

Defeat Age with Active Life

एस.बी.आई. पेंशनर्स मेल अस.बी. आष्टी. पैन्सन्सर्स मेल S.B.I PENSIONERS'MAIL



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स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की त्रैमासिक पत्रिका (चण्डीगढ़ सर्कल) स्टेट बैंक ऑफ इंडीआ पैन्सन्सर्स असोसिएशन ਦੀ ਤਿਆਰੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

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EDITORIAL

WELCOME TEAM N RADHAKRISHNAN & G D NADAF

FSBIPA leads the SBI Pensioners' movement in our country and takes up all issues with corporate centre, IBA & Government of India for the resolution to the satisfaction of pensioners. Sometimes, it has to resort to legal course to get justice. At present all the circle associations are affiliated to FSBIPA. It is a democratic body holding elections every three years. The elections were due in 2025 for the term 2025-28 and the date fixed was 25th August 2025 and venue was RAIPUR, Chhattisgarh.



Since more than one candidate filed nomination for all the posts, the election by secret ballot was announced. In their own wisdom, the electoral college consisting of five delegates from each Circle, voted for the captioned team to lead FSBIPA.

The earlier leaderships did well to architect the growth of FSBIPA and served the membership with the best of their abilities. They were instrumental in bringing many benefits for the staff pensioners - the latest being removal of DA anomaly for pre Nov 2002 retirees, improvement in family pension, 50% of basic pension for all retirees without ceiling and improvements in

Health Insurance Schemes.

However, the delegates considered it fit to vote for those having vast experience of leading trade union movement during their active service so that the things start moving fast. In smoothly conducted election to the supreme body, the following were elected:-

President	N Radhakrishnan	Hyderabad
Vice Presidents	1 Kamal Kadari	Ahmedabad
	2 Joseph Palacal	Kerala
	3 R P Saxena	Jaipur
	4 Harender Prasad	Patna
General Secretary	G D Nadaf	Karnatka
Secretary	Sudhir Pawar	Mumbai

The treasurer will be nominated by GS from his Circle. (Karnatka)

Both the elected president and General Secretary are considered to be the oceans of knowledge..Shri Nadaf in addition to leading AISBOF & AIBOC has also served as director on the board of SBI for a considerably long time. The age is also in their favour. The other office bearers are also active, knowledgeable and enthusiastic having passion for helping fellow pensioners, We welcome the new team and hope that the things will start moving at a faster pace. We are also sure that the following issues, already raised by us, will be dealt with on priority basis.

- 1 Updation of pension
- 2 Payment of health insurance premium by the bank for policy B
- 3 Establishment of dispensaries at all RBI/big centres
- 4 Availability of adequate quantity of quality medicines at all dispensaries
- 5 Appointment of doctors at dispensaries
- 6 Approval of Family' Pensioner status to handicapped children of staff pensioners
- 7 Reduction in recovery period of commuted value of pension
- 8 Increase in age limit to 80 years for repayment of Housing loan and other staff loans.

- 9 Revision of DA at quarterly intervals at par with serving staff
- 10 Improvements in ePharmacy services
- 11 Pan India MOU with Lall Pathlabs instead of having it at local levels
- 12 Anomalies in pension fixation for 11th & 12th bipartite retirees
- 13 50% of basic for pension without ceiling be given retrospectively.

We are confident that the new team will make earnest efforts to transform the above dreams into reality in the shortest possible time.

We wish good health to Shri G K Gandhi Shri Dipak Basu and their team and all the best to Shri N Radhakrishnan Shri G D Nadaf and their team for success in their endeavours to serve the membership under the banner of FSBIPA



Posting of TPA (medi assist) representative in Main branch Sector 17 on every Wednesday

We have been receiving representation from our super senior members for making them available the TPAs representative in sector 17 as the office in sector 26 is on 1st floor with no provision of lift thereby making it difficult to visit and submit medical bills.

Understanding their genuine problem, we took up the matter with Circle Management and TPA officials. We are delighted to inform that our management has made the TPA to agree to our proposal to post their representative in Sector 17. As such Mr Ankit (+91 91 154 03758) will be available ,once a week ie. every Wednesday ,in our sector 17 main branch from 10.30 am to 4.30 pm to take care of the needs of our insurance policy A & policy B holders. Members may submit their claims with him instead of going to Sector 26 office .He will be available in Sector 17 Branch from 23rd July (coming Wednesday)



SBI TRIBUTE SCHEME PROVISION OF IMMEDIATE SUPPORT FOR THE FAMILY OF PENSIONERS/RETIREES

We were advised by our Deputy General Secretary that a scheme called REIMBURSEMENT OF FUNERAL EXPENSES was available to pensioners/ retirees of eAB and the same was discontinued after the merger of associate banks with SBI. As such we took up the matter with

Management in our structured meetings as well in a meeting specially convened for resolution of issues concerning aAB pensioners. One of the issues raised was restoration of the facility which was available to eAB retirees before merger. The bank's response was quite positive and we were assured that the matter would be taken up with corporate centre with positivity.

We are happy to inform that our efforts have borne fruits as the bank has agreed to our request and launched a scheme called

SBI TRIBUTE SCHEME vide circular number CDO/P&HRD-PPG/18/25-26 dated 23/07/25. The scheme is extended to all pensioners/retirees of SBI/eABs with amount fixed as Rs30000/-.

We are thankful to the Circle Management as well as Corporate Centre for agreeing to our just demand.



To The General Secretary
State Bank Of India Officers' Association
Chandigarh Circular

CONGRATULATIONS ON THE GRAND SUCCESS OF 13th GENERAL COUNCIL & THANKS FOR A SURPRISE GIFT

We congratulate you and your team of committed office bearers/ volunteers for the successful conduct of 13th Triennial General council held on 14th September 2025 at Inderdhanush Auditorium, Panchkula. Participation of a large number of members from length & breadth of our circle, presence of top management of SBI Local Head office Chandigarh, leaders of sister organisations and leaders of SBIOA from all the circles speak volumes of your team's popularity and association's relationship with all concerned.

Special treatment to former General Secretaries of SBIOA and leadership of SBIPA and their presence was quite appreciable.

We are truly grateful for your gift to SBIPA Chandigarh Circle- Lenovo Desktop. It was a lovely surprise and thoughtful gesture.

We are touched by efforts went into choosing such a useful item.

We accept this all in one Lenovo Computer as a symbol of respect from the present generation to elders.

We are sure the SBIOA Chandigarh Circle will scale new heights under your leadership.

We once again thank you very much.

Dr M K Virmani
General Secretary

Staff Welfare Activities.**Assistance to Retired Employees in case of CRITICAL ILLNESS**

All employees of State bank of India on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses and disabled children, if any, shall be covered under the scheme. The coverage shall also be extended to family pensioners. The employees who were discharged/ dismissed/ removed/ compulsorily retired/terminated from service will not be covered. The scheme will cover medical expenses incurred by the retired employees/ family pensioners on or after 1st April of the financial year for critical diseases.

Diseases Covered

Medical expenses incurred on critical illness in respect of specified diseases as mentioned below shall be covered-

1. Cancer
2. Cardiac Surgery/Serious Heart Ailments
3. Kidney/ Transplant
4. Dialysis
5. Illness/Accidents of serious nature, involving major surgeries/ life, support system,
6. Covid Expenses Covered

(1) In case of retired employees / family pensioners covered under 'Retired Employees Medical Benefit Scheme' / 'Mediclam Policy for Retired Employees', the Bank Shall provide assistance to the extent of 100% of the medical expenses incurred above the amount payable under the medical scheme / insurance policy. The maximum amount of assistance shall be restricted to 7.00 lakhs

ii) In case of retired employees / family pensioners not covered under 'Retired Employees Medical Benefit Scheme' / 'Mediclam Policy for Retired Employees', the Bank shall provide assistance to the extent of 100% of the medical expenses incurred above Rs. 3.00 lakh. The maximum amount of assistance shall be restricted to Rs. 7.00 lakh.

iii) The assistance shall be provided on first come first serve basis, subject to availability of fund.

iv) The facility can be availed for only one instance per retired employee / family pensioner in a year in respect of specified diseases, post facto.

**FEDERATION NEWS**

1. Our federation vide its letter No FSBIPA/12/2025 dated 3/10/25 has requested the corporate centre to issue suitable clarifications to Circles to follow instructions contained in Circular No CDO/PSRD/PN62/2023-24 dated 26/3/24 to enable them to compute pension at 50% of average of last drawn 12 months substantive pay plus half of PQP, FPP in accordance with the government notification dated 29/3/24. vide its letter No FSBIPA 4/2025 dated 9/9/25 , the federation has requested the corporate centre to discontinue the coverage amount under the SBI Health Care through Insurance and restore the earlier

system of reimbursement through the trustees of REMBS.3.

2. Vide its letter No FSBIPA/13/2025 dated 3/10/25, the federation has taken up with the corporate centre for making available the relevant circulars on HRMS for pensioners and also send them to all pensioners on their registered email.4.

3. Federation has written to all the constituents of UFBU to fight unitedly for change of base year from (1969-100) series to (2016-100) series for payment of DA relief to pensioners consequent upon the change of base year for serving employees w.e.f 1/11/2022 in terms of 12th bipartite settlement/9th joint note dated 8/3/24. It has further made following suggestions:-i)Not to accept IBA's proposal of neutral cost.ii) To discuss cost effective proposal towards provision of appropriate, justifiable and eligible benefit to all pensioners.iii) affordability of banks should not be reason to deny the benefits to pensioners.iv) to ensure benefits w.e.f 1/11/2002.v) uniform dearness relief formula for all pensioners irrespective of their date of retirement.

CIRCLE NEWS

SBIPA OFFICE - at last we got our office in LHO building . It was inaugurated by Shri Krishan Sharma CGM , in the presence of top management functionaries and large number of working staff & pensioners. The office is functional now and President and General Secretary are available on all Mondays and Wednesdays from 11am to 3 pm. (0172-2727627) Disabled Children- our efforts to get the

DISABLED CHILDREN - of pensioners as family pensioners are continually yielding results as all but six cases stand approved by Corporate Centre and remaining six are under process

STRUCTURED MEETINGS - The regular structured meetings with the Circle Management has proved beneficial for the pensioners as most of their cases stand resolved which include payment of TA bills(before retirement) , medical bills , sanction of stagnation increments and issue of PPOs. The last such meeting was held on 14/7/25.

EC MEETINGS- regular EC meetings enable us to know the problems of members and update our members about latest developments. Last meeting was held on 14/8/25 which also provided an opportunity to our EC members to witness inauguration of our office .

DISPENSARIES - we are working tirelessly for the establishment of dispensaries at all AO/RBO centre and centre with high density of working and retired staff. However, a few of our cases are struck up at corporate centre for which we have requested our federation to take up with concerned authorities for early approval.

MEMBERSHIP- Effective working of SBIPA coupled with the efforts made by our office bearers at all levels, the membership is increasing day by day. Our column " New Members" in this issue is a testimony of our contention.

WEBSITE - our new website is under construction and will be ready within a month. The members will remain updated by visiting the same

ELECTIONS - as per our bye laws , the elections for the office bearers will be held shortly for which the schedule is being finalised. To save the members from unavoidable sufferings , our EC has decided to hold the elections at all AO centres as well as other important centres. It will result in minimum inconvenience to members with maximum participation. The members are however, advised to note down their membership number as it will help them saving time at the time of polling. In case of any difficulty they can contact Shri Chuni Lal Dhiman (+91 97797 07769) or Shri Ashok Sharma(+91 70873 60640)

GENERAL BODY MEETING- The executive committee of SBIPA CHD CIRCLE in its meeting held on 14/8/25 decided to hold it after the elections as it is not possible to follow the previous practice holding the same simultaneously with elections due to holding of polling at various centres.

MONTHLY MEETINGS - all our centres including Chandigarh are holding meetings regularly and the number of participants is showing a steep increase. The health talk/ medical camps have become integral part of these meetings. Some of the units have started cultural programs and excursion tours .

PENSIONERS GRIEVANCES REDRESSAL PROGRAM- this program under SAMADHAN PAKHWARA has become an attraction for the aggrieved pensioners as their problems are not only heard by concerned authorities but also resolved in the shortest time. The participation by the office bearers of SBIPA has also added to its importance as the pensioners get opportunity to fearlessly raise their issue.

PROGRAM FOR RETIRING STAFF - this program is now being held bi-monthly at SBILD Panchkula. SBIPA office bearers under the leadership of president and general secretary participate and enlighten the prospective members about the facilities available to them after retirement and working of SBIPA.

MEDICAL FACILITIES - we have been working hard for improvement in this field. While the services of vendor UR life has shown great improvement, the others are still finding it difficult to come upto the expectatiin of members. Shri SK Bajaj and Shri N K Singla our secretaries have worked hard to mitigate the problems of pensioners in case of hospitalisation related issues and settlement if bills. The role of TPA and Brokers as well as insurance company has been apireciable.

ROLL OF PPG DEPARTMENT- the working of all the officials and emoloyees posted in PPG department at chandigarh LHO is aporecuable. All the cases brought to our notice by members stand resolved as they are quite sympathetic to the needs of pensioners.

Submission of Life Certificate

The life certificate is required to be submitted by pensioners every year. The super senior citizens (80 and above) can submit it from 1st October while the others may do so w.e.f 1st November. This is for the information of all the staff pensioners.

WELCOME NEW MEMBERS

ENROLLED DURING July to September 2025

M.No.	NAME	D.O.B	Centre
S/Shri/Smt.			
7739	Ashok Kumar Chhabra	15.07.1965	Fazilka
7740	Daljit Singh	23.07.1965	Ludhiana
7741	Gurmeet Singh	08.08.1965	Jalandhar
7742	Awdesh Kumar Singh	13.08.1965	Solan
7743	Neena Arora	16.07.1965	Jalandhar
7744	Malkit Singh	23.07.1965	Panchkula
7745	Ram Chander Kalia	06.08.1965	Hissar
7746	Satish Kumar Yadav	10.08.1965	Zirakpur
7747	Sukhai Prasad	13.07.1965	Kharar
7748	Lovelish Kumar	24.08.1965	Jalandhar
7749	Veena Dua	09.08.1965	Chandigarh
7750	Rashpal Sheemar	06.07.1965	Phagwara
7751	Anil Kumar	11.07.1965	Jalandhar
7752	Mukesh Kumar Mittal	22.07.1965	Jalandhar
7753	Narinder Kumar	05.08.1965	Panchkula
7754	Pawan Kumar	09.07.1965	Jalandhar
7755	Jaswant Singh Gussain	09.08.1965	Solan
7756	Archana Gupta	29.07.1965	Chandigarh
7757	Mohinder Kumar	10.07.1965	Sunam
7758	Rakesh Kumar Gupta	30.07.1965	Bhatinda
7759	Kamlesh Sharma	15.08.1965	Kurukshetra
7760	Abhijit Sharma	09.08.1965	Ludhiana
7761	Sukhdev Singh	05.07.1965	Sangrur
7762	Inder Dev Dhingra	05.07.1965	Sirsa
7763	Sushma Gupta	13.10.1962	New Chandigarh
7764	Amarjit Singh Kherwal	15.04.1962	Patiala
7765	Sharat Chander Atrey	03.07.1957	Patiala
7766	Shashi Malhotra (fp)	16.01.1952	Mohali
7767	Ramesh Lal Garg	08.09.1952	Patiala
7768	Balwinder Singh		
7769	Ashok Kumar Kapur		
7770	R D Rawal	06.02.1949	Kurukshetra
7771	Anand Swaroop Seth		
7772	Ramesh Kumar	05.01.1961	Chandigarh
7773	Rupender Kumar Kumaria	07.09.1957	Dera Bassi
7774	Surinder Mohan Garg	10.05.1963	Bhatinda
7775	Prithvi Raj Garg	19.07.1949	Patiala
7776	Barinder K Suman		
Members Enrolled During August, 2025			
7777	Hardev Singh	02.03.1965	Patiala
7778	Jaswinder Singh		
7779	Som Pal	18.07.1965	Panipat
7780	Sushil Kumar	05.09.1961	Kurukshetra
7781	Yoginder Kumar Sardana	15.07.1961	Kurukshetra
7782	Mohan Lal	28.11.1954	Kurukshetra
7783	Ashok Kumar Gupta	19.07.1960	Kurukshetra
7784	Vijay Kumar Gupta	06.07.1960	Kurukshetra
7785	Chander Mohan Mohla	13.03.1946	Kurukshetra
7786	Harish Chander	01.04.1946	Kurukshetra
7787	Vinod Khurana	01.06.1956	Kurukshetra
7788	Rakesh Jain	14.05.1965	Bhatinda
7789	Diwan Chand	01.05.1959	Kurukshetra
7790	Harminder Kaur	04.04.1964	Hoshiarpur

7791	Dilawar Ram	20.03.1964	Hoshiarpur	7848	Kiran Kumari	10.01.1964	Mukatsar
7792	Anita Jethi	13.04.1969	Ludhiana	7849	Som Nath Goyal	20.05.1963	Patiala
7793	Ram Pher	16.07.1965	Mohali	7850	Naresh Kumar Narang	17.05.1960	Rohtak
7794	Sant Kumar	20.12.1973	Kurukshetra	7851	Subhash Chander Khurana	02.10.1958	Rohtak
7795	Bal Krishan	14.11.1954	Kurukshetra	7852	Ramesh Kumari Khurana	19.04.1958	Rohtak
7796	Jai Parkash Sharma	01.04.1960	Kurukshetra	7853	Sunita Arora	20.02.1963	Rohtak
Members Enrolled During September, 2025							
7797	Ashwani Kumar Dhiman	17.05.1958	Dharamsala	7854	Subhash Chander	01.10.1955	Rohtak
7798	Amarjeet Singh Brar	03.11.1958	Mohali	7855	Krishan Singh	10.03.1961	Mohali
7799	Sunil Datt	05.10.1965	Panchkula	7856	Piara Lal Bhat	18.03.1951	Jammu
7800	Jyoti Bala Khurana	01.11.1965	Hissar	7857			
7801	Ravinder Pal Singh Bajaj	18.10.1965	Patiala	7858	Jaspal Singh Babbar	27.09.1965	Ludhiana
7802	Manjinder Singh Randhawa	13.10.1965	Patiala	7859	Parveen Joshi (fp)	24.07.1949	Hoshiarpur
7803	Navtej Singh Dhindhra	05.10.1965	Patiala	7860	Anil Grover	09.04.1960	Panchkula
7804	Ramesh Kumar	28.09.1965	Chandigarh	7861	Satish Kumar Garg	19.06.1953	Sangrur
7805	Babita Bhasin	14.10.1965	Jalandhar	7862	Suresh Kumar Bawalia	14.09.1958	Rewari
7806	Sanjeev Kumar	20.09.1965	Panchkula	7863	Ajay Kumar Singhal	12.11.1964	Ambala City
7807	Kawal Deep Singh Kaptan	19.09.1965	Zirakpur	7864	Rajesh Kohli	08.09.1965	Jalandhar
7808	Bharat Bhushan	02.10.1965	Jalandhar	7865	Rajesh Verma	22.09.1965	Jalandhar
7809	Veena Bhalla	01.11.1965	Yamunanagar	7866	Pawan Kumar Chopra	13.09.1955	Pathankot
7810	Punam Jain	23.10.1965	Panchkula	7867	Vinod Kumar Bakshi	12.04.1960	Zirakpur
7811	Pankaj Malhotra	05.10.1965	Jalandhar	7868	Manohar Lal	21.10.1965	Ambala Cantt.
7812	Ram Kumar	10.09.1965	Dera Bassi	7869	Narender Kumar		
7813	Syed Mohd Ashraf	19.09.1965	Pulwama				
7814	Sushil Kumar	08.09.1965	Nawanshehar				
7815	Farooq Ahmed Rather	16.09.1965	Srinagar				
7816	Karnail Singh	21.09.1965	Ludhiana				
7817	Surinder Paul	01.11.1965	Jalandhar				
7818	Satish Kumar Saluja	02.10.1965	Ludhiana				
7819	Raghubir Singh	10.09.1965	Ludhiana				
7820	Rakes Kumar	30.09.1965	Ropar				
7821	Ashok Kumar Sehgal	14.09.1958	Rohtak				
7822	Sanjeev Kumar Goyal	05.08.1965	Bhatinda				
7823	Surjit Singh Gill	20.06.1959	Ludhiana				
7824	Lahari Ram	20.04.1964	Rewari				
7825	Ummad Singh	27.05.1965	Rewari				
7826	Bhagwan Dass	05.05.1958	Rewari				
7827	Parvesh Kumar Garg	30.11.1965	Patiala				
7828	Ramesh Kumar	05.09.1962	Hamirpur				
7829	Budh Ram	08.04.1964	Rohtak				
7830	Darshan Singh	23.02.1963	Chandigarh				
7831	Raj Kuwar	01.02.1955	Rohtak				
7832	Chaman Lal Aggarwal	15.10.1952	Kurukshetra				
7833	Bharat Bhushan Trehan	03.12.1961	Chandigarh				
7834	Radha						
7835	Bipar Rani Jaswal	16.08.1965	Hoshiarpur				
7836	Maharaj						
7837	Tara Chand	15.09.1960	Jammu				
7838	Shakuntla Rastogi	01.04.1956	Rewari				
7839	Sewa Ram	02.04.1950	Hoshiarpur				
7840	Dev Raj Jassi	08.10.1956	Hoshiarpur				
7841	Dinesh Rustagi (mrs.)						
7842	Gurmeet Kaur (fp)		Mukatsar				
7843	Shakuntla Devi	15.08.1952	Mukatsar				
7844	Michael Tom	19.02.1964	A/ Cantt				
7845	Ram Niwas	14.06.1964	Rewari				
7846	Charan Singh Chauhan	05.01.1960	Kurukshetra				
7847	Roshan Lal Watts	13.07.1952	Mukatsar				

OBITUARIES

The following members / family 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
1 Sh Bharat Bhushan Ahuja	28.07.25	Chandigarh
2 Sh O P Gupta	21.07.25	Panipat
3 Smt Surinder Kaur W/o Sh Dharam Pal Mehmi	30.07.25	Jalandhar
4 Savitri Gupta W/o B R Mahajan	23.06.25	New CHD.
5 Usharani W/o Sh S K Rai	30.07.25	Jalandhar
6 Rajinder Kumar Patni	03.07.25	Rohtak
7 Dinesh Kumar Gupta Agm(retd)	26.07.25	Panchkula
8 Sh Gian Chand Kaushik	13.06.25	Panchkula
9 Jaspal Kaur W/o S.piera Singh	20.09.25	Chandigarh
10 Krishan Lal Ralhan	29.09.25	Mohali

List of Holidays Oct. to Dec. 2025			CHD	Hry.	HP	PB	J&K	Ladakh
02nd October	Thursday	Mahatma Gandhi's Birthday	✓	✓	✓	✓	✓	✓
02nd October	Thursday	Dussehra						
07th October	Tuesday	Maharishi Valmiki Jayanti	✓	✓	✓	✓	✓	✓
10th October	Friday	KarvaChauth #			✓			
20th October	Monday	Diwali	✓	✓	✓	✓	✓	✓
21st October	Tuesday	Diwali					✓	
23rd October	Thursday	Bhai Duj #			✓			
26th October	Sunday	Accession Day					✓	
05th Nov	Wednesday	Guru Nanak Dev Ji's Birthday	✓	✓	✓	✓	✓	✓
25th Nov	Tuesday	Martyrdom Day of Sri Guru Teg Bahadur Ji				✓		
20th Dec	Saturday	Losar						✓
25th Dec	Thursday	Christmas Day	✓	✓	✓	✓	✓	✓

GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES



मुक्तसर में कार्यक्रम के दौरान पेंशनर्स को सम्मानित करते सचिव हिमंशु अरोड़ा। लो. छवें एसबीआई ने 75 पार के पेंशनर्स को किया सम्मानित

संवाद सूत्र, श्री मुक्तसर साहिब : भारतीय स्टेट बैंक पेंशनर्स स्टॉफ एसोसिएशन के क्षेत्रीय प्रबंधक के नेतृत्व में श्री मुक्तसर साहिब के सिटी हॉटल में एक समारोह आयोजित किया गया। जिसमें 75 वर्ष से अधिक आयु के वरिष्ठ पेंशनर्स को विशेष रूप से सम्मानित किया गया। समारोह में जिला कानूनी सेवाएं प्राधिकरण के सचिव हिमंशु अरोड़ा ने मुख्य अतिथि

के रूप में शिरकत की। जबकि एसबीआई के क्षेत्रीय प्रबंधक नवीन पटियाल ने विशिष्ट अतिथि के रूप में शिरकत की। इस अवसर पर एसबीआई क्षेत्रीय कार्यालय प्रबंधक एचआर विजय कुमार, परमजीत मक्कड़, संरक्षक ओपी तनेजा, सचिव सुशील अरोड़ा, वृज लाल नागपाल, करनल सिंह, सुरेश अरोड़ा, एपी सेठी, इंदु गोयल आदि मौजूद थे।

HOSHIARPUR



LUDHIANA



PATIALA



SBILD PANCHKULA



PANIPAT



ROTHAK



MUKTSAR



MOGA



AGM of FSBIPA at Raipur, Chhatisgarh



PALAMPUR



JAMMU



JALANDHAR



GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

AMBALA



KARNAL



KATHUA



MOHALI



HOSHIARPUR



JAMMU



ROHTAK



PANCHKULA



KURUKSHETRA



BHATINDA



REWARI



JALANDHAR



KAITHAL



SHIMLA



DABWALI



SBIPA OFFICE AT LHO - INAUGURATION



“ Structured Meeting ”



“ EC Meeting ”



“ LHO Meeting ”



SBIOA Triennial General Council At Panchkula



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