and expenditure statement and the meeting passed it. Joint Secretary Mr Babu Issac expressed vote of thanks to all who attended the meeting, especially the State/AO leaders who took pain to travel from Trivandrum/Kollam. The meeting concluded at 5.00 pm with National Anthem.

### **General Body Meeting Kozhikode District Unit**

The General Body meeting of the SBIPAK, Kozhikode was held on Wednesday 10/11/2021, through GOOGLE MEET. 82 members participated in the meeting, which commenced at 10 am. District President Shri T Balagopala Menon presided over the meeting.. District Secretary Shri M. Rajagopalan welcomed the leaders and members and submitted the report for the period. Our State President Shri K Rajeevan, General Secretary Shri A Jayakumar, Vice President Shri K Raja Kurup, Deputy General Secretary Shri Jose Marciline, and Assistant General Secretary Shri T. Sethumadhavan Nair T addressed the meeting.

The meeting decided to request the bank to arrange for obtaining Life Certificates of disabled sick and bedridden pensioners by deputing an authorized Official to their respective residences.

It was also decided to make awareness among our members regarding the need for subscribing the SBI health assist policy, which is not available for anyone other than retirees of SBI, so as to have the protection under insurance cover.

The meeting further decided to formulate a Benevolent Fund Scheme for the welfare of our own pensioner brethren who suffer on account of poor financial resources especially family pensioners drawing lesser pension. The meeting deliberated on issues regarding erroneous fixation in family pension and also delay in payment of arrears on account of revised family pension.

The meeting concluded at 1.45 pm after Shri C. Padmanabhan, committee member, proposed vote of thanks.

### **General Body Meeting Kannur District Unit**

The General Body meeting of SBIPAK Kannur District was held at 10 am. on 04/11/2021 through Google meet platform.

The meeting started at 10.15 am with a silent prayer. All the participants paid homage to departed members by observing 2 minute's silence. Shri A V Suresh Babu, Vice President welcomed the participants. The meeting was presided over by Shri Sethuratnam, District President. Shri K Rajeevan, State President, delivered keynote address. Shri A Jayakumar, General Secretary addressed the participants.

Shri K K Narayanan, District Secretary presented the report and minutes of last general body meeting. The meeting unanimously approved the minutes and report presented by District Secretary. Shri Raja Kurup Vice President, Shri Jose Marceline, DGS and Shri Sethumadhavan Nair AGS reported latest developments in organisational matters to members.

Shri A Raghavan, Shri Ramanarayanan, Shri C P Govindan Kutty, Shri E K Krishnan and Smt. Komalavally, and Shri Thamban Nair participated in the discussions that followed.

The meeting unanimously decided to entrust the Executive Committee to formulate detailed guidelines for the Benevolent Fund scheme to be introduced for the benefit of members in the District who suffer on account of financial difficulties.

Meeting also reviewed the new circular on family pension and noted that a large no of deserving pensioners are not getting any benefit as there was no proportionate enhancement in Minimum family pension. The meeting requested the Federation to bring this matter to the notice of SBI Management.

Shri M Krishnan, District Treasurer proposed vote of thanks. The meeting concluded at 1 pm.

## **Executive Committee Meetings held at District Centres**

### **Thrissur**

The meeting started with prayer by Smt. K P Latha. Secretary, V G Chidambaran welcomed the members. He stated that the committee has to discuss about conduct of District AGM,

election, formation of Welfare Fund and Local Fund, State AGM etc. He thanked the President Shri M R Janardhanan and Treasurer Shri P Janardhanan for the services rendered by them to the SBIPA, Thrissur and their vacation of office after a long innings will definitely create a void. Shri M R Janardhanan spoke in detail about his rich experience in the Association. He suggested that the State AGM can be conducted in the month of May 2022 in the light of relaxations announced by the Govt. and normalcy being restored to the to pre-Covid 19 levels. He said that the issue of Welfare Fund and Local Fund can be taken up by the newly elected Executive Committee Members.

Shri T T Balakrishnan, DGS informed that Association office is not being opened on a daily basis. However, if advance information is received it will be kept open for members to come. He stated that sufficient office equipment are not yet purchased and informed the committee that Computer and Printer have to be purchased urgently. He also requested to ascertain the payment of revised family pension and arrears to all the family pensioners in the district.

Shri T I Rajagopal, AGS said that it is not necessary to wait for the new committee to decide the issue of Welfare Fund and Local Fund since the decisions of the present committee is binding to one and all.

All the members present aired their views on all issues and after detailed deliberations decided to request the State Committee to finalize the date of ensuing AGM on 14th May 2022 and also to hold the district AGM on 1st January 2022 and also to formulate Welfare Fund in line with the other district units.

The meeting concluded at 1.35 pm after Smt Sobhana A, Joint Secretary, proposed vote of thanks.

### **Kottayam**

The executive committee meeting of Kottayam District Centre was held on 12-11-2021 at 11-30 on google meet.



After silent prayer Shri Viswanathan Nair K N District Vice President welcomed the participants. The meeting was presided by Shri M G Raghavan, District President. In his inaugural address he thanked the executive members for dedicated service rendered to the members. He said that our members have very few issues on medical or pension related matters. There is a sincere effort on the part of our leaders to solve the issues of our members. The non receipt of stagnation increments and demonetisation compensation are gray areas. He said that those grievances have been taken up with LHO and Corporate Centre by our State President and General Secretary.

President then requested the District Secretary to present the minutes of the last meeting and Shri P M Jacob presented the report before the committee and it was approved.

It was followed by the talk by DGS Shri Mathew Adackamundackal who explained briefly the issues dealt with in the last AO level structured meeting. He also spoke on the need to meet all the recent retirees and bring them to our fold. Then area committee conveners presented their activity reports and action plans.

It was decided to conduct online area General Body meetings in the month of December. The Secretary was asked to follow up with area conveners for conducting the meetings.

In the open forum the doubts raised by the members were cleared. The meeting came to end at 1pm with vote of thanks by Shri C P Mathew, Ettumanoor area Convener.

## **Alappuzha**

Executive committee of SBIPAK Alleppey District was held on 13.11.2021 at 10.a. m. under the chairmanship of Shri PVG Menon, District President. The meeting commenced with a silent prayer and paid respectful homage to our beloved member Nandakumar C V who left us for his heavenly abode.

Shri Jayaprakash, Dist. Secretary presented

the minutes of the last meeting which was approved unanimously. The Secretary reported that the Dispensary is functioning and added that a letter was sent to AO Kottayam requesting for extending the service of the dispensary for one more day in the week. Recommendation by our LHO for approval is, it is understood, now resting with Central office for sanction. Shri P V G Menon, our President in his presidential address congratulated the Govt. for the revision of family pension.

Shri B C U Nair, our state vice president in his special address mentioned about the delay of disbursing the arrears of salary revision and also expressed his displeasure on the delay of revision of pension which is a long pending issue.

Shri Mathew Adackamundackal, DGS spoke about the overall developments in the banking sector which is directly affecting the pensioners. He shared his expectation of an early settlement with regard to pension updation. He thanked the AO Management for providing an excellent office for Pensioners' Association at AO Kottayam. He also mentioned about the follow up action taken by the Assn. for faster and speedy disbursement of family pension arrears.

Shri V K Philip, Treasurer presented the financial accounts and the committee unanimously passed the same.

In the interactive session which followed thereafter S/Shri Jayaprakash, Varrier, Umapathy, George Mathew, Philip, Thomas Mathew, Vasudevan, Raveendran, Suresh, PVG Menon, Smt. Syamala, and Smt. Valsala Devi, actively participated. Shri B C U Nair and Mathew Adackamundackal replied the queries of the members.

The meeting decided to convene the Annual General Body meeting of Dist. Committee on 11.12.2021 and also to help the family pensioners to get their pension sanctioned without delay and also to verify the correctness.



Shri Umapathy delivered vote of thanks and the meeting concluded at 12 noon.

## **Idukki**

SBIPAK Idukki District Unit held an executive committee meeting on 11th December 2021, on Google meet platform. 11 out of 15 Executive Committee members attended the meeting.

The meeting began at 10.30 AM with a silent prayer. Shri T J Joseph, Dist. President, presided over the meeting. Shri P P Thomas, Vice President, welcomed the participants.

The Executive Committee paid respectful and loving homage to Somini Jacob, our endeared member and the beloved spouse of our Executive Committee Member Shri George Joseph. Dist President moved a condolence resolution and placed on record the deepest sympathies of the unit to Shri George Joseph and other bereaved members of the family.

Shri T J Joseph, in his brief presidential address mentioned the purpose and agenda of the meeting and preferred to speak during open forum, giving way to the honorable guest speaker Shri Mathew Adackamundackal, DGS, Kottayam, who had to attend an area meeting of his zone. Shri Mathew dealt at length the developments in the banking scenario and the organizational matters. He explained the various ways to submit the life certificate without visiting the branch. He reminded Policy B holders to keep in readiness to renew the policy expiring on 15th January 2022. He also highlighted the importance of the ensuing State General Body meeting.

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. The Financials and Accounts of the relevant period were presented and approved.

The open forum was live with the active participation of members. The meeting decided to conduct the next general body meeting in a physical platform, for the smooth conduct of election of office bearers for the period 2022 to

2025. The meeting also decided to ensure maximum participation in the State General Body meeting at Trichur in May 2022. Shri K J Johny, Asst. Secretary proposed the vote of thanks. The meeting concluded by 1 PM.

## **Palakkad**

Executive Committee Meeting of SBIPA Palakkad Centre was held on 5.12.2021 Sunday at 7 PM through Google Meet. All 18 Executive Members participated. Shri Sreenivasan P. P. President presided over the meeting.

Shri Radhakrishnan Pullancheri District Secretary welcomed the Executive Committee members and explained in detail regarding the activities undertaken during the period. One minute silence was observed as mark of respect to our departed members Late Shri P. Raman and Late Shri C. Govindankutty. There after S/Shri K.P. Sankaranarayanan, R. Viswanathan, P. Achuthanunni, R. Venkitaraman, P. Premkumar paid tributes to our departed senior members.

Shri P. P. Sreenivasan in his presidential address highlighted the welfare activities of our District Association.

The meeting decided to conduct our General Body Meeting during January 2022. It was reported that Rs.1.50 lakhs was disbursed to 15 beneficiaries from the Family Welfare Fund.

The meeting further decided to send representation to PPG department regarding anomalies in Family Pension Revised and the delay in payment of Arrears of pension to post 2017 retirees.

Treasurer Shri K. Sivadas presented the Financial Statement. The Meeting Concluded at 8.45 pm after Shri K. Ramakrishnan, joint Secretary proposed vote of thanks.

## **Kollam**

Executive Committee Meeting of SBI Kollam Centre was held on 8.12.2021 Wednesday from 2 PM to 5 PM. The meeting we held in a house boat and had a jolly trip afterwards.

Out of 15 Executive Members 11 members participated.

After silent prayer our Treasurer Shri Chandrabhanu welcomed the members. In the presidential address Shri Gopakumar explained the services rendered to our members during this period.



Shri Purushothaman Pillai District Secretary read out the minutes of the last meeting and was unanimously accepted. He explained in detail regarding the activities undertaken during the period. DGS Shri Ganapathy Krishnan explained about the proposed Annual General Body Meeting at Trichur on 14TH May 2022. AGS Shri Ramakrishnan told about the last General Body Meeting held at Thiruvalla.

All the executive members actively participated in the meeting and everyone appreciated the way in which the meeting was held in the house boat and thanked the Secretary. Shri Purushothaman Pillai for arranging such a jolly trip.

The meeting concluded at 5PM with the vote of thanks by Shri Sanjeevan, Vice President.

### **Thiruvananthapuram**

The Executive Committee Meeting of SBIPAK Trivandrum District Committee was held on 3.12.21. Saturday at 2.30 P M at Prof N Krishna Pillai Foundation Hall Nandavanam, Trivandrum. 15 out of 20 members were present. The committee was very active and discussed all relevant issues affecting pensioners.

President Shri A R Somanathan Pillai was in chair. Joint secretary Shri G Madhukumar welcomed the participants; District Secretary Shri Joseph V L presented the report. General Secretary Shri Jayakumar A and Patron Shri John Joseph addressed the committee.



It was decided postpone The Annual General Body Meeting of SBIPAK Trivandrum District to 12.2.22, 2nd Saturday observing all the Covid protocol. The committee expressed its concern over the delay in payment of arrears as per 11th BP settlement to retirees. Delay in payment of the Stagnation increment benefit to eligible retirees as per 10TH and 11TH BP settlement and delay in payment of arrears to all family pensioners as per the revised family pension revision. It was decided that DGS Shri M S Iyer will follow up the issue at LHO level.

After discussing the entire agenda, the meeting came to end at 4.30 pm with the vote of thanks by Treasurer Shri S Radhakrishnan.

### **Ernakulam**

A meeting of Ernakulum District Executive Members held on 18th December 2021 (Saturday) between 10.00 a.m. and 12.30 p.m. Out of 20 members in the Executive Committee, 18 members were present.

Shri Rajagopal CG, Dist Secretary offered condolences to those who left for their heavenly abode since the last meeting. A minute's silence was observed by all to pay homage to departed souls.

Shri Antony P. Mathew, Vice President welcomed all the members present in the meeting. While delivering the Presidential



address Shri T O John, District President who was in chair, explained the submission of life certificate on line through MyHRMS mobile app and advised all the members to find out the members who are yet to submit the life certificates. He paid compliments to Shri Sadanandan PV who has recently released a book named Sadanathapurathe Visheshangal (a collection of short stories) on behalf of Association. He also informed the members about the recent circular regarding Bank's Medical Insurance Policy B (SBI Health Assist). He concluded his speech wishing Happy Xmas and New Year greetings in advance to all the members.

Shri Rajagopal, Secretary presented the minutes of the previous meeting held on 28.8.21 which was approved unanimously. Highlighting the main points of the recent circular in respect of the Medical Insurance Policies he requested all the EC members to go through it in detail so as to guide our members in its perspective. He congratulated Shri Ambrose CD, EC Member for winning the title of badminton singles and Shri V Rajasen, Retired AGM, and our Ekm Town Area member, for winning the runner up title in badminton doubles tournament conducted by All Kerala Bankers' Club at Kochi. He concluded his reporting wishing Merry Xmas and Happy New Year in advance to all.

The financials for the period 1.8.2021 to 30.11.2021 was presented by Shri K Prabhakara Prabhu K, Treasurer and was approved by the members unanimously.

### **Reimbursement of Regular Medicines**

We are happy to inform members that bank has decided to extend the facility of reimbursement of regular medicines to retired employees till 31-03-2022. The decision has been conveyed vide letter HR/IR/VB/1924 dated 30-12-2021 issued by DGM(IR). The decision has been taken on account of the restrictions reimposed by Union Government due to the countrywide increase in instances of OMICRON. Members may please note.

DGS Shri Joseph Palackal began his address with reference on Shri Prem G. Nath, AGS who is undergoing treatment and how much his absence in the day's meeting is felt by all. He also shared about the improving health condition of Shri Prem. He requested the members to have a self evaluation of their contribution to the Association after getting elected as EC members. He thanked all the members for their unstinted support for bringing up the Association to its present level. He expressed happiness in respect of functioning of Ekm Unit by adhering to all the instructions issued by parent union from time to time. He reiterated that this was only possible due to the collective effort by each one and requested all to continue with the same spirit. He further explained in detail about the Bank's Medical Insurance policies of both Policy A (SBI Health Care) and Policy B (SBI Health Assist). He also reiterated that such low premium insurance, that also without medical checkup, is not offered by any other insurance company and requested all those who are yet to join the scheme to join without any lapse of time. Regarding pension revision he mentioned that the Federation is making all efforts to achieve revision of our pension which is under active consideration of our Government. He shared the happiness expressed by the family pensioners for achieving the revision in family pension. He informed that around 700 family pensioners are yet to receive the revision and the work is in progress. The mistakes and differences of family pension calculation will be rectified in due course. Structured meeting at AO which was scheduled on 14/12/21 was postponed due to the preoccupation of DGM and rescheduled it on 22/12/21. He also mentioned about the Structured Meeting by Corporate centre with the Federation of Pensioners Associations held on 9/12/21 at Hyderabad presided over by DMD CDO wherein many of the burning issues of SBI pensioners were discussed and positively responded by the management. He also mentioned about the All India General Body meeting held at Hyderabad on 10th and 11th December 2021. DGS mentioned about our triennial election process to be held in March 22 the preparation for which has to be started at the



earliest. An EC meeting will be conducted in the third week of Jan 22 to finalise the date of election and other formalities. He also suggested for reconstituting the areas on the basis of membership strength for making the organisational functioning more effective.. DGS informed that a temporary doctor has been appointed and has reported for duty on 15/12/21. He reminded that the pending insurance claims for the period 16/1/2021 to 15/01/22, if any, to be submitted before 15/01/22. He concluded his address wishing DGS Happy Christmas and Happy New Year to all participants.

The interactive session that followed thereafter was so active with many members seeking clarifications on Insurance schemes, pending mediclaim bills etc. DGS Shri Joseph Palackal replied to all the queries asked by the participants.

The meeting concluded at 12.30 p.m. with the vote of thanks by Asst. Treasurer Smt. Beena K Ravi.

## **Kozhikode**

The Executive Committee meeting of the SBIPAK, Kozhikode, was held on 19/12/2021, through GOOGLE MEET, which commenced at 10 am with President Shri Balagopala Menon in chair.

Before commencement of the meeting one minute silence was observed in respect to our deceased family pensioner r P. Sarada Amma.

President Shri Balagopala Menon welcomed the members and delivered the brief presidential address. Secretary in charge. Shri C. Venugopalan submitted the report and explained various activities undertaken during the period namely, follow up of life certificate submission in respect of sick, disabled and aged pensioners and family pensioners, conduct of CATARACT AND GLAUCOMA detection camp on 05/12/2021, 9 AM to 1 PM, in association with MALABAR EYE HOSPITAL, Eranhipalam, Calicut. 42 members utilized the facilities arranged at the

camp. President Srri. Balagopala Menon, Assistant Secretary. Shri C. Venugopalan and Committee member Shri Vinod Devis were present at the hospital from 9 AM itself to help our members attended the camp. The camp was well organised and appreciated by all the members attended the camp.

We remind all our members that the last date for submission of application form for Joining/ renewal of Insurance Scheme Policy B is January 15, 2022, which is fast approaching. Members who have already subscribed the scheme may please submit the consent form for renewal to the respective Pension Paying Branches without delay. Members who have not yet joined the scheme and who come under the eligible category as per the Bank's latest circular may please submit the Application form to the Pension paying branches well in advance.

The meeting also decided to provide financial assistance to the poor family pensioners so as to ensure insurance cover under health Insurance policy B.. Decided to request the State Committee to take up with the Federation for enhancing the limit fixed for reimbursement of expenses in various medical procedures by increasing the prevailing cap fixed by the insurance company.

State President Shri K. Rajeevan spoke in detail about the Governing Body Meeting of Federation of SBI Pensioners Associations held at Hyderabad on 10/12/2021. Deputy General Secretary Shri Jose Marciline explained about the health policies SBI Health Assist and SBI health care and its benefits. In the discussion which held thereafter almost all members took part. Anomalies in fixing stagnation increment and payment of arrears were discussed and the meeting decided to take up the matter with PPG department.

The meeting concluded at 1.30 pm after Smt K Shylavathy, committee member, proposed vote of thanks.

## **Wayanad**

സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരള, വയനാട് ജില്ലാ എക്സിക്യൂട്ടീവ് കമ്മിറ്റി ചിറ്റംഗ് 2021 ഡിസംബർ

ഒൻപതാം തീയതി വ്യാഴാഴ്ച വൈകുന്നേരം 6.30ന് ജില്ലാ പ്രസിഡണ്ട് ശ്രീ. ഫ്രാൻസിസിന്റെ അദ്ധ്യക്ഷതയിൽ 'ഗുഗിൾ മീറ്റ്' പ്ലാറ്റ്ഫോമിൽ നടത്തി.

അസോസിയേഷന്റെ വയനാട് ജില്ലാ സെക്രട്ടറി ശ്രീ സത്യൻ സ്വാഗതം ആശംസിച്ചു. ജില്ലാ പ്രസിഡണ്ട് ശ്രീ. ഫ്രാൻസിസ് തന്റെ അദ്ധ്യക്ഷപ്രസംഗത്തിൽ നിലവിൽ പെൻഷൻകാർക്ക് ബാങ്കുകളിൽ നിന്നു ഉണ്ടാകുന്ന ചില തിക്താനുഭവങ്ങൾ പങ്കുവെച്ചു. തുടർന്ന് മീറ്റിംഗ് ഉത്ഘാടനം ചെയ്തു സംസാരിച്ച ആദരണീയനായ അസോസിയേഷൻ ഡെപ്യൂട്ടി ജനറൽ സെക്രട്ടറി ശ്രീ. ജോസ് മെർസിലിൻ അടുത്ത വർഷം പകുതിയോടെ തൃശൂരിൽ വെച്ച് നടത്താൻ തീരുമാനിച്ച അസോസിയേഷന്റെ ജനറൽ ബോഡി മീറ്റിംഗിൽ പുതിയ ഭാരവാഹികളുടെ തിരഞ്ഞെടുപ്പടക്കമുള്ള പ്രധാന വിഷയങ്ങൾ ഉണ്ടെന്നും അതിന്റെ ഭാഗമായി ജില്ലാ കമ്മിറ്റി മാർച്ച് അവസാനത്തോടെ ജനറൽ ബോഡി വിളിച്ചു ചേർത്ത് പുതിയ ഭാരവാഹികളെയും സംസ്ഥാന സമ്മേളനത്തിനുള്ള പ്രതിനിധികളെയും തീരുമാനിച്ചു കൃത്യമായി സംസ്ഥാന കമ്മിറ്റിക്കു റിപ്പോർട്ട് ചെയ്യേണ്ടുന്നതിന്റെ പ്രാധാന്യവും ചൂണ്ടി കാട്ടി. തുടർന്നു അദ്ദേഹം പതിനൊന്നാം ഉഭയകക്ഷി കരാർ പ്രകാരം ലഭിക്കാനുണ്ടായിരുന്ന ആനുകൂല്യങ്ങളിൽ സ്റ്റാഗേഷൻ ഇൻക്രിമെന്റ് ഒഴികെയുള്ളവ ലഭ്യമാക്കിയെന്നും, സ്റ്റാഗേഷൻ ഇൻക്രിമെന്റ്, ഫാമിലി പെൻഷൻ റിവിഷൻ, ബാങ്ക് പുതിയതായി അനുവദിച്ച ഡിസ് പെൻസറികളുടെ പ്രവർത്തനം, തുടങ്ങിയ വിഷയങ്ങൾ **LHO Level structured meeting**-ൽ ചർച്ച ചെയ്തു കഴിയുന്നത്ര വേഗത്തിൽ പൂർണ്ണമായും നടപ്പിലാക്കാൻ മാനേജ്മെന്റുമായി ധാരണയായ വിവരവും അറിയിച്ചു. നടപ്പിലാക്കിയ വിഷയങ്ങളിൽ തന്നെ ഉണ്ടായിരിക്കുന്ന ചില അപാകതകൾ **AGM PPG** യുടെ ശ്രദ്ധയിൽ പെടുത്തി പരിഹരിക്കാനുള്ള ശ്രമങ്ങളും അദ്ദേഹം പങ്കുവെച്ചു.

കഴിഞ്ഞ സംസ്ഥാന കമ്മിറ്റിയിൽ ജില്ലാ അടിസ്ഥാനത്തിൽ നടപ്പിലാക്കാൻ തീരുമാനിച്ച 'ബെനവലന്റ്' ഫണ്ടിന്റെ രൂപീകരണം വയനാട് ജില്ലയിൽ നടപ്പിലാക്കേണ്ടതിന്റെ ആവശ്യകതയും ഈ കാര്യത്തിൽ മറ്റു ജില്ലാ കമ്മിറ്റികളുടെ മാർഗ്ഗ നിർദ്ദേശങ്ങൾ പങ്കുവെക്കാമെന്നും അദ്ദേഹം കമ്മിറ്റിയെ അറിയിച്ചു. ജനുവരി മാസത്തിൽ ഇൻഷുറൻസ് പോളിസിക്ൾ പുതുക്കേണ്ടുന്നതിന്റെ ആവശ്യകത ഓർമ്മിപ്പിച്ചു കൊണ്ടു ശ്രീ ജോസ് തന്റെ ദീർഘമായ പ്രസംഗം അവസാനിപ്പിച്ചു.

പിന്നീട് സംസാരിച്ച ശ്രീ. ജോസ് മാത്യു സ്റ്റാഗേഷൻ ഇൻക്രിമെന്റ് വിഷയത്തിൽ കോഴിക്കോട് **RBO-3**യിൽ നിന്നും ഉള്ള സമീപനത്തിൽ അസന്തുഷ്ടി പ്രകടിപ്പിക്കുകയും ഈ കാര്യത്തിൽ അസോസിയേഷന്റെ ഇടപെടൽ ഉണ്ടാകണമെന്നും അഭ്യർത്ഥിച്ചു.

തുടർന്നു ഈ വിഷയം കോഴിക്കോട് **AGS** ശ്രീ. സേതുമാധവൻ നായർ വഴി **HR** മാനേജരുടെ ശ്രദ്ധയിൽപ്പെടുത്തുവാനും തീരുമാനിച്ചു. ശ്രീ. ഭാസ്കരൻ, ശ്രീ. രാമകുമാർ എന്നിവർ ഉന്നയിച്ച സംശയങ്ങൾക്ക് ജോസ് മെർസിലിൻ നൽകിയ മറുപടിക്ക് ശേഷം താഴെ പറയുന്ന തീരുമാനങ്ങളോടെ ജോയിന്റ് സെക്രട്ടറി ശ്രീ. ജോസ് മാത്യുവിന്റെ നന്ദി പ്രകടനത്തോടെ 8.15ന് മീറ്റിംഗ് അവസാനിച്ചു.

1. സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ പെൻഷനേഴ്സ് അസോസിയേഷൻ കേരള, വയനാട് ജില്ലാ കമ്മിറ്റിയുടെ പേരിൽ, സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ മീനങ്ങാടി ശാഖയിൽ ഒരു സേവിംഗ്സ് ബാങ്ക് അക്കൗണ്ട്

തുടങ്ങുവാനും ഇടപാടുകൾ നടത്താനായി സെക്രട്ടറിയേയും ട്രഷററിയേയും സംയുക്തമായി ചുമതലപ്പെടുത്തുവാനും തീരുമാനിച്ചു.

2. അടുത്ത വർഷം നടക്കുന്ന സംസ്ഥാന സമ്മേളനത്തിന്റെ ഭാഗമായി മാർച്ച് മാസം അവസാനത്തിനു മുമ്പായി കൽപ്പറ്റയിൽ വെച്ച് വയനാട് ജില്ലാ സമ്മേളനം കോവിഡ് പ്രോട്ടോക്കോൾ പൂർണ്ണമായും ഉൾക്കൊണ്ടുകൊണ്ട് വിളിച്ചു ചേർക്കാനും തീരുമാനിച്ചു.

## “Retired Employees can form a Union” Justice S Vaidyanathan, Madras HC

“The Madras High Court has made it clear that Law does not state that only serving employees of an organisation can form unions under the Trade Union Act, as even retired employees can form a separate union to espouse their grievances relating to terminal benefits and register it.

Justice S Vaidyanathan made the observation while allowing a plea moved by Karur Vaisya Bank Retirees Association challenging the order of the Labour department denying registration to their Association on the ground that the members of the Association are not in service.

“India is a democratic country, where there is no restrictions for citizens to express their grievances to Government by means of Ahimsa and as such, preventing one sect of persons, namely, retired employees to form a trade union to espouse the cause to the Government cannot be permitted at any cost, by giving a different interpretation to the provisions of law”, the judge said.

To put it precisely, even if seven employees were not on the rolls, they are entitled to form an association that has to be registered under the Trade Union Act and the same cannot be refused to be registered on this core, the Judge said.

Though the existing union with permanent employees can espouse the cause of retired employees for others, who were not in employment on the ground of community of interest, consequent to the absence of such interest in the present days, there is nothing wrong in permitting the retired employees to have their own Association under the Act, as unions, having permanent employees on the rolls, are withering away and shirking from their moral responsibilities to espouse the cause of employees who ceased to be on the rolls, said Justice Vaidyanathan.

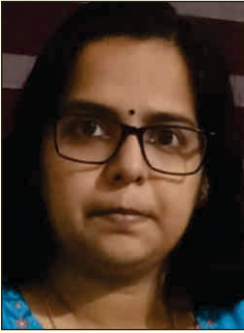
# Academic Excellence

Shri Dittin Andrews son of our member Shri A C Andrews, Alappuzha unit, has been awarded the degree of Doctor of Philosophy (Ph. D) by National Institute of Technology, Karnataka, Surathkal for his thesis titled "CHILDONLINE SAFETY, A SELECT STUDY IN INDIAN CONTEXT."

Presently he is the Joint Director (Cyber Security) at C-DAC Thiruvananthapuram. We congratulate Shri Dittin Andrews for his remarkable achievement and wish many more titles follow him in the days ahead.



**Dittin Andrews**



**ATHIRA G**

Ms. Athira G, daughter of our member Shri T. Gangadharan, Kannur Unit and former AGS, SBSU has been awarded Ph D in English literature by Pondicherry University.

We congratulate Ms Athira G for her laudable achievement and wish she attains more glorious titles in the days ahead.



## **Attention all District Secretaries Triennial election of Office bearers of District Committees**

The Executive Committee of SBIPA Kerala held on 21st December 2021, has decided to hold the 21st Annual General Meeting of Association on 14th May 2022 at Thrissur. Accordingly it has been decided by the EC to request all District Secretaries to arrange for holding the Annual General Meetings of the District Units and to elect Office bearers for the Triennial Period 2022-25. District Secretaries are also requested to elect the prescribed number(s) of delegate(s) as provided in the bye-laws of Association to take part in the election of State Committee for the triennial period 2022-25. All District Units may complete the exercise latest by March 15, 2022 and advise the names of delegates to the General Secretary well in advance.



## New Members

The following new retirees, spouses and family pensioners have joined our Association as Life Members during the period October-December 2021. We extend a warm welcome to all of them and also wish

Membership No. Name	Address	Telephone/ Mobile
LM-10622/AFM-10623 <b>Abraham T V/Mary Varghese</b>	Ottelil House, Kochickal, Mavelikara, <b>Alappuzha 690101</b>	0479-2300330/ 9497722425
LM-10568 <b>Ganeshbabu R</b>	Kandathil Puthen Veedu, Thondankulangara Ward, Alappuzha, <b>Alappuzha 688006</b>	9496943403
LM-10569/AFM-10570 <b>George Philip V/Mary Michael</b>	Vallavanthara, Poonthoppu Ward, Avalookunnu Post, <b>Alappuzha 688006</b>	9846355420
LM-10633/AFM-10634 <b>Joseph S/Suja Joseph</b>	Ottalil, Kallumala Post, Mavelikara, <b>Alappuzha 690110</b>	0479-2300220/ 9447254640
FPM-10583 <b>Padmini Devi L</b>	Keezhoth, Poochakkal Post, Cherthala, <b>Alappuzha 688526</b>	9447482421
LM-10523/AFM-10524 <b>Anitha James P/James P J</b>	Puthiyadath House, Panangad Post, Panangad, <b>Ernakulam 682506</b>	9967298958
LM-10638/AFM-10639 <b>Augustine PC/Sheeba A</b>	Parecatil House, Near P H C Centre, Thuravoor Post Angamaly, <b>Ernakulam 683572</b>	9495042548
LM-10624/AFM-10625 <b>Chandran K M/Bindu A T</b>	Kudiyath House, Kizhumuri Post, Ramamangalam, <b>Ernakulam 686663</b>	9495735905
LM-10642/AFM-10643 <b>Girija K K/Gunaseelan M S</b>	Madarakkal, Punartham, Kadamangalam North Parur Post, <b>Ernakulam 683513</b>	9847882526
LM-10635 <b>Joy M V</b>	Mattathil House, Ezhakkaranad (South), Via - Puthencruze, <b>Ernakulam 682308</b>	9747060527
LM-10617/AFM-10618 <b>Kaladharan P K/Subha K K</b>	Padathara, Kaniyathundil Road, Near Rly Station, Kumbalam Post, <b>Ernakulam 682506</b>	9447825974
LM-10615/AFM-10616 <b>Mable Jacob/Jacob T A</b>	Thaiparambil House, Nr St. Joseph Sevakendram, School Mittam, Puthuviye Ochanthuruth, <b>Ernakulam 682508</b>	8129881823
LM-10610 <b>Mini M S</b>	Mayookham, LNT Road, Kumbalam, <b>Ernakulam 682506</b>	9037602545
LM-10493/AFM-10494 <b>Mohan Nair M R/Saroja C R</b>	Chavarankuzhi House, North Mazhvvanoor Post, Kavithapady, <b>Ernakulam 686669</b>	8747487152
LM-10644/AFM-10645 <b>Mohandas P B/Rani K</b>	MNRA - 35 Lane II Mythri Nagar, Thuthiyoor, Kakkanad, <b>Ernakulam 682037</b>	0484-7966970/ 9495701400
FPM-10539 <b>Mubeera Khalid</b>	House NO.CC-2/263, Calvathy, Fort Kochi, <b>Ernakulam 682001</b>	8289944877
LM-10613/AFM-10614 <b>Muralidharan MR/Sindhu K B</b>	Madathilparambil House, Malipuram Post, Elamkunpuzha, <b>Ernakulam 682511</b>	9447577853
LM-10535/AFM-10536 <b>Paul M P/Gigi Paul</b>	Moonjely House, Sreemoolanagaram Post, Via Alwaye, <b>Ernakulam 683580</b>	0484-2600066/ 9446477066
LM-10537/AFM-10538 <b>Prakash E V/Pushpalatha M R</b>	House No.31/13 Edavazhikkal House, Varapuzha- Post, Varapuzha, <b>Ernakulam 683517</b>	9447509109
LM-10547/AFM-10548 <b>Radhakrishnan G/Reena C R</b>	Mundanpayil House, Kizhakkepram, North Paravur, <b>Ernakulam 683513</b>	9745813280
LM-10549 <b>Rajeswari K R</b>	MWRA -19 Pereparambu Road, Mamangalam, Palarivattom Post, <b>Ernakulam 682025</b>	9349990271
LM-10636/AFM-10637 <b>Raji Joseph/George Augustine</b>	6-A Knights SKYLINE, Imperial Gardens J N Stadium Road, Palarivattom Post, <b>Ernakulam 682025</b>	9495430803
LM-10481 <b>Sasidharan M J</b>	Mangattumali House, Iringole Post, Perumbavoor, <b>Ernakulam 6835648</b>	9745974646
LM-10559 <b>Sathish P G</b>	Sivakripa Saya M R A -06, Mahatama Nagar Parappillil Road, Thiruvankulam, <b>Ernakulam 682305</b>	9446062919

LM-10611/AFM-10612 <b>Shajimon Joseph/Lilamma A</b>	35/2563 K, Banjara Gardens, South Janatha Road Palarivattom Post, <b>Ernakulam 682025</b>	8547777105
LM-10557/AFM-10558 <b>Suseela K/Dr Sharma RN</b>	51/2511 Swathi, Nair Sthree Samajam Lane, Poonithura Post, <b>Ernakulam 682038</b>	0484-2706831/ 9995140558
LM-10506/AFM-10507 <b>Varghese E J/Jolly Varghese</b>	Edassery House, Near Sanjo Bhavan, Karukutty Post, <b>Ernakulam 683576</b>	0484-2613036/ 9846840463
LM-10640/AFM-10641 <b>Vijayan Nair NG/Geetha V</b>	B -11 Choice Gardens, Toc H School Road, Vyttila, <b>Ernakulam 682019</b>	0484-3590814/ 9447434484
LM-10627/AFM-10628 <b>Babu Thomas/Celine Babu</b>	Maramattathil House, Santhigram Post, Anthoppikavala, <b>Idukki 685514</b>	8547276876
LM-10540/AFM-10541 <b>Mani R/Victoria J</b>	Anjali Bhavan, Rosapookandam, Kumily, <b>Idukki 685509</b>	9447980818
LM-10584/AFM-10585 <b>Aravindakshan Nambiar N/ Anitha PK</b>	Kaliyath House, Morazha Post, Morazha, <b>Kannur 670331</b>	0497-2932886/ 9446590714
LM-10571/AFM-10572 <b>Ramachandran C H/ Vasumathi Ramachandran</b>	Gokulam, Kanhirathara- Post, Chirakkal, <b>Kannur 670011</b>	8606124399
LM-10542/AFM-10543 <b>Ramesh Avot/Santhi. O</b>	Thiruvathira, Ayyinkyi, Varam Post, <b>Kannur 670594</b>	9446651949
FPM-10573 <b>Sereena/W/o Late Ali Abdul Rehman</b>	Kandathil Puthiyapurayil, Jafeenas Kuruva, Kadalayi, <b>Kannur 670007</b>	9633141814
FPM-10650 <b>Ambika V R</b>	Thottathil House, Rubber Board Post, Puthuppally, <b>Kottayam 686009</b>	8078763494
LM-10620/AFM-10621 <b>Baburaj E K/ Maimoonath Baburaj</b>	Kandanattu Puthenpura House, PoozhikolPost, Appanchira, <b>Kottayam 686604</b>	0482-9237376/ 9495080823
LM-10495/AFM-10496 <b>Gopalakrishnan Nair K K/ Kanakam G Nair</b>	Pournami, Neendoor Post, Neendoor, <b>Kottayam 686601</b>	9447145431
LM-10574/AFM-10575 <b>Kumaran K P/Ushadevi P G</b>	Koothrapallil House, Perumpanachy Post, Changanacherry, <b>Kottayam 686536</b>	0481-2471274/ 9447602144
FPM-10482 <b>Mariamamma George</b>	Flat No. 7 -C Skyline Oxford, Kalathipady, Vadavathoor Post, <b>Kottayam 686010</b>	9447420242
LM-10581/AFM-10582 <b>Mathai K M/Mary Mathai</b>	Koonammamoottil, Nalunnakal Post, Vakathanam, <b>Kottayam 686538</b>	9496223036
LM-10509/AFM-10510 <b>Mathew Cyriac/Mary Cherian</b>	Kammattil House, Chemmanathukara Post, Vaikom, <b>Kottayam 686606</b>	9446714813
LM-10651/AFM-10652 <b>Rajasekharan K P/Ambika R</b>	Aswathy, Manarcad Kidangoor Road, Manarcad Post, <b>Kottayam 686019</b>	9447296210
LM-10629/AFM-10630 <b>Raju K K/Ansaina P S</b>	Kavumpurathu House, Gandhipuram Ezhacherry Post, Ramapuram Pala, <b>Kottayam 686651</b>	9004058261
LM-10550/AFM-10551 <b>Sajeevan A P/Sheeja S</b>	Sreyas House, Pampady, Pampady Post, <b>Kottayam 686502</b>	9446426900
LM-10595/AFM-10596 <b>Saji P S/Sindhu P K</b>	Kareethara House, Kumarakom, Kumarakom Post, <b>Kottayam 686563</b>	9387234228
LM-10646/AFM-10647 <b>Santha T C/Jayan P P</b>	Srejas Nattassery, S H Mount Post, S H Mount, <b>Kottayam 686006</b>	0481-2312657/ 9495850780
LM-10648/AFM-10649 <b>Sherly Mathew/Thomas M</b>	Mannanal, Keezhkunnu, Collectorate Post, <b>Kottayam 686002</b>	0481-2572053/ 9446503848
LM-10521/AFM-10522 <b>Sreekumari C/Balachandran C</b>	Balzanai, Perunnai Post, Changanacherry, <b>Kottayam 686102</b>	0481-2963073/ 9447753073
LM-10576/AFM-10577 <b>Thomas John/Jiji Thomas</b>	Moolayil House, VazhappallyPost, Chenganacherry, <b>Kottayam 686103</b>	9446858948
LM-10597/AFM-10598 <b>Thomas K P/Valsamma T</b>	Kandamkerry, Kurisummoodu Post, Changanacherry, <b>Kottayam 686104</b>	9446084889



LM-10653/AFM-10654 <b>Rajagopalan K/Usha B</b>	Ushusthara, 25/2238 Plot No.49, Haritha Nagar Chevarambalam, <b>Kozhikode 673017</b>	0495-2351528/ 9446415181
LM-10483/AFM-10484 <b>Girija P Raghavan/Sanjan P</b>	Kadeeja Apartments, C -3 Near City Point, Calicut Road Manjeri, <b>Malappuram 676121</b>	9946855668
LM-10586/AFM-10587 <b>Syed Ahamed Kutty/Ramla P</b>	Paramban House, Cheriyl, Munduparamba Post, <b>Malappuram 676509</b>	9446882977
LM-10499 <b>Govind P</b>	Pulakkat, POSRK Nagar, Ottapalam, <b>Palakkad 679103</b>	0466-2969210/ 9495529210
LM-10497/AFM-10498 <b>Harshan K N/Beena K S</b>	D/1 Hill View Nagar, Puthuppariyaram, Puthuppariyam Post, <b>Palakkad 678731</b>	9446970305
LM-10655/AFM-10656 <b>Jayaram M/Radhika K</b>	Anugraha Kakkat, Valiyapadam, C N PuramPost, <b>Palakkad 678005</b>	9495089332
LM-10588/AFM-10589 <b>Krishnakumar M/Mini P</b>	Kailas, Kaikuthuparamba, Noorani Post, <b>Palakkad 678004</b>	9496891214
LM-10513/AFM-10514 <b>Kunhunni A P/Revathi S D</b>	Erakkottiri House, SRK Nagar Post, Ottapalam, <b>Palakkad 679103</b>	9061270634
LM-10485/AFM-10486 <b>Nandakumar B/Suma N</b>	G -2 Nandanam, Gandhi Nagar, Chandra Nagar Post, <b>Palakkad 678007</b>	9744266358
LM-10599/AFM-10600 <b>Narayanan Kutty P/ Selvakumari K</b>	Anusham 24, Anand Nagar East Manissery, Ottapalam, <b>Palakkad 679521</b>	9447397268
LM-10552/AFM-10553 <b>Nirmala Devi V/Prakash R</b>	Monkuzhyil Raghavavilas, Thattayil Post, Thattayil, <b>Pathanamthitta 691525</b>	9946460231
LM-10487/AFM-10488 <b>Prasannan B/Sreedevi B</b>	Santhy Nivas, Elanthoor Post, Elanthoor, <b>Pathanamthitta 689643</b>	9656845680
LM-10489/AFM-10490 <b>Sunny D/Sujatha P V</b>	Revathy House, Mandiram Post, Ranni, <b>Pathanamthitta 689672</b>	9744684213
LM-10491/AFM-10492 <b>Surendran Nair PR/ Prasanna Kumari M B</b>	Prasanthil House, Malayalapuzha Thazham Post, Malayalapuzha Thazham, <b>Pathanamthitta 689666</b>	9947686092
LM-10590/AFM-10591 <b>Abraham Joseph/ Chachiamma George</b>	Mattathil House MRA -A -133, (KRA -79 -D ) Kallampally, Plavila Lane Medical College Post, <b>Trivandrum 695011</b>	0471-2441466/ 9447890422
LM-10601/AFM-10601 <b>Aleyamma Eappen C/ Mathew Samuel</b>	TC/10/315 Lavender Gardens, Villa-No-9 Mukkola Post, Mannanthala, <b>Trivandrum 695043</b>	9497269834
LM-10606/AFM-10607 <b>Chandrasekharan P/Sindhu K</b>	Flat No.8-E City Crown, Sowparnika Malarannoor Nr.NGO Quarters, Karamana Post, <b>Trivandrum 695002</b>	9072867000
LM-10603/AFM-10604 <b>David Justin BK/ Hilda Jasmine R</b>	Kizhakeyil Sinai PMRA -66, 8th Cross Road Prem Nagar, Killipalam Karamana Post, <b>Trivandrum 695002</b>	9495391155
LM-10528 <b>Gracykutty K A</b>	TC/6/2532 NRA -43, Puthenpurackal House, Thoppil Lane Kochulloor, M C Post, <b>Trivandrum 695011</b>	
LM-10564/AFM-10565 <b>Harikrishnan S/Jayasree R</b>	T C /7/213-21, Sreemandiram Harithagiri Colony, Kanjirampara PO, <b>Trivandrum 695030</b>	9496929055
LM-10594 <b>Lekha B</b>	TC/36/299(2) Krishnasree, House No -14 Manava Nagar South, Palkulangara, Pettah Post, <b>Trivandrum 695024</b>	0471-2452652/ 9447124526
LM-10519/AFM-10520 <b>Narayana Soman/ Lalitha Soman R</b>	Ratheesh Bhavan, Chanichal Kadav, CheriyaKonni Post, <b>Trivandrum 695013</b>	9539119721
LM-10529/AFM-10530 <b>Neelakanta Sarma S/Rema C</b>	E -50 MILAN, Lakshmi Nagar, Pattom Post, <b>Trivandrum 695004</b>	9447770152
LM-10608/AFM-10609 <b>Padma Kumar B/Chithra Nair R</b>	TC/21/1673/2 ERA -G/47, Bank Lane Nedumcaud, Karamana, <b>Trivandrum 695002</b>	9995987998
LM-10501/AFM-10502 <b>Rajeev Nair G/Geetha G Nair</b>	Sreeragam, V P 5/175 - A, Perukava - Post, <b>Trivandrum 695573</b>	9446465364

LM-10517/AFM-10518 <b>Sanjeev P S/Bindu Babu R</b>	Villa -44 TC/10/2622(44), Sreenakshatra Galaxy, Society Jn. Powdikonam, <b>Trivandrum 695588</b>	9846821355
LM-10554/AFM-10555 <b>Sasi Kumar K/Mithra K Nair</b>	Maithri SRA -87, T C /79/704(1), Manacaud Post, <b>Trivandrum 695009</b>	9447586225
LM-10605 <b>Shantha Madhavi</b>	Valiyakonathu, Mekkumkara Puthenveedu, Peyad Moongodu Post, <b>Trivandrum 695573</b>	9544147424
FPM-10632 <b>Sreegi Thampy</b>	Sruthi, GRA -624, Goureespattam, <b>Trivandrum 695004</b>	9446500216
LM-10532 <b>Sreelatha R</b>	N N 112 Cool Cottage, Titus Lane, Peroorkada Post, <b>Trivandrum 695005</b>	8547128089
LM-10556 <b>Stansilas L</b>	Eraimanthura Puraidom, Pulluvila, PulluvilaPost, <b>Trivandrum 695526</b>	9995972566
FPM-10578 <b>Subhashini K</b>	C/o Vinod S N Vinod Vilas, Near RC Church RC Street, Neyyattinkara, <b>Trivandrum 695121</b>	9446211948
LM-10592/AFM-10593 <b>Sudha P M/Venukumar M P</b>	Ampady SNRA -77, Thekkumbhagam, Kazhakuttom Post, <b>Trivandrum 695582</b>	9446536770
LM-10659 <b>Sukumaran Nair K R</b>	Nanma Mandiram, Santhigiri Post, Santhigiri, <b>Trivandrum 695589</b>	9446810090
LM-10544/AFM-10545 <b>Suresh Kumar S S/Renuka S</b>	Ragam T C /2/1390, P M R A - B -1, Pattom Palace Post, <b>Trivandrum 695004</b>	0471-2554596/ 9497721054
LM-10631 <b>Usha K S</b>	3 -B Asset Lineage, Sasthamangalam, Sasthamangalam Post, <b>Trivandrum 695010</b>	9446164443
LM-10566/AFM-10567 <b>Vaijayanthimala S/Mahadevan R</b>	T C /28/2350, Ambikalayam, Chettikulangara, <b>Trivandrum 695001</b>	9497009242
LM-10531 <b>Valsala Devi S/</b>	TC/20/1959/1, Sastri Nagar South, No.S 19 Karamana, <b>Trivandrum 695002</b>	9447012724
LM-10562/AFM-10563 <b>Vijayan K/Yamuna O</b>	Cherukooknathu Elluvila Veedu, Pazhakutty Post, Nedumangadu, <b>Trivandrum 695541</b>	9400577656
LM-10560/AFM-10561 <b>Vinayachandran V T/Sheela R</b>	Madhavam CRA -F-33-A, Udayagiri Compound Cheruvikkal, Sreekariyam Post, <b>Trivandrum 695017</b>	9446111003
LM-10533/AFM-10534 <b>Visalakshy V/Krishnamoorthy S</b>	TC/40/864, Vaisakh Sreevaraham, Manacaud Post, <b>Trivandrum 695009</b>	9446353929
LM-10511/AFM-10512 <b>Anand E W/Sujatha Anand</b>	Flat F-9 Block 1, Indus Avenue, Viyyur, <b>Thrissur 680010</b>	8589090518
LM-10527 <b>Gracy T J</b>	Thaliyath House, Meladoor Post, Meladoor, <b>Thrissur 680741</b>	0480-2891903/ 9496417037
LM-10515/AFM-10516 <b>Jaya Kumar V/Uma M</b>	Flat No. E -5, Kalindi Residency, Near North Bus Stand, <b>Thrissur 680020</b>	9846040777
LM-10500 <b>Joseph George P</b>	Panakkal House, Santhosh Street, Kuriachira, <b>Thrissur 680006</b>	0487-2254016/ 9400754016
LM-10579/AFM-10580 <b>Joy T S/Rossy Joy</b>	C/o Vincent Vadakkethala, Main Road, Kuriachira, <b>Thrissur 680006</b>	989518249
LM-10525/AFM-10526 <b>Narayanan Namboodiri P R/ Krishna Kumari N</b>	Perengara Mana, Thoyakkavu Post, Thoyakkavu, <b>Thrissur 680513</b>	0487-2260222/ 9446141949
FPM-10657 <b>Shylaja Pankajakshan</b>	Thekkeyil House, Chittissery Post, Chittissery, <b>Thrissur 680301</b>	8078169510
LM-10546 <b>Sunil Raj V B</b>	Vadkkumpat Kulirma, Vivekananda Street Poovany, Kolazhy Post, <b>Thrissur 680581</b>	9995876204
LM-10503/AFM-10504 <b>Jose Xavier/Lissy Jose</b>	Arakkal House, Chundavayal, Chundle Post, <b>Wayanad 673123</b>	9656497503
FPM-10505 <b>Sneha Prabha K P</b>	LL- 503 Golden Blossoms Apartment, Kadugodi, Bangalore, <b>Bangalore 560067</b>	9886142245



# മെഡിക്കൽ ഇൻഷുറൻസ് പോളിസി 2022-23

## SBI ഹെൽത്ത് അസ്സീസ്റ്റ് - POLICY B

*\*പങ്കാളിക്കും പങ്കിടുന്നതിനുള്ള ചെലവും \**

പരിഭരണകേന്ദ്രം :

- > പ്രീമിയത്തിൽ മാറ്റമില്ല
- > സൂപ്പർ ടോപ്പിന്റെ പ്രീമിയം ബാങ്ക് അടയ്ക്കുന്നു
- > അഡീഷണൽ സൂപ്പർ ടോപ്പിന്റെ വേണമെങ്കിൽ ചേരാം പക്ഷേ പ്രീമിയം കൈയിൽ നിന്ന് ഇട്ടു അടയ്ക്കണം
- > 70 വയസ്സിന് മുകളിൽ ഉള്ളവർക്കും ഫാമിലി പെൻഷൻ കാർക്കും ബേസിക് പ്രീമിയത്തിന്റെ 50%പഴയതുപോലെ തിരികെ തരുന്നു
- > E ഫാർമസിയുടെ 12000/ രൂപയുടെ ആനുകൂല്യം 2:1 എന്ന അനുപാതത്തിൽ മരുന്ന് വാങ്ങാം
- > ഇതുവരെ ചേരാത്ത റിട്ടയറിസിനും സ്പൗസിനും ഇടയ്ക്കു വെച്ച് നിർത്തി പോയവർക്കും അവസരം (ഇ -അസ്സോസിയേറ്റ് ബാങ്കിൽ നിന്ന് വിരമിച്ചവരും ഫാമിലി പെൻഷൻകാർ ഉൾപ്പെടെ )
- > REMBS SBI ഹെൽത്ത് കെയർ ബാലൻസ് 3 ലക്ഷത്തിൽ താഴെ ഉള്ളവരും അതിന് മുകളിൽ ഉള്ളവർക്കും ആവശ്യമെങ്കിൽ പുതിയതായി ചേരാം അവർക്ക് എപ്പോൾ വേണമെങ്കിലും മുഴുവൻ പ്രീമിയം അടച്ചു ചേരാമെങ്കിലും ഇപ്പോൾ ചേർന്നാൽ ഒരു വർഷത്തെ കവർ ലഭിക്കും
- > പുതിയതായി വിരമിച്ചവർക്കും, വിരമിക്കുന്നവർക്കും വിരമിച്ച തീയതി മുതൽ 90 ദിവസത്തിനകം prorata പ്രീമിയം
- > സർവീസിൽ ഇരുന്ന് മരിച്ചവരുടെ സ്പൗസിനു മരിച്ച തീയതി മുതൽ 120 ദിവസത്തിനകം ചേർന്നാൽ മതി (prorata പ്രീമിയം )
- > അപേക്ഷ കൊടുക്കേണ്ട അവസാന തീയതി 15/01/2022.

നടപടിക്രമങ്ങൾ

- \* പുതുക്കാൻ Annexure 2 (consent ഫോം )
- \* പുതുക്കുമ്പോൾ അഡീഷണൽ സൂപ്പർ ടോപ്പ് വേണവർക്കും ഈ ഫോം മതി .
- \* പുതിയതായി ചേരുന്നവർക്കു Annexure 1 അപേക്ഷ ഫോം \*

- പ്രീമിയം അക്കൗണ്ടിൽ നിന്ന് ഡെബിറ്റ് ചെയ്ത് അതാത് AO യുടെ കറന്റ് അക്കൗണ്ടിലേക്ക് ബ്രാഞ്ച് അധികാരികൾ പ്രീമിയം കൈമാറ്റം ചെയ്യേണ്ടതാണ്.
- acknowledgment ബ്രാഞ്ച് മാനേജർ ഒപ്പിട്ടത് വാങ്ങിച്ചു വെക്കണം.
- പുതുക്കുന്നവർക്കും പുതിയതായി ചേരുന്നവർക്കും പ്രീമിയം അടയ്ക്കാൻ വേറെ ചെക്ക് വേണ്ട. അപേക്ഷകളിൽ തന്നെ അക്കൗണ്ടിൽ നിന്ന് പ്രീമിയം എടുക്കാൻ ബാങ്കിനെ അധികാരപ്പെടുത്തുന്നുണ്ട് .

### SBI HEALTH CARE Policy A

3 ലക്ഷമോ അതിൽ അധികമോ ഉള്ള REMBS ബാലൻസിനു ബാങ്ക് ഇൻഷുറൻസ് പ്രീമിയം അടയ്ക്കും. നമുക്ക് അതിൽ ഒന്നും ചെയ്യേണ്ടതില്ല.

\*രണ്ട് മാസത്തിനകം പോളിസി A & B യുടെയും മെഡിക്കൽ ഐഡി കാർഡ് അല്ലെങ്കിൽ E കാർഡ് ആയിട്ടുണ്ടോയെന്നു ചെക്ക് ചെയ്തു നോക്കണം Vidal കസ്റ്റമർ എക്സിക്യൂട്ടീവിന്റെ സഹായം ഓരോ AO യിലും ലഭ്യമാണ്.

Kindly Contact SBI PENSIONERS' ASSOCIATION KERALA  
Office Bearers for any assistance

# State Bank of India Pensioners' Association (Kerala)

(Reg. No.ER/450/2001)

Website: [www.sbipensionersassociationkerala.org](http://www.sbipensionersassociationkerala.org)

**Regd. Office**

30/63, Dwaraka  
(Ambady)  
Poonithura  
Kochi 682 038

**Email:** [sbipensionersassociationkerala@gmail.com](mailto:sbipensionersassociationkerala@gmail.com)



**Administrative Office:**

C/o. State Bank of India  
Thiruvananthapuram Main Branch  
Opp. AG's Office, MG Road  
Thiruvananthapuram 695 001

**Phone:** 0471 2475699, **Mob:** 9447018299

**Ref. No.** GS/SBIPAK/21/2021-22

**Date:** January 2, 2022

The Secretary/President  
SBI Pensioners' Association Kerala  
All District Centres

Dear Members,

## Elections 2022

Pursuant to the decision of Executive Committee Meeting held on 21st December 2021, it has been decided to hold the 21st Annual General Meeting of SBI Pensioners' Association Kerala on 14th May 2022 at Thrissur, the notice for which and details of venue etc. will be circulated shortly. It has also been decided to hold the election of Office Bearers for the triennial period 2022-2025 as provided in the Bye-law of our Association.

2. All District Secretaries are accordingly advised to arrange for holding District General Body Meetings, strictly abiding the terms of Clause 27 (1) and to conduct election of Office Bearers for Districts following the guidelines as provided in the Bye-law regarding conduct of elections in District Centres.

3. The copies of Bye-law as amended upto 2018 and adopted in the 17th AGM, has already been forwarded to all the EC members in December 2021. Please be guided accordingly.

4. We request all District Secretaries to conduct the District elections by holding AGM positively before 15th March 2022 and advise.

Yours Sincerely

(A. Jayakumar)

**General Secretary**

President:

**Rajeevan K**, Kozhikode

Phone : 0495-2376890

Mobile : 9446135384

General Secretary:

**Jayakumar A**, Thiruvananthapuram

Phone : 0471-2721140

Mobile : 9447018299

Treasurer:

**Jayaram KS**, Ernakulam

Phone : 0484-2389121

Mobile : 9447609541



# State Bank of India Pensioners' Association Kerala

## State Committee for the period 2019-2022

President	Rajeevan K	Kozhikode	0495 2376890	9446135384
Vice-President	Unnikrishnan Nair BC	Alappuzha	0478 2965905	9846130367
Vice-President	Raja Kurup K	Kannur	0490 2353244	944 7018244
General Secretary	Jayakumar A	Thiruvananthapuram	0471-2721140	9447018299
Dy. General Secretary	Joseph Palackal	Ernakulam	048 42348602	9447048602
Dy. General Secretary	Jose Marceline	Kannur	0490 23 41769	9446041769
Dy. General Secretary	Ganapathykrishnan N	Kollam	0474 2744371	9446038371
Dy. General Secretary	Mathew Adackamundackal	Kottayam	0481 2567373	9446046899
Dy. General Secretary	Subramonia Iyer M	Thiruvananthapuram	0471 2469451	9447216611
Dy. General Secretary	Balakrishnan T T	Thrissur	0487 2251672	9447319238
Treasurer	Jayaram KS	Ernakulam	0484 2389121	9447609541
Asst. Treasurer	Balachandran Nair MP	Ernakulam	0484 2449244	9446439244
Asst. General Secretary	Prem G Nath Capt (Rtd.)	Ernakulam		9846123334
Asst. General Secretary	Ramakrishna Pillai B	Kollam	0474-2792400	9447958220
Asst. General Secretary	Rajamohanan Nair P S	Kottayam	9447230734	8075794247
Asst. General Secretary	Sethumadhavan Nair T	Kozhikode	0495 2359089	9447540084
Asst. General Secretary	Rajachandran Nair K	Thiruvananthapuram	9495746344	6238698896
Asst. General Secretary	Rajagopal TI	Thrissur	0480-2779427	9496123006
EC Member	Jayaprakash A G	Alappuzha	0477 2269994	9446119215
EC Member	Rajagopal CG	Ernakulam	0484 2780946	9495041379
EC Member	George PM	Idukki	04862 225265	9746586500
EC Member	Narayanan KK	Kannur	0497 2748507	8594055507
EC Member	Vijayan M	Kasaragod	0467 2263969	9446235772
EC Member	Purushothaman Pillai TC	Kollam	0474 27912 12	9495569212
EC Member	Jacob PM	Kottayam	0481 2532489	9446122245
EC Member	Rajagopal M	Kozhikode	0495 2415850	9446329850
EC Member	Narayanan P	Malappuram	0494 2572447	9496459277
EC Member	Radhakrishnan Pullancheri	Palakkad	0491 2515575	9496545375
EC Member	Mathew PI	Pathanamthitta	9447562343	94475 72792
EC Member	Joseph VL	Thiruvananthapuram	0471 2531365	9447582801
EC Member	Chidambaran VG	Thrissur	0487 2338582	9446338582
EC Member	Sathyan N	Wayanad	7909160089	9446253669
EC Member	Suseela Kumari TJ	Ernakulam	0484 2330828	9447574228
EC Member	Raisa Beegam	Kottayam	8921245051	9447109073



# ആരോഗ്യം

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പാഠശാലയിലെ ലാബുകൾ



വയഗ്നോസ്റ്റിക് സെന്ററുകൾ

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