

Defeat Age with Active Life

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स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की त्रैमासिक पत्रिका (चण्डीगढ़ सर्कल) स्टेट बैंक ऑफ इंडिया पैनसन्स एसोसिएशन ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

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EDITORIAL

SBIPA-A KEY TO GOOD HEALTH TOO

In present day's material world everyone expects good returns in lieu of amount paid as membership. This may be the reason for over 60% of the pensioners not subscribing to membership. In our circle only 30% of pensioners/family pensioners have become our members. Taking into account the membership with 3 e SBOP pensioners Associations, the membership does not exceed 40%. Barring 1-2 circles, the position is almost the same everywhere. It has, therefore, become necessary to tell the members about the work being undertaken by the Association for its members.

The association is continuously working for ensuring justice to all the pensioners. The efforts have resulted in enhancement in family pension from 15% to 30%.

The DA anomaly removed for pre Nov2002 retirees and 50% of basic for all, irrespective of cadre and without ceiling, achieved.

The efforts resulted in getting best health insurance policy for pensioners at a competitive premium. And our office bearers have been helping the pensioners on day to day basis for getting medical bills paid and ensuring hassle free cash less treatment, where ever available.

Expeditious settlement of stagnation increments, pension fixation, release of family pension and other issues pertaining to pre and post retirement.



The association is working hard to ensure establishment



of dispensaries at all big centres, tie up with path labs for cash less tests and increase in budget for medicines at bank's dispensaries.

The association is committed to help the pensioners having children with mental or physical disabilities to be included as family pensioners.

Above all, monthly meetings and excursion tours organised by our units provide them an opportunity to rejuvenate.

These are the few of the services provided to make the life of pensioners tension free.

How ever, there are invisible indirect benefits one gets after joining the association.

On retirement, bank releases terminal benefits but all of a sudden one finds himself isolated as he has to leave his friends and colleagues, the status and the company of clients. Moreover, at this stage generally the children are

settled and living their own life at another place. This is really the stage of loneliness .

It is estimated that 50% of individuals over 60 years of age are at the risk of social isolation and 35% will experience the same degree of isolation later in life.

Evidences reveal that social isolation and loneliness hinders good health putting elders at risk of high BP, heart problems, obesity, weak immune system, anxiety, depression, cognitive decline, Alzheimer's disease etc.

Experts have proven that socialization amongst the senior citizens not only keeps the brain sharp but also decreases the risks of developing aforementioned diseases. Besides, it improves mental health and increases sense of belonging. It also increases self esteem and provides a purposeful living.

The recent research suggests that the elders must join NGOs/associations of elders for maintaining good



RETIREES PROGRAMME AT SBILD PKL

physical and mental health.

As such by joining SBIPA, one gets all these benefits thereby proving that SBIPA is key to good health too.

In the light of the above, we call upon our office bearers and active members to motivate their non member pensioner/family pensioner friends to join the association to keep them healthy and make our association strong enough to work for the welfare of pensioners with full vigour and enthusiasm.

IMPORTANT CORRESPONDENCE

CIR 02)2024

Date 15/03/2024

Circular for all the members of SBIPA Chandigarh Circle

Dear members,

PENSION @50% TO ALL CLEARED

Our members were apprehensive that due to ensuing Lok

Sabha elections and implementation of code of conduct, the pensioners may be deprived of the benefit of 40%-50% difference allowed on behest of Delhi High Court.

We are pleased to inform that just a day before the announcement of election schedule and coming into effect the code of conduct, the Department of Finance GOI has communicated to SBI go ahead to pay the difference to all the eligible retirees.

We thank the members for having faith and firmly standing behind SBIPA CHD CIRCLE and Federation of SBIPA s during the last many years.

We assure you that we will remain committed to come up to your expectations under all circumstances.

DR MK Virmani

General Secretary

Text Of Our Letter No. 03/2024 Date 16th feb 2024

The Deputy General Manager & CDO SBI, LHO

Sector 17 Chandigarh

REMBS/POLICY A & HEALTH ASSIST POLICY B DEFICIENCIES IN SERVICE BY SBI GENERAL AND TPAs

We are compelled to raise the issues of unsatisfactory services being rendered by the captioned companies to SBI PENSIONERS.

After the takeover of RAKSHA TPA by Medi assist a mess has been created. M/S Raksha TPA is showing least interest in serving their past clients, whereas M/S Medi assist is taking time in understanding the issues. Many bills are pending for quite a long time, including those where the policy holders have attended to the queries raised by Raksha TPA. M;S Raksha TPA has not updated the information received by them/documents submitted by the affected policy holders thereby compelling them to wait indefinitely and remain out of pocket for a long. The details of pending cases was brought to the notice of both these companies but in vain as they do not consider it fit to respond to our communications. The previous TPA has lost interest in SBI Pensioners and the bills submitted by them before 15/01/24 are not been considered by them for payment. These are either being returned on flimsy grounds or kept pending unnecessarily. The new TPA has not yet understood the problems of pensioners. Ultimately, the sufferers are SBI Pensioners.

Further, M/S Medi assist assured to provide acknowledgement immediately on receipt of bills but now they seem to have lost interest and are not adhering to their own words.

The deficiencies found in bills/rejection of bills are not being intimated to the claimants.

The welcome kits with details of affiliated hospitals/claim forms /IDs has not been received by the policy holders till date

The policy document containing terms of agreement are not being sent to the policy holders Moreover, Mediassist has not posted any senior executive at Chandigarh to take care of the needs of large number of policy holders of Chandigarh Circle which has also added to the woes of pensioners.

The pensioners bought health insurance policies to enjoy healthy and tension free post retirement life. But the attitude of all these companies made their lives miserable.

We, very humbly, request you to take up the matter with concerned authorities and save Our Pensioners Fraternity From Unwanted Mental Agony And Financial Hardship.

The chief general Manager
State Bank of India
Local head Office
Chandigarh-17

Dear Sir

**PHYSICALLY CRIPPLED AND MENTALLY CHALLENGED CHILDREN OF PENSIONERS
RIGHT TO FAMILY PENSION- SERVICE TO MANKING IS SERVICE TO GOD**

On our request, the bank has agreed to provide a special chance to allow addition of names of disabled children as family pensioners and constituted a medical board to ascertain the percentage of disability to ensure their eligibility. The medical board examined these cases and submitted the report to bank for further suitable action in he matter. Our aim was to help such pensioners who were very much disturbed due to alarming condition of their children and worried about their future.

It took lot of time effort and money on the part of pensioners to complete those formalities . Please imagine the frustration agony and harassment caused by such negligence.

We were made to understand that those who were called

to present their children for examination by the bank's constituted board were otherwise eligible. However, to our surprise, the bank has started raising queries and demanding documents in piecemeal manner, thereby making their life miserable.

Now they have been asked to furnish Following information

1. Proof pertaining to disabilitys disability in addition to certificate viz, proof pf admission in a school for specially disabled or record of treatment
2. Non declaration of disability during service.
3. PAN or form 26 AS to be provided if it is available
4. Last six months account statement.

The above are the fresh documents required You can well understand harassment. agony and frustration caused due to such piecemeal queries .

Further, in case those called for medical examination were not found eligible, they should have been straight way told the truth instead of keeping them busy in completing numerous formalities one after the other for over a year and wasting their precious time and money.

Kindly look into the matter and arrange to add the names of those who appeared before the medical board, subject to disability confirmation by the board, in PPO as family pensioners and save them from further mental agony.

Text of Letter Dated Address to DGM & CDO SBI Local Head Office Chandigarh

E -VENDORS -UR LIFE

(Apollo Pharmacy)

UNSATISFACTORY SERVICES

We are extremely thankful to the bank management for agreeing to our request and providing the pensioners an opportunity to select one of the four e-vendors at the time of renewal of Policy B this year. Since, the pensioners were not happy with the services of tata1mg and medibuddy and were appreciative of the services of UR WORLD (Appolo pharmacy) who were earlier rendering good services, most of them opted for URLIFE (APOLLO PHARMACY) .

However, to our utter dismay, their services this time are far from satisfactory because:-

- 1.They are refusing to supply the prescribed medicines on the pretext - not in stocks.
2. Insulin, the much required injection for diabetics and not available with bank's dispensaries ,is always out

of stocks.

3. They are not adjusting subsidy payable by the bank in some of the cases in one pretext or the other.
4. A few of the policy B holders are also complaining of non receipt of agreed discount on all medicines ordered by them.
5. Earlier, they were allowing purchase of 'over the counter' medicines as they are having lot many outlets all over the country. This facility has now been withdrawn by them on the pretext that Bank does not allow supply of medicines covered under OTC
6. Their invoices don't show amount of discount and Bank subsidy separately. Kindly take up the matter with e vendors through corporate centre for an early resolution so that the policy B holders are not compelled to suffer financial loss this year.

Message for all the members of Tri-city Chandigarh IMPROVEMENTS IN LHO DISPENSARY SERVICES
We are pleased to inform that acceding to our request, the bank has extended the LHO dispensary timings upto 5.00 pm and the dispensary is also starting dispensing medicines for two months to all pensioners from 1st April,2024 Those above the age of 80years and incapacitated as well as going out of station will continue to get the same for 3 months.

Dr M K Virmani
General Secretary



Shri S C Aggarwal, our member from Chandigarh ,being felicitated by SBIPA on his election to the post of President Chandigarh Senior Citizens Association.

NOTICE

Date 24/03/24

To all the members of SBIPA Chandigarh Circle
37th Annual General Meeting

The executive committee of SBIPA Chandigarh Circle in its meeting held on 20/03/2024 has decided to hold the annual general meeting of the association on 21st April 2024 at **BABA MAKHAN SHAH LUBANA BHAWAN SECTOR 30-A** Chandigarh. Accordingly, notice is hereby given under rule 9 of the rules and bye laws of the association to hold the general body meeting of the association on aforementioned venue and date from 10 am to 5.30 pm.

Agenda (rule10)

- a) To receive and adopt the General Secretary's Report
- b) To consider and pass amendments to bye laws of the association.
- c) passing of accounts for the period 1st April 2022 to 31st March 2023 & 01/04/2023-31/03/2024.
- d) any other matter with the permission of the chair.

All the members are requested to make it convenient to attend the meeting.

OBITUARY

The following members have left for their heavenly abode on the dates given against each. We pray to Almighty to grant peace to the departed noble souls and sufficient strength to the family members to bear the irreparable loss :

Name	Place	D.O.D
1. Ms. Neelam wife of Sr. Lalit Kumar Khatri	Jalandhar	04.01.24
2. Sh.K D Aggarwal	Jalandhar	29.01.24
3. Sh.G C Mangotra	Jalandhar	26.01.24
4. Ms. Kailash Singla Wife of Sh. N C Singla	Chandigarh	26.01.24
5. Sh.Y R HARJAI	Panchkula	25.01.24
6. Ms. Poonam Wife Of Sh.B D Billa	Ludhiana	31.01.24
7. Sh.C L Manchanda	Jalandhar	17.01.24
8. Sh.Kulbir Singh Arora	Jalandhar	22.01.24
9. Sh.R R Aneja	Chandigarh	16.02.24
10. Ms. Priya Dogra Wife Of Sh.M P Dogra	Chandigarh	20.02.24
11. Sh. Nand Kishore Jain	Jalandhar	05.02.24
12. Sh. Vijander Singh Sangwan	Hissar	01.02.24
13. Shri Pritam Lal	Karnal	20/1/24
14. Mrs Saroj Aggarwal W/o Late Shri Shyam Lal Aggarwal	Karnal	01/02/24
15. Mrs Kanta Mundeja wife of Shri O P Mundeja	Karnal	01/03/24
16. Mrs Santosh Sabberwal wife of Sh Baljeet Singh Sabberwal	Karnal	12/03/24
17. Mrs Vijay Kumari Khanna wife of Shri Sushil Khanna	Karnal	28/03/24
18. Sh. Pawan Kumar Marwaha	Karnal	30/03/24

Glimpses of activities at various centres

SHIMLA UNIT



MOGA UNIT



PALAMPUR UNIT



PATHANKOT UNIT



HOSHIARPUR UNIT



KARNAL UNIT



KURUKSHETRA UNIT



ROTHAK UNIT



Glimpses of activities at various centres

HAMIRPUR H P UNIT



JAMMU UNIT



JALANDHAR UNIT



PATIALA UNIT



AMBALA CITY



PANCHKULA UNIT



LUDHIANA UNIT



HISSAR UNIT



BHATINDA UNIT**Grievances Redressal Program LHO CHANDIGARH****Local Head Office Chandigarh - Meeting On 27.03.24****Ludhiana Unit.****Panchkula Tour to Varanasi-Prayagraj-Ayodhya****Pilgrimage Tour By Jalandhar Uni****FLASH**

- After the removal of 40%/50% anomaly, the arrears stand paid to eligible Pensioners
- Those who have not received the arrears will get it in April 2024
- In case of any problem in this regard, the pensioners may contact AGM PPG on their email agmppg.lhocha@sbi.co.in
- The arrears of ex-gratia as per 12th.bipartite settlement will be paid in the month of April 24 No undertaking to be given to the Bank in this regard.
- As per decision taken by Federation of SBIPA in its governing body meeting held recently, All the beneficiaries of 40% to 50% are requested to pay a sum of Rs.2000 to the circle Association for strengthening of legal fund with a view to continuing our crusade for pension updation.

**WELCOME NEW MEMBERS
ENROLLED DURING OCT-DEC, 2023**

M.No.	NAME	D.O.B	Centre
January, 2024			
S/Shri/Smt.			
M.S No.	NAME PENSIONER	DoB	CENTRE
7195	JOGINDER PAL THAPA	20.10.1961	JAMMU
7196	VIJAY SINGH	05.06.1966	REWARI
7197	KAMAL SINGH	17.03.1959	REWARI
7198	SATYA PARKASH SHARMA	21.09.1948	REWARI
7199	RAMESH KUMAR	04.03.1962	REWARI
7200*	VIJAY KAUSHAL		LUDHIANA
7201	ASHWANI BHALLA	09.01.1963	KAPURTHALA
7202	Mrs. ALKA GANGR	01.08.1967	JALANDHAR
7203	PARDEEP KUMAR GUPTA	12.11.1963	KARNAL
7204	HEMRAJ BHATTI	07.03.1953	PATIALA
7205	GURDEEP KAUR	04.07.1970	PATIALA
7206	PANKAJ DHARMANI	27.09.1974	PATIALA
7207	RAJIV SACHDEVA	10.03.1963	JALANDHAR
7208	NARENDER KUMAR GUPTA	16.03.1963	CHANDIGARH
7209	Mrs. BALJIT KAUR	22.11.1962	PATIALA
7210	RAKESH KUMAR SANEJA	19.12.1961	PATIALA
7211	RAVINDER SINGH PALA	11.07.1960	LUDHIANA
7212	PARMOD KUMAR MUDGAL	09.04.1960	REWARI
7213	RAKESH KUMAR JAIN	14.11.1963	SIRSA
7214	BHUPINDER SINGH	09.12.1963	KHARAR
7215	JOHN CHRISTOPHER	13.02.1972	JALANDHAR
7216	NISHI ABROL	30.07.1963	JAMMU
7217	VINAY KUMAR KAPOOR	30.12.1963	SIRHIND
7218	SURESH BALA ROY	05.01.1956	AMBALA CITY
7219*	MAHESH KUMAR MITTAL		CHANDIGARH
7220	DINESH KUMAR GUPTA	30.01.1964	MOHALI
7221	SUNIL KUMAR PURI	02.01.1964	LUDHIANA
7222	RAM CHAND	20.01.1964	CHAMBA
7223	ASHOK KUMAR	11.01.1964	PANCHKULA
7224	CHANDER BHAN	02.06.1963	PANIPAT
7225*	AMARPREET KAUR		AMABALA
FEBRUARY 2024			
7226	RAKESH BALI	23.01.1964	JALANDHAR
7227	VINOD KUMAR MADAAN	02.05.1957	BHATINDA
7228	SANDEEP PURI	03.01.1964	MOHALI
7229	CHETAN DEV	29.04.1958	REWARI
7230	PROMILA SEHGAL	15.09.1963	MOGA
7231	RANA SURJIT SINGH	15.01.1964	JALANDHAR
7232	SHANKAR DASS BHATIA	15.05.1954	HOSHIARPUR
7233	UGGAR SAIN GUPTA	01.03.1964	PATIALA
7234	G.P. SINGH NARANG	27.02.1964	PATIALA
7235	SHIV DAYAL DEOLKA	04.03.1964	YAMUNA NAGAR
7236*			
7237	BALJINDER SINGH	15.03.1964	PATIALA

7238	RAVINDER KUMAR	26.08.1963	AMRITSAR
7239	ABHA GUPTA	16.08.1963	PANCHKULA
7240	GURSEVAK LAL SACHDEVA	21.01.1963	PANIPAT
7241	ATULESH KUMAR GUPTA	01.02.1964	KANGRA
7242	BHOPAL SINGH	08.02.1964	ZIRAKPUR
7243	RAJESH KUMAR SOHAL	22.01.1964	NAHAN
7244*	TARSEM LAL GARG		PATIALA
7245*	KAMAL KISHORE GUPTA		PATHANKOT
7246	CHARAN DASS GARG	25.08.1956	PATIALA
7247	PUSHPA AHLAWAT	03.03.1963	CHANDIGARH
7248	MADAN GOPAL ARORA	16.10.1962	KARNAL
7249	ADARSH MOHAN WALIA	01.09.1950	PATIALA
7250	JEEVAN BHATIA	18.02.1964	SANAUAR
MARCH 2024			
7251	NEELAM RANI	05.02.1964	JALANDHAR
7252	RAMESH KUMAR KAUL	27.03.1956	JAMMU
7253	JOGINDER PAUL		NAKODAR
7254	KARAM CHAND	01.03.1964	MOHALI
7255	BRAHAM DEV	18.02.1964	HAMIRPUR
7256	KAMAL KISHORE BHAGAT	11.02.1965	JALANDHAR
7257	KEWAL KRISHAN MAL	02.01.1954	JALANDHAR
7258	KUKESH KUMAR	26.02.1963	JALANDHAR
7259	KRISHAN GOPAL	19.12.1962	PATIALA
7260	PARVEEN KUUMAR GUPTA	19.02.1964	SUNDERNAGAR
7261	HARBEER KAUR		
7262	TEJINDER SINGH SAGGU	10.02.1963	RAJPURA (PATIALA)
7263	BHOOP SINGH SEVDA	12.04.1964	HISSAR
7264	MOHAN LAL BABBAR	05.04.1964	MOHALI
7265	PARMOD KUMAR KAMBOJ	07.05.1956	JALANDHAR
7266	BALJEET KAUR	07.07.1958	Mandi Dabwali
7267	UMA KAUSHAL	07.07.1962	PATIALA
7268	PARMJIT SHARMA	15.03.1957	PATIALA
7269	SURINDER KUMAR SHARMA	22.08.1946	PATIALA
7270	SUMITRA GOYAL	12.09.1953	PUNE
7271	Vijay Kant Singh		

तिथि	दिन	अवकाश	चंडीगढ़	हरियाणा	हिमाचल प्रदेश	पंजाब	जम्मू	लद्दाख
1 अप्रैल	सोमवार	बैंक खातों का वार्षिक लेखाबंदी	✓	✓		✓	✓	✓
5 अप्रैल	शुक्रवार	जमात-उल-विदा*					✓	
7 अप्रैल	रविवार	शब-ए-कद्र*					✓	
9 अप्रैल	मंगलवार	पहला नवरात्र					✓	
11 अप्रैल	गुरुवार	ईद-उल-फितर		✓		✓		
11 अप्रैल	गुरुवार	ईद-उल-फितर*					✓	✓
13 अप्रैल	शनिवार	बेसाखी					✓	
14 अप्रैल	रविवार	डॉ. बी. आर. अबेडकर जयंती					✓	✓
15 अप्रैल	सोमवार	हिमाचल दिवस			✓			
17 अप्रैल	बुधवार	रामनवमी	✓	✓	✓	✓		
1 मई	बुधवार	मई दिवस				✓		
10 मई	शुक्रवार	परशुराम जयंती/ अक्षया त्रितया		✓				
23 मई	गुरुवार	बुद्ध पूर्णिमा	✓		✓		✓	✓
17 जून	सोमवार	ईद-उल-आझा*					✓	✓
17 जून	सोमवार	ईद-उल-जुहा (बकरीद)	✓	✓	✓	✓		
18 जून	मंगलवार	ईद-उल-अज़हा*					✓	

Views expressed by the authors in the various Articles need not necessarily be the views of the Association.

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