

*Defeat Age with Active Life*

# एस.बी.आई. पेंशनर्स मेल ਐਸ.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)

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

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## EDITORIAL

The coming year symbolizes a fresh start, a blank page filled with potential, inspiring global celebrations on New Year's eve and day as people reflect on past experiences, set hopeful resolutions, improvements and embrace new goals with enthusiasm, fostering community and personal growth. Traditions like fireworks, feasting and promises for a better future, transforming an arbitrary date into a universal moment of optimism and renewal.



The year 2025 had been a year of achievements for SBIPA Chandigarh Circle. Our long cherished demand of having our own office in LHO building got fulfilled on 14th August 2025, a day before Independence Day. Our demand to have a multi-specialty clinic in LHO was realized on 12th December 2025. The most notable achievement of the year 2025 being the unanimous elections for the term 2025-28. The support by the Bank in holding elections, the efforts made by the Election Committee headed by Shri A K Jain, Chairman & Shri S C Arora, Vice Chairman for conducting the elections at 25 centres and the maturity of members helped in this unique achievement. Our thanks to entire membership, especially to those who, despite their willingness to serve and having capabilities for the same, withdraw from the contest and paved the way for unanimous elections.

The issue raised by us resulted in SBI Tribute Scheme which has been appreciated by one and all. The membership of SBIPA increased to 8000, yet another landmark for all of us. We were able to motivate our members even at small centers, to hold monthly meetings, listen to the problems faced by the members and bring it to our notice for resolution. We can say with authenticity that we were able to resolve almost all the issues brought to our notice by members directly or through our local representatives.

Yet another achievement was launching of our secured website sbipachd.org having all the features. This enables us to update the members directory and flashing latest updates in addition to uploading the necessary forms required by the members from time to time.

Fully satisfied with the performance we are marching ahead to year 2026 with positive vibes to fulfil the remaining dreams of our members in the coming year.

We are hopeful of getting better terms and conditions for our Group Insurance Policy 'B'. We also resolve to help enrolling maximum number of our members to Insurance Policy 'B' and engage more office-bearers and officials from PPG Department to help them.

We are also sure of getting updation of pension in the coming year. We resolve to motivate atleast 75% of the retirees including eABs retirees to join SBIPA Chandigarh Circle with a view to strengthening our association.

Very shortly we shall be having our Annual General Meeting which we are sure will be one the best meetings.

In the coming year, we would work hard to achieve our goal of getting dispensaries at all RBO center establishments and the budgets for all the dispensaries is substantially increased in the preparation of strength of working and retired employees in a particular centre.

At Federation level, experienced leaders have taken over the reins of our Federation. We wish the Federation headed by Shri N Radha Krishnan & Shri G D Nadaf all the success in their endeavor to work for the benefit of pensioners.

**Our best wishes to each one of SBI Pensioner. May GOD bless you all with happy, healthy and prosperous New Year 2026.**

(M K Virmani)  
General Secretary



## Extract of Federation Circular Letter No. 11/2025, Dt. 28-10-25

### Introduction of SBI TRIBUTE Scheme

One of the recently introduced SBI Tribute Scheme vide circular No.CDO/P&HRD-PPFG/18/2025-26 dated 23-07-2025, is aimed at providing immediate and holistic support to the families of our retired employees upon their passing. The scheme, which is the brain child of our beloved Chairman is beyond mere financial relief to the family but to extend much needed emotional support to the bereaved family members at their crucial time.

2. During our meeting with the Chairman on 15-10-2025 at corporate centre, he has expressed his concern that no family should be deprived of this support during their difficult period. Hence, every branch/office should take immediate step to inform the pension paying branch designated as nodal branch to visit residence of the deceased pensioner/retire within 72 hours with condolence letter and one-time lumpsum amount. Our representative should also accompany senior functionary of the Bank with our own Association condolence letter and to render necessary assistance to complete other formalities by the family to receive their entitlements from the bank.

3. We request you to please share this information with our representatives/members at grass root level for timely assistance to the bereaved family members. We should ensure that, no family to suffer in silence and deprived of the timely support to them.



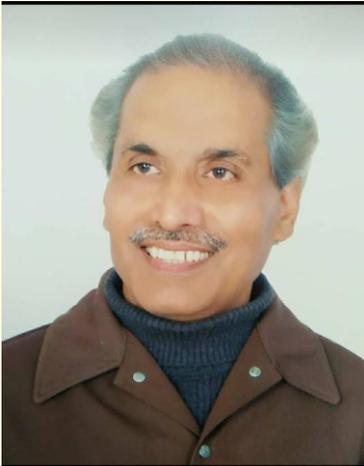

**Fortis Hospital, Mohali**  
Introduces

### Multispecialty Clinics For SBI Employees

 <b>Obstetrics &amp; Gynaecology</b> <b>Dr. Birinderjit Kaur Grewal</b> Consultant – Obs & Gyne	Every Monday 11:00 am – 1:00 pm
 <b>Orthopaedics</b> <b>Dr Akash Hora</b> Associate Consultant – Orthopaedics & Sports Medicine	Every Tuesday 11:00 am – 1:00 pm
 <b>General Medicine</b> <b>Dr Manjeet S. Trehan</b> Director – Internal Medicine	Every Wednesday 10:00 am – 12:00 noon
 <b>Diabetes &amp; Thyroid</b> <b>Dr Robin Garg</b> Consultant – Endocrinology	Every Thursday 10:00 am – 12:00 noon
 <b>Cardiology</b> <b>Dr Sudhanshu Budakoty</b> Senior Consultant – Cardiology	Every Friday 10:00 am – 11:00 am
 <b>Urology</b> <b>Dr Rohit Dadhwal</b> Consultant – Urology, Andrology & Robotic Surgery	Every Friday 10:00 am – 11:00 am
 <b>Minimal Invasive Surgery</b> <b>Dr Vitish Singla</b> Consultant – Bariatric, Minimal Access & GI Surgery	1st, 3rd & 5th Saturday 10:00 am – 11:00 am
 <b>Breast &amp; Endocrine Surgery</b> <b>Dr Deepti Singh</b> Associate Consultant – Breast & Endocrine Surgery	1st, 3rd & 5th Saturday 10:00 am – 11:00 am
 <b>Physiotherapy</b> <b>Dr Vivek Shrivastava</b> Consultant - Physiotherapy & Muscle Behaviour Expert	Every Wednesday 2:30 pm - 4:30 pm
 <b>Dental Sciences</b> <b>Dr Roonal Shrivastava</b> Consultant - Dental Sciences	Every Thursday 10:00 am - 12:00 noon

Venue: Ground Floor Dispensary, SBI - Local Head Office, Sector -17 B, Chandigarh

## BISHAN DAS KNOWN AS DD PUNJABI BISHAN DAS



" Bishan " in literary circles. He writes in his mother tongue PUNJABI. His field is Punjabi Poetry. Due to his this talent DD Punjabi interviewed him twice at the recording studios of DOOR DARSHAN JALANDHAR. You can watch him on YouTube platform by typing DD PUNJABI BISHAN DAS.

He has the credit to have written about his Revered Father continuously for eleven years which has been published in a popular Punjabi literary magazine " SOOHI SAVER " for eleven years. Perhaps this is a record that a son wrote about his father for eleven years continuously.

His poems are broadcasted from ALL INDIA RADIO periodically. He lent his voice as singer in an animation film " PREM SETU " produced and directed by a famous artist and director Mr. Prabal Pramanik.

He has also a credit in his name that his name as LYRICIST appears on the silver screen of recently released Punjabi Feature Film " RAVI DE KANDE " in which veteran artist actor PANKAJ KAPOOR played a pivotal role.

During his service in SBI he was honoured by our worthy CGM in 2002 at LHO Chd. for his 31 times blood donations.

Apart, his is very good painter artist.

**Extract of Federation Letter No. 34/2025, Dt. 15-12-25**

**Address To Dy. Managing Director  
Corporate Centre, Mumbai**

**PENSION PAYMENT ADVICE**

The Federation has been requesting, since long, for issuance of updated Pension Payment Advice to all eligible pensioners after every revision of pension that has been effected on account of revision of wages, eligibility of additional pay component, if any.

2. In respect of mismatches represented by the Pensioners, we are informed that the corrections are being made by the Circle PPG Department through the Maker-Checker functionality provided by the Corporate Centre. However, large number of mismatches in data has been reported to us since change of Service Provider of HRMS i.e., Zing. These discrepancies include mismatches in data, which were earlier recorded correctly.

3. In this connection, we give below the discrepancies, brought to our notice by our Affiliate Associations/members, for your kind information and necessary action:

- ❖ The Pension Payment Advice that was issued subsequent to sanction of pension immediately after retirement is made available in the portal, but not the latest one after revision of pension on account of wage revision, payment of additional commutation or sanction of additional/new stagnation increment, eligible if any;
- ❖ In cases where the simultaneous sanction of Family Pension has been effected, the revised Family Pension at the eligible 30% of last drawn salary on account of the recent amendment is not reflected in the Pension Payment Advice;
- ❖ Base details such as length of pensionable service, date of birth, date of joining, date of retirement, dependent particulars are either blank or wrong in many cases.

4. Further, it has been informed to us that the Pension Payment Advice issued to the retiree does not contain details of pay components considered for arriving at the 12/10 months' average substantive salary of the employee. In this connection, a reference is invited to the instructions contained vide Para – "Advice of the basis of

pension calculation" vide page No.68 of Codified Instructions on Settlement of Terminal Benefits, updated as on 31.08.2009, released by PPG Department, Corporate Centre, Mumbai, which is reproduced hereunder for instant reference:

*"The Local Head Office will advise the employee/pensioner the amount of pension sanctioned in each case along with the basis of calculation simultaneously while conveying the sanction of pension to the branch concerned vide Corporate Centre Circular No.PA/CIR/94 dated 29<sup>th</sup> May 1986."*

5. In view of the above, we request you to initiate necessary steps and arrange for the following remedial actions, globally at Corporate Centre level, even without representations from the Pensioners:

- To arrange for providing Pension Payment Advice to the employee/pensioner, as hitherto, along with the "Advice of the basis of pension calculation" including the data of last 12/10 months' pay components considered for arriving at the eligible Basic Pension of the employee/pensioner.
- To arrange to update the portal with the latest Pension Payment Advice subsequent to revision of pension on account of wage revision or sanction of eligible additional/new stagnation increment, additional commutation, etc.;
- To arrange to reflect the revised Family Pension in all cases, where the simultaneous sanction of Family Pension was effected prior to April 2021;
- To arrange for verification of average substantive salary of the pensioner, particularly those employees retired during the period of wage negotiations i.e., from November 2012 to June 2015, from November 2017 to January 2021 and from November 2022 to June 2024;
- To arrange for data cleansing of all base/essential details of every pensioner, may be by creation of exclusive Team for the purpose, as it is observed that the basic particulars relating many of the pensioners are blank subsequent to migration of data from RBPAS to SAP and subsequently to HRMS;

6. We fervently hope that the issues referred above would be viewed seriously not only to effect the corrections at the earliest but also to ease the stress of the old-age pensioners, who are representing for correction of their data since long.

7. Please acknowledge receipt of this communication and advise us the developments in this regard.

**Extract Of Federation Letter No. 38/2025, Dt. 23-12-25**

**Address To Chairman,  
Corporate Centre, Mumbai**

**EXEMPTION OF GST ON HEALTH INSURANCE PREMIUM PAYABLE BY THE PENSIONERS, RETIREES & FAMILY PENSIONERS OF THE BANK UNDER FAMILY FLOATER SCHEME**

We are immensely happy and highly thankful to you for bringing considerable improvements in the Health Insurance Schemes Viz., SBI Health Care and SBI Health Assist.

2. We are also happy to observe that our Bank Pensioners, Retirees and Family Pensioners got benefited after your taking charge of the pivotal position of Chairman of our Bank and your being-human initiatives as under for the benefit of retired employees of the Bank are phenomenal:

- Improvements brought in the Policy Year 2025-26 under the Health Insurance Schemes of the Bank;
- Introduction of the noble SBI Tribute Scheme;
- Improvements now brought in the Policy Year 2026-27 under the Health Insurance Schemes of the Bank such as,
  - a. Increase in subsidy from 80% to 90% for Pensioners/Family Pensioners of age 80 years and above;
  - b. Considerable increase in Wallet Subsidy under e-Pharmacy Scheme;
  - c. Reduction in employee contribution under e-Pharmacy Scheme from the existing 33.33% to 25%;
  - d. Increase in capping on Knee Surgery by Rs.50,000/- under all categories;
  - e. Increase in the pre hospitalization period from 30 days to 60 days.
  - f. Inclusion of 4 more diseases for domiciliary treatment.
  - g. Inclusion of Angioplasty for other than heart surgery etc.

3. We are also extremely happy to note that some of our suggestions given by us were considered by you sympathetically. In this connection, we refer to one of the suggestions submitted by us during the Small Committee Meeting held at Corporate Center Mumbai on 14.10.2025 on SBI Health Care (Policy-A) and SBI Health Assist (Policy-B) that the GST, if not exempted, should be borne by the Bank. (Copy of the said suggestions is enclosed for your instant perusal and reference).

4. Inasmuch as no clear decision has emerged on exemption of GST to Health Insurance Policies under Family Floater Scheme and also for the reason that there may be inordinate delay in the decision on exemption of GST by the GST Council/ Government as the matter is sub-judice, we humbly request you to please consider our submission for absorption of GST on Health Insurance by the Bank. We are ever thankful to the Bank for absorption of tax on perquisite value on concessional rate of interest on staff loans to employees and retirees. It will be of great support to the pensioners, if you please consider our request for absorption of GST on insurance premium by the Bank, for which act of yours pensioners shall ever remain grateful to you.

5. With the most compassionate, empathetic and sympathetic Chairman, like your goodself, at the helm of the affairs of our Bank, which is pioneer in providing welfare measures to the employees and retired employees, we are highly hopeful that our submission for absorption of GST by the Bank on Health Insurance Policy of Pensioners, Retirees and Family Pensioners would be considered favourably.

# GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

**PATIALA**



**ROTHAK**



**PAONTA SAHIB**



**AGM of FSBIPA at Raipur, Chhatisgarh**



**AMBALA**



**SBILD PANCHKULA**



**MOHALI**



**BHATINDA**



**PATHANKOT**



**JALANDHAR**



**SHIMLA**



**AMRITSAR**



**GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES**

**LUDHIANA**



**KARNAL**



**KATHUA**



**PANIPAT**



**HOSHIARPUR**



**JAMMU**



**MOGA**



**SBIPA WEBSITE INAUGURATION**



**SBIPA NEW TEAM WELCOME BY SBIOA**



**JAMMU**



**INAUGURATION OF AAROGYM BY CGM AT LHO**



**LUDHIANA**



**WELCOME NEW MEMBERS  
ENROLLED DURING October to December 2025**

S/Shri/Smt.		Centre	
7872	Bhavninder Kumar Mehta	03.10.2025	J&K Jammu
7873	Komal Kali Garg (Mrs.)	03.10.2025	Chandigarh
7874	Ashwani Kumar Demra	03.10.2025	Patiala
7875	Mohan Lal	03.10.2025	Yamunanagar
7876	Anup Singh Bhatia	04.10.2025	Mukatsar
7877	Suman Kohli Sadhotra	04.10.2025	J&K Jammu
7878	Roshan Lal Khurja	05.10.2025	Yamunanagar
7879	Ashok Rajdan	05.10.2025	J&K Jammu
7880	Bhuwan Chand Bamela	06.10.2025	Chandigarh
7881	Ardaman Singh	08.10.2025	Patiala
7882	Arun Mahajan	08.10.2025	Mohali
7883	Kharaiti Lal Dhall	13.10.2025	Rohtak
7884	Sukhdevi Gupta	13.10.2025	Bathinda
7885	Farooq Ahmed Rather	13.10.2025	Fatehbad
7886	Naresh Kumar Pruthi	14.10.2025	Rohtak
7887	Shavinder Singh	15.10.2025	Patiala
7888	Vinod Kumar Chawla	15.10.2025	Rohtak
7889	Ashok Kumar	16.10.2025	Kurukshetra
7890	Chatter Singh Verma	16.10.2025	Chandigarh
7891	Deepak Kampani	16.10.2025	Patiala
7892	Mohinder Singh	17.10.2025	Karnal
7893	Rattan Kumar Kinger	04.02.2023	Patiala
7894	Sarbjit Kumar Ghai	07.12.2020	Patiala
7895	Neelam Miglani Mrs	22.10.2025	Rohtak
7896	Chander	22.10.2025	
7897	Lalit Kumar	22.10.2025	
7898	Bal Jee Naru	22.10.2025	J&K Jammu
7899	Sumitra Devi	23.10.2025	J&K Kathua
7900	Bachittar	23.10.2025	
7901	Daan Singh	24.10.2025	Sangrur
7902	Onkar Grover	26.10.2025	Patiala
7903	Tarlaki Nath Tangri	25.10.2025	Patiala
7904	Krishan Kumar Sehgal	25.10.2025	Patiala
7905	Satish Kumar Kaul	25.10.2025	J&K Jammu
7906	Shiv Kumar Sreen	26.10.2025	Patiala
7907	Paramjit Singh Mann	26.10.2025	Patiala
7908	Dalip Kumar Sadana	26.10.2025	Patiala
7909	Anil Kumar Pahwa	26.10.2025	Chandigarh
7910	Amar Singh	27.10.2025	Mohali
7911	Ajay Kumar	27.10.2025	Sirsa
7912	Rajeev Walia	27.10.2025	Hissar
7913	Ajay Kumar Sharma	27.10.2025	HP Nahan
7914	Ashok Kumar Sukhija	18.04.2021	Jalandhar
7915	Parvin Kumar Jain	28.12.2011	Rohtak
7916	Sudhir Kumar Malhotra	17.01.2021	Hissar
7917	R P Aggarwal	2020-21	Khanna
7918	Gulshan Kumar Duggal	28.02.2023	Ambala
7919	Kamal Kumar Garg	27.10.2025	Chandigarh
7920	Krishan Singh	27.10.2025	Bathinda
7921	Jatinder Kamboj	27.10.2025	Mohali
7922	Kuldeep Razdan	28.10.2025	J&K Jammu
7923	Om Parkash Miglani	28.10.2025	Rohtak
7924	Anil Kumar Goel	28.10.2025	Patiala
7925	Umesh Bali	28.10.2025	Panchkula
7926	Sanjay Gandhi	29.10.2025	Jalandhar
7927	Devinder Seth	28.10.2025	J&K Jammu
7928	N K Mongia	27.09.2025	Ambala
7929	Ved Parkash Singh	28.10.2025	Panchkula
7930	Onkar Singh	29.10.2025	J&K Jammu
7931	Vijay Kumar Goyal	30.10.2025	Dhuri
7932	Sushma Ghai Mrs.	30.10.2025	Rohtak
7933	Surinder Kumar Trikha	30.10.2025	Rohtak
7934	Amin Chand Sharma	30.10.2025	Mohali
7935	Hans Raj Hans	31.10.2025	J&K Jammu
7936	Gursharan Singh	31.10.2025	Mohali
7937	Varinder Kaur	31.10.2025	Patiala
7938	Vinod Kumar Kapoor	31.10.2025	Patiala
7939	Ram Lubhaya Kapoor	31.10.2025	Patiala
7940	Gulab Singh	31.10.2025	Mohali
7941	Prem Kumar	31.10.2025	Mohali

7942	Balwan Singh	31.10.2025	Hissar	7978	Rajesh Kumar Sachdeva	10.11.2025	Ambala City
7943	Ravinder Kumar Puri	31.10.2025	Sujanpur Pathankot	7979	Shyam Sunder Malik	10.11.2025	Yamuna Nagar HR
7944	Naresh Kumar Garg	31.10.2025	Dhuri Sangrur	7980	Jarnail Singh	10.11.2025	Jalandhar
<b>ENROLLED DURING NOVEMBER 2025</b>				7981	Karam Chand	10.11.2025	Patiala
7945	Om Parkash Sharma	01.11.2025	Sirsa	7982	Raj Kumar	12.11.2025	Kharar
7946	Vinod Kumar	01.11.2025	Mohali	7983	Arun Kumar Sinha	12.11.2025	Zirakpur
7947	Prem Devi	27.09.2025	Hoshiarpur	7984	Gurdev Singh	13.11.2025	Hoshiarpur
7948	Pradeep Kaushal	27.04.2021	Panchkula	7985	Madan Sharma	14.11.2025	Patiala
7949	Subhash Chand Gupta	21.01.2021	J&K Jammu	7986	Inderjit Singh Wadhwa	15.11.2025	Patiala
7950	Inder Pal Singh	30.12.2022	J&K jammu	7987	Kuldip Kumar	19.11.2025	Mohali
7951	Maharaj Krishan Handu	01.11.2025	Chandigarh	7988	Subhash Chander Madaan	13.10.2020	Patiala
7952	Pradeep Gupta	02.11.2025	Zirakpur	7989	Rakesh Walia	18.08.2021	Kapurthala
7953	Sunil Kumar Girdhar	04.11.2025	Chandigarh	7990	Sat Paul Sharma	19.11.2025	Jammu
7954	Gharu Ram	03.11.2025	J&K Jammu	7991	Mahesh Chand	19.11.2025	Rewari
7955	Ramesh Chander	06.11.2025	Mohali	7992	Rajinder Singh	19.11.2025	Rewari
7956	Mahesh Tomar	07.11.2025	HP Solan	7993	Ajay Kumar	19.11.2025	Rewari
7957	Rajinder Dhir	8.11.2025	Ludhiana	7994	Satish Kumar Razdan	20.11.2025	Jammu
7958	Jai Raj Singh Katoch	8.11.2025	Amritsar	7995	Kuldip Singh Walia	20.11.2025	Patiala
7959	Prithvi Singh	10.11.2025	Ludhiana	7996	Usha Rani	21.11.2025	Jalandhar
7960	Mukesh Saini	10.11.2025	Amritsar	7997	Pankaj Raj Sar	21.11.2025	Jammu
7961	Showkat Ahmed Kangoo	10.11.2025	J&K	7998	Rajinder Parshad Sharma	24.11.2025	Rohtak
7962	Vijay Paul Makkar	10.11.2025	Mohali	7999	Mahender Kumar	29.11.2025	Sirsa
7963	Syed Zahid Yousuf	10.11.2025	J&K Srinagar	<b>ENROLLED DURING DECEMBER 2025</b>			
7964	Sanjeev Malik	10.11.2025	Rohtak	8000	Sudesh Kumar Verma	01.12.2025	Sirsa
7965	Inder Kumar Narang	10.11.2025	Ambala	8001	Karam Singh	01.12.2025	Chandigarh
7966	Bharat Bhushan Chawla	10.11.2025	Karnal	8002	Shalini Gupta	02.12.2025	Mohali
7967	Mohd Shafi Bhat	10.11.2025	J&K	8003	Tarsem Singh	15.12.2025	Mohali
7968	Pardeep Walia	10.11.2025	Jalandhar	8004	Rajinder Kumar Garg	17.02.2021	Sangrur
7969	Vijahid Bashir Tak	10.11.2025	K&K	8005	Naresh Kumar	15.12.2025	Jammu
7970	Surinder Singh	10.11.2025	Ludhiana	8006	Bhajo Ram Nandan	15.12.2025	Kathua
7971	Gulshan Kumar Grover	10.11.2025	Panipat	8007	Rakesh Dogra	17.07.2025	Panchkula
7972	Suteekshan Vaid	10.11.2025	Mohali	8008	Jai Singh		Paonta
7973	Baljeet Singh	10.11.2025	Karnal	8009	Pinky		Paonta
7974	Ram Krishan	10.11.2025	HP Kangra	8010	Indu Bhushan Sharma		Jammu
7975	Chander Shekhar	10.11.2025	Hoshiarpur	8011	Khushkaran Singh		Ludhiana
7976	Raman Kumar Sanan	10.11.2025	Kharar	8012	Jasminder Singh		Ludhiana
7977	Mohan Singh	10.11.2025	Mohali	8013	Chanchal Singh Sodhi		Jammu

**OBITUARIES (OCTOBER -DECEMBER 25)**

The following members / family 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 bereaved family members to bear the irreparable loss :

	<b>Name</b>	<b>D.O.D</b>	<b>Place</b>
1	KRISHAN LAL RALHAN	29-09-25	CHANDIGARH
2	S P SETH	24-10-25	LUDHIANA
3	USHA KALIA W/O SH VINOD KALIA	26-10-25	LUDHIANA
4	SIURINDER MOHAN SHARMA	04-11-25	CHANDIGARH
5	HARISH CHANDER DHALL	30-10-25	JALANDHAR
6	S K PRASHAR	29-10-25	JALANDHAR
7	BRIJ BHUSHAN MITTAL	14-11-25	KHARAR
8	SMT MOTIA CHOPRA	10-11-25	LUDHIANA
9	SMT SUDESH TANDON W/O SH N C TANDON	02-12-25	LUDHIANA
10	MRS NEERAJ SHARMA W/O SH D V SHARMA	02-12-25	PANCHKULA
11	SH I N GAINDER	04-12-25	CHANDIGARH
12	SH HARBANS LAL BERI	17-12-25	LUDHIANA
13	AMARJIT KAUR W/O SH BHUPINDER SINGH GUMBAR	21-12-25	JALANDHAR
14	SITA RANI W/O SH DHARAM PAUL	21-12-25	JALANDHAR

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

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