

*Defeat Age with Active Life*

# एस.बी.आई. पेंशनर्स मेल ऐस.बी. आडी. पैनसन्स मेल S.B.I PENSIONERS'MAIL



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

स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की त्रैमासिक पत्रिका (चणडीगढ़ सर्कल) सटेट बैंक आँड इंडीआ पैनसन्स ऐसोसिएशन दी तिमारी पत्रिका (चंडीगढ़ सरकल)

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

खण्ड - 27 अंक 1  
जनवरी - मार्च, 2026

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## EDITORIAL

### TOGETHER WE MOVE FORWARD

Individual brilliance may lead to personal success, but collective efforts are the engine of progress, innovations and lasting societal change. It is the voluntary contribution of diverse skills, perspectives and energies to achieve a common goal that is far greater than the sum of individual contributions. The principal that together we move forward is fundamental to addressing complex problems that a single person or entity resolve. When people join hands, they combine resources, skills and influence resulting in a significantly greater impact. The synergies allow groups to overcome daunting obstacles would be impossible to tackle alone transforming "impossible to achievable" Beyond achieving external goals, collective efforts strengthen internal goals. The future is not a sole journey, but a shared endeavour sustained by the unforeseen hands, working together, fostering. By embracing the power of collective efforts, we can build a more resilient, inclusive and better tomorrow. We, the SBIPA CHANDIGARH CIRCLE are committed to work in unison to make the future of staff pensioners' happy. While the leadership at



module/Region/unit level has started functioning to the best of their capabilities, we appeal to each of you to motivate non members, especially family pensioners and erstwhile Associate Bank retirees to join SBIPA Chandigarh Circle. Wishing you very good health



### CORPORATE CENTRE HOLDS SUCCESSFUL STRUCTURED MEETING WITH FSBIPA AT GANDHINAGAR

The structured meeting of Federation with Corporate Centre was held on 23rd February 2026 at Gandhi Nagar (Gujrat). The governing body also took place on 24th February 2026 at the same place. From Chandigarh Circle Amar Pal, Chairman, Vijay Magon, President, and M K Virmanji, General Secretary participated.

The structured meeting was conducted in the conference Hall of Gandhinagar LHO and chaired by DMD (HR) and CDO Shri G S Rana. The following issues were taken up by the federation.

1. Life time family Pension status for dependent disabled children of employees.
2. Establishment of dispensaries with permanent doctors and pharmacists at Circles.
3. Removal of upper age ceiling for payment of Pension to widowed/legally divorced daughters of employees.
4. Updation of family Pension
5. Tax liability on perquisites value of staff loans to pensioners.
6. Payment of Minimum Pension of Rs.10,000/- to pre 1986 SBI Pensioners and family Pensioners.
7. Fixation of Pension effective from 01.05.2015 reckoning the notional eligibility of stagnation increment to those employees retired during 01-05-2015 to 31-01-2016.
8. Reimbursement of expenses for treatment taken under alternative system of medicines.
9. Rejection/Review Committee related problems.
10. Issues relating to NPS

11. Issues relating to eABs
12. REMBS Problems
13. Nodel Officers at LHO/AO/RBO for resolving issues or Pensioners/family Pensioners.
14. Regular conduct of Pensions Meet and structured meetings.

The Management assured to examine and resolve the issues at the earliest.



### RELEASE OF "MEDIMATE" BOOK OF THE BANK

During structured meeting on 23-02-2026 at Gandhi Nagar(Gujrat) . Shri G S Rana, DMD(HR) & CDO released "Medimate" book authored by him.



### FEDERATION WEBSITE

Shri G S Rana, DMD(HR) & CDO launched the federation's website on 23-02-2026. The address of website is <https://federationsbipa.com>. The members are requested to visit the site for keeping themselves updated.



### COURT CASES UPDATES

#### SUPREME COURT MC SINGLA VS UNION OF INDIA- PENSION UPDATION

The above case is seeing active hearing in 2026 with recent proceedings in March focussing on final arguments. The case is now listed for hearing on April,9 2026.

#### DELHI HIGH COURT FSBIPA VS SBI , UNION OF INDIA & RBI- PENSION @50% Of BASIC PAY RETROSPECTIVELY

The captioned case came up for hearing on 23/3/2026 . After detailed arguments by both sides, the objections by bank were rejected and amended writ petition by FSBIPA & GOP was allowed. The next date of hearing is fixed on 26/5/2026.

#### WP (C) - 8718/2018

Gratuity enhancement - Rs.20 Lakh effective from 01.01.2016 Steel Authority of India gratuity matter clubbed with the writ. SAIL to file their rejoinder. Next date 08.04.2026

#### WP(C) - 4532/2019

Pension updation - Special allowance for calculation of pension and pension updation. Next date . 01.04. 2026

#### WP(C) 11846/2019

CBDT- Exemption of Income Tax on leave encashment. Next dt. 28. 07. 2026



### ASSOCIATION CONTACTS

Whatsapp - +91 94642 95626

Website. - <http://sbipachd.org>

Email. - [sbipach@gmail.com](mailto:sbipach@gmail.com)

### UNITS ACTIVITIES

All our units are actively working for enhancement of membership and welfare of members. All units are organising monthly meetings regularly. They have organised special camps to facilitate the members in getting their insurance policies renewed. Some of the units are also arranging excursion tours/Medical talks/camps for the welfare of members. Moreover at all AOs/RBOs our representatives are invariably attending the grievances redressal program to ensure early resolution of Pensioners Grievances. We appeal all our members to remain in touch with our local representatives to remain updated.



### HAPPY NEWS

SBIPA Office at LHO Chandigarh now opens five days a week i.e. from Monday to Friday 11.00 am to 1.30 pm. On Monday and Wednesday, President and General Secretary are available in Office, on other days other office bearers will be there to attend to the Pensioners.

Further, the Bank has provided Office at AO Jammu and AO Ludhiana. The working days thereat will be decided and advised by respective Dy. General Secretaries. We are making concerted efforts to get office space at Panchkula, Rohtak, Bathinda, Mohali and Shimla and are sure to get the same shortly.

### NOTICE

Date : 26/03/2026

#### To all the members of SBIPA Chandigarh Circle 38th Annual General Meeting & Pensioners Meet

The Executive Committee of SBIPA Chandigarh Circle in its meeting held on 04/02/2026 has decided to hold the Annual General Meeting & Pensioners Meet of the Association on 10th May 2026 at Law Auditorium, Panjab University, Sector 14, Chandigarh.

Accordingly, notice is hereby given under rule 9 of the rules and Bye laws of the Association to hold the General Body Meeting of the Association on aforementioned venue and date from 10 am to 5.30 pm.

#### Agenda (Rule 10)

- a) To receive and adopt the General Secretary Report.
- b) To consider and pass amendments to Bye laws of the Association, if required.
- c) Passing of accounts for the period 1st April 2024 to 31st March 2025 & 1st April 2025 to 31st March 2026.
- d) Any other matter with the permission of the Chair.

All the members are requested to make it convenient to attend the meeting.

**Dr M K Virmani**

**General Secretary**

**SBI PENSIONERS' ASSOCIATION CHANDIGARH CIRLE  
EXECUTIVE COMMITTEE 2025-28**

NAME	DESIGNATION	CONTACT
AMAR PAL	CHAIRMAN	9872724377
VIJAY MAGON	PRESIDENT	9814213038
D P S CHHABRA	VICE PRESIDENT	9814853954
S K BAJAJ	VICE PRESIDENT	8968601306
DR M K VIRMANI	GENERAL SECRETARY	9815992473
CHAMAN SINGLA	DY GEN SECRETARY	9779586391
K K TRIKHA	DY GEN SECRETARY	9888866621
O P INDAL	ASST GEN SECRETARY	8699023883
Y S KAUSHIK	ORG SECRETARY	9729243055
H B S BATRA	ORG SECRETARY	9815627290
CHUNI LAL DHIMAN	SECRETARY FINANCE	9779707769
K P JOSHI	ASST SECRETARY FINANCE	9815238870
N K SINGLA	SECRETARY	9815654631
V K JAIN	SECRETARY	9996299651

**A.O. MOHALI**

K C SHARMA	ZONAL PRESIDENT	9988953237
ARUN SIKKA	DY GEN SECRETARY	8968331133
ASHOK WADHERA	ASST GEN SECRETARY	9872020139
B S SIDHU	ASST GEN SECRETARY(SBP)	9876150277
GURSHARAN SINGH	TREASURER	9781957900

**A.O. LUDHIANA**

K K MEHRA	ZONAL PRESIDENT	9815115181
V K KALIA	DY GEN SECRETARY	9915106200
M R VIJ	ASST GEN SECRETARY	9815752627
HARJIT SINGH PAHWA	ASST GEN SECRETARY(SBP)	9417318189
VIJAY GOSAIN	TREASURER	9855539488

**A.O. BATHINDA**

V K DUREJA	ZONAL PRESIDENT	9814389072
K K CHOPRA	DY GEN SECRETARY	9417393333
MANGTA SINGH	ASST GEN SECRETARY	9872219515
M L KALRA	ASST GEN SECRETARY(SBP)	9779585215
GULSHAN OBEROI	TREASURER	9855010639

**A.O. PANCHKULA**

S P AGGARWAL	ZONAL PRESIDENT	9992999524
PARDEEP GUPTA	DY GEN SECRETARY	8146616000
RAMESH SAWHNEY	ASST GEN SECRETARY	9417217380
KEHAR SINGH	ASST GEN SECRETARY(SBP)	9729875421
SANJEEV SETHI	TREASURER	9416032310

**A.O. ROHTAK**

H S KUNDU	ZONAL PRESIDENT	9813239623
AMARJEET MAGGON	DY GEN SECRETARY	9416101210
NARESH GUPTA	ASST GEN SECRETARY	8219965458
BHOOP SINGH	ASST GEN SECRETARY(SBP)	9643084177
VED KHURANA	TREASURER	9729074103

**A.O. SHIMLA**

U S NEGI	ZONAL PRESIDENT	8278733988
B S RANTA	DY GEN SECRETARY	9816677117
ASHWANI GUPTA	ASST GEN SECRETARY	9418020647
D C CHAUHAN	ASST GEN SECRETARY(SBP)	8894044777
M S VERMA	TREASURER	9418234370

**A.O. JAMMU**

ALOK SHARMA	ZONAL PRESIDENT	9419107313
SATISH SHARMA	DY GEN SECRETARY	9419330233
K S JAMWAL	ASST GEN SECRETARY	9419287165
JAGJIT SINGH	ASST GEN SECRETARY(SBP)	9906370246
K N SINGH	TREASURER	9419193720

**CHANDIGARH**

DEVINDER KAPOOR	PRESIDENT	9815611449
ASHOK PAHUJA	VICE PRESIDENT	9872295252
DEEPAK SEHGAL	SECRETARY	9646995417
SURINDER SINGH	ASSISTANT SECRETARY	9417165752
S C PAUL	TREASURER	9872667761

## LIST OF HOLIDAYS 2026

Date	Day	Holiday	Chd	Hry	HP	Pb	J&K	Ladakh
26th January	Monday	Republic Day	✓	✓	✓	✓	✓	✓
15th February	Sunday	Maha Shivratri					✓	✓
16th February	Monday	Mela Dosmochey (Leh & Zanskar only)						✓
04th March	Wednesday	Holi (Only in Jammu Province)				✓		
04th March	Wednesday	Holi	✓	✓	✓	✓		✓
17th March	Tuesday	Shab-i-Qadr*					✓	
19th March	Thursday	1st Navratri					✓	
20th March	Friday	Jumat-ul-Vida*					✓	
21st March	Saturday	Id-ul-Fitr*	✓	✓		✓		✓
21st March	Saturday	Neuroz*					✓	✓
26th March	Thursday	Ram Navami	✓		✓			
1st April	Wednesday	Annual Closing of Bank Accounts	✓	✓		✓		✓
03rd April	Friday	Good Friday			✓			
14th April	Tuesday	Baisakhi					✓	
14th April	Tuesday	Dr. B. R. Ambedkar Jayanti		✓			✓	✓
15th April	Tuesday	Himachal day			✓			
1st May	Friday	May Day				✓		
1st May	Friday	Budha Purnima		✓	✓	✓	✓	✓
27th May	Wednesday	Eid-UI-Azha* (Id-UI-Zuha (Bakr-id)*)	✓	✓	✓	✓	✓	✓
28th May	Thursday	Eid-UI-Azha*					✓	
17th June	Wednesday	Maharana Pratap Jayanti		✓				
26th June	Friday	Aashoora* (Muharram)					✓	✓
29th June	Monday	Sant Guru Kabir Jayanti			✓			
05th July	Sunday	Sri Guru Hargobind Ji's Birthday					✓	
04th August	Tuesday	Chehlum* (Youm-e-Arbaeen) (Kargil Only)						✓
15th August	Saturday	Independence Day	✓	✓	✓	✓	✓	✓
26th August	Wednesday	Eid-i-Milad-UI-Nabi*					✓	✓
28th August	Friday	Friday following Eid-i-Milad-UI-Nabi*					✓	✓
04th Sep	Friday	Janamashmti	✓	✓	✓	✓	✓	✓
23rd Sep	Wednesday	Birthday of Maharaja Hari Singh Ji					✓	
02nd October	Friday	Mahatma Gandhi Jayanti	✓	✓	✓	✓	✓	✓
20th October	Tuesday	Dussehra	✓	✓	✓	✓	✓	✓
26th October	Monday	Accession Day					✓	
26th October	Monday	Maharishi Valmiki Jayanti	✓	✓	✓	✓		
08th Nov	Sunday	Deepawali (Diwali)	✓	✓	✓	✓	✓	✓
09th Nov	Monday	Vishwakarma Day	✓	✓	✓	✓		
24th Nov	Tuesday	Guru Nanak Dev Ji's Birthday	✓	✓	✓	✓	✓	✓
09th Dec	Wednesday	Losar						✓
14th Dec	Monday	Martyrdom Day of Sri Guru Teg Bahadur Ji					✓	
25th Dec	Friday	Christmas Day	✓	✓	✓	✓	✓	✓
28th Dec	Monday	Shaheedi Sabha, Shri Fategarh Sahib				✓		

\*Holidays are subject to appearance of Moon



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📍 Nursing Home Site No 1, Satluj Public School Road, Sec-2, Panchkula

📞 7042279571



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\*Source: Times Health Survey 2024-25 | \*Offer can be availed by 4 persons only | No two offers can be clubbed together | Discretion of doctor's choice lies with Centre For Sight | T&C apply

# GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

**PANCHKULA**



**ROTHAK**



**PAONTA SAHIB**



**MANDI DABWALI**



**AMBALA**



**FEDERATION GB AT GANDHINAGAR GUJARAT**



**MOHALI**



**BHATINDA**



**PATHANKOT**



**JALANDHAR**



**SHIMLA**



**AMRITSAR**



# GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

**LUDHIANA**



**KURUKSHETRA**



**KATHUA**



**PANIPAT**



**HOSHIARPUR**



**JAMMU**



**MOGA**



**CHANDIGARH**



**STRUCTURED MEETING 11.02.2026  
CHANDIGARH LHO**



**CHAMBA**



**STRUCTURED MEETING  
GANDHI NAGAR GUJARAT**



**STRUCTURED MEETING 11.02.2026  
CHANDIGARH LHO**



## WELCOME NEW MEMBERS ENROLLED DURING JANUARY to MARCH 2026

S/Shri/Smt.			Centre	
8014	Mohan Kumar	31.12.2025		
8015	Vijay Kumar Chapralia	31.12.2025	Jammu	
8016	Baldev Raj	01.01.2026	Udhampur	
8017	Kundan Lal	01.01.2026	Jalandhar	
8018	Purushottam Lal	02.01.2026	Hamirpur	
8019	Davinder Kumar	03.01.2026	Rajpura	
8020	Ravi Datt Sharma	04.01.2026	Kathua	
8021	Manoj Kumar Dhawan	07.01.2026	Karnal	
8022	Subhash Chander Gandhi	07.01.2026	Chandigarh	
8023	Ashok Kumar Kuchroo	07.01.2026	Jammu	
8024	Kiran Sharma Ms.		Jalandhar	
8025	Ram Murti Singla	10.01.2006	Patiala	
8026	Amarjit Singh Dhindsa	30.10.2021	Sangrur	
8027	Ashok Gupta	27.06.2018	Patiala	
8028	Brij Mohani Malhotra	12.01.2026	Ambala	
8029	Kamal Kumar Rishi	13.01.2026	Patiala	
8030	Jeet Singh	13.01.2026	Patiala	
8031	Jaspal Singh	13.01.2026	Patiala	
8032	Tung Nath Mishra	14.01.2026	Chandigarh	
8033	Manjeet Singh Sirhidi	19.01.2026	Zirakpur	
8034	Veena Rishiraj	18.01.2026	Patiala	
8035	Usha Verma	13.01.2026	Patiala	
8036	Virender Kumaar Badhwar	03-02-2021	Panchkula	
8037	Charanjit Singh	22.01.2026	Sirhind	
8038	Ashish			
8039	Rakesh Kumar Bansal	23.01.2026	Ludhiana	
8040	Ajay Kapoor	23.01.2026	Zirakpur	
8041	Nirmal Ram	23.01.2026	Phagwara	
8042	Ram Lal	23.01.2026	Nawanshahr	
8043	Santokh Kumar	23.01.2026	Jalandhar	
8044	Muzaffar Ahmad Bhat	23.01.2026	Srinagar	
8045	Tariq Ahmad Shah	23.01.2026	Srinagar	
8046	Mehraj Ud Din Bafanda	23.01.2026	Srinagar	
8047	Sayed Kausar Hussain	23.01.2026	Anant Nag	
8048	Nirmal Gupta	23.01.2026	Patiala	
8049	Avtar Singh	28.01.2026		Yamuna Nagar
8050	Rajinder Singh	28.01.2026		Chandigarh
8051	Harinder Pal Singh	28.01.2026		Chandigarh
8052	Gulshan Kumar Joshi	31.01.2026		Jalandhar
8053	Kiran Kapoor (FP)	30.01.2026		Hoshiarpur
8054	Gulshan Kumar Joshi	31.01.2026		Jalandhar
8055	Shashi Bala	02.02.2026		Jalandhar
8056	Youdhvir Singh Jamwal	04.02.2026		Jammu
8057	Shri Chand	05.02.2026		Patiala
8058	Naval Mahajan	06.02.2026		Mukerian
8059	Mulakh Raj Singh Rao	07.02.2026		Khanna
8060	Gulshan Rai Chugh	09.02.2026		Rohtak
8061	Gurjant Singh Yadav	10.02.2026		Patiala
8062	Ashok Kumar Luthra	11.02.2026		AMRITSAR
8063	Uma Shanker Shah	11.02.2026		Chandigarh
8064	Satinder Kumar Sharma	12.02.2026		Panchkula
8065	Uma Goyal	29.12.2021		Dhuri
8066	Pawan Kumar Rawal	29.12.2021		Patiala
8067	Usha Kiran Chopra			Nabha
8068	Dharam Jit Singh	16.02.2026		Panipat
8069	Vinod Kumar	18-02-2026		Hissar
8070	Vishwa Mitter	19-02-2026		Jalandhar
8071	Baljit Kaur	24.02.2026		Ludhiana
8072	Jog Raj Sharma	24.02.2026		Jalandhar
8073	Surender Kumar Arora	25.02.2026		Rohtak
8074	Rajinder Kumar	25.02.2026		
8075	Shyam Sunder Chhabra	26.02.2026		Patiala
8076	Gurdarshan Lal Lamba	27.02.2026		Ludhiana
8077	Gurnam Singh	02.03.2026		Ludhiana
8078	Pamita Misri	05.03.2026		Chandigarh
8079	Karamjit Singh	30.01.2026		Ludhiana
8080	Rajesh Kumar Sharma	09.03.2026		Mohali
8081	Jai Singh Ratwaya	12.03.2026		Rohtak
8082	Balwan Singh	11.03.2026		Kathua
8083	S.C. Galhotra	18.03.2026		Chandigarh

## OBITUARIES (JANUARY -MARCH 26)

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.	RAVINDER BHASIN	20-01-2026	CHANDIGARH
2.	SHILA DEVI W/O C.R.KALSI	21-01-2026	JALANDHAR
3.	IQBAL SINGH OBROI H/O PARMJIT KAUR	31-01-2026	JALANDHAR
4.	JIWAN MALHOTA W/O H.L. MALHOTRA	04-02-2026	JALANDHAR
5.	J. L. WAHI	05-02-2026	NEW CHANDIGARH
6.	MOHINDER PAL	10-02-2026	JALANDHAR
7.	SUMAN LATTA W/O R.K. GUPTA	11-02-2026	JALANDHAR
8.	SANGRAM SINGH	12-02-2026	HOSHIARPUR
9.	VIJAY KUMAR ARORA	20-02-2026	KURUKSHETRA
10.	MOHINDER DASS SONDH	24-02-2026	JALANDHAR
11.	PARVEEN CHANDAR MALHOTRA	24-02-2026	JALANDHAR
12.	PARVESH GANDHI W/O V K GANDHI	24-02-2026	PANCHKULA
13.	DHANJEET RAI	26-02-2026	HOSHIARPUR
14.	ASHWANI KUMAR SHARMA	27-02-2026	JALANDHAR
15.	MOHINDER SINGH	05-03-2026	PANCHKULA
16.	SHIV KUMAR AGGARWAL	09-03-2026	PANCHKULA
17.	GURSHARAN SINGH	09-03-2026	JALANDHAR
18.	SURINDER KAUR W/O G.P.S. BAKSHI	17-03-2026	LUDHIANA
19.	VINOD KUMAR BHARDWAJ	18-03-2026	LUDHIANA
20.	SATISH CHANDER BHALLA	18-03-2026	LUDHIANA
21.	V K GANDHI	22-03-2026	PANCHKULA

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

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