



Defeat Age with Active Life

RONPFI Regd. No. CHAMUL / 2001 / 5941 Dated 13.2.2002



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

Postal Registration No. :
G/CHD/0098/2021-2023

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

स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की त्रैमासिक पत्रिका (चण्डीगढ़ सर्कल)

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

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

खण्ड - 24 अंक 2
अप्रैल - जून, 2023

ਖੰਡ 24, ਅੰਕ : 2
ਅਪਰੈਲ-ਜੂਨ, 2023

Vol.-24, Issue : 2
April-June, 2023

Editorial...

.....Miles to go before I sleep

In his poem "STOPPING BY WOODS ON SNOWY EVENING" Robert Frost, one of the President Kennedy's favorite poets eloquently referred to important contribution still to be made. He writes:-

**THE WOODS ARE LOVELY, DARK AND DEEP,
BUT I HAVE PROMISES TO KEEP
AND MILES TO GO BEFORE I SLEEP
AND MILES TO GO BEFORE I SLEEP.**

We have completed a year in office as the last elections were held on 5th June 2022 and we took the charge on 6th June 2022. From day one we started taking up the issues with the authorities with utmost sincerity and enthusiasm and were successful in resolving most of them.

With the positive approach of management towards retirees, we were able to resolve the issues relating to Dispensaries, revised PPOs, payment of personal allowance as well as stagnation increment. The payment of LFC arrears and Leave encashment etc. also stands resolved to a great extent.

The burning issue of mentally challenged and physically crippled wards of pensioners as family pensioners was taken up vigorously with corporate centre through LHO authorities and we are happy to inform that all the 17 such cases brought to our notice were provided with an opportunity to appear

before the medical board for one time consideration and their recommendations have been sent to CC for final decision.

We were able to resolve the issues relating to TPA. However, the concerns of TATA1mg still remain to be fully resolved as the vendors, despite various meetings convened at different levels, have failed to supply all the medicines promptly to the pensioners. The matter is in the knowledge of Corporate centre as well as Federation and we are hopeful of a positive response.

The matter regarding opening of dispensaries at all the centres with strength {serving & retirees} of 200 and tie up arrangements for cashless facilities with path labs at all such centres is under constant follow up.

We have been successful in getting the budget allocation for dispensaries enhanced to a great extent, but the limit is still much below the requirements of patients. The appointment of doctors for Ambala, Hissar, Rewari, Amritsar and Dharamsala centers is in process and soon the dispensaries will start functioning normally. The Path-Labs at Moga, Sirsa, Panipat and Palampur etc. are also lying pending at various stages. We have requested our representatives to get the proposals for opening of dispensaries and tie up with path-labs at all centres where these are required, to LHO under intimation to us for early approval by CC.

Visit us on www.sbipensionerschd.com

For medical bills related problems, we have designated Shri S K Bajaj, our Secretary and Shri SK Mehta, Retired AGM to ensure speedy resolution of issues. Shri N K Singla Secretary and Shri K K Chopra, Zonal President Bhatinda Module are also doing wonderful job. We intend to have two representatives at all the modules for the purpose. We are happy that the members are fully satisfied with the actions initiated by us.

With a view to ensure smooth functioning of association, we have adopted modular structure and nominated office bearers for all the modules. Shortly, we shall be nominating representatives for all RBOs.

We are happy that all the centres are active and members' meets are taking place regularly. We, the Circle office bearers, had the opportunity to attend such meets at Karnal, Panipat, Jalandhar, Bhatinda and Palampur. All these meetings were well attended, well planned and well organized. Kudos to the organizers.

With KUTUMB app having nearly 4000 members and various other active groups, the level of communication has touched new heights. Over 700 members have joined SBIPA during the period and all the members, old as well as new, have been assigned a unique membership number. Since, we are making sincere efforts for electronic voting next time, this membership number may prove to be of immense importance. Our compliments to Shri Ashok Sharma, Assistant Treasurer for doing this job wonderfully.

We have a firm belief in bipartite system and are maintaining excellent relations with working associations as well as management. Our request for structured meeting was promptly accepted by the management and the same was held on 23rd February, 2023. The meeting was chaired by our

Circle Development officer with participation of AGM PPG, CM PPG AGM HR and CMIR from management side and our complete EC led by Shri Vijay Magon, President, Dr M K Virmani, General Secretary and Shri Amar Pal, Vice President. All the agenda items (24) were discussed and after detailed deliberations, the issues were resolved to our satisfaction.

We have participated in Governing Body meeting of Federation of SBIPAs and raised many issues concerning SBI pensioners. We are sure these will also be resolved in near future.

We make a humble appeal to all the members to motivate those pensioners who have not yet joined the association, to join at the earliest and strengthen our movement,

Although, more and more issues may crop up in future and some may require time for resolution, we assure the members that we will make sincere efforts to resolve all their issues.

Friends, still we have miles to go, before we sleep.



श्री काजल कुमार भौमिक, 2002 बैच के परिविक्षाधीन अधिकारी, द्वारा नए उप महाप्रबंधक एवं मंडल विकास अधिकारी का पदभार ग्रहण करने पर हम उनका हार्दिक अभिनन्दन करते हैं और उनके उज्ज्वल भविष्य की कामना करते हैं। हमें विश्वास है कि श्री काजल कुमार पेंशनर्स के सभी मुद्दों को अपनी क्षमता एवं विवेक द्वारा हल करने में कामयाब होंगे।

Glimpses from activities at various Centres....

JAMMU UNIT



PANCHKULA UNIT



JAGADHARI UNIT



KARNAL UNIT



MOGA UNIT



ABOHAR UNIT



DHARAMSALA UNIT



JALANDHAR UNIT

PILGRIMAGE TOUR OF SBIPA, JALANDHAR TO DERA BABA NANAK JI & WAGHA BORDER ON 26 - 05 - 2023



KATHUA UNIT



SHIMLA UNIT**LUDHIANA UNIT**

दिव्य हिमाचल

PALAMPUR UNIT**शिविर में जांची वरिष्ठ नागरिकों की सेहत**

पालमपुर। भारतीय स्टेट बैंक पेंशनर्स एसोसिएशन पालमपुर ने सिविल अस्पताल पालमपुर में वरिष्ठ नागरिकों की चिकित्सीय जांच पड़ताल हेतु एक चिकित्सा शिविर का आयोजन किया जिसमें पेंशनर्स एसोसिएशन के सकल स्तर के पदाधिकारी भी विशेष रूप से पधारे थे। सिविल अस्पताल पालमपुर की मेडिकल सुपरिटेण्डेंट मीनाक्षी गुप्ता के सहयोग से कैम्प सफलतापूर्वक आयोजित हुआ। कैम्प में ड्रक्टर वरुण तथा उनकी मेडिकल टीम ने करीब दो दर्जन वरिष्ठ नागरिकों का चिकित्सीय परीक्षण किया तथा उनके मेडिकल टेस्ट करवाकर उन्हें अगामी उपचार बारे जानकारी दी। इस अवसर पर चंडीगढ़ सर्कल से स्टेट बैंक एसोसिएशन के अध्यक्ष विजय मगन, महासचिव एसके वर्मानी तथा शिमला से जौनल प्रेजिडेंट यूएस नेगी पधारे थे जिन्हें भारतीय स्टेट बैंक एसोसिएशन पालमपुर इकाई ने हिमाचली टोपी पहनाकर सम्मानित किया गया। बैठक में मेडिकल बिल तथा अन्य देय राशि की अदायगी, पेंशन अपडेशन तथा डीए बिल बगैरा मुद्दों पर गहन चर्चा की गई।

**ROHTAK UNIT**

BATHINDA UNIT



8.4.23 SBIPA BHT AGM



PATIALA UNIT

ਸੱਚੀ ਖਬਰ ਦਿਖਾਣ ਦਾ ਹੋਸਲਾ
ਫਾਸਟਵੇ ਨਿਊਜ਼
 ਪੰਜਾਬੀ ਅਖਬਾਰ
FASTWAY NEWS
 Chief Editor: VICKY KUMAR Joint Editor: RAJNISHI KAUSHAL Legal Editor: ADV. GAURAV ANORA
 Daily Evening Paper
 Email: Fastwaynews504@gmail.com

ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਪਟਿਆਲਾ ਇਕਾਈ ਦੀ ਮੀਟਿੰਗ



ਪਟਿਆਲਾ, ਜਗਦੀਭ ਰਾਇਕਾ
 ਮਿਤੀ 27.04.2023 ਨੂੰ ਐਸ.ਐਸ.ਟੀ. ਨਗਰ ਪਟਿਆਲਾ ਵਿਖੇ ਹੋਈ ਇਸ ਮੀਟਿੰਗ ਵਿੱਚ ਨਾਮ, ਪਟਿਆਲਾ ਅਤੇ ਗੁਰਮੁਖਾ ਦੇ ਕਰੀਬ 120 ਸੇਵਾਮੁਕਤ ਅਫਸਰਾਂ ਨੇ ਭਾਗ ਲਿਆ। ਮੀਟਿੰਗ ਦੀ ਕਾਰਵਾਈ ਸਕਾਨਰ ਸਕੱਤਰ ਸ੍ਰੀ ਪੁਰਾਣ ਸਿੰਘ ਨੇ ਚਲਾਈ ਅਤੇ ਮੀਟਿੰਗ ਨੂੰ ਐਸਬੀਆਈਪੀਏ ਚੇਂਡੀਗੜ੍ਹ ਸਕਰਨ ਦੇ ਉਪ ਪ੍ਰਧਾਨ ਸ੍ਰੀ ਡੀ.ਪੀ.ਐਸ. ਡਾ.ਬਾਬਾ ਅਤੇ ਡਿਪਟੀ ਜਨਰਲ ਸਕੱਤਰ ਸ੍ਰੀ ਚਮਨ ਸਿੰਘ ਨੇ ਸੰਬੰਧਤ ਕੀਤਾ। ਇਸ ਮੀਟਿੰਗ ਵਿੱਚ ਪੈਨਸ਼ਨ ਅੱਪਡੇਟ ਵਿੱਚ ਦੇਰੀ, ਐਚਆਰਐਐਸ ਨਾਲ ਸਬੰਧਤ ਸਮੱਸਿਆਵਾਂ, ਪੀਪੀਓ, ਡਿਸਪੈਂਸਰੀ, ਦਵਾਈਆਂ ਦੀ ਵਿਵਸਥਾ ਅਤੇ ਲੋਥ ਟੈਕਸਟ ਦੀ ਵਿਵਸਥਾ ਆਦਿ ਬਾਰੇ ਵਿਚਾਰ ਵਟਾਂਦਰਾ ਕੀਤਾ ਗਿਆ। ਮੀਟਿੰਗ ਵਿੱਚ ਮਤਾ ਪਾਇਆ ਗਿਆ ਕਿ ਇਹ ਸਾਰੀਆਂ ਸੁਝਾਵਾਂ ਚੇਂਡੀਗੜ੍ਹ ਵਿਖੇ ਰਹਿ ਰਹੇ ਸੇਵਾਮੁਕਤ ਵਿਅਕਤੀਆਂ ਲਈ ਉਪਲਬਧ ਹਨ, ਇਸ ਲਈ ਪਟਿਆਲਾ ਵਿਖੇ ਵੀ ਸੇਵਾਮੁਕਤ ਵਿਅਕਤੀਆਂ ਨੂੰ ਇਹ ਸੁਝਾਵਾਂ ਪੂਰੀਆਂ ਕਰਵਾਈਆਂ ਜਾਣ ਅਤੇ ਵਿੱਚ, ਇੱਕ ਖੁੱਲ੍ਹੇ ਸਿਧਨ ਵਿੱਚ, ਮੈਂਬਰਾਂ ਦੇ ਸਵਾਲਾਂ ਦੇ ਜਵਾਬ ਦਿੱਤੇ ਗਏ ਪਰਨ ਕੁਮਾਰ ਗੋਇਲ ਵੱਲੋਂ ਸਾਰੇ ਅਫਸਰ ਸਾਹਿਬਾਨ ਦਾ ਮੀਟਿੰਗ ਵਿੱਚ ਪਹੁੰਚਣ ਤੇ ਧਨਵਾਦ ਕੀਤਾ ਗਿਆ।

eF. No: 16/2/3/2011-IR
 Government of India
 Ministry of Finance
 Department of Financial Services

Jeevandeep Building, Sansad Marg,
 New Delhi, dated the 14th June, 2023.

ORDER

Subject: Constitution of a Committee on pension matters of State Bank of India-regarding.

The Government has decided to constitute a Committee with the approval of Hon'ble Finance Minister comprising of the following, for making suggestions on the pension issues of SBI for making improvement in Pension Scheme of its retirees:

- (i) Additional Secretary, Department of Financial Services : Chairman
- (ii) Joint Secretary (Pers.), Department of Expenditure : Member
- (iii) Joint Secretary (Pension), Department of Pensioner & Pension Welfare : Member
- (iv) Joint Secretary (Banking), Department of Financial Services : Member
- (v) Representative of IBA : Member
- (vi) Any other member as decided by the committee : Special Invitee
(including officials of SBI) (need based)
- (vii) Deputy Secretary (IR), DFS : Member Secretary

2. The Terms of Reference of the committee is as under:

- (i) to examine/review the extant concept of payment of pension at the rates of 50% and 40%.
- (ii) to examine the suggestions of retirees for payment of pension at the rate of 1/60th for every completed year of pensionable service as provided in Rule 23(1) of SBI Pension Regulations;
- (iii) to examine the issue of neutralization of Dearness Allowance (DA) on pension for those who retired before 01.05.2005;
- (iv) to examine the issue of updation of pension with every wage revision/settlement;
- (v) to suggest the course of action, while balancing the cost of retirement benefits and the financial implication on the bank.

The committee may also take into consideration the retirement/other benefits as available in Nationalised Banks and possible industry wide ramifications, while examining the above issues.

- 3. The Committee is requested to give its recommendations on the above issue on or before 21.7.2023 and the Committee shall set its own procedure for regulating its work.
- 4. The necessary secretarial, logistic and other assistance to the Committee shall be provided by State Bank of India.
- 5. This has the approval of Competent Authority.

(Signature)
 (Vijay Shankar Tiwari)
 Under Secretary to the Government of India
 Tel. No. 011-23362349
 Email: ir@nic.in

Correspondence with Circle Management

LHO DISPENSARY STAFF SHORTAGE- A CURSE FOR PATIENTS

Monday, the 17th April 2023 presented a gloomy picture of our LHO dispensary as the pensioners already suffering from diseases were compelled to stand in long queues for getting their quota of medicines. We came to know that the problem occurred due to promotion and transfer of the messenger posted in dispensary who used to assist the pharmacist in prompt delivery of medicines. Relieving the support without providing replacement has added to the woes of the dispensary staff as well as patients. " In view of the above, we very humbly request you to arrange for providing replacement of messenger at the earliest.

Moreover, handling of medicines require a special acumen. you are, therefore, also requested to depute the earlier incumbent to dispensary for a few days to train the new messenger.

Further, please arrange to make adequate sitting arrangements for the patients .

We are sure, you will accord top priority and do the needful at the earliest.

Note : We are happy to inform that the management immediately provided the staff as requested by us.

NEW MEMBERS ENROLLED FROM MARCH - JUNE, 2023

Memb.No.	Name	Date of Birth	Memb.No.	Name	Date of Birth
MAR-23 S/SH./SMT.					
6931	MALKIAT SINGH CHAWLA	03.09.62	6977	KULBHUSHAN GROVER	05.01.53
6932	RAJINDER KUMAR DUDEJA	15.12.55	6978	DEVINDER SINGH	
6933	SUNDER LAL MAKAR	01.09.61	6979	NILAMBAL DUTT SHARMA	
6934	SURESH CHAND SINGLA	24.04.61	6980	DEVINDER K. SOOD	
6935	SUBHASH CHANDER KAUL	19.02.63	6981	SURESH KUMAR WADHWA	15.06.57
6936	SUSHIL WADHWA	28.01.63	6982	OM PARKASH	
6937	RAKESH GUPTA	29.09.57	6983	ATAM PARKASH	
6938	GURNAM SINGH	22.12.57	6984	DEVINDER SINGH	10.10.57
6939	RAM CHANDER SINGH	24.12.63	6985	MOHAN LAL	05.03.59
6940	SUNIL KUMAR DHAR	12.03.63	6986	SATYA DEV SHARMA	01.02.58
6941	RAJ KUMAR MALIK	07.08.60	6987	SURINDER BHARDWAJ	04.12.60
6942	ASHOK SAGGAR	27.02.63	6988	G.S. SETHI	08.08.49
6943	SATNAM SINGH	01.03.63	6989	ARUN TAYAL	05.01.63
6944	JAGDISH RAJ	20.03.63	6990	RAM PAL	03.02.56
6945	MOHINDER KUMAR		6991	SATNAM SINGH	04.07.62
6946	RAJNI RANI	04.06.54	6992	S.S. RAJORA	
APRIL-2023					
6947	SHAM SUNDER VERMA	09.09.57	6993	IQBAL SINGH EV	09.09.58
6949	BHUVANESHWAR PARSHAD		6994	NARINDER S. JOYA	
6950	BALDEEP SINGH	04.12.59	6995	SURINDER K. SACHDEVA	13.04.50
6951	RAJINDER KUMAR	01.04.63	6996	SUNIL KUMAR SETHI	21.12.60
6952	VED PARKASH	11.07.56	6997	DEV SINGH NEGI	01.04.63
6953	BALRAM		6998	SATYA WATI RAO	25.04.62
6954	BRAHM DUTT		6999	KULDIP AWASTHI	
6955	HARPAL SINGH		7000	VIR CHAND	07.03.53
6956	P.S. NEHARWAL	10.05.59	7001	SUNIL KUMAR MALHOTRA	01.05.58
6948	RAM RATTAN	18.04.59	7002	DALIP KUMAR KHANNA	19.07.52
6957	CHARANJIT SINGH	10.05.55	7003	RAM NIWAS	
6958	AMARNATH SINGH	10.05.58	7004	JASWINDER PAL SINGH BHATIA	29.06.61
6959	JASWINDER S. VIRK	01.04.62	7005	KAMAL	
6960	RAKSHA VERMA	05.07.61	7006	NARINDER PAL GARG	05.04.64
6961	DARSHAN LAL JAMWAL	19.02.45	7007	JOGINDER KUMAR BHUTANI	
6962	RAVI PARKASH	11.04.56	7008	JETHA NAND	
6963	SARITA MITTAL		7009	DHARAM PAL RATTAN	01.08.59
6964	MAKHAN LAL RAINA	24.02.55	7010	SUNEET PRABHA	02.04.63
6965	RAMESH LAL WADHWA	03.06.52	7011	SURINDER SHARMA	06.08.66
6966	PARMOD K. SHARMA	01.04.63	7012	BANT SINGH	20.08.50
6967	PREM MITTAL	10.12.49	7013	DARSHAN LAL JAISWAL	
6968	SHIVJI LAL GARG	12.03.51	7014	PARVEEN SHARMA	07.12.62
6969	KARAM CHAND	05.03.54	7015	RASHMI BEHL	04.05.63
6970	TRILOK NATH KAUSHAL	25.05.55	7016	BALDEEP SINGH	21.09.54
6971	MADAN LAL SHARMA	15.11.52	7017	RAM DAYAL AGGARWAL	25.10.32
6972	DEWAN GUPTA	12.09.62	7018	TARSEM RAJ	
6973	SURINDER PAL	24.02.63	7019	SURINDER SINGH MATHAROO	16.10.46
6974	INDER BHUSHAN GUPTA	17.01.51	7020	PALWINDER SINGH	06.01.57
6975	VIPAN MALIK	17.07.55	7021	MOHINDER PAL PAHWA	06.04.52
6976	VIJAY PAL GOEL	03.03.63	7022	SURESH KUMAR KAKKAR	06.01.61
			7023	GOPAL KRISHAN	01.01.58

Memb.No. Name

Date of Birth

MAY-2023

7024	TARSEM KUMAR CHANDER	
7025	AMARJEET SINGH	
7026	S.N. GOYAL	15.02.58
7027	ASHWANI KUMAR	09.03.63
7028	MOHINDER LAL	12.11.53
7029	INDERJEET S SIDHU	02.03.61
7030	-	
7031	JEET KUMAR	
7032	HARVINDER SINGH	
7033	CAPT. RAJINDER SINGH	05.08.62
7034	DALIP SINGH	
7035	ANITA RANI	24.04.66
7036 BHIM SAIN	13.03.62
7037	SATISH KUMAR NEGI	03.03.63
7038	PARKASH CHAND	
7039	PAWAN K. GUPTA	15.03.61
7040	ARIHANT KUMAR JAIN	05.02.53
7041	SATISH KUMAR DUA	12.02.51
7042	PARKASH CHAND	08.03.57
7043	ANIL LEKHI	
7044	KAMAL KISHORE SINGLA	
7045	MITHU RAM	08.09.58
7046	RAJESH KUMAR AHUJA	25.10.65
7047	BODH RAJ MEHTA	15.08.53
7048	ASHOK KUMAR BHAT	28.10.57
7049	RAM PARKASH	16.01.54
7050	RANJIT SINGH NAGPAL	
7051	SHAKUNTLA ARORA	15.06.58
7052	BALKRISHAN GROVER	
7053	-	

JUNE-2023

7054	SATNAM SINGH	
7055	BAL KRISHAN BANGA	10.06.61
7056	KUNISH VAID	16.10.62
7057	ASHOK KUMAR PAWAR	15.03.63
7058	VIJAY K. GUPTA	05.08.53
7059	HARBHAJAN SINGH NEGI	
7060	INDER SINGH CHAUHAN	
7061	VIJAY KUMAR KEED	
7062	KRISHAN GOPAL	12.02.60
7063	NAMITA MEHTA	31.03.60
7064	BISHAN DASS	
7065	MADAN MOHAN	07.12.58
7066	JAGDISH THAKUR	24.09.62
7067	ROOP SINGH THAKUR	20.08.61
7068	HARISH CHANDER MINOCHA	14.09.62

OBITUARY

Given below the names of our unfortunate members who left for their heavenly abode and the names of those who lost their spouse/children. We pray to Almighty to grant peace to the departed noble souls and sufficient strength to the family members/members to bear the irreparable loss :

Name	Place	D.O.D.
Sh. Vijay K. sharma	Hissar	23.03.23
Gayatri Devi	Rewari	17.04.23
W/o Sh. O.P. Sharma		
Sh. Surjit Singh, Dy. Mgr. (Retd.)	Chandigarh	13.04.23
Smt. Saroj Sharma	Mandi Dabwali	28.03.23
W/o Sh. Devi Lal Sharma		
Sh. Ravinder Lal Sud	Panchkula	22.05.23
Sh. Harminder Kaur	Mohali	20.03.23
W/o Late Sh. M.S. Mongia		
Sh. Sukhdev Kumar	Chandigarh	21.04.23
Smt. Surinder Kaur	Chandigarh	28.04.23
W/o S. Kuldeep Singh Viridi		

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

Monthly Magazine Registered with The Registrar for Newspapers in India under No. CHAMUL/2001/5941 dated 13.2.2002

DUE DATE OF POSTING AT
MBU CHANDIGARH : 07.07.2023

BOOK POST

(Printed Material)

RONPFI Regd. No.
CHAMUL/2001/5941 Dt.13.2.2002

To,

Mr./Mrs./Ms.

If undelivered,
please return to :

Dr. M.K. Virmani
Flat No.2272, Aastha Apartments,
Sector 48-C, Chandigarh.

Postal Registration No.G/CHD/0098
VALID for 1.1.2021 to 31.12.2023

Information Under Section 3 of Newspaper Act, 1867

Edited & Published by Dr. M.K. Virmani, General Secretary, Flat No.2272, Aastha Apartments, Sector 48-C, Chandigarh. Mobile : 9815992473
on behalf of State Bank of India Pensioners' Association, Chandigarh Circle, Chandigarh.

Printed by : RGS Enterprises, SCO 186-188, Sector 17-C, Chandigarh. Email : rgs17c@gmail.com

Visit us on www.sbpensionerschd.com Email : sbipach@gmail.com

Pages : 8