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

Defeat Age with Active Life

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

SBIPA CHANDIGARH CIRCLE

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

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

स्टेट बैंक ऑफ इंडिया पेंशनर्ज एसोशिएशन की त्रैमासिक पत्रिका (चण्डीगढ़ सर्कल) ਸਟੇਟ ਬੈਂਕ ਆੱਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ ਐਸੋਸ਼ੀਏਸ਼ਨ ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ੍ਹ ਸਰਕਲ)

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

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WELCOME 2024- A YEAR OF HOPES & EXPECTATIONS

The 2023 will be remembered as a year of achievements for SBI pensioners. The bank management, the government and the judiciary did a favour to us during this lucky year, The pre-Nov 2002 retirees got justice as the DA anomaly could be resolved with the intervention of Delhi High Court. The officers MMGS II and above got great relief by getting pension @ 50% of last drawn basic pay. This was also possible due to intervention of court. Federation of SBIPA has made marvelous efforts for getting these reliefs. The SBI management also showed magnanimity by paying ex gratia to all those pensioners/family pensioners who completed 75 years of age on 31st August 2023.

The 12h bipartite MOU on salary revision was signed in a record time with good salary hike. This was the first time that a reference was made to improvement for pensioners. UFBU and all its constituents deserve all appreciations for this wonderful job. Chandigarh circle played a great role in early settlement as the convenor of UFBU comrade Sanjeev Bandlish and General Secretary AISBOF comrade Deepak Sharma are from our circle.

The program for retiring employees at SBILD Panchkula has become a regular feature and the number of participants is also increasing every month. The program for those retiring in November and December was held on 22 November and most of the participants were enrolled as members of SBIPA. We have been using the session allotted to us for the benefit of our would be members.

The Samadhaan Pakhwara , an initiative to resolve the issues of staff pensioners was started and made quarterly feature by the bank during this year. The myth that the bank does not care for its pensioners has been removed and they started feeling honoured However, the reports received from various centres reveal that the AOs or RBOs are not showing the same concern as suggested by Corporate centre as instead of DGMs/RMs attending to the complaints, junior officers are deputed for the purpose who lack powers to deal with the issues . This needs to be looked into immediately.

We have been approached by our erstwhile **Associate Banks Pensioners** for taking up their issues which are different from SBI Pensioners. We included the issues in our structured meeting held on 3rd October and it was

decided to hold special small committee meeting on

these issues We are hopeful of resolving such issues at the earliest.

The SBI Health Assist policy B has seen improvement. The suggestion made by FSBIPA to add more e-pharmacy vendors has been accepted by the bank and this year there are four vendors and the choice has been given to policy holders to choose any one of them. However, the vendor once selected can not be changed during the currency of policy. All are requested to buy policy B and motivate their friends/family pensioners to make use of this facility which is the best at this point of time.

The above achievements have raised the expectations of our pensioners and they are very much hopeful of getting many more pending issues settled during the year 2024.

The hopes are not baseless. The DA anomaly was settled but ate the benefit of arrears denied to pre November 2002 retirees. The 40% and 50% anomaly is being removed but prospectively. These two very important issues concerning pensioners need to be settled soon.

The demand of updation of pension is very close to our heart and neiher UFBU nor FSBIPA has dropped this demand. We will continue our efforts to achieve this at the earliest.

The other demands of pensioners include LFC after retirement, simplified procedure for booking of holiday homes, availability of adequate funds in MWS scheme for reimbursement of medical bills and payment of family pension as contained in the scheme.

WE ARE SURE THAT SBIPA WILL GET ITS OFFICE AT THE EARLIEST IN THE YEAR 2024 IN LHO BUILDING

My dear friends, Rome was not built in a day. Great achievements do not take shape overnight. They are the result of continuous efforts and patience. We assure you that we will not lack in efforts to achieve the legitimate benefits to our pensioners.

SBIPA Chandigarh circle wishes you and your family members a happy and prosperous new year 2024

FLASH

The TPA for Chandigarh Circle stands changed.
The new TPA is Medi Assist the contact person's details are as under
Shri Ranvijay Kumar
Email Ranvijay. Kumar@mediassist.in
M 9205475391
The other officials will be posted before 16/01/24

IMPORTANT

For all queries relating to medical bills)cashless facility under policy A or B the members may kindly contact
Shri S. K.Bajaj, Secretary SBIPA, Chandigarh
8968601306
Shri N K Singla, Secretary, SBIPA, Ludhiana
Secretary
9815654631

ATTENTION NEW MEMBERS

As you are aware, SBIPA is issuing membership number to all the members. However in some of the cases, although the amount has been received online,the number could not be alloted in the absence of details of remitter. All are requested to check their membership number and in case of any discrepancy contact
Shri C L Dhiman, treasurer
M.9779707769
Shri Ashok Sharma

Asst. treasurer M.7087360640

Corresspondence With Management

Text of letter No.12/2023 dated 08.12. 23 from General secretary SBIPA to DGM and CDO Chandigarh LHO.

RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME NON PAYMENT OF MEDICAL BILLS

It has come to our notice that the medical bills in excess of cap fixed in policy B and are payable under policy A or REMBS are either being kept pending for months together of returned unpaid. This has been a cause of frustration amongst the pensioners. Under these circumstances, the pensioners are avoiding to avail of the REMBS or other Insurance facilities offered by the bank.. We understand that these are the unique facilities not available in any other corporate. However, the lack of knowledge of concerned officials at the implementation stage takes away the benefits offered by the bank to its seniors who gave their blood and sweat for the development of our great Institution SBI. Two cases recently brought to our notice are appended below for your kind information

Mrs. Shashi Kaul wife of Sh.K k Kaul PF157777 underwent cataract surgery at Grewal Eye Hospital Chandigarh. Her total bill was Rs.75000 out of which Rs.45000 was paid by Raksha TPA on behalf of SBI General Insurance as the pensioner was having SBI Health Assist policy popularly known as Policy B Mrs. Manjula Garg wife of Arvind Garg PF 2620014 went for unilateral knee replacement surgery from Paras Hospital Panchkula and amount of bill was Rs.3.11 lakhs. Since there is a cap of Rs.2lakhs for such surgery in policy he was paid two lakhs out of insurance policy

Both of them claimed balance amount from REMBS as their balance was below three lakhs. Both these bills are pending with AO Panchkula and they referred the matter to LHO. The officials at LHO have rejected the claims without going into relevant instructions in the matter. . in all such cases the balance amount is claimed by pensioner from second policy that is SBI Health Care popularly known as Policy A. The Raksha TPA or SBI General Insurance have no qualms about paying such amount from Policy A. This policy A is basically from our REMBS scheme and till the balance is above three lakhs Bank obtains counter insurance and when balance falls below three lakhs the same is handled by our respective AOs. Even when the balance is above three lakhs and TPA is paying on behalf of SBI General Insurance ,the amount is debited to balance available in his REMBS account.

As per Insurance Regulatory development Authority (IRDA)"Any hospitalization expenses in excess of any package offered by Insurance company can be claimed from any other insurance company if one is having. Basically the payment of balance of a billm a portion of which has been paid as a package under one insurance policy, is payable under second Insurance policy, if the beneficiary has another policy under Multi Policy Scheme. "

In a similar case Capt Sukriti Sharma was holder of policy as well as REMBS. He had retired from SBOP and their REMBS cases are handled by PPG department. He got his knees replaced and package amount of policy B was paid by Raksha TPA. The excess amount of Rs79307 charged by hospital over and above package was claimed by officer from REMBS balance and paid by the bank basically from our REMBS scheme and till the balance is above three lakhs Bank obtains counter insurance and when balance falls below three lakhs the same is handled by our respective AOs. Even when the balance is above three lakhs and TPA is paying on behalf of SBI General Insurance ,the amount is debited to balance available in his REMBS account.

Sir, the aforesaid bills are pending for many months and we request you to direct the concerned officials to pay these bills and other similar bills out of their respective REMBS balance

The programme for retiring employees at SBILD Panchkula.

CirNo. 6/2023 Date 31/12/2023

CIRCULAR FOR ALL THE MEMBERS OF SBIPA CHANDIGARH CIRCLE

SB HEALTH ASSIST POLICY B

RENEWAL STARTS FROM 01/01/24

The process for renewal of policy B will star from 01/01/24 and will end on 15/01/24.

The bank has clarified that the subsidy amount for pensioners above the age of 70 as on 15/01/24 and for family pensioners will continue as before.

The subsidy of Rs12000/- on purchase of medicines worth Rs18000/- under e pharmacy scheme will also continue.

Premium for top up of Rs6 lacs will continue to be borne by the bank

The discount on e pharmacy will be 20%.of MRP

Accepting the demand of our federation, the bank has provided an option to select one out of four vendors. However, once selected, the vendor cannot be changed during the currency of policy I.e. up to 15/01/25.

One can join online or submit the form in physical form.

Friends, this is the best policy available in any sphere as policy holder gets adequate coverage with minimum premium and cashless facility on admission in reputed hospitals. The e-pharmacy facility makes it even more attractive. There is no age bar and no medical check up requirements.

Let us come forward to join and also motivate friends/family pensioners to join. Our representatives will be happy to provide the necessary help in case of need.

Wishing you good health

Dr. M. K. Virmani

General Secretary

STAGNATION INCREMENT

All those who are eligible for stagnation increment but have not yet received the same are requested to submit the requisite form duly completed in all respects to pension paying branch immediately. In case of any problem please do not hesitate to approach local representatives of SBIPA Chandigarh Circle.

HRMS DATA It has been brought to our notice that the HRMS data of a few of the pensioners ,especially the designation and details of spouse are either incomplete or wrong. All are requested to check the same and in case of any discrepancy contact AGM PPG on his/her Email : agmppg.lhocha@sbi.co.in

SHRI TARSEM MITTAL IS NO MORE

Shri Tarsem Mittal one of the founder members of SBIPA Moga unit left for his heavenly abode on 17th Dec 2023 after a brief illness. A popular leader and social activist ,Shri Mittal also served SBIPA as it's Regional Secretary We pray for the peace of departed soul and strength for the bereaved family members to bear this irreparable loss.

OBITUARY

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 family members to bear the irreparable loss :

Name	Place	D.O.D
Smt. Santosh Sandhu	Jalandhar	22-9-23
Ram chander chhabra	Jalandhar	25-9-23
Smt. Raj Aggarwal w/o Sh.K.D.Aggarwal	Jalandhar	04-8-23
K.C.Kanthwal	Pathankot	01-9-23
S.C.Kapil	Pathankot	24-6-23
Mrs. M.L.Bhandari	Pathankot	06-6-23
Smt. Savita Bhalla W/o B.K.Bhalla	Jalandhar	12-10-23
Rasmi Puri W/o C.S.Puri	Panchkula	20-10-23
Vijaya Sood W/o R.K.Sood	Chandigarh	25-10-23
M.C.Goela	Kurukshetra	25-10-23
Smt.Subnash Narula W/o V.K.Narula	Mohali	27-10-23
Shyam Sunder Sharma	Ambala	29-10-23
Om Parkash Sharma	Jalandhar	25-10-23
Smt.Vidhu Bala W/o Sh.S.C. Aggarwal	Chandigarh	12-11-23
Kartar Kaur W/o Som Nath Kumar	Jalandhar	20-11-23
J.P.Aggarwal	Jalandhar	24-11-23
Pardeep Sharma	Zirakpur	26-11-23
B.L.Budki	Jammu	13-12-23
Tarsem Mittal	Moga	17-12-23
lakbir Chand	Jalandhar	17-12-23
Viny Sharma	Jalandhar	28-12-23

Glimpses of activities at various centres

SHIMLA UNIT

MOGA UNIT

SHIMLA UNIT

PATHANKOT UNIT

HOSHIARPUR UNIT

KARNAL UNIT

KURUKSHETRA UNIT

AMBALA CITY UNIT

Glimpses of activities at various centres

HAMIRPUR H P UNIT

JAMMU UNIT

BATHINDA UNIT

GURDASPUR UNIT

JALANDHAR UNIT

PANCHKULA UNIT

LUDHIANA UNIT

HISSAR UNIT

. 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.sbipensionerschd.com Email : sbipach@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**
For officers and clerical staff	
Life membership fee	Rs.2000
Admission fee	Rs. 200
Total	Rs.2200
For Sub staff,Guards and family pensioners	
Life membership fee	Rs.1300
Admission fee	RS.200
Total	Rs.1500
PARTICULARS OF REMITTANCE	
Draft/Cheque No.	
Drawn on	
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.

M K Virmani, General Secretary,2272,Astha Aptt Sector 48C Chandigarh Pin 160047,M-8800000330

WELCOME NEW MEMBERS ENROLLED DURING OCT-DEC, 2023

M.No.	NAME	D.O.B	Centre
OCTOBER, 2023			
	S/Shri/Smt.		
7137	SARWAN KUMAR	08.0.1963	KANGRA
7138	RAMNIWAS GARG		KAITHAL
7139	SHASHI ANAND		KAITHAL
7140	AMARJIT RAJU	25.08.1963	PHAGWARA
7141	KULWINDER SINGH DHIR	09.09.1963	MUKATSAR
7142	RAKESH KARPAUL	26.08.1963	AMBALA CITY
7143	DALIP SINGH	03.09.1963	PATIALA
7144	NARINDER KUMAR GANDHI	07.09.1963	JALANDHAR
7145	DINESH KUMAR GARG	16.01.1962	JIND/HISSAR
7146	MOHINDER PAL SINGH	10.06.1963	JALANDHAR
7147	ROSHAN LAL DHARMA	21.09.1963	SHIMLA
7148	MANJULA SOOD	26.03.1962	PALAMPUR
7149	RAJINDER SINGH CHANDEL	17.01.1951	SHIMLA
7150	MS JIWAN ASHA CHOPRA	20.09.1963	JALANDHAR
7151	RAJESH KUMAR BHALLA	02.08.1963	JALANDHAR
7152	JATINDER KAUR	14.10.1963	PATIALA
7153	MANJU MUNSHI	26.10.1963	ZIRAKPUR
7154	PAWAN KUMAR	27.10.1963	GIDDERWAHA
7155	AJIT KUMAR	01.11.1963	AMRITSAR
7156	RAJEEV SHARDA	03.10.196E	SHIMLA
7157	RAJEEV SUNEJA	11.10.1963	KALKA
7158	RANJAN DOGRA	04.02.1961	DHARAMSALA
7159	KAMAL KISHORE		LUDHIANA
7160	ARUN KUMAR DHAWAN	28.10.1963	CHANDIGARH
7161	JAI SHANKAR SHARMA	15.10.1963	PANCHKULA
7162	ASHOK KUMAR PAHWA	19.10.1963	HISSAR
7163	VIJAY KUMAR GUPTA	27.10.1963	REWARI
7164	RANJANA RAHEJA	17.07.1963	KARNAL
7165	SUBHASH CHANDER SHARMA	10.01.1955	DHARAMSALA
7166	ASHOK KUMAR SACHDEVA	08.10.1963	KARNAL
7167	SURAJ PARKASH SHARMA	14.02.1955	DHARAMSALA
7168	VISHAV JEET	07.10.1963	BARSAR
7169	DEEPAK DOGRA	27.10.1963	KANGRA
7170	PRADEEP KUMAR SHARMA	04.07.1957	PANCHKULA
7171	OPINDER KRISHEN		
7172	SOMESH KUMAR LAKHA	01.11.1963	HOSHIARPUR
7173	RADHA KRISHAN	30.10.1963	HOSHIRPUR
7174	MAN SINGH THAKUR	22.05.1955	SHIMLA
7175	MOHINDER PAL GARG	16.09.1963	PATIALA
7176	R P SINGH	03.11.1963	CHANDIGARH
DECEMBER, 2023			
7177	BALBIR SIROHI	15.06.1960	KURUKSHETRA
7178	PARVEEN KUMAR SHARMA	13.10.1963	HOSHIARPUR
7179	CHARANJIT HARJAI	01.04.1953	ROHTAK
7180	DHARAMVIR BASHAMBHU	16.01.1963	PANCHKULA
7181	RAJESH KUMARI	23.11.1961	PANCHKULA
7182	SURINDER PAL SINGH	16.11.1963	JALANDHAR
7183	REETA TALWAR (FP)	20.11.1963	PANCHKULA
7184	PRITPAUL KAUR HIRA	23.11.1963	JALANDHAR
7185			
7186	AJAY KUMAR MANHAS	05.01.1963	KANGRA
7187	MANOJ KUMAR CHOUDHARY		
7188	Ms. JASWINDER AULAKH		MOHALI
7189	SURJIT SINGH		LUDHIANA
7190	SURESH KUMAR VIR	08.12.1963	JALANDHAR
7191	PREM PAUL KASHYAP	29.12.1963	JALANDHAR
7192	DALIP KUMAR KAUSHAL	15.10.1960	DHARAMSALA
7193	Mrs. LOVELEEN		JALANDHAR
7194	MANOJ KUMAR VIG	10.02.1963	JALANDHAR

***The names/date of birth of those who have paid the Membership but not submitted their forms have not been included above. They are requested to submit their membership forms immediately**

LIST OF HOLIDAYS FROM JANUARY TO MARCH 2024

Date	Day	Holiday	Chandigarh	Haryana	H.P	Punjab	Jammu	Ladakh
17th January	Wednesday	Sri Guru Gobind Singh Ji Birthday	✓					
26th January	Friday	Republic Day	✓	✓	✓	✓	✓	✓
7th February	Wednesday	Mela Dosmochey (Leh District & Zanskar Sub-Division only)						✓
14th February	Wednesday	Basant Panchmi/ Sir Chhotu Ram Jayanti		✓				
08th March	Friday	Maha Shivratri	✓	✓	✓	✓	✓	
21st March	Thursday	Nauroz						✓
25th March	Monday	Holi (Jammu province only)					✓	
25th March	Monday	Holi	✓	✓	✓	✓		✓
29th March	Friday	Good Friday	✓					

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

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