



Defeat Age with Active Life

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



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

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स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की त्रैमासिक पत्रिका (चण्डीगढ़ सर्कल) ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਤਿਮਾਹੀ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

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Editorial...

There is always light after darkness

In entire banking, State Bank of India was the first institution to have pension scheme for its staff in place for several decades. However, the scheme remained almost unchanged till both the serving federations viz. AISBOF and AISBISF went on indefinite strike on this issue from 3rd April 2006. Government had to bow before the strength of striking employees and come to negotiating table to resolve the issue. Although, all the issues could not be clinched, the major relief was granted as the ceiling on pension was raised from meager 8500/- to Rs 21040/- i.e an improvement after 14 years. From thereon, the ceiling is being automatically raised on each wage revision but with a ceiling of 50% of the last basic of OJMGS 1 and subject to this minimum, 40% of the last basic drawn by retirees from scale II and above. This improved scheme is also inferior to the scheme prevailing in banking industry as in other banks it is 50% of the last drawn basic without any ceiling to all retirees irrespective of scale.



In view of the above, the FSBIPA knocked at the door of court and sought justice in the matter. A few others have also adopted the same line of action and all the petitions are pending before DELHI High Court. Recently a positive

development has taken place. The hon'ble court has directed the DFS to form a committee before whom the stake holders will make presentation of their point of view. As such the FSBIPA and AISBOF have made their presentation before the committee appointed by the DFS. We are sure of a favourable decision in the near future.

Friends, we should not forget that over the past few years many positive developments have taken place. We have witnessed an improvement in family pension scheme w.e.f. 1st April 2021. We have also seen settlement of DA anomaly after two decades, although the final approval of DFS is awaited. We are sure the pre NOV. 2002 retirees will get the benefit shortly.

Numerous developments have taken place since the introduction of REMBS for SBI retirees. Now group insurance Policy-B known as SBI health Assist is available with many additional features



Grievance redressal programme LHO Chandigarh



Pre-retirement training program at SBILD Panchkula

viz. subsidy on premium to all policy holders of age 70 and above, Top up premium being borne by the bank and availability of online medicines to policy-B holders with a subsidy of two third of the cost of medicines subject to a maximum of Rs.12000/-. In Chandigarh circle the approved vendor is Tata1mg. The problems faced by policy holders due to unsatisfactory services by the vendor have since been taken up and are being followed up vigorously and we are hopeful of getting the same resolved.

Recognizing the contribution made by pensioners to the development of bank, the bank on the auspicious occasion of completion of 75 years of Indian independence, has paid ex-gratia to all its pensioners who had completed 75 years of age as on 31st August 2023. This gesture surprised each one of the pensioners. We are hopeful that the bank will provide similar benefit to young pensioners as well, as their contribution can not be ignored.

The main issue now requiring utmost importance is the updation of pension. After the updation in RBI and NABARD, the bank retirees are also looking towards government for favourable response to this long pending demand.

At Circle level, we are continuing our efforts for:-

- Establishment of dispensaries at all AO/RBO centres.
- Empanelment of Path labs at all big centres for cashless facility.
- Enhancement in budgetary allocation for medicines to be purchased for dispensaries,
- Appointment of doctors wherever required.
- Issuance of revised PPOs.
- Issuance of digital I-Cards.

The SBIPA units have been established at all AOs and most of the RBOs and we are happy that all the office bearers are doing their job honestly. Our KUTUMB app has now more than 4800 users and this has become the easiest and fastest way of communication. The members are requested not to flood irrelevant messages in this group.

The structured meetings are being held regularly to resolve the issues which need discussions and deliberations. Another positive development relates to resolving issues raised by individual pensioners. "**Samadhan Pakhwara**" has now become a regular quarterly feature and the authorities personally listen to the complaints/suggestions of pensioners at LHO/AOs/RBOs in the presence of association representatives. Hopefully, this will reduce the complaints and make the life of pensioners comfortable.

Another achievement at Circle level is restart of Pre Retirement training Programme which is held every month for those retiring at the end of that month at SBILD Panchkula . We have been joining this and interacting with the participants during a session allotted to us.



Governing Body meeting of FSBIPA at Gandhinagar.

Friends despite many achievements, we are still working for the betterment of pensioners and will continue our efforts to the satisfaction of each one of our members. There is always light after darkness. We must try to bring that light to us instead of losing hope.

Wish You and your family a very Happy and prosperous Deepawali.



eCircular
 Department: P&HRD
 Sl.No.: 515/2023 - 24
 Circular No.: CDO/P&HRD-PM/27/2023 - 24
 Date: Tue 12 Sep 2023

The Chief General Manager,
 State Bank of India,
 Local Head Office,
 All Circle/ CCG / CAG / IBG / SARG etc.

Madam / Dear Sir

STAFF SUPERVISING: AMENDMENT IN SBIOSR (RULE NO. 5.1) NEWLY INTRODUCED STAGNATION INCREMENT TO THE OFFICERS WHO WERE IN SERVICE ON 01.11.2017

Please refer to our Circular No. CDO/P&HRD-IR/67/2020-21 dated 21.12.2020 regarding implementation of provisions of wage settlement dated 11.11.2020. As per 8th Joint Note, an additional increment is given to officers in the scale from JMGS-I to SMGS-IV w.e.f. 01.11.2017 and scale-V w.e.f. 01.11.2020 and the periodicity of granting stagnation increment has also been reduced to 2 years from 3 years.

2. Indian Banks' Association vide its letter no. HR & IR/MBR/743/2022-23/0050 dated 25.04.2023 has issued clarifications related to additional (newly introduced) stagnation increments. Accordingly, Executive Committee of the Central Board has approved the amendment of SBIOSR (Rule No. 5.1) as under:

SBIOSR	EXISTING	PROPOSED
RULE NO. 5.1 (F)	<p>Officers in SMGS IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.</p> <p>Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the Bank as on 1st November, 2017 as per periodicity hereinbefore would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020 or the actual date of entitlement whichever is later.</p>	<p>Officers in SMGS IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 1st November 2017, whichever is later.</p> <p>Provided further that the Officers from Scale- I to Scale- IV and who are / were in service as on 1st November, 2017 shall receive one stagnation increment as per his / her scale as mentioned above, two years after receiving the last stagnation increment or w.e.f. 01.11.2017, whichever is later and will draw monetary benefits which include arrears of salary.</p> <p>Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the Bank as on 1st November, 2017 the stagnation increments already drawn as per old norms shall be readjusted as per new norms from three years periodicity to two-year periodicity from the date of reaching their maximum of scale and officer shall be notionally eligible for stagnation increments w.e.f. 01.11.2017. However, monetary benefit on account of such readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020 or the actual date of entitlement whichever is later.</p>

3. The payment of additional stagnation increment to the eligible officers will be effective after 2 years from reaching maximum of scale / 2 years of receiving the last stagnation increment or w.e.f. 01.11.2017 whichever is later and will draw monetary benefits which include arrears of salary, if any. However, in case of readjustment of stagnation increments, the benefits of such readjusted stagnation increments shall be notional from 01.11.2017 and the monetary benefits, if any, shall be payable from 01.11.2020. The detailed revised instructions for different scales as per IBA clarification is placed as Annexure-I.

4. For officers in JMGS-I to SMGS-IV who have retired between 01.11.2017 and 31.10.2020, all superannuation benefits like Pension, Provident Fund, Gratuity, leave Strictly For Internal Circulation Only encashment and revised commutation, if any, from the date of eligibility of respective additional stagnation increment or 01.11.2017, whichever is later to be paid. However, in case of readjustment of stagnation increment the monetary benefits in pension are to be passed on from 01.11.2020.

5. DMD (HR) & CDO has been authorised to issue any clarification and guideline in the related matter.

6. Please arrange to bring the contents of this circular to the knowledge of all concerned.

Yours faithfully,
 (OM PRAKASH MISHRA)
 DEPUTY MANAGING DIRECTOR (HR) &
 CORPORATE DEVELOPMENT OFFICER

News from Corporate Centre ...

We are happy to inform that the corporate centre has approved tie up arrangements with "Metropolis Healthcare Ltd" & "Dr Lal Pathlab Ltd" having branches in Chandigarh Centre at following centres:-

Metropolis Healthcare	Chandigarh, Ludhiana, Muktsar, Khanna and Srinagar.
Dr Lal Pathlab Ltd.	Chandigarh, Ludhiana, Amritsar, Jalandhar, Pathankot, Hoshiarpur, Khanna, Moga, Bathinda, Patiala, Mohali, Shimla, Kangra, Jammu, Srinagar, Anantnag, Panchkula, Panipat, Rohtak, Ambala, Rewari, Sirsa, Yamunanagar, Hissar.

We are sure the Circle authorities will complete all the formalities and the benefit of this arrangement will start accruing to all the pensioners soon.

HOSHIARPUR UNIT

SBIPA Hoshiarpur Unit monthly meeting was held on 16th of August 2023 at SBI Main Branch Hoshiarpur under the Chairmanship of K C Sharma, Zonal President, SBIPA. The following members were elected unanimously.

- | | |
|---------------------|----------------------|
| 1. Sh V C Ohri | President |
| 2. Sh Tarsem Singh | Vice president |
| 3. Sh Deepak Sharma | Secretary |
| 4. Sh P C Sharma | Asstt. Secretary |
| 5. Sh B R Jassi | Treasurer |
| 6. Sh S P Singh | Asstt Treasurer |
| 7. Sh H G Jaswal | Organizing Secretary |

Executive Committee Members :

- | | |
|---------------------|-------------------|
| 1. Sh Harpal Singh | 2. Sh Pritam Dass |
| 3. Smt Neelam Mehta | 4. Harish Manocha |

FLASH**Federation of SBIPA**

It is a pleasure to convey that the issue of 100% DA neutralization to Pre-November, 2002 retirees has been cleared by Govt. of India. IBA is expected to issue guidelines shortly. We expect that the Pre- November 2002 Retirees would get the benefit from October 2023.

With best wishes and regards,

G.K.Gandhi,
President

Dipak Kumar Basu
General Secretary

STATUS OF FEDERATION**W.P. 1875/2013 in DELHI HIGH COURT**

The Committee formed to look into the grievances of SBI Pensioners has submitted its report to the next Authority for necessary approval. The Govt. lawyer had requested for extension in time required in this regard. The Court has not granted the request and the next date has been fixed on 07-11-23 for orders irrespective of the submission of the report by the Committee.

**STATE BANK OF INDIA PENSIONER S' ASSOCIATION
CHANDIGARH CIRCLE**

Raksha/01/23

Dated 24 July, 2023

To
The Regional Manager
Raksha Health Insurance TPA
SCO 39, Madhya Marg, Sector 26
Chandigarh.

**SBI HEALTH ASSIST- POLICY B
DIFFICULTIES IN GETTING CASHLESS
FACILITIES UNDER SUPER TOP UP**

We invite a reference to our tripartite talks held at LHO Chandigarh two months ago in which all the three parties viz, SBIPA, SBI through PPG Department and Raksha TPA discussed many issues concerning difficulties faced by our members especially those having subscribed to policy B and decided to work together to mitigate such problems. It is a matter of satisfaction that thereafter, your working has shown a remarkable improvement and the number of complaints declined considerably,

However, during the last few days a lot many complaints have been received relating to nonpayment of bills beyond the basic insured value thereby putting the pensioners to avoidable discomfort, While a few of the cases taken up by SBIPA Secretary Shri N K Single were settled but it took 5-6 days to pay the hospital bills, thereby compelling the patients to make payment from their meagre resources before getting discharged from the hospital. Think of those who are not aware of the concept of TOP UP policy and also could not approach SBIPA due to ignorance. They had to keep themselves satisfied with whatever amount is paid to them. This is against the guidelines of IRDA and the situation can not be allowed to continue for a longer period.

In view of the above, you are requested to ensure a smooth and Immediate passage to top up in case the bill amount is more than the basic insured amount and the policy holder is not harassed /put to financial loss due to failure of your system to automatically shift to top up.

We are sure, you will take Immediate action to save the policy holders from harassment and financial loss.

Yours sincerely
Dr M K Virmani
General Secretary

CC :

The DY GM and CDO State bank Of India Chandigarh LHO
The AGM PPG SBI LHO Chandigarh
The General Secretary, Federation of SBIPAs KOLKATA
The M/S Anand Rathl, Brokers. SCO No 50-51 Sub City
Centre, Sector 34B, Chandigarh

Cir 001/23 16 July, 2023

STATE BANK OF INDIA PENSIONERS' ASSOCIATION, CHANDIGARH CIRCLE**CIRCULAR FOR ALL THE MEMBERS OF SBIPA, CHANDIGARH CIRCLE**

Dear members,

RETIREMENT FELICITATION FUNCTION

We are pleased to inform that acceding to our request, the Circle Management has decided to recommence the function to felicitate the retiring staff members. The function also known as Pre-Retirement Training to staff was quite popular amongst the staff. However, the same was discontinued a few years back. We raised the issue in our last structured meeting held on 23/02/23 and the management assured to explore the possibilities to restore the same.

The function provides an opportunity to the retiring staff to know the ways and means of investments of the funds received by them as terminal benefits, the facilities available to them after retirement and also about the working of SBIPA Chandigarh Circle. The management also gets an opportunity to know about the satisfaction level of staff so as to make improvement, if required, in HR policies.

For SBIPA it gives a chance to meet the retiring staff, interact with them and get a first hand knowledge of the expectations they have from SBIPA. It also helps in strengthening pensioners' movement in our bank.

The first such program will be held at SBLC Panchkula on 24th July 2023 for those retiring at the end of July 2023 and thereafter every month for the staff retiring at the end of that month.

We profusely thank our circle management for resuming this staff welfare activity.

Wish you all the best.

Yours comradely
Dr M K Virmani
General Secretary

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION
CHANDIGARH CIRCLE**

Ref. 7/2023

Dated 27.09.2023

The Dy. Gen. Manager and
Circle Development Officer,
State Bank of India, Local Head Office
Chandigarh.

Sir

No Compromise with the quality of Medicines purchased for Bank's Dispensaries

We have come across a newspaper report that around 48 drugs available in market were found to be sub-standard during an inspection by the team of concerned department. A few of these medicines viz. telmisatan, metaformin etc. are being dispensed by LHO dispensary too. These may be many more medicines mentioned in the list of substandard medicines which are being given to bank retirees and employees. Kindly, therefore, instruct the concerned officials to ensure that only quality medicines from branded pharmaceutical companies are purchased for dispensaries. Here it would be worth mentioning that Corporate Centre instructions clearly mention that no compromise with the standard of medicines be permitted on the pretext of savings on the cost of medicines.

Please accord due priority to this matter as sub standard medicines may result in deterioration of health of elders instead of providing relief to them.

Yours faithfully,
Dr M K Virmani
General Secretary
CC : AGM, OAD, LHO, Chandigarh

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION
CHANDIGARH CIRCLE**

Dated 22.09.2023

The Dy. Gen. Manager and
Circle Development Officer,
State Bank of India, Local Head Office
Chandigarh.

**HEALTH ASSIST POLICY B
Non issuance of Policy Document**

We have been approached by a few of our members that in the absence of policy document in respect of captioned policy, they are being deprived of their right to get justice in the event of denial of service by the hospital/insurance company/ TPA/ Broker etc. This is all against the norms of IRDA which has advocated for total transparency. The matter was brought to your kind notice during Grievance Redressal program during Samadhan Pakhwara by the President and General Secretary of SBIPA, Chandigarh Circle.

You are, therefore, very humbly requested to take up the matter with concerned insurance company for providing policy document to each one of the policy holder.

Thanks & regards,
Yours faithfully,
Dr M K Virmani
Gen. Secretary

Glimpses of activities at various Centres

SHIMLA UNIT



KARNAL UNIT



KURUKSHETRA UNIT



HOSHIARPUR UNIT



DHARAMSHALA UNIT



ABOHAR UNIT



PATHANKOT UNIT



LUDHIANA UNIT



BATHINDA UNIT



CHANDIGARH



JAMMU UNIT



ROHTAK UNIT



**WELCOME NEW MEMBERS
ENROLLED DURING JULY-SEPT. 2023**

M.No.	Name	D.O.B.	Centre
PRIOR TO JULY, 2023			
7069	RENU KHAJURIA	09.01.1962	UDHAMPUR
7070	PARDEEP KUMAR KUMRA	15.12.1962	JALANDHAR
7071	SURESH GOYAL	17.06.1963	ZIRAKPUR
7072	SANT SINGH KANWAR	02.03.1963	SHIMLA
7073	RAKESH JUNEJA	27.06.1963	ROHTAK
JULY, 2023			
7074	RAVI GUPTA	01.06.1963	KARNAL
7075	JANARADHAN DASS	14.04.1963	KARNAL
7076	SANJEEV KUMAR MEHRA	01.04.1963	CHANDIGARH
7077	ASHOK KUMAR	15.10.1968	PALAMPUR
7078	SHANTI PARKASH SHARMA	08.05.1963	PALAMPUR
7079	VIJAY KUMAR GULATI	03.06.1963	JALANDHAR
7080	PRABH DAYAL	06.06.1963	JALANDHAR
7081	ASHISH K SHARMA	26.07.1963	PANCHKULA
7082	AVTAR SINGH CHHIPA	07.07.1963	LUDHIANA
7083	NANDAN SINGH NEGI	04.07.1963	CHANDIGARH
7084	SURENDER SINGH YADAV	26.07.1963	REWARI
7085	HUKAM SINGH	19.07.1963	KOTKAPURA
7086	BALJEET SINGH	13.06.1963	MOHALI
7087	PAWAN KUMAR BASSI	21.07.1963	JALANDHAR
7088	SANJAY MALHOTRA	20.07.1963	PATIALA
7089	NAVJOT KAMAL	19.07.1963	JALANDHAR
7090	JAGDIP SINGH	03.07.1963	QADIAN
7091	RAM PARKASH HANDA	10.04.1952	JALANDHAR
7093	DEEPAK SEHGAL	29.07.1963	CHANDIGARH
7094	VIRENDER PAL BHATIA	14.07.1963	ZIRAKPUR
AUGUST, 2023			
7095	USHA RANI GARG	17.07.1963	JALANDHAR
7096	SARITA ARORA	03.04.1962	KARNAL
7097	DEVINDER CHOUDHARY	16.05.1958	PANCHKULA
7098	SANJEEV SURI	26.07.1963	SOLAN
7099	SADHNA SHARMA	10.10.1962	PALAMPUR
7100	RACHNA SACHAR	12.10.1962	PALAMPUR
7101	O P KAPOOR	29.03.1960	PALAMPUR
7102	NARESH KUMAR	10.08.1963	SIRSA
7103	PRITHI CHAND SANDEL	06.08.1963	DHARAMSALA
7104	SANJAY SOOD	11.08.1963	MOHALI
7105	TARLOCHAN SINGH	08.08.1963	MOHALI
7106	JAGROOP CHAND DOGRA	21.05.1955	PALAMPUR

7108	ASHA RANI VASDEV	25.08.1963	JIND
7109	TILAK RAJ KATHURIA	13.07.1963	ROHTAK
7110	BHUPAL SINGH	-	PANCHKULA
7114	ANIL KUMAR DHINGRA	22.12.1962	HISSAR
7115	VIJAY KUMAR MAHAJAN	12.07.1963	PATHANKOT
7117	SOM NATH	15.08.1963	MOHALI
SEPTEMBER, 2023			
7118	ARUN KUMAR SACHDEVA	02.06.1963	ZIRAKPUR
7119	MUKH RAM	06.08.1963	JAGADHARI
7120	VINOD KHURANA	19.05.1963	PANIPAT
7122	SUMIT BEHAL	'3.08.1963	ZIRAKPUR
7123	RAMAN GUPTA	26.08.1963	MOGA
7124	NARAYAN SINGH BHUSAL	15.08.1963	MOHALI
7125	RAJEEV KUMAR CHOPRA	20.04.1965	JALANDHAR
7126	P S NIRMOHI	18.01.1950	DHARAMSALA
7127	SAVITRI DEVI	05.07.1963	SHIMLA
7128	RADHA KHANNA	29.06.1963	SHIMLA
7129	RAJESH CHANDER PRUTHI	05.05.1962	HISSAR
7131	MANZOOR AHMED CHALKOO	30.09.1963	BARAMULA
7132	PUSHPENDER GARG	18.09.1963	PATIALA
7135	ASHOK KUMAR GUPTA	17.06.1963	BHATINDA
7136	VIJAY KUMAR DHAWAN	15.06.1963	BHATINDA

* The names 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.

OBITUARY

The following have left for their heavenly abode during the period. 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.
Surinder Malhotra	Noida	16/07/23
Kuldeep Singh Rana	Panchkula	20/07/23
Smt Raj Aggarwal	Jalandhar	04/08/23
P K Bhalla	Jalandhar	25/08/23
Smt Sunita Seth w/o Sh K K Seth	Hoshiarpur	08/09/23
Joginder Pal Kashyap	Hoshiarpur	09/09/23
Smt Kanta Puri W/o Sh B K Puri	Ludhiana	21/09/23
Mrs Gulshan Maini w/o Sh K K Maini	Ludhiana	11/08/23

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