

*Defeat Age with Active Life*

# एस.बी.आई. पेंशनर्स मेल ਐਸ.ਬੀ. ਆਈ. ਪੈਨਸ਼ਨਰਜ਼ ਮੇਲ S.B.I PENSIONERS' MAIL



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स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की त्रैमासिक पत्रिका (चण्डीगढ़ सर्कल) ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

Editorial Board : Editor : Dr. M.K.Virmani, Members : Vijay Magon, Amar Pal

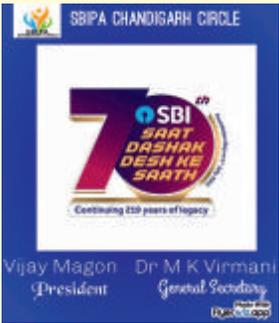
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## EDITORIAL

### NOTHING IS IMPOSSIBLE



The above phrase is a powerful expression of optimism and resilience, suggesting that with sufficient determination and effort any obstacle can be overcome. It emphasizes the potential of the human spirit and the belief that challenges, no matter how daunting can be, transformed into opportunities for growth and achievements.

The phrase encompasses a mindset that embraces possibility and actively seeks solutions rather than succumbing to limitations. The SBIPA Chandigarh circle under the present leadership has acted with utmost sincerity and worked hard to achieve what was termed as impossible. A few of the achievements are mentioned hereunder:

### ASSOCIATION OFFICE AT LHO



After establishment of SBIPA in the year 1994, the successive leaderships have been trying to get a suitable space to run the affairs of association in a dignified manner but the issue remained unresolved and we were

functioning without proper office. We, from day one, had been aggressively taking up with the circle management in the structured meetings and following up at personal level. Our efforts have borne fruit and an independent office at ground floor



of LHO building is now ready for occupation. By the time this issue of Pensioners mail reaches you, SBIPA would have started functioning from its new office. The office is likely to be inaugurated by worthy Chief General Manager Shri Krishan Sharma in the second week of July, 2025. That day will be the most auspicious day for each and every member of our vibrant association. We convey our sincere gratitude to Shri Krishan Sharma, Chief General Manager and Shri Kajal Kumar Bhowmik, DGM & CDO for understanding our need and providing us an office in LHO building

### MEDICAL ISSUES

The SBIPA has been able to improve the medical facilities extended to members by getting improvement in the terms of policies A and B and resolving issues with TPAs, insurance company and the brokers for the benefit of our members. By inducting Comrade Chaman Singla, former General secretary, State Bank of Patiala Officers Association, Comrade DPS Chhabra former General Secretary of SBIOA Chandigarh circle, Comrade S K Bajaj, former DGS SBIOA Chandigarh circle and comrade N K Singla known for his selfless service to the executive committee, we have been able to strengthen our association. Comrade SK Bajaj and N K Singla are exclusively looking after the medical issues of members and they have been able to provide great relief to all those who have approached the SBIPA for help. We have also aggressively worked for establishment of dispensaries, posting of doctors, empanelment of path labs and enhancement of budget for medicines for dispensaries, which have helped our members to avail of their services in a satisfying manner.

We stand for the wellbeing of our membership. SBIPA has been able to settle almost 90% of the long pending issues concerning pension fixation, stagnation increments, issuance of revised PPOs, payment of old TA bills, reimbursement of medical bills etc. Such issues are being settled by management in a hassle free manner.

### PENSION @50% OF LAST DRAWN PAY TO ALL

This issue was pending for a long time. SBIPA worked in unison

with the federation of SBIPA and now all pensioners are getting pension @50% of last drawn basic pay.

### REMOVAL OF DA ANAMOLY

Pre Nov 2022 retirees were being deprived of their right to 100% neutralisation of DA. Our efforts made this impossible job resolved with ease. However, the role of FSBIPA needs to be highlighted for its sincere efforts.

### THE GENERAL BODY OF SBIPA AND STRUCTURED MEETING WITH CORPORATE CENTRE AT CHANDIGARH

These two historical meetings have enhanced the status of SBIPA as well as FSBIPA and placed these organisations in respectable position. The cordial relationship with the management at Circle level and at apex level has induced a new confidence in the leadership as well as membership. For the first time The Federation leadership from all the 17 Circles and top brass of SBI Management from Corporate Centre Mumbai came together, at Chandigarh, to resolve the issues of staff Pensioners. The presence of top officials from TPA, M/s. Anand Rathi Brokers, SBI General Insurance and e-Pharmacy companies made the meeting more purposeful.

### PROGRAMMES FOR RETIRING STAFF

With restart of this programme at SBLD Panchkula, we have been able to motivate the retiring staff to take up membership of SBIPA on retirement to broaden our membership base.

### SAMADHAN PAKHWARA

The initiative by the bank has started bearing fruits. The SBIPA office bearers have been actively participating and helping the members in getting their issues resolved. We appeal to our members to make use of this facility and attend these meetings at AOs, RBOs, LHO, on the scheduled dates with their representations supported by documents for resolution of their issues. The Grievances Redressal program for the quarter ended June 2025 has been fixed for 18th July 2025 at 11:30 am.

### MENTALLY IMPAIRED AND PHYSICALLY CRIPPLED CHILDREN OF PENSIONERS

The issue for grant of family pensions to above category of dependents raised by us has started yielding results. The following Cases have since been approved by Corporate Centre, Mumbai

Vikash S/o Brij Lal

Rohit Chawla S/o Devender K Chawla

Saurabh Verma S/o Kanwal Krishan Verma

Sonika Malhotra D/o Krishan Kumar Malhotra

Vishrut Khahuria S/o Lalit Khajuria

Jyoti Verma D/o Munna Lal Verma

Rajat S/o Rajinder Mittal

Vanshika D/o Ramesh Kumar

Himanshu Kapoor S/o Varinder Kapoor

Akansh Malhotra S/o Vinod Kumar Malhotra

We Are Making sincere efforts for getting remaining cases approved

### ACTIVATION OF LOCAL UNITS

While a few of our units were actively engaged in the welfare of members and holding regular monthly meetings, we have been able to persuade several other units to hold regular meetings and take care of the members. The biggest centre i.e. Mohali was without a local unit. With Com Arun Sikka as DGS of the module a local unit formed with Shri V K Narang and Shri Madhukar Kaura as President and Secretary, respectively, has started functioning to the satisfaction of local members. We are happy to inform that, at present, our units at AO, RBO, Distt. head Quarters and other big Centre are working effectively

We assure our members that their future is in secure hands and many more long pending demands are likely to be settled soon.

Wishing you a happy 70th foundation day of State Bank of India.

### COURT CASE

#### Delhi High Court: WPCs 1875/ 2013 filed by FSBIPA & No 8095, 9679 /2016 filed by GOP

Delhi High Court has resumed full functioning after summer vacations on the 1st July,25

Counsels for FSBIPA & GOP have informed that Bank hasn't filed its response to FSBIPA's amended writ though court in the last hearing held on the 14th May,25 gave 4 week's time to Bank !

Next date fixed for hearing is 20th August 2025

### DENTAL TREATMENT - POLICY A & B

Claim on account of RCT (subject to maximum of Rs. 10000/- per year, per family) is payable under both the policies A & B. The following documents are required to be submitted along with claim form

- 1) Doctor's prescription
- 2) Receipt of payment
- 3) X Ray (paper printed)

All these 3 duly signed and stamped by the doctor

- 4) cancelled cheque

### Meeting of General Secretaries

A meeting of General Secretaries of SBI Pensioners' Associations was held on the 6th May, 2025 in Kolkata. SBIPA (Chandigarh Circle) was represented by Dr. M.K. Virmani General Secretary. The meeting was convened to discuss proposed amendments in the federation Bye laws. These amendments will be placed

before the Governing Body of the Federation and subsequently got approved in the proposed AGM of the Federation on August 24,25, 2025 at Raipur. Elections of new office bearers of the Federation are also proposed in that AGM.

### WELCOME NEW GMs/DyGMs

We extend a hearty welcome to the following new General Managers and Dy General managers who have very recently joined Chandigarh Circle.

S/sh

Manmeet S Chhabra GM NW 1

Neeraj Bharti GM NW 2

Anindya Deb DGM LHO

Jayant Mani DGM AO Jammu

Arijit Ghosh Roy DGM AO Rohtak

Bam Shankar Mishra DGM AO Ludhiana

We wish them all the success in their new assignment and hope they will extend full cooperation to SBIPA functionaries.

**Text of Circular No. : CDO/P&HRD-PPFG/16/2025-26**

**Dated 1st July 2025**

#### REVISION OF THE SBI FAMILY PENSION SCHEME

Family Pension Scheme was introduced in the Bank w.e.f. 01.01.1986. The scheme was subsequently revised vide circular No. CDO/P&HRD-PM/62/2007-08 dated 28.01.2008, CDO/P&HRD-PM/87/2014-15 dated 04.03.2015 and CDO/P&HRD-PPFG/63/2021-22 dated 03.11.2021

2. The Central Board of the Bank in its meeting held on 13.05.2025 have accorded approval for revision in terms and conditions of the SBI Family Pension Scheme. The details of revision in the Family Pension Scheme are as under:-

- I. Modification in eligibility for family pension - child (including widowed/divorced daughter) till he/she attains the age of twenty-five years or up to the date of his/her marriage/remarriage or is gainfully employed, whichever is earlier.
- II. Payment of family pension at full rate of normal pension - for a period of seven years from the date of death or for a period up to the date on which the deceased employee would have attained the age of sixty-five years had he survived, whichever is less.
- III. Commutation deduction from the family pension after death of the Pensioner – to stop the deduction of commuted pension from the family pension during the period while family pension at the full rate of normal pension is being paid.

Existing and revised provisions of the SBI family pension scheme, are attached as **Annexure -I**. Consequent upon the above changes in the family pension scheme, family pension will be payable in the sequence as mentioned in **Annexure-II**.

Annexure-I

#### SBI FAMILY PENSION SCHEME – EXISTING & PROPOSED CHANGES IN PROVISIONS

Sl. No.	Terms & Condition	Existing Provisions	Proposed Provisions
1.	Eligibility of dependents for family pension	a) The eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier. b) In case of beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed, whichever occurs first. c) This process will continue till the last beneficiary attains age of 25 years or is gainfully employed or is married in case of daughter, whichever is earlier.	a) Child (including widowed / divorced daughter) till he/she attains the age of twenty-five years or upto the date of his/her marriage/ remarriage or is gainfully employed, whichever is earlier. b) Where the pensioner leaves behind more children than one, family pension shall first be payable to children below the age of twenty-five years, who fulfil the eligibility conditions for grant of family pension, in the order of their birth.
2.	Family Pension at Full Rate of normal pension	a) When a member dies while in service after completion of 20 years' pensionable service, the family shall be eligible, for the first five years after date of death, for a family pension at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date. Thereafter, the eligibility will be at the rate prescribed for family pension.	a) When a member dies while in service after completion of 20 years' pensionable service, the family shall be eligible, for the first seven years after date of death, for a family pension at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date or for a period up to the date on which the deceased employee would have attained the age of sixty five years had he survived, whichever is less.

		b) When a member dies after retirement but before expiry of five years of retirement, the family shall be eligible for a family pension at the full rate of normal pension for the balance period up to five years after date of retirement and thereafter at the rate prescribed for family pension.	b) In the event of death of a member after retirement, the family shall be eligible for a family pension at the full rate of normal pension for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-five years had he survived, whichever is less. Thereafter, the eligibility will be at the rate prescribed for family pension.
3.	Commutation deduction from the family pension after death of the Pensioner	Deduction of commuted pension is made from the family pensioner during the period while family pension at the full rate of normal pension is being paid. In the Bank, this practice developed because family pension at full rate of normal pension was being paid for five years from the date of retirement/ death in service, since inception of the scheme.	From the date of this circular, monthly commuted amount of pension is not to be deducted from the family pension and family pension shall be paid in full without any deduction.

Operating functionaries are requested to take a note of the following points:

- I. **Family Pension at Full Rate of normal pension (SBI):** Existing family pensioners receiving pension at full rate of normal pension in the month of June 2025 shall be eligible for continuation of the pension at full rate of normal pension, provided they are fulfilling the criteria in terms of the provisions of the revised SBI family pension scheme as mentioned at para 2, above.
- II. **Commutation deduction from the eAB Family Pensioners:** From the date of this circular, monthly commuted amount of pension is not to be deducted from the family pension and family pension shall be paid in full without any deduction.

## Annexure-II

As per the revised provisions of Family Pension Scheme, family pension is payable as per the following sequence –

- To widow / widower up to his / her death or remarriage whichever is earlier.
- Failing (a) above, the Child (including widowed / divorced daughter) till he/she attains the age of twenty-five years or upto the date of his/her marriage/ remarriage or is gainfully employed, whichever is earlier.
- Where the pensioner leaves behind more children than one, family pension shall first be payable to children below the age of twenty-five years, who fulfil the eligibility conditions for grant of family pension, in the order of their birth.
- Failing (a) to (c) above, to son or daughter for life if he/ she is physically crippled or disabled so as to render him unable to earn a living even after attaining the age of 25 years.
- Failing (a) to (d) above, to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

## Federation's Response

### Revision of S.B.I Family Pension Scheme

We are glad to learn that the Bank has brought in some changes in its Family Pension Scheme, vide their Circular No. CDO/P&HRD-PPFG/16/2025-26 dated 1st July 2025, a copy of which is enclosed for ready reference.

Since long our Federation has been pursuing for certain changes in the Bank's Family Pension Scheme, which are as follows:-

- To extend the compassion period, when a family Pensioner is paid full pension, from 5 years to 7 years.
- To stop deduction being made on account of the commuted amount paid to a pensioner from the family pension paid during the compassion period.
- To make the unmarried, divorced and widowed daughters eligible for drawing the family pension for life after the death of the spouse of a pensioner.

In the Circular under reference all the issues have been addressed to but with riders excepting on the issue as in clause (b) above.

In regard to extension of the compassion period, the same has been extended from 5 years to 7 years, as demanded, but without making a change in the age limit of 65 years. This will not help the widow of a pensioner retiring

normally at the age of 60 years. It will, however, bring a genuine extension in compassion period for the eligible family pensioner of an employee dying in harness or seeking early retirement.

In the matter of issue as in clause (c) above, a divorced / widowed daughter has been made eligible for family pension without, however, any change in the cap on age limit of 25 years.

Although we are not fully satisfied but we should convey our sincere gratitude to the Bank management for bringing in some significant changes in the Family Pension Scheme of the Bank

Friends! we have achieved a lot and we are confident that we will be achieving what are left through a dogged tenacity and strength of ever increasing might of our organisation.

**Dipak Kumar Basu,**  
**General Secretary,**

### HONOURING OF LEADERS OF SBIOA CHANDIGARH CIRCLE AND SHRI NAVDEEP SOOD RETIRED AGM WHO CONQUERED MOUNT EVERESTIN

our monthly meeting held on 28th May 2025, SBIPA Chandigarh circle honoured Com Sanjay Sharma, General Secretary SBIOA CHD circle on his superannuation and newly elected young leaders Com Rajiv Sirhindi & Com Priyvat , president and General Secretary of the . In this occasion we also honoured Shri Navdeep Sood , retired AGM on his successful conquering of Mount Everest at the age of 61. Besides, President and General Secretary of SBIPA , its Vice President Com Amar Pal & com DOS Chhabra, Dy General Secretary Com Chaman Singla and organising Secretary Com H B S Batra also graced the occasion.

Revised instructions for Settlement of deceased claim without production of legal representation	
If the amount claimed is up to Rs. 15.00 lacs (Total Balance + Interest)	If the amount claimed is above Rs. 15.00 lacs (Total Balance + Interest)
1. Copy of Death Certificate	1) Copy of Death Certificate
2. KYC of legal heirs	2) KYC of legal heirs
3. Account details of the claimant(s).	3) Account details of the claimant(s).
4. Duly filled application signed by the claimant(s)	4) Duly filled application signed by the claimant(s)
5. The declaration form is to be signed by, one independent person well known to the family but unconnected with it and acceptable to the Bank OR by any account holder known to the family of the deceased but unconnected to it. OR by any Government official whose signature is verifiable by the Bank.	5) The declaration form (Sworn in affidavit before the Judicial Magistrate or Notary Public) is to be signed by, one independent person well known to the family but unconnected with it and acceptable to the Bank OR by any account holder known to the family of the deceased but unconnected to it. OR by any Government official whose signature is verifiable by the Bank.
6. Stamped letter of indemnity from Claimant(s)	6) Stamped letter of indemnity from Claimant(s) and one/two sureties jointly good for the amount. (any disclaimer may also stand as Surety)
7. Letter of disclaimer (if applicable)	7) Letter of disclaimer (if applicable)
	8) Details of sureties (with proof) for compilation of the opinion report.

Reference Circular: PBU LIABILITIES/INVESTMENT PRODUCTS –MASS AFFLUENT. Sl.No.1279/2024-25.  
NBG/PBU/LIMA-MISC/43/2024-25 Dtd. 12.03.2025

**OBITUARIES**

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 bereaved family members to bear the irreparable loss :

Name	D.O.D	Place
Smt. Rattan Varsha Grover W/o Sh N R Grover	08.04.25	Panchkula
Smt. Sudesh Mittal W/o Sh Sushil K Mittal	09.04.25	Chandigarh
Smt. Dalip Kaur Mother OG DH Bsljit Singh AGM	01.04.25	Mohali
Sh. S P Sabharwal	23.05.25	Jalandhar
Smt. Raj Thukral W/o Sh R K Thukral	05.05..25	Chandigarh
Smt Vipla Aneja W/o Late Sh. R R Aneja	13.05.25	Chandigarh
Smt Sandhu Sharma W/o Sh Manmohan Sharma	07.06.25	Australia
K S Gakhar AGM Retd.	24.06.25	Faridbad

**WELCOME NEW MEMBERS****ENROLLED DURING Apr. to Jun. 2025**

M.No.	NAME	D.O.B	Centre
	<b>S/Shri/Smt.</b>		
7664	Yatinder Kumar Gupta		Patiala
7665	Vivek Anand		Mohali
7666	Kamal Bhushan Sharma		Chandigarh
7667	Ram Singh		Rewari
7668	Anand Kumar		Rewari
7669	Hawa Singh Mehra		Rewari
7670	Khursheed Ahmad Malik		Pulwama
7671	Shabir Ahmad Qadri		Anantnag
7672	Raj Kumar Arora		Chandigarh
7673	Karam Singh		Kharar
7674	Kulbir Thakur		Hoshiarpur
7675	Satish Kumar Gupta		Kurukshetra
7676	Ghulam Mohmd Bhat		Anantnag
7677	Suresh Kumar		Chandigarh
7678			
7679	Subhash Kumar		Kurukshetra
7680	Anil Mehta		Jammu
7681	Jyoti Basar		Jalandhar
7682	Sukhvinder Singh		
7683	Sunita Bansal		Mohali
7684	Manjit Singh		Hoshiarpur
7685	Chander Mohan Sharma		Amritsar
7686	Sushma Rani		Panchkula
7687	Virender Bajaj		Panchkula
7688	Ramesh Kumar Sharma		Yamunanagar
7689	Kuldip Singh Arora		Amritsar
7690	Kulwinder Pal Singh		Amritsar

7691	Vijay Kumar Narang	Chandigarh
7691	Vijay Kumar Narang	Chandigarh
7692	Manohar Lal	
7692	Manohar Lal	

**Members Enrolled During May, 2025**

7693	Narinder	
7694	Gopal Singh Thakur	Kullu
7695	Mohan Lal	Jalandhar
7696	Baldev Raj Anand	Rohtak
7697	Naresh Kumar Manchanda	Rohtak
7698	Jasvir Singh	Mohali
7699	Pawan Kumar	Jalandhar
7700	Tarun Kashyap	Panchkula
7701	Kanchan Sambyal	Dharamsala
7702	Ramesh Chand Sharma	Jammu
7703	Vijay Kumar Singhal	Zirakpur
7704	Vipan Kumar Aggarwal	Morinda
7705	Amar Lal	Kharar
7706	Sunita Goyal	Sangrur
7707	Geeta Arora	Moga
7708	Harnek Singh Prehar	Jalandhar
7709	Subhash Chand Mehndiratta	Ambala
7710	Harmesh Singh	Fatehabad
7711	Saroj Bala	New Delhi
7712	Dinesh Kumar	Panipat
7713	Asha Bhatia	Kapurthala
7714	Harbans Singh	Yamuna Nagar
7715	Suman Vig	Jalandhar
7716	Rakesh Khanna	Ludhiana
7717	Hem Raj Mehra	Sujanpur
7718	Ahsan-ul -haq Zargar	Sopore
7719	Manzoor Ahmed Shah	Shopian
7720	Yogesh Joshi	Dehradun
7721	Dilbagh Singh Simar	Rohtak
7722	Harmesh Singh Badhan	Gazipur
7723	Bhal Singh	Hissar
7724	Santosh Kumar	Jalandhar
7725	Mohan Singh	Mohali
7726	Kulwinder Singh Khurana	Pathankot
7727	Subhash Chand	Mohali
7728	Chaman Lal	Sriganganagar
7729	Parveen Kumari	Chandigarh
7730	Sanjay Sharma	Chandigarh

**Members Enrolled During June, 2025**

7731	Neerja Verma	Karnal
7732	Savita Wadhwa	Karnal
7733	Om Parkash	Mohali
7734	Suresh Kumar	Karnal
7735	Kulbir Singh	Mohali
7736	Kulwant Singh	Kharar
7737	Tejinder Pal Garg	Patiala
7738	Ravi Ghayal	Abohar



**Honouring of Shri Navdeep Sood for his achievement in the field of mountaineering as he conquered Mount Everest at the age of 61. He has also created a record by cycling from Kashmir to Kanya Kumari with message of peace and harmony. During the function his better half also accompanied him- great moments for all of us**

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION**  
 (Registered under Societies Act, 1860, Registration No 2318 of 1994.)  
 Office: C/o State Bank of India, Sector 17-B, Chandigarh -160017  
 Website: <http://www.sbi-pensionerschi.com> Email: [sbi-pach@gmail.com](mailto:sbi-pach@gmail.com)

PLEASE SEND THIS FORM TO GENERAL SECRETARY BY POST/MAIL/WHATSAPP

**MEMBERSHIP APPLICATION FORM**

1	Name in Block letters	
2	Father/Husband name	
3	PF Number	
4	Date of Birth	
5	Name of spouse	
6	Branch of retirement	
7	Pension paying Branch	
8	Retired as	
9	Residential address	
10	Mobile No.	
11	Email ID	

SUBSCRIPTION DETAILS		DATE OF PAYMENT
<b>For officers and clerical staff</b>		
Life membership fee		Rs.2700
Admission fee		Rs. 300
Total		Rs.3000
<b>For Sub staff, Guards and family pensioners</b>		
Life membership fee		Rs.1700
Admission fee		RS.300
Total		Rs.2000
Family Pensioners of deceased members		Rs.300

**PARTICULARS OF REMITTANCE**

Draft/Cheque No./online number	
Date of remittance	
Amount	
SBPA Account no.	30001925013
IFSC Code	SBIN0004049
Branch	PBB SECTOR 17 CHANDIGARH LHO

I undertake to abide by the rules and byelaws of SBI Pensioners association (Signature)

**FOR OFFICE USE ONLY**

Admitted and allotted Membership No \_\_\_\_\_ President/General secretary,  
 MK Virmani, General Secretary, 2272, Astha Aott Sector 48C Chandigarh Ph 160047, M-8800000330

**List of Holidays July to Sep. 2025**

	CHD.	Hry.	HP.	PB.	J&K.	Ladakh
05th July	Saturday	✓				✓
06th July	Sunday					✓
09th August	Saturday			✓		✓
15th August	Friday	✓	✓	✓	✓	✓
15th August	Friday					✓
16th August	Saturday	✓	✓			✓
09th Sep	Friday					✓
12th Sep	Friday					✓
23rd Sep	Tuesday					✓

**Change of mobile number through Internet Banking**

A Retail Internet Banking customer (Resident customer) having active ATM cum Debit card which account is mapped with internet banking username, can change his/her mobile number online without visiting branch.

**Step by Step Process:-**

**IRATA: Internet Banking Request Approval through ATM**

- Login to OnlineSBI (<https://www.onlinesbi.sbi>)
- Go to 'My Accounts & Profile' tab.
- Click on 'Profile' >> 'My Profile' link.
- Enter profile password and submit.
- Details as per Bank's record will displayed to the Customer.
- Click on the hyperlink "Change Mobile Number- Domestic only (Through ATM)" available at the right bottom of the screen.
- On next screen three tabs 'Create Request', 'Cancel Request' and 'Status' will appear.
- Customer has to enter new mobile and retype new mobile on create request tab and submit.
- Click on IRATA: Internet Banking Request Approval through ATM.
- Customer has to select the account for which she/he possess the debit card and proceed.
- All active card linked with the selected account will be displayed and customer has to select and confirm the debit card which she/he possess.
- On the next screen enter the card details (Valid To/Expiry Date, Card Holder Name, PIN and Enter the text as shown in the image) and proceed.
- On successful validation, the following message will be displayed to the customer on the screen: "Thanks for registering mobile number with us. The status of your request is pending. Kindly complete the registration process according to the option selected by you. Click here to see the guidelines for process completion."
- A SMS containing "Reference No. for Change/Update mobile number is UMXXXXXXXXXXXX and your IRATA reference number is XXXXXXXXXXX" will be sent by INB system on your new mobile number.
- Please visit any State Bank Group ATM, swipe your card, select the 'Services' tab and input your PIN.
- Select 'Others' tab on the ATM screen and choose 'Internet Banking Request Approval' option.
- Input the 10-digit reference number for approval of the request.
- On successful completion of the process, the request (change of mobile number) will be fulfilled.
- Upon successful validation, the new mobile number changed by you will be updated in INB, CBS and ATM. A successful message in this regard will also be delivered to customer on his mobile number.

**Cancellation of Request:-** You can cancel your request of updation / change of mobile number through INB.

- Login to OnlineSBI (<https://www.onlinesbi.sbi>)
- Go to 'My Accounts & Profile' tab.
- Click on 'Profile' >> 'My Profile' link.
- Enter profile password and submit.
- Details as per Bank's record will displayed to the Customer.
- Click on the hyperlink "Change Mobile Number- Domestic only (Through ATM)" available at the right bottom of the screen.
- On next screen three tabs 'Create Request', 'Cancel Request' and 'Status' will appear.
- If you want to cancel the request please click on 'Cancel Request' tab and choose the request.
- Click on 'Cancel Request' button to cancel the request.
- A message 'Your Reference Number UMXXXXXXXXXX is successfully cancelled' will be displayed on screen.

**View Status of Request:-** You can view the status of your request of updation / change of mobile number through INB.

- Login to OnlineSBI (<https://www.onlinesbi.sbi>)
- Go to 'My Accounts & Profile' tab.
- Click on 'Profile' >> 'My Profile' link.
- Enter profile password and submit.
- Details as per Bank's record will displayed to the Customer.
- Click on the hyperlink "Change Mobile Number- Domestic only (Through ATM)" available at the right bottom of the screen.
- On next screen three tabs 'Create Request', 'Cancel Request' and 'Status' will appear.
- Click on 'Status' tab to view the present status (Pending/Successful) of your request to change mobile number through INB.

GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

MOGA UNIT



KARNAL UNIT AGM



KATHUA UNIT



CHANDIGARH LHO



HOSHIARPUR UNIT



SIRSA UNIT



ROHTAK UNIT



PANCHKULA UNIT



KURUKSHETRA UNIT



BHATINDA UNIT



PATHANKOT UNIT



JALANDHAR UNIT



LUDHIANA UNIT



SHIMLA UNIT



JAMMU UNIT



**PANIPAT UNIT****STATE BANK DAY CELEBRATIONS AT TAGORE THEATRE CHANDIGARH**

**Honouring of Com Sanjay Sharma GS SBIPA Chandigarh Circle on his superannuation and Com Sirhindi & Com Priyvrat newly elected President and General Secretary respectively of SBIOA Chandigarh Circle**

**PROGRAM FOR RETIRING STAFF AT SBILD PANCHKULA**

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

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