

Defeat Age with Active Life

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



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EDITORIAL

ACTIVE MEMBERS ARE OUR ASSETS

Every great movement in history began not with a single individual but with a collective efforts of like minded people who realized that their combined strength was greater than the sum of their total strength. As members of SBIPA Chandigarh Circle, we share more than just a common profession, interest and our goal. We share a vision of what we can achieve when we pool talent, our insights and our passion.

Membership of SBIPA Chandigarh Circle is not only a title, it is an active commitment to one another. Every time you participate in a meeting, share your expertise or volunteer for a specific task, you breathe life into our shared mission. We are only as strong as a most engaged members and your voice your energy and your dedication are the driving force that propel us forward.



Let us not under estimate the power of our Association. Together, we have the resources to spark new ideas, the influence to drive progress and the resilience weather any storm. Every milestone we reach is a testimony to what we can accomplish when we work in harmony.

We appeal to all our members to be active members and suggest for improvement in working. Our members can help our brethren who need treatment/hospitalization. They can contact Local/Module/Circle leadership in case they require further support. They can motivate the retired/retiring staff to purchase the Health Insurance Policies provided by the Bank at very concessional premium. In case of death of a fellow pensioner, they can help the family in getting family pension and lump sum amount under SBI Tribute Scheme. Active members can volunteer themselves for such like small-small help to their fellow members. Above all, they can motivate those who have not yet joined SBIPA Chandigarh Circle to join and enjoy the fruits of collective efforts.

Remember you are the driving force of the Association, your contribution is the rocket fuel that propels us forward. When we push our limits and support one another through challenges, we elevate the entire community we represent.

Let us continue to build bridge of communication, faster on environment of relentless innovation and remind ourselves that together we are unstoppable. Stay engaged, stay bold and let's make our future our most impactful one.

WELCOME SHRI JOGESH MAHESH RAVAL

WELCOME SHRI JOGESH MAHESH RAVAL NEW DGM & CDO



SBIPA Chandigarh Circle welcomed Shri Jogesh Mahesh Raval our new CDO during our Monthly Meeting on 26 August 2026 by Presenting him a Bouquet & Shawl. While addressing the members, he assured all possible help to resolve the issues concerning pensioners.

FEDERATION NEWS**FEDERATION OF SBI PENSIONERS' ASSOCIATIONS CHARTER OF DEMANDS ON ISSUES OF BANK PENSIONERS & FAMILY PENSIONERS****1. PENSION:**

- Updation of Pension with provision for automatic updation of pension after every wage revision.
- Additional Pension for pensioners and family pensioners above 80 years of age on similar lines offered to Government Pensioners & Family Pensioners. Subsequent improvements on Additional Pension for Government Pensioners & Family Pensioners, brought if any, to be made equally applicable to Bank Pensioners/Family Pensioners.
- Pension to be calculated on last month's substantive salary drawn.
- Eligibility of Pension for all employees after 10 years' pensionable service including those retired on resignation, voluntary retirement, Removed/ Discharged from service.
- Period of probation of confirmed employees to be treated as pensionable service. (SBI Specific)

2. DEARNESS RELIEF:

- Dearness Relief to be paid based on CPI (2016 = 100) Series instead of CPI (1960 = 100) Series, effective from 01.11.2022.
- Refixation of Pension and Family Pension by merger of Dearness Relief upto 8088 points of CPI as on 01.11.2022 and payment of eligible arrears thereof.
- Revision of Dearness Relief once in every quarter.

3. COMMUTATION:

- Commutation Factor (of next birth age 61) to be revised from 6.60 to 8.91, as is made available to PSB employees at industry level. (SBI specific)
- Recovery proceeds of Commutation should be reduced to 10 years.
- Provision to retired employees for submission of application for commutation within three years from the date of retirement without any medical examination.

4. EX-GRATIA:

- Improvements in Ex-gratia (12th Bipartite Settlement / 9th Joint Note).

5. GRATUITY:

- Gratuity shall be computed on one month's 'Pay' for each completed year of service. Last drawn 'Pay' should be taken for computation of gratuity under Payment of Gratuity as per Award.
- For computation of Gratuity – Existing Formula to be changed as under, as there are presently 24 working days in a month:

Last Drawn Pay X 15 X No. of years of service / 24

- The effective date of revision of Gratuity as per Payment of Gratuity Act should be same as extended to Government employees.

6. FAMILY PENSION:

LIFETIME FAMILY PENSION FOR DISABLED CHILDREN:

- Submission of Nomination of disabled children for the

benefit of family pension before retirement shall be dispensed with.

- The condition of manifestation of the disability of the children before retirement or death in harness of the employee for grant of family pension for life shall be dispensed with.
- Eligibility to allow the spouse/legal guardian to furnish the details of children, including disabled children, where the same was not furnished by the employee/pensioner.
- Continuance of family pension to mentally/physically disabled children, who drew, are drawing or may draw family pension even after their marriage.
- Requirement of obtaining a disability certificate afresh shall be dispensed with in cases where disability certificate has been obtained for a permanent disability previously.
- Disability certificate issued at any point of time for a disability that existed before or after the retirement or after the death of employee/pensioner/spouse shall be accepted, if otherwise eligible for inclusion of such disabled children as lifetime beneficiaries for family pension.

A UNMARRIED SON OR UNMARRIED / WIDOWED / DIVORCED DAUGHTER:

Provision for grant or continuance of family pension to an unmarried Son or to an unmarried or widowed or divorced daughter beyond the age of twenty-five years or until he/she gets married or until he/she starts earning his/her livelihood, whichever is earliest.

B FAMILY PENSION AT THE FULL RATE OF NORMAL PENSION:

- In the event of death of an employee while in service after 10 years' pensionable service, provision for the family for eligibility of family pension, for the first seven years after date of death, at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date or for a period up to the date on which the deceased employee would have attained the age of sixty-seven years had he survived, whichever is less; (SBI specific)
- In the event of death of a member after retirement, provision for the family for eligibility of family pension at the full rate of normal pension for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-seven years had he survived, whichever is less; (SBI specific)

7 HEALTH INSURANCE:

- The premium for Health Insurance Policy shall be borne by the Bank.
- GST shall be waived in full, where the premium for the Health Insurance Policy is paid by the Retirees, as GST is waived for all Family Floater Health Insurance policies or otherwise GST should be borne by the Bank.

8. DEDUCTION OF TAX ON MEDICAL BILLS REIMBURSEMENT:

The specific rules set by CBDT regarding the income tax exemption limit for medical expenses, under CGHS treatment, should be made applicable for Bank Pensioners and Family Pensioners.

9. PENSION LOANS (SBI specific):

- Pension Loans should be sanctioned at simple rate of interest.
- Pension Loans for Family Pensioners should be sanctioned with waiver of surety.
- No penalty for pre-mature closure of Pension Loans.

10. NEW PENSION SCHEME OPTES:

- Old Pension Scheme to be reintroduced.
- All employees covered under the New Pension Scheme shall be allowed to exercise option to join Old Pension Scheme.


**FEDERATION OF SBI PENSIONERS' ASSOCIATIONS SUGGESTIONS
FOR IMPROVEMENTS IN SBI HEALTH ASSIST POLICY**

FOR POLICY YEAR 2027-28 :: PERIOD: 16.01.2027 TO 15.01.2028

A. PREMIUM & SUBSIDY

- Premium should be borne by the Bank for all Pensioners & Family Pensioners.
Alternatively,
 - A rationalised premium may be considered for single / family pensioners.
 - Premium of all Pensioners & Family Pensioners drawing Gross Pension/Family Pension of Rs.40,000/- or less should be borne by the Bank.
- Lower coverage with Base Sum assured of Rs.2 lacs, Super Top-up of Rs.6 lacs and Additional Super Top-up of 7 lacs might be introduced, with lower premium, for coverage of single person (in case of death of pensioner/spouse) and for those pensioners/family pensioners who cannot afford higher premium.
- Provision of an Add-on policy for dependent family members, such as widowed sisters, unmarried sons/daughters, widowed/divorced daughters, dependant brothers and parents, at an affordable additional premium.

B. Subsidy on the Base Sum Insured - Pensioners & Family Pensioners

Upto 70 years – 60%; Above 70 years and upto 80 years – 90%;
80 Years & above- 100%

C. HOSPITAL RATES:

- The rates charged by Hospitals under insurance should be as per rates agreed under Tie-up arrangements agreed between the Bank and major Hospitals for employees.
- The actual amount payable by the pensioner after the hospital's discount should be treated as the claim amount, and the discount should not become a basis for any further deduction from the admissible policy benefit.

D. ROOM RENT:

- Appropriate increase in Room Rent, in tune with the present rates charged by the hospitals, should be considered.
- Room Rent applicability should be excluding Nursing and DMO/RMO Charges.
- There should be only deduction of the differential amount if the room rent is higher than the eligibility and there should not be any proportionate deduction on Associate Medical Expenses.

E. Ambulance charges: Due to huge increase in fuel charges, the limit prescribed for Ambulance charges should be as under:

TYPE OF	WITHIN CITY		INTER-CITY	
AMBULANCE	EXISTING	PROPOSED	EXISTING	PROPOSED
Normal	2500	5000	5000	8000
Cardiac	7500	10000	7500	15000

F. HOSPITALISATION:

- Caps on surgeries and procedures should be removed or substantially enhanced to reflect the actual prevailing cost of treatment in empanelled hospitals.
- Equipment cost charged by the hospital in certain of the procedures undergone by the pensioners needs to be reimbursed and the same should be over and above the procedure cost.
- The initial expenses incurred on account of various pathological/laboratory tests for proper diagnosis of the disease/ for investigative purposes, should be reimbursed, even without hospitalisation.
- The cost of gloves, sanitisers, tissue paper, diapers, sanitary pads, masks, toiletry items, which are essential and used by the Hospital for the safety of patients should be covered under the insurance.
- In case of death of the insured, while in hospital, the entire bill should be paid/ reimbursed without deducting any expense, including non-medical expenses within a period of two hours to enable the hospital to handover the body to the Family immediately.

G. PRE-POST HOSPITALISATION CHARGES:

- Ceilings should not include Pre & Post-hospitalisation expenses, as it denies the benefit of extant instructions of the Bank relating periodicity of eligibility for pre-post hospitalisation expenses. For example, (i) Nursing charges eligibility is Rs.1000/- per day for 90 days during post-hospitalisation, which works out to Rs.90000/-, whereas the present ceiling is 10% of the Base Sum insured (i.e., either Rs.30000/- or Rs.50000/-)
- Ceiling on Pre and Post-hospitalisation expenses should be 10% of total coverage amount, i.e., Base Sum Insured + Super Top-up + Additional Super Top-up, inasmuch as the premium is paid by the insured/Bank for the entire coverage.
- Charges on account of PET Scan, Mammography, PSA test, for review purposes, should be reimbursed in full.
- After discharge, Nursing/Attendant Charges, Rental charges for External and/or durable treatment and Physiotherapy charges, where advised by the attending Doctor as necessary, should be reimbursed in full
- Expenses incurred on Nebulisation, RMO Charges, Blood, Oxygen Dialysis should be reimbursed, with or without hospitalisation.

H. DAY CARE/ DOMICILIARY TREATMENT:

- The requirement of minimum 24-hour hospitalisation should be removed in all cases.
- Day Care Benefits should be extended in full even in cases of treatment taken under Out Patient Basis.

- 3) Reimbursement of expenses on Domiciliary Treatment should be covered for all ailments, including High Fever, Cold, Cough, Diarrhea, Herpes diseases with or without hospitalisation.
- 4) All Laboratory / Diagnostic Tests, X-Ray, CT-Scan, MRI, any other scan even if only for the purpose of investigation should be covered, in full, under domiciliary limit.

I. CRITICAL ILLNESS COVER:

A onscripted limit or otherwise.e-time special opportunity may be provided to all pensioners who could not enrol in the Critical Illness Policy so far either on account of age beyond the pre

J. REVIEW / GRIEVANCE MECHANISM:

- 1) The Federation of SBI Pensioners' Associations (FSBIPA) should be made an integral and formal participant in the review and monitoring of the scheme.
- 2) A structured Committee should be constituted consisting of representatives of Bank–Insurance Company–Insurance Agent – TPA – FSBIPA for periodical review.
- 3) Under Rejection Review Policy, the recommendations of the Bank's authorised Doctor are being negated by the Doctor appointed by TPA – The Appellate authority should be Bank's Chief Medical Officer at Corporate Centre.

K. OTHER IMPROVEMENTS:

- 1) Cost of Artificial Limbs, Spectacles and Hearing Aids to be covered under insurance.
- 2) Dental treatment ceiling should be enhanced from Rs.40000/- to Rs.50000/- and should include treatments such as dentures, root-canal, caps, replacements, etc.
- 3) Reimbursement of expenses incurred under Alternative Treatment should be on same terms and conditions as under Allopathy Treatment.
- 4) Considerable increase in the Wallet amount under e-Pharmacy and e-Pharmacy should cover medicines under Alternative Treatment also.
- 5) Unused amount in the wallet be carried over to the next year.

L. GENERAL:

- 1) Cashless facility should be extended upto the total coverage amount i.e., Base sum insured plus Super Top-up plus Additional Super Top-up.
- 2) GST should be borne by the Bank.
- 3) An option may be provided to renew/continue Policy A under the existing scheme even after the benefits under Policy A have been exhausted, subject to payment of the applicable renewal premium and other reasonable policy conditions.
- 4) The data of existing policy-holders under Policy-A should not be changed – But for the deletion of data on account of death, where the residual balance is below Rs.3 lacs, etc., the data relating new policy-holders alone should be added to the existing list of policy-holders. The system in vogue has led to errors in date of commencement of some of the policy holders resulting in difficulty in the reimbursement of medical bills.

- 5) Delay in issuance of Insurance Cards should not affect the admission in hospital/cashless treatment/ reimbursement of hospitalisation expenses.
- 6) It should be ensured that the details of policy such as eligibility of room rent, other important details as per coverage under the Health Insurance Policy are shared with the empanelled hospitals by the respective TPAs.
- 7) There should not be different interpretations, tariff arrangements or MOU conditions between individual TPAs and individual hospitals for the same SBI pensioner policy.
- 8) No claim bonus may be introduced while calculating premium payable for the next year.
- 9) Free Master health check – up be introduced for all pensioners.
- 10) Medically necessary treatment covered under the policy should be reimbursed on its merits, rather than being defeated by technical conditions, artificial classifications, arbitrary caps or differing interpretations."



CONTACTS OF PPG DEPARTMENT LHO, CHANDIGARH

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GUIDELINES FOR AYURVEDIC CLAIMS

IPD Ayurvedic claims will be assessed with sensitivity to the needs of senior citizens, especially those requiring supervised or assisted care.

Admissions undertaken for wellness, rejuvenation, or other non-medical purposes will not be payable. Claims are admissible only when tied to a medically relevant illness or injury.

Panchakarma therapies are covered up to Rs. 800 per day, with a room rent cap of Rs. 2,000 per day, for a maximum of 7 days. Only one Ayurveda treatment is permitted per policy period for each member. Claims will be accepted only from recognized Government/ Teaching Ayurveda Hospitals or accredited Ayurveda institutions that meet the required standards.

All claims must be supported by complete documentation including admission notes, treatment plans, discharge summary, and itemized bills.

For elderly claimants, physician certificates and functional assessments may be considered when detailed diagnostics are not feasible.

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OUR HOSPITALS



📞 9594924110 / 9530877207

T&C Apply*

WELCOME NEW MEMBERS ENROLLED DURING Jul. to Sep. 2026

S/Shri/Smt.	Centre
8225 Pitamber Lal Sood	Hoshiarpur
8226 K R Chadgal	Jammu
8227 Satya Pal	Chandigarh
8228 Suresh Chugh	Karnal
8229 Ram Bhagat Sabharwal	Hissar
8230 Romesh Chander Khanna	Ludhiana
8231 Narinder Singh	Hoshiarpur
8232 Surinder Singh	Hoshiarpur
8233 Brij Mohan Pandita	Jammu
8234 Ravi Jee Raina (FP)	Jammu
8235 Gurdeep Singh Bali	Jammu
8236 Pawan Kumar Bansal	Kaithal
8237 Shamsher Singh Atwal	Fatehabad
8238 Naresh Kumar Chaudhary	Rewari
8239 Dinesh Pruthi	Panipat
8240 Asha Puri wd/o J M Puri	Chandigarh
8241 Javid Iqbal	Srinagar
8242 Mohd Amin Thokar	Anant Nag
8243 Ghulam Ahmed Mir	Srinagar
8244 Rajinder Pal Singh	Srinagar
8245 Ghulam Qadir	Srinagar
8246 Arshad Hussain	Srinagar
8247 Syed Shakil Ahmed	Srinagar
8248 Nazir Ahmed Dar	Srinagar
8249 Syed Abdul Latif	Srinagar
8250 Mushtaq Ahmed Bhat	Srinagar
8251 B L Saini	Jammu
8252 Mumtaza Akhter	Srinagar
8253 Daya Ram	Jammu
8254 Sujinder Kumar	Hoshiarpur
8255 Rakesh Hangloo	Chandigarh
8256 Ravi Kant Kohli	Chandigarh
8257 Jagmohan Singh	Mohali
8258 Kuldeep Raj Sharma	Mohali
8259 Ashwani Kumar Banga	Ambala
8260 Gurdeep Singh	Sirsa
8261 Rafiq Ahmed Durzi	Srinagar
8262 Nazir Ahmed Mir	Srinagar
8263 Nischal Arora	Chandigarh
8264 Ashok Goyal	Chandigarh
8265 Veena Khosa Pandita	Jammu
8266 Lalit Kumar Garg	Rohtak
8267 Mohammad Altaf Bhat	Srinagar
8268 Surinder Kumar Sharma	Pathankot
8269 Shaheen Lala	Srinagar
8270 Bhupesh Chander Mittal	Patiala
8271 Vijay Kumar Sharma	Pathankot

8272	Fayaz Uddin Wani	15-Dec-1962	Srinagar
8273	Satwinder Singh	07-Feb-1966	Patiala
8274	Masood Javid	01-Jan-1965	Srinagar
8275	Kamal Kanta Sharma	22-Jun-1942	Yamuna Nagar
8276	Yasmeen Koul	20-May-1965	Srinagar
8277	Hakim Insan-Ul-Haq	30-Mar-1966	Seinagar
8278	Jawaid Ahmad Bhat	05-Apr-1966	Srinagar
8279	Rajesh Kumar	14-Mar-1968	Shimla
8280	Anil Kumar Gupta	07-Aug-1956	Panchkula
8281	Deepak	Membership form Awaited	
8282	Rajesh Gupta	14-Oct-1964	Zirakpur
8283	Nirmal Sidhu	09-Jul-1965	Mohali
8284	Mange Ram	10-Jul-1966	Mohali
8285	Effat Qadir	23-Jun-1966	Srinagar
8286	Dinesh Kumar Soni	10-Jul-1966	Panchkula
8287	Rubeena Bano	03-Mar-1962	Srinagar

OBITUARIES (July - September 2026)

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 :

Name	D.O.D	Place
1 Swarn Lata	01.06.2026	Hoshiarpur
2 M K Dhar	09.06.2026	Jammu
3 Suman Koul	18.06.2026	Jammu
4 Bal Krishan Magon	04.07.2026	USA
5 Kharaiti Lal Gupta	11.07.2026	Chandigarh
6 Harbans Singh Khanuja	13.07.2026	Chandigarh
7 Sudershan Kalia	19.07.2026	Ludhiana
8 Ashok Bathla	03.08.2026	Chandigarh
9 Satish Kumar Ahluwalia	03.08.2026	Ludhiana
10 J L Talwar	08.08.2026	Panchkula
11 Kamal Kishore	18.08.2026	Hoshiarpur
12 S R Khatri	20.08.2026	MDC Panchkula
13 Sital Kumar	24.08.2026	Jalandhar
14 Gian Chand	25.08.2026	Jalandhar
15 Mohan Lal Sharma	26.08.2026	Panchkula
16 Sudershana Beri	28.08.2026	Ludhiana
W/o Jagdish Beri		
17 Narendra Kumar Sharma	28.08.2026	Ambala City
18 Harsh Gupta W/o Sh D K Gupta	30.08.2026	Panchkula
19 Kuldip Singh Badhan	02.09.2026	Jalandhar
20 Gurmail Singh	03.09.2026	Bathinda
21 Sushil Aggarwal	04.09.2026	Kurukshetra
22 Kewal Krishan Kaul	13.09.2026	Jammu
23 Purshotam Lal Narang	16.09.2026	Rohtak
24 Vinod Kumar Chhibber	19.09.2026	Ambala City
25 Varinder Kumar Chopra	22.09.2026	Hoshiarpur
26 Bachan Ram	03.05.2026	Hoshiarpur
27 Sohan Singh	22.12.2025	Hoshiarpur

GLIMPSES OF ACTIVITIES AT VARIOUS CENTRES

BHATINDA



JALANDHAR



LUDHIANA



MOHALI



PATHANKOT



PATIALA



PANCHKULA



ROHTAK



KARNAL



SHIMLA



CHAMBA



PALAMPUR



PAONTA SAHIB



JAMMU



KURUKSHETRA



SIRSA



HOSHIARPUR



INCOME TAX ON PERQUISITES

We advise having submitted the details of all the 125 Pensioners (received by us) who were deprived of the payment of such Tax by the Bank, to the Federation of SBIPAs for further necessary action.

SRINAGAR UNIT FORMED

We congratulate the module leadership of J&K for successfully forming a much needed unit at Srinagar. In a specially convened meeting on the following were unanimously elected office bearers of the unit

Mushtaq Ahmad Bhat President, Mobile : 9419008182,

Farooq Ahmad Vice President, Mobile : 9419445825

Javid Iqbal Secretary, Mobile : 7780973675

Mohd. Abass Malik Asstt Secretary, Mobile : 9906674946

R. P. Singh Treasurer, Mobile : 9419025141

We congratulate the new office bearers of the unit and wish them all the best in their endeavours to serve the pensioners fraternity.



CHAIRMAN, SBIPA VISITS SRINAGAR, ATTENDS MEETING

Shri Amar Pal, Chairman SBIPA Chandigarh Circle during his personal visit to Srinagar made it a point to attend the meeting of newly formed unit in Srinagar. He congratulated the house for forming the unit and apprised them of the latest developments at Circle and Apex level. He patiently listened to the members to know the problems faced by them and their expectations from the Module and Circle leadership and assured them to take up the issues raised by them with appropriate authorities for speedy resolution. The visit of Shri Amar Pal immediately after the formation of our unit has boosted the morale of our members living in the difficult terrains of border area and will motivate those pensioners, who have not joined our Association, to join and provide strength to it.



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

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