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Defeat Age with Active Life

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

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स्टेट बैंक ऑफ इंडिया पैंशनर्ज एसोशिएशन की त्रैमासिक पत्रिका (चण्डीगढ सर्कल) ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ ਐਸੋਸ਼ੀਏਸ਼ਨ ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

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Editorial....

ARISE, AWAKE AND STOP NOT TILL THE GOAL IS REACHED

The above slogan was popularized in the late 19th century by Swami Vivekananda, who took inspiration in a sloka of Katha Upanishad. It was his message to the world to get out of their hypnotized state of mind. Swami Vivekananda believed that if the human beings are persistent enough, they have the potential to overcome any hurdle. This is a golden teaching by Swami Vivekananda where he insisted that persistence is the only key to success.

2. It is very common for most of us to give up on our beliefs and dreams if we fail in achieving them at once because of certain inconveniences and hurdles we come across. But, if we have the courage to fight back and stick to our goal, nothing can stop us from succeeding in it. So, it does not matter if we fail repeatedly as long as we are persistent without having the urge to deviate from the goal.

3. The slogan is much more meaningful today, especially for retirees, who think that nothing is left for them to achieve after retirement. Although, after retirement, all of us possess infinite powers and strength within ourselves and are capable of living an excellent life full of vigor and enthusiasm.

4. Taking inspiration from the teachings of Swamiji, the SBIPA has decided to awaken the pensioners' fraternity to enable them to raise their voice and fight for their rights. We have constituted our executive committee with experienced office bearers from all the modules and they have been assigned the duty of activating the membership. The results are very encouraging as visible from the joint efforts made by them to help their brethren in enrolling themselves for policy B. The association remained active to ensure that the difficulties faced by the members are brought to the notice of management and the issues are resolved promptly to their satisfaction.

5. The members have started participating in local monthly meetings, forgetting their age, in large numbers. In the recently organized pensioners meets at Jallandhar and Panipat, almost cent percent attendance of members, including, members over 80 years of age, was recorded. This is an example of the renewed faith of members in their organization. They made our old memories, of meetings of serving associations, alive.

6. For updating data base, we have started allotting membership number to all the existing and new members, Efforts are in hand to update latest correct contact details of members so that a proper communication can take place between them and

the leadership. Our representatives have started enrolling all those who have not yet joined the association. Members should also take up the responsibility of motivating nonmembers to become members of this august organization.

7. At bank level, the structured meeting took place on 23rd February 2023. The meeting was chaired by the Dy General Manager and CDO Shri T S Gehlot and the E C members of our association who actively participated. All the issues raised by us were resolved. A detailed circular issued in this regard is published in this issue for the information of members.

8. E-Pharmacy was another eyesore for our members as after Tata1mg were made our e-pharmacy vendors, the members started feeling the pinch and rushed to the Association with their grievances. The Association was very swift in raising the issues with management at LHO and Corporate Centre level as well as with our federation. Resultantly, the corporate Centre and federation after taking immediate cognizance, arranged VC meeting with Tata 1mg officials as well as Anand Rathi brokers. A circular issued in this regard is also published in this issue elsewhere. While we have been able to bring down the number of complaints, but the unprofessional attitude of Tata1mg is a cause of concern for us. We are in constant touch with all concerned and are sure to get the issues resolved at the earliest.

9. An old issue concerning approval of mentally crippled and physically handicapped children of Pensioners as family pensioners was raised by us citing several court decisions. Circle management was kind enough to take up the matter with Corporate Centre. The issue now stands resolved as the bank has constituted a medical board for verification of all such cases. By the time this magazine reaches in your hands, all those found eligible would be hopefully approved as family pensioners.

10. We are in constant touch with Circle Authorities, for establishment of dispensaries with qualified doctors and for providing adequate stocks of medicines at all big centers. We are also impressing upon the management to empanel reputed path labs and X-ray centers to cover maximum number of retirees.

Friends, no organization can be active, unless its members are active. So let us arise awake and vow not to stop till the goal is achieved.

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Circular No. SBIPA/001/2023 **Dated 25/02/2023**

STRUCTURED MEETING-A GRAND SUCCESS

We are pleased to inform that the structured meeting of SBIPA with the management took place on ,23rd February 2023. The meeting was chaired by Shri T S Gahlot, DGM & CDO .Others present from management side included AGM PPG Mrs Anita Hira, CM PPG Shri Shekhar Lal and CM HR(IR) Sri Nipat Bajaj. From our side our entire EC headed by Shri Vijay Magon, President Shri Amar Pal, Vice President and Dr M K Virmani, General Secretary participated

The major decisions taken are as under:-

1 **DISPENSARY RELATED ISSUES**

a). w.e.f. 1st April 2023 the medicines to retirees above 80 years of age, those critically ill and all those going out of station will be prescribed and issued for THREE MONTHS.

All others will get medicines for TWO MONTHS (at present the medicines are issued for a maximum period of one month to all)

b) The budgets for all the dispensaries will be increased adequately to ensure maintenance of necessary stocks.

c) The pending cases of establishment of dispensaries at various centres will be approved on priority basis.

d) The reputed diagnostic centres will be approved for all centres.

e). The suggestion Box will be provided in LHO dispensary

f) The bank has agreed to provide more space in LHO dispensary to ensure adequate sitting arrangements for retirees.

g) the medicines of good brand pharmaceutical companies only will be purchased.

2 INSURANCE RELATED ISSUES

a) The bank will arrange a meeting of SBIPA with TPA & Brokers at the earlier possible to resolve issues.

b) The delay in payment of bills out of welfare fund will be curtailed drastically.

3 E-PHARMACY RELATED PROBLEMS

The issues faced by the policy B holders will be taken up with CC for early resolutions.

4 ISSUE OF REVISED PPO

The PPG Deptt will ensure issuance of revised PPOs promptly to those who apply for the same. In addition to it, the department will also issue revised PPOs in a phased manner to all others who do not apply for the same.

5 POSTING OF DEDICATED OFFICER FOR RETIREES

The bank has agreed to provide the services of two officers on each Monday exclusively for pensioners. The names of the officers are as under:-

j) Shri Satish Kumar for sbi
ii) Shri Sanjay Gon for e-sbop

6. NON RESPONSE TO PENSIONERS' COMMUNICATION BY PPG DEPTT.

It will be ensured that all the communications received from pensioners will be responded to promptly.

7 The bank will explore the possibility of resuming honouring of retiring officers/staff in training centres.

8. The digital I'd cards will be made available to pensioners on priority basis.

9 The fitment of family pension will be prompt.

10 The inclusion of handicapped children of pensioners as dependent's for the purpose of family pension is already in progress. The bank has agreed to waive personal appearance of such incapacitated children and allow them to appear in video conferencing before the medical board.

Friends, a good beginning has started and we are sure that all the problems of pensioners will be resolved in near future

With warm greetings,

Dr M K Virmani
General Secretary

Cir- sbipa 003/2023 **Date 3rd March 2023**

Dear members,

VC MEETING ON E PHARMACY

In view of the problems raised by our members and for finding suitable solution thereto, corporate centre acceded to the request of our federation and convened a VC meeting of all the circles served by tata 1mg, on 2nd March 2023.

The Corporate center team was headed by CGM(HR) and the circles were represented by Circle CDOs, AGM(HR)s AGM(PPG)s and other officials dealing with pensioners ' issues along with representatives from Circles Pensioners' Associations.

From Chandigarh Circle SBIPA was represented by its President Sh Vijay Magon, General Secretary Dr M K Virmani and Secretary Sh S k Bajaj(looking after medical issues of members). The Federation General Secretary & GS of Kolkata Circle association Shri Dipak Basu, also participated actively. The top officials from tata 1mg and A Rathi brokers ,were there to have first hand knowledge of the issues and provide early relief in the matter. Since the pensioners associations had already submitted the gist of problems faced

by the members, most of the issues were already in the knowledge of all concerned. The bank and the Tata 1mg officials apprised the steps being initiated by them to provide solution to these problems.. The main issues raised by SBIPAs included-

1 Missing of humanitarian angle while dealing with retirees.

2 Need for consumer friendly app.

3. Abrupt cancellation of orders on flimsy ground.

4. Delay in delivery of medicines.

5. Not providing Corporate discount of 20% on medicines.

6 Not providing bank's subsidy.

7. Non maintenance of adequate stocks of medicines by the vendors.

8. Validation of prescription

9. The issue of challenging prescriptions(up-loaded by members) by tata 1mg doctors .

10 Temporary change of address

11 Non availability of residual balance of subsidy in App.

12 Facility to make online payments with ease.

13 Problems concerning registration by those who are already registered with tata 1mg .

14 Facility of "Status Checking" of order on App.

15 Availability of at least one (tata 1mg) representative at all LHOs for immediate contact

16 Missing role of M/S Anand Rathi, the brokers, in resolving the issues.

Tata 1mg advised having initiated steps to address following issues:-

1. abrupt cancellation of orders

2. validity of prescription

3. Provision of SBI banner on app to enable our members to have prompt access and place order

4. Helpline to provide real help to members.

5. Prompt delivery of medicines.

6. Provision of corporate discount and bank's subsidy.

We were assured that other issues raised by us will be resolved at the earliest possible.

Further, the vendor will tie-up with other concerns/ pharmacies to provide all the medicines without delay..

They will also tie up with local cold storages to ensure prompt delivery of INSULIN like medicines

They have assured to improve their customer relations mechanism.

Henceforth the wallet balance will be available to members in tata 1mg app. Also, the members will be able to track their orders on App.

We have further been assured that to minimize the problems concerning validity of prescription, the vender will provide free e-consultation to validate prescription. Till now the prescription for chronic diseases is valid for 180 days and for acute diseases for 60 days.

As regards cancellation of orders, the vendors have assured that they will make 4 attempts to contact the member and wait for 3-4 more days before cancelling any order.

The list of medicines, if any, which are not reimbursable and therefore not covered for subsidy will be circulated by the bank shortly for the information of members. The broker will also start playing an active role to ensure smooth functioning of vendor.

The remaining issues will also get immediate favourable consideration.

Dear members, we are grateful to our esteemed federation and the caring Bank for their quick positive response.

Wish you Good Health,

Dr M K Virmani
General Secretary

Few Glimpses from our Units....

ROHTAK UNIT

JULLANDHAR UNIT

KARNAL UNIT

BATHINDA UNIT

JAMMU UNIT

KURUKSHETRA UNIT

Elders' Forum, Chandigarh honoured Shri S.C. Aggarwal, Ex Organizing Secy SBIPA on his nomination to Chandigarh State Senior Citizens Council by U.T. Administration

SHIMLA UNIT

PANIPAT UNIT

SHIMLA UNIT

PALAMPUR UNIT

MOGA UNIT

NEW MEMBERS ENROLLED FROM JANUARY - MARCH-2023

Memb.No.	Name	Date of Birth
6765	RAKESH GARG	24.10.62
6766	MADAN LAL	09.01.60
6767	RAMESH KUMAR MALGOTRA	16.05.58
6768	RAJINDER K. BHATIA	24.12.62
6769	DALBIR SINGH	13.10.60
6770	ASHOK KUMAR THUSE	01.03.60
6771	RAM KRISHAN DHAR	27.10.45
6772	SAROJ PARKAR	15.08.48
6773	SHAM SUNDER	04.03.61
6774	SUDHIR K. SHARMA	05.10.62
6775	RAVINDER KUMAR	03.04.62
6776	SNEH MAJAHAN	02.07.62
6777	SANJAY K. JAIN	20.04.62
6778	HARMINDER K. JAIN	17.12.62
6779	HOSHIR SINGH	24.06.62
6780	NIRANJAN LAL GUPTA	16.10.58
6781	RAM MEHAR YADAV	10.04.60
6782	BHAG MAL	30.01.48
6783	SATISH K. SHARMA	30.07.61
6784	OM PARKASH KALRA	07.09.48
6785	AMARJEET S. MATTA	09.01.62
7886	ASHOK K. VERMA	10.10.62
6787	SURAJ BHAN	01.01.58
6788	BHUSHAN DEV SINGL	01.11.62
6789	SUNIL GUPTA	05.12.62
6790	SHANTI SARUP CHOUDHARY	10.12.48
6791	GURVINDER PAL KAUR	30.09.58
6792	RAJ KUMAR SINGLA	15.04.52
6793	ADESHWAR SINGH RANA	07.11.62
6794	RAKESH KUMAR GOYAL	15.12.62
6795	KISHORE KUMAR	14.03.62
6796	GIANI RAM	05.02.64
6797	CHHAJU RAM	05.12.48
6798	JEET KUMAR	15.08.61
6799	SURINDER KUMAR	
6800	INDER MOHAN DHAR	06.05.60
6801		
6802	KULDIP SINGH	17.07.50
6803	TARA CHAND	07.05.63
6804	H.S. TALWAR	16.08.55
6805	PIARE LAL KOUL	01.01.59
6806	SHAM LAL BANSWAL	15.05.61
6807	JAGDISH PAL SHARMA	
6808	SHANTI KARM	25.12.56
6809	RAGBIR SINGH	10.12.59
6810	CHARAT SINGH	20.01.61
6811	R.K. KHOSLA	05.06.49
6812	J.L. GOOMAR	10.01.49
6813	REETINDER SINGH	28.07.63
6814	BALDEV SINGH	27.09.62
6815	SHISHU PAL	01.01.63
6816	PUSHPA	14.04.57
6817	NIRBHAI SINGH	05.06.50
6818	GOBINDER	04.01.62
6819	VIKAS	17.09.63
6820	BALWINDER SINGH SIDHU	19.01.63
6821	PAWAN	
6822	I.M. SUD	12.08.51

Memb.No.	Name	Date of Birth
6823	VEENA ARORA	24.01.64
6824	SARITA KUMARI	19.02.61
6825	ALKA VERMA	26.01.59
6826	MANJU BANSAL	08.06.58
6827	RATTAN K. KINGER	05.11.56
6828	SHIV CHAWLA	25.12.64
6829	JAGJIT SINGH	10.12.62
6830	ANIL JINDAL	26.12.61
6831	AMARJEET KAUR	05.05.54
6832	SURINDER MOHAN BHASIN	18.12.54
6833	RAMESH K. RAINA	
6834	R.K. GARG	16.06.53
6835	HARDAYAL	28.10.56
6836	S.K. KOHLI	14.11.61
6837	ANIL VERMA	20.01.63
6838	BHUPINDER KUMAR	12.07.65
6839	SUBHASH CHAND	08.03.56
6840	PARVEEN BANSAL	02.11.62
6841	SUNIL KUMAR BHANDARI	03.11.62
6842	SAVITA SHARMA	25.06.59
6843	BIR SINGH	08.09.62
6844	JAI PAL SAINI	18.08.58
6845	BALBIR SINGH	29.11.52
6846	RAVINDER SINGH	07.11.62
6847	MANJU MALHOTRA	21.10.55
6848	VIBHA GUPTA	09.01.63
6849	LASHKAR CHAND	01.01.63
6850	SURESH K. GIRDHAR	27.01.63
6851	ARUN K. GUPTA	01.01.63
6852	KANWARJIT SINGH	30.01.63
6853	TEJINDER SINGH	01.02.63
6854	INDERJIT SINGH SHERGILL	22.08.59
6855	DHARAM SINGH	13.12.53
6856	SURESH KUMAR	01.03.63
6857	RAMESH KUMAR	02.02.44
6858	SURINDER SINGH	02.02.63
6859	A.B.S. BHALLA	10.02.63
6860	DINESH DOGRA	01.03.63
6861	GURMEET KAUR KALRA	03.09.60
6862	JAGDISH RAI GARG	17.08.54
6863	HARINANDAN PRAKASH	11.01.63
6864	BAHADUR SINGH	
6865	RUPA SINGH	10.01.62
6866	TOTA RAM	14.11.62
6867	NARESH BANS	30.01.63
6868	RAMESH	01.02.63
6869	DARSHAN SINGH	05.02.54
6870	JANAK RAJ	07.11.61
6871	PARKASH CHAND	15.08.48
6872	RAJNISH SINGH	
6873	AJIT KUMAR	
6874	KAMALDEEP KAUR	08.02.63
6875	L R KONDAL	04.01.63
6876	GULSHAN KUMAR	02.02.63
6877	DEEN DAYAL MANKATRA	18.11.63
6878	BALWAN SINGH	
6879	GURBANS SINGH	
6880	RUPINDER KAUR GREWAL	03.12.63

6881	NARESH K. SEHGAL	09.08.54
6882	RAKESH K. VIRMANI	13.11.55
6883	SUMER SINGH	22.11.56
6884	HEMANT KUMAR NAYYAR	05.05.57
6885	JAGDISH K. BABBAR	14.07.49
6886	VINAY KUMAR	22.06.66
6887	SHASHI KIRAN	15.03.60
6888	SUSHMA JOSHI	30.08.57
6889	PREET MOHINDER SINGH SADHU	24.09.62
6890	AMAR DEEPAK	16.05.57
6891	HARVINDER KAUR	20.04.55
6892	KRISHAN LAL	07.01.63
6893	OM PARKASH CHAWLA	03.02.62
6894	RAKESH PASSI	
6895	RAJEEV KUMAR	
6896		
6897	JAGDISH K BABBAR	14.07.49
6898	JPS JAMWAL	30.04.58
6899	JASPAL KAUR	
6900	AMRIT LAL GUPTA	22.02.63
6901	RAMESH LAL	02.05.62
6902	BALBIR SINGH SHARMA	10.12.48
6903	GULSHAN	20.11.57
6904	SITA RAM	05.03.51
6905	SANJEEV CHAWLA	16.01.56
6906	BALWAN RAI	10.12.55
6907	MADHU SUDAN MIGLANI	05.04.56
6908	RAM KISHAN	07.04.50
6909	MAHABIR LAL BAGRI	08.05.55
6910	SATISH KUMAR BAJAJ	04.03.47
6911	KRISHAN KUMAR MALHOTRA	14.05.55
6912	KULBHUSHAN WADHWA	24.10.56
6913	RAJINDER K. GROVER	21.09.54
6914	SUBHASH PARUTHI	13.07.60
6915	VASUDEV KALRA	13.06.59
6916	SHASHI BALA	12.11.69
6917	ANITA BATRA	28.12.61
6918	BHUPINDER KAUR	02.09.57
6919	PREM K. SHARMA	28.08.57
6920	VINOD K. SAROHA	15.02.61
6921	SOMNATH ARORA	01.11.56
6922	ASHOK KUMAR	20.10.50
6923	MADAN LAL	
6924	SURINDER KUMAR	
6925	SANJEEV KUMAR	04.10.61
6926	JUGAL KISHORE NANDWANI	03.10.51
6927	RAM CHANDER NANDA	27.03.63
6928	SUBHASH CHANDER SINGLA	15.05.47
6929	PRITAM SINGH SETHI	29.09.41
6930	ATWAR SINGH	15.08.55

*****

Membership without Date of Birth is due to non-receipt of Membership Forms. Please arrange to send the Membership Form by Post to General Secretary to complete the data-base.

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.
Prem ... Puri	Chandigarh	15.02.23
Husband of Santosh Puri		
Savitri Devi		
Wife of Tek Chand	Chandigarh	12.02.23
B.S. Kashyap	Chandigarh	03.02.23
Shakti Nanda		
Wife of H.C. Nanda	Panchkula	30.01.23
R.P. Chugh	Panchkula	24.02.23
Anil Goyal	Panchkula	03.01.23
Ravinder Kapoor	Kharar	.....
Shaun Aggarwal	Chandigarh	10.03.23
W/o G.P. Aggarwal		
Bhupinder Singh	Chandigarh	18.03.23
Vijay K. Sharma	Hissar	23.03.23

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

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