

*Defeat Age with Active Life*

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Postal Registration No. :  
G/CHD/0098/2023-2025

A Quarterly Magazine of State Bank of India Pensioners' Association (Chandigarh Circle)

ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ੍ਹ ਸਰਕਲ) ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ੍ਹ ਸਰਕਲ)

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

ਰਕਾਬ - 25 ਅੰਕ 4  
ਅਕਤੂਬਰ - ਦਿਸੰਬਰ, 2024

ਖੰਡ 25, ਅੰਕ : 4  
ਅਕਤੂਬਰ - ਦਸੰਬਰ, 2024

Vol.-25, Issue:4  
October-December, 2024

## Editorial

### WELCOME 2025-a year of joy, hope and reflection.

As we bid farewell to the year 2024, we take a pause and look back to our moments of happiness and success, leaving behind memories and hoping to have a fresh start. Consider the year 2025 as blank canvas, believe in yourself and paint the canvas of the year with dreams and positive affirmations. It is time to make resolutions that help to conquer success and get all the good things in life.

The year 2024 was full of positive events for the world State Bank of India was named the Best bank in India for 2024 by Global Finance Magazine at its 31st Annual Best awards in Washington.

The award was received by our new Chairman shri C S Setty, who took over the reins of SBI from shri Dinesh khara on 25th august 2024. Shri Setty has assured that the bank will touch 100 trillion mark in total business in the next financial year. SBIPA wishes all the best to shri Setty . We are sure, the new chairman will also ensure the welfare of while fulfilling his dreams to take the bank to newer heights.



Federation of SBIPAs has constituted small committees to consider and suggest improvements in the term of policies A & B. e-Pharmacy as well as enrolment of handicap children of retirees as family pensioners. The committees have started the job and the results will be visible soon. The next Governing body meeting of SBIPA is scheduled to be held in Chandigarh on 9th march 2025 for which we are eagerly waiting to

host.

SBIPA Chandigarh Circle is getting stronger day by day and we have been able to get the issues raised by our members, resolved through regular structured meetings as well as personal visits to Circle authorities. Our efforts have started showing results as the corporate centre has started enrolling disabled children of pensioners as family pensioners. We have been successful in getting the stagnation increment to most of the members who approached us, paid and getting the long pending bills (even pertaining to their service period) paid. We have also been successful in getting the details of pensioners in HRMS corrected.

All are aware that e-sbop retirees have their own associations[ three in number] which are not recognized by the bank and the innocent pensioners not understanding the value of having one organization, are being put to loss. If not today, tomorrow they will join us. As such, we requested the management to hold a special meeting to discuss and resolve the issues concerning them. The management acceding to our request convened a small committee meeting on 3rd October 2024 in which apart from president, general secretary of the association Shri Chaman Singla, DGS( retd GS ABOA unit SBOP) and few other representing SBIPA and e-SBOP pensioners participated. All the issues were discussed in detail. We are sure; these issues will be resolved soon. We once again very humbly request our e-SBOP retiree brethrens to join the mainstream in their own interest. They may continue their social activities with their old colleagues under any banner even after joining SBIPA Chandigarh circle.

One of the most sensitive issues that attracted the attention of retirees was issue of recovery of commuted pension. After the Punjab & Haryana high court granted stay on recovery of commuted pension, a number of pensioners from state government and banks, including SBI, started filing petitions and were granted stay as well. However, on 4th of December the court dismissed all the petitions and vacated the stay. During the intervening period, we had been in contact with many advocates considered to be authority on the subject for filing of writ petition on behalf of federation, but could not get a positive response. We were told that it is better that the affected pensioners file the case in individual capacity. As such, we stayed away and did not discourage the pensioners, who were eager to file the case. The case was justified but the court had to rely on various factors including pension rules etc. We had already taken up the case with the corporate centre through FSBIPA as well as our Circle authorities and are committed to work for justice to our members.

SBIPA is committed to achieve, a justified commutation factor and its recovery period, LFC for pensioners, dispensaries at all RBO centres with adequate stock of medicines, up-dation of pension, free health insurance for pensioners, retrospect benefit of 50% basic as pension for all and DA on quarterly intervals on par with working staff. For achieving these goals, we need the support from one and all. Let us try to enroll all those who have not yet subscribed to the membership of our august association.

SBIPA Chandigarh circle Wishes all our members, their families and readers of this issue a very happy and prosperous

NEW YEAR 2025      SBIPA ZINDABAD      OUR UNITY  
ZINDABAD                      OUR  
FEDERATION ZINDABAD  
FEDERATION of SBI PENSIONERS' ASSOCIATIONS  
SBI Samridhi Bhavan  
1 strand St, D block  
5 th Floor  
Kolkata 700001  
All letters to be  
addressed to the General Secretary

No: 57/24-25. Date: 24.10.2024

The Chief General Manager (HR) State Bank of India

Corporate Centre Madame Cama Road Mumbai - 400021.

**Respected Sir,**

SBI Group Health Insurance Cover.

SBI Health Assist Policy & SBI Health Care (Policy - A)

We give below our suggestions for inclusion in the captioned Policy for the ensuing term of 2025-2026 :-

1) We would request \*to re-open the scheme for everybody\* to enroll including option for Additional Super Top Up facility as was done in the last occasion.

2) Keeping in mind the hike in bed rent in hospitals, we would request for \*increase of bed rent\* from Rs.5,000/- to Rs.6,000/- for 3 lac base plan and from Rs.7,500/- to Rs.10,000/- for 5 lac base plan options.

This marginal increase in bed rent will not create much burden keeping in mind the probable increase of 5% in the premium to be paid by the pensioners.

3) We propose for an increase of ceiling of capped ailments as per the chart below:-

Existing Ceiling Proposed Ceiling

Ailment Existing Ceiling

For 3 lac For 5 lac

Existing ceiling

For 3 lac For 5 lac

**1. Angioplasty**

2,00,000/- 2,25,000/-

2,25,000/- 2,50,000/-

**2. CABG**

4,00,000/- 4,50,000/-

No Change No Change

**3. CATARACT**

45,000/- 50,000/-

No Change No Change

**4. Cholecystectomy**

1,00,000/- 1,25,000/- 1,25,000/- 1,50,000/-

5. Hernia @ involving single repair (other than treatment of prostate cancer)

1,00,000/- 1,25,000/-

1,25,000/- 1,50,000/-

6. Knee replacement (unilateral)

2,00,000/- 2,25,000/-

2,25,000/- 2,50,000/-

### 7. Knee replacement (Bilateral)

4,00,000/- 4,50,000/-

4,50,000/- 5,00,000/-

### 8 . Prostate

100000/- 125000/-

125000/- 150000/-

We would also request for inclusion of treatment for \*umbilical Hernia\* with a ceiling of Rs.1,50,000/- for 3 lacs option and

Rs.1,75,000/- for 5 lacs option.

Further, we would suggest to exclude Pre and Post treatment cost from the ceiling.

The existing arrangement is compelling the beneficiaries to incur a considerable portion of the hospital bills and the cost of pre and post treatment cases as well.

The ceiling should be restricted to \*hospital bills.\*

We would request to fix a minimum eligibility clause while disposing a bill where the beneficiary was admitted in bed with a rent higher than eligibility.

In many cases it has been observed that the proportionate deduction of different charges of treatment ultimately made the beneficiary loser

as the accorded sanction was less than his/her eligibility linked with bed rent.

The beneficiary should be paid to which he is eligible for as per his bed rent criteria.

### POLICY - A:

The number of diseases are fixed for domiciliary treatment under policy-A,

whereas one can get reimbursement for domiciliary treatment of any diseases.

It might be that a same person while having balance of above 3 lacs will be eligible for getting reimbursement of fixed diseases,

but when the balance will come down below 3 lacs

he/she will be eligible for getting reimbursement for domestic treatment of any disease.

This is simply ridiculous.

We would suggest that either the same arrangement is made in both the cases of the earmarked amount for domiciliary treatment be kept in REMBS for reimbursement by the Bank as is done in case where the balance comes below 3 lacs.

It has been brought to our notice that bed rent eligibility is brought down to a lower level

if the balance of base plan amount after incurring cost of treatment.

As for example, who has opted for 10 lacs scheme, the eligibility of bed rent will be brought down to 3 lacs, if the balance come down.

This is unfair and mechanism has not been made effective in Policy-B.

This change in eligibility of bed rent is nowhere linked with reduced balance anywhere.

So, we would request to keep the bed rent eligibility fixed as is done in policy -B.

We have requested in earlier occasion and will reiterate that the benefit of E-pharmacy be extended to holders of Policy A.

### E-PHARMACY:-

We would request that before engaging the vendors the following points should be categorically mentioned in the related Agreement.

a) That they will \*supply medicines PAN India, covering all the Pin Code area\* not in selective areas as per their work.

b) They should \*supply all the medicines as per prescription\* of the attending physician barring those which are barred by law for online dispensation.

c) They should \*provide a discount of 20% percent even against supply of all medicine even beyond the corporate discount level\*

d) Beneficiaries should be given \*a chance to change the vendor midway\* say after his experience for six months.

e) keeping in mind the stiff rise in the price of medicine , we would request to raise banks benevolence to Rs 20000 from Rs. 12000 as at present.

**We would also request to consider the following:**

i) Needy Pensioners/ Family Pensioners be sanctioned an \*interest free loan\* to pay premium for Base plan and Additional Super Top up which may be realised in ten equal installments.

ii) \*Balance in policy A should be intimated\* at the beginning of the year

iii) The TPA should be asked to \*print the cards\* for policy A and Policy B in two distinctly \*different colours\*

We hope that the above submissions will draw a sympathetic consideration so that the seniors of State Bank family can have a better health care which they need at this stage of life.

With regards

**Yours Faithfully**

**DIPAK KUMAR BASU**

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**General Secretary\*SMALL COMMITTEE MEETING OF FEDERATION WITH SBI CORPORATE CENTRE MANAGEMENT\***

A Small Committee comprising Sri Dipak Kumar Basu, General Secretary, Sri D.Krishna Kumar, Deputy General Secretary, Sri Raj Kumar Chhabria, Secretary and Sri A.Sridharan, General Secretary, SBIPA Chennai Circle met Sri Binod Kumar Mishra, DMD (HR) and CDO, Sri Debjcet Mitra, GM (RP&PM), and Sri Sourav Ghosh, DGM (P&PMD) at the Corporate Centre, Mumbai on 19.11.2024 . The subject of inclusion of dependent, disabled children for Family Pension was discussed in detail. Our committee submitted a printout of the presentation containing therein, the existing guidelines governing inclusion of disabled children for family pension, our suggestions on the need to revisit these guidelines issued in 1995, by aligning them



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**WELCOME NEW MEMBERS  
ENROLLED DURING July-to-September 2024**

M.No.	NAME	D.O.B	Centre
	S/Shri/Smt.		

20.09.1962

KURUKSHETRA

**LIST OF BANK HOILDAYS****Oct. To Dec. 2024**

			CHD.	HR.	H.P.	PB.	J&K	LADAKH
02nd October	Wednesday	Mahatma Gandhi's Birthday	✓	✓	✓	✓	✓	✓
03rd October	Thursday	Maharaja Agrasen Jayanti		✓				
12th October	Saturday	Dusshera	✓		✓		✓	✓
17th October	Thursday	Maharishi Valmiki Jayanti			✓	✓		
17th October	Thursday	Maharishi Valmiki Jayanti/ Maharaja Ajmidh Jayanti		✓				
20th October	Sunday	Karwa Chauth #			✓			
26th October	Saturday	Acession day					✓	
31st October	Thursday	Diwali	✓		✓	✓		✓
1st November	Friday	Diwali					✓	
1st November	Friday	Diwali/ Haryana Day		✓				
03rd November	Sunday	Bhai Duj #			✓			
15th November	Friday	Guru Nanak Dev Ji's Birthday	✓		✓	✓	✓	✓
25th December	Wednesday	Christmas Day	✓		✓	✓	✓	✓
27th December	Friday	Shaheehi Sabha, Shri Fatehgarh Sahib				✓		
31st December	Tuesday	Losar						✓

Grievances Redressal Program LHO CHD

Retiring Staff Programme September 2024

GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

MOGA UNIT



ROHTAK UNIT



AMBALA UNIT



KURUKSHETRA UNIT



HOSHIARPUR UNIT



AMRITSAR UNIT



PANIPAT UNIT



PANCHKULA UNIT



LUDHIANA UNIT



## GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

### BHATINDA UNIT



### PATHANKOT UNIT



### JALANDHAR UNIT



### JAMMU UNIT



### SHIMLA UNIT



### DHARAMSHALA UNIT



### AMBALA CITY UNIT



### MOHALI UNIT



### HISAR UNIT



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

DUE DATE OF POSTING AT  
MBU CHANDIGARH : 07.01.24

**BOOK POST**  
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Sec- 49 A, Chandigarh 160047

Postal Registration No. :  
G/CHD/0098/2023-2025

Information Under Section 3 of Newspaper Act, 1867  
Edited & Published by Dr. M.K.Virmani, General Secretary, SBIPA, Chandigarh Circle, Flat No. 2272, Astha Apartments, Sector 48-C,  
Chandigarh. Mobile : 9815992473 on behalf of State Bank of India Pensioners' Association, Chandigarh Circle, Chandigarh.  
Printed by : ISHAN GRAPHICS , Plot No. 119, Industrial Area, Phase-2, Panchkula.  
Email : ishangraphics@gmail.com | M : 98144-54630