



*Defeat Age with Active Life*

# एस.बी.आई. पेंशनर्स मेल भैस.बी.भाष्टी. पैन्सन्तरस मेल S.B.I. PENSIONERS' MAIL

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स्टेट बैंक ऑफ इंडिया पेंशनर्स एसोसिएशन की मासिक पत्रिका (चण्डीगढ़ सर्कल)

ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਮਾਸਿਕ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ੍ਹ ਸਰਕਲ)

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नवम्बर, 2017

ਖੰਡ 19, ਅੰਕ : 1  
ਨਵੰਬਰ, 2017

Vol.-19, Issue : 11  
November, 2017

## Editorial....

### Welcome the incoming Chairman of State Bank of India All the Best to outgoing Chairman of State Bank of India

The Government of India has appointed Mr. Rajnish Kumar, who was Managing Director of the Bank, to head the country's biggest lender i.e. State Bank of India, for three years. Sh. Kumar will succeed Madame Arunditi Bhattacharya, whose term came to close on October 7. Sh. Kumar has been a career Banker with SBI having joined the Bank as a Probationary Officer in 1980. Prior to taking charge as Managing Director of the Bank, Mr. Kumar was the Chief Executive of SBI Capital Markets-the merchant banking subsidiary of the Bank. His predecessor Madame Bhattacharya had earlier headed SBI Caps before taking the charge of Chairman of SBI.

As head of national banking, Mr. Kumar played a key role in growing the bank's retail lending business. He was responsible for the bank's retail liabilities business, which included opening of several crore Jan Dhan Yojna accounts before and after demonetisation. Mr. Kumar has been appointed Chairman of the Bank for three years, which we all welcome.

We on behalf of our S.B.I. Pensioners' Association and Federation of SBI Pensioners wish Madame Bhattacharya, healthy, peaceful and long life, who has done a lot for us including the successful implementation of 5th to 7th B.P.S. for retirees of S.B.I.. She was appointed in 2013 for 3 years but Govt. of India gave her one year extension to complete the merger process of the bank and its associates and Bhartiya Mahila Bank. She did her required job perfectly and was so brilliant in her administration that she was named the 25th most powerful women in the World by Forbes, in the year 2016.

*Inputs from T.O.I.*

#### Editorial Board

- |                     |            |
|---------------------|------------|
| 1. Sh. T.R. Gupta   | Editor     |
| 2. Sh. S.S. Kumaria | Sub-Editor |
| 3. Sh. K.P. Joshi   | Member     |

#### Names of the office-bearers for correspondence:

- Sh. T.R. Gupta (General Secretary)  
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Chandigarh. Mobile : 9872113608
- Sh. S.K. Sharma (Treasurer)  
H.No. 1025, Sector 38-B, Chandigarh.  
Mobile : 9872021025

## News from Units....

## MOGA UNIT

जीते जी रक्त दान, मरणोपरान्त  
आँखें दान, उत्तम महादान!

श्रीमती शिमला मित्तल, धर्मपत्नी श्री तरसेम लाल मित्तल ने अपनी मृत्यु से पहले अपनी आँखें दान करने का प्रण लिया था और मरणोपरान्त अपनी दोनों आँखें जरूरतमंद दृष्टिहीन व्यक्तियों को दान दी और उन्हें दुनिया दिखाई। मैंने खुद भी आँखें दान करने का प्रण लिया हुआ है। मैं आप सभी से विनती करता हूँ कि आप भी आँखें दान करने का प्रण लें। श्रीमती शिमला मित्तल की द्वितीय बरसी पर फ्री आँखों का कैम्प लगाया गया जिसमें बच्चों को मुफ्त दवाईयां और फल वितरित किए गए।

भवदीये,  
तरसेम मित्तल, मोगा

Dainik Bhaskar, Dt. 11.10.2017

Dainik Jagran  
Dt. 11.10.2017विदरिंग रोजेज चाइल्ड केयर में  
लगाया निशुल्क चेकअप कैम्प

कैम्प दौरान बच्चों का चेकअप करते डॉ. दिनेश मित्तल।

मास्कर संवाददाता | मोगा  
एडवोकेट चन्द्रभान खेड़ा द्वारा नेचर पार्क में चलाए जा रहे विदरिंग रोजेज मैमोरियल चाइल्ड केयर सेंटर में आँखों का निशुल्क चेकअप कैम्प लगाया गया। इस कैम्प में आँखों के डॉ. दिनेश मित्तल, डॉ. सोनाली

मित्तल ने बच्चों की आँखों का चेकअप किया और समय-समय पर चेकअप करवाने और सावधानियां रखने को प्रेरित किया। इस अवसर पर दिनेश मित्तल और सोनाली मित्तल ने एडवोकेट चन्द्रभान खेड़ा द्वारा समाज भलाई में किए जा रहे कार्यों की सराहना की।

निशुल्क नेत्र  
जांच शिविर  
लगाया

संवाद सहयोगी, मोगा : समाज सेवी एडवोकेट चन्द्रभान खेड़ा द्वारा नेचर पार्क में चलाए जा रहे विदरिंग रोजेज मैमोरियल चाइल्ड केयर सेंटर में आज आँखों का निशुल्क चेकअप कैम्प लगाया गया। इस दौरान आँखों के माहिर डॉ. दिनेश मित्तल, डॉ. सोनाली मित्तल ने बच्चों की आँखों का निशुल्क चेकअप किया और समय-समय पर उन्हें चेकअप करवाने समेत सावधानियां रखने को प्रेरित किया। इस अवसर पर डॉ. दिनेश मित्तल व डा. सोनाली मित्तल ने समाज सेवी एडवोकेट चन्द्रभान खेड़ा द्वारा समाज भलाई में किए जा रहे कार्यों की सराहना की।

## PALAMPUR UNIT

**We have been advised by our Palampur unit about their monthly meeting which was held on 07.10.2017. The minutes of the same are as follows :**

The monthly meeting for the month of October, 2017, of SBI Pensioners Association, Palampur unit was held on 07.10.2017 at Hotel Surbhi, Palampur at 11.00 AM. 24 members of the unit participated in this meeting. Sh. V.S. Katoch, President of the unit welcomed all the members and Sh. P. C. Rana to start the proceedings of the meeting. The following are the points on which deliberations were held:

1. Shri P. C. Rana and all the members congratulated Shi Bipan Gupta on becoming grandfather (Nana). Sh. Gupta also distributed sweets to the members.

2. The exercise of Payments of 90% of Arrears of the Pension to the 7th BPS retirees is almost over. Sh. Rana wanted to have confirmation that everyone (who is eligible) has got the arrears. It was revealed by Shri Punjab Singh that he has not got though he had given the life certificate as well as a copy of the PAN. On this Shri Chitra ji was requested to ensure from the branch that they have punched these two items in the pension site and Sh. Sambial ji took the responsibility of enquire from the PPFG department Chandigarh.

3. It was also shared with members that now the old system of organizing a program and giving a farewell to the retiring employees at SLBC Panchkula has been restored by the Circle Management in which our association office bearers also give inputs to the retiring colleagues.

4. Shri Rana congratulated all the members on contributing to the legal fund handsomely (40% ) by HP module. The members assured that they are ready for the any call of the Association/Federation.

5. The following members have donated on receipt of their arrears:

i)	Sh. Krishan Singh	: Rs.1100/-
ii)	Sh.V.B.Chand	: Rs.1100/-
iii)	Sh. Nanak Chand Katoch	: Rs.1100/-
iv)	Sh. B.R. Nagpal	: Rs.1000/-
v)	Sh. M.L. Nagpal	: Rs.1100/-

**Total Rs.5500/-**

6. The members were also apprised of the latest status of our court case No. 1875/2013, which has been fixed for 23.10.2017. The Federation/Association is optimistic of a favourable verdict. Similarly, the court cases of 100% DA neutralization and payment of gratuity (10 lacs) were also discussed.

7. We also shared about the 34th AGM of circle association on 10.11.2017 and triennial election on that day assured maximum participation.

Dated: 09.10.2017

Sd/  
**(Prithi Chand Rana)**  
Secretary

**JALANDHAR UNIT**

Sh. Y.P. Suri, Vice President, Pb.I, Jalandhar, enrolled 4 members retired before 31.12.2015.

1.	Sh. Salig Ram	Retired on 31.3.2001	Enrolled in Aug. 2017
2.	Sh. Jagdish C. Chopra	Retired on 31.3.2001	Enrolled in Aug. 2017
3.	Sh. Brij Mohan Kapur	Retired on 30.11.2010	Enrolled in Aug. 2017
4.	Sh. Manjit Singh	31.03.1997	Enrolled in Aug. 2017

**Well done Sh. Y.P. Suri ji and thanks.**

**We have been advised by the below mentioned unit regarding their elections. The contents of which are self explicit for the members information.**

The General Secretary,  
S.B.I. Pensioners Association,  
Chandigarh.

Dear Sir,

**TRIENNIAL ELECTIONS OF THE S.B.I.P.A. JALANDHAR/ KAPURTHALA UNIT (2017-2020).**

We feel pleasure to inform you that the triennial elections of the Jalandhar/Kapurthala Unit were held on 13.09.2017 at its general body meeting. You will be glad to know that the new committee has been elected unanimously. The following office-bearers were elected for the posts as mentioned against their names :

<b><u>S.No.</u></b>	<b><u>Name of the Office bearer</u></b>	<b><u>Post</u></b>
1.	S/Sh. Raj Kumar	President
2.	Sh. Inder Krishan Chugh	Vice President
3.	Sh. Y.P. Suri	Secretary
4.	Sh. M.R. Vij	Asstt. Secretary
5.	Sh. G.D. Setia	Treasurer
6.	Sh. S.M. Gupta	Asstt. Treasurer

**EXECUTIVE COMMITTEE**

S/Sh. Love Kumar Sharma, C.L. Manchanda, Vijay Kumar Verma, R.N. Mehta, Paramjit Singh, Madam Santosh Sondhi, S.C. Verma, S.C. Narula, C.R. Kalsi, B.M. Dhir, K.L. Kukreja, K.D. Aggarwal & M.L. Sharma.

With thanks & regards

Yours faithfully,  
**Y.P. Suri**  
Secretary

**GURDASPUR UNIT**

Sh. M.L. Maini enrolled he belowmentioned members, who retired before 31.12.2015.

1.	Sh. A.S. Bhalla	Retired in 2003	Enrolled in Sept. 2017
2.	Sh. Satish Kumar	Retired in 2003	Enrolled in Sept. 2017
3.	Sh. Jagmohan Lal	Retired in 2005	Enrolled in Sept. 2017
4.	Sh. Jog Raj	Retired in 2008	Enrolled in Sept. 2017
5.	Sh. Piara Lal	Retired in 2009	Enrolled in Sept. 2017
6.	Sh. Manohar Lal	Retired in 2009	Enrolled in Sept. 2017
7.	Sh. Jai Pal	Retired in 2010	Enrolled in Sept. 2017
8.	Sh. Puran Singh	Retired in 2011	Enrolled in Sept. 2017

**Well done Sh. Maini Ji and thanks.**

**CHANDIGARH**

I am thankful to all my pensioners colleagues of the Circle, who have sent the Diwali Greetings to me and my family through SMS/Whatsapp. I heartly reciprocate the same, once again with lot of thanks.

**T.R. Gupta,**  
General Secretary

**OUT COURT CASE 1875/2013**

Our Federation case was posted to a different court on 23.10.2017 in the present roaster on representation made by our legal counsel, the present bench recorded the case as "Part heard" and posted the case to 10.11.2017 subject to approval of chief justice of this Hon'ble High Court i.e. Delhi High Court. This is for the information of all the members.

**LIFE CERTIFICATE**

Respected Comrades,

the month of November, 2017 is knowcking at your door. By the time you receive the copies of your SBI Pensioners' Mail in the month of November, 2017, please do not forget to submit your Life Certificate, Aadhar Card number, PAN number to your Pension Paying Branches, before 30.11.2017. Although Pan No. is not mandatory, but please advise if it has been issued to you to be on the saferside because if you get some arrears etc. in the future, it may be required. We once against request you to please do the needful immediately because this is in our interest. REPEAT : Please submit your life certificate to your pension paying branches before 30.11.2017.

**P.S. : Annual General Meeting & Trinnial Elections are being held at LHO, State Bank of India, Local Head Office, Sector 17-B, Chandigarh in the North Block (G.F.). All are cordially invited to attend the same on 19.11.2017 as per the programme, already advised in our Pensioners' Mail of October, 2017.**

CONTRIBUTION RECEIVED ON ACCOUNT OF THE 90% ADHOC PAYMENT RECIEVED FROM THE BANK.

**CHANDIGARH**

B.F.	40200/-
1. Sh. N.C. Singla	1100/-
2. Sh. R.K. Sood	1100/-
3. Sh. M.L. Monga	1100/-
4. Sh. M.L. Gupta	1100/-
5. Sh. S.P. Jain	1100/-
6. Sh. Vinod Ahuja	1100/-
7. Sh. R.S. Aggarwal	1100/-
8. Sh. M.M.K. Sahni	1100/-
9. Sh. V.N. Sharma	1100/-
10. Sh. R.N. Manchanda	700/-
11. Sh. R.D. Baweja	1100/-
12. Sh. J.M. Puri	1100/-
<b>TOTAL</b>	<b>52,900/-</b>

**AMRITSAR**

B.F.	10000/-
1. Sh. B.L. Kapoor	1100/-
2. Sh. Madan Lal Sharma	1100/-
3. Sh. Seeta Ram Aggarwal	1000/-
4. Sh. V.K. Sharma	1100/-
5. Sh. S. Sharma	1000/-
6. Sh. R.K. Vohra	1100/-
<b>TOTAL</b>	<b>16,400/-</b>

**GURDASPUR**

B.F.	6900/-
1. Sh. Jagmohan Lal (Presently in U.S.A.)	700/-
<b>TOTAL</b>	<b>7,600/-</b>

**BATALA**

1. Sh. Tarlok Sharma	1100/-
2. Sh. K.K. Kapoor	1100/-
3. Sh. Tarlok Sharma	1100/-
4. Sh. S.P. Aggarwal	1100/-
5. Sh. Dharambir Arora	1100/-
<b>TOTAL</b>	<b>5,500/-</b>

**AMBALA CANTT.**

B.F.	1000/-
1. Sh. Sanjiv Kalra	1100/-
<b>TOTAL</b>	<b>2,100/-</b>

**PANCHKULA**

B.F.	16,505/-
1. Sh. P.K. Kapur	1100/-
2. Sh. S.K. Chawla	1100/-
3. Sh. O.P. Mehtani	1100/-
4. Sh. R. Arora	1100/-
5. Sh. R.K. Bhatia	1100/-
6. Sh. T.R. Arora	1100/-
7. Sh. J.C. Sharma	1100/-
<b>TOTAL</b>	<b>24,205/-</b>

**HISSAR**

1. Sh. A.P. Aggarwal	1000/-
2. Sh. Sudesh Rawal	1100/-
3. Sh. N.D. Hansa	1100/-
4. Sh. Lehri Singh	700/-
5. Sh. P.C. Bansal	700/-
<b>TOTAL</b>	<b>4,700/-</b>

**PALAMPUR (H.P.)**

1. Sh. Krishan Singh	1100/-
2. Sh. V.B. Chand	1100/-
3. Sh. Nanak Chand	1100/-
4. Sh. B.R. Nagpal	1000/-
5. Sh. M.L. Nagpal	1100/-
<b>TOTAL</b>	<b>5,400/-</b>

**LUDHIANA**

B.F.	10,100/-
1. Tarlochan Singh	1100/-
2. Sh. R. Jain	1100/-
3. Sh. M. Narang	1100/-
4. Sh. J.L. Mehta	1100/-
5. Sh. Chaman Sharma	1100/-
6. Sh. P.L. Aggarwal	1100/-
7. Sh. Subash Gulati	1100/-
8. Sh. Dalip Chand Sharma	1100/-
9. Sh. Joginder Singh	1100/-
10. Sh. R.K. Chopra	1100/-
<b>TOTAL</b>	<b>21,100/-</b>

**JAMMU**

1. Sh. B.L. Budki	1100/-
<b>TOTAL</b>	<b>1,100/-</b>

**MANDI / KULLU (H.P.)**

B.F.	5100/-
1. Sh. S.K. Malhotra, Kullu	2100/-
2. Sh. Sunil Suyal, Mandi	1100/-
<b>TOTAL</b>	<b>8,300/-</b>

**JALANDHAR**

B.F.	50,100/-
1. Sh. Puran Chand Soni	1100/-
2. Sh. Gian Singh	1100/-
3. Sh. Bachan Lal	700/-
4. Sh. Ashok Kumar Pathania	700/-
5. Sh. Surinder Mohan Sharma	700/-
6. Sh. Sham Sunder Gupta	700/-
<b>TOTAL</b>	<b>55,100/-</b>

**SIRSA**

1. Sh. S.K. Gupta	1100/-
2. Sh. R.M. Midha	700/-
3. Sh. P.K. Jain	700/-
4. Sh. Sher Bahadur	700/-
5. Sh. Ram Parkash Saini	700/-
<b>TOTAL</b>	<b>3,900/-</b>

**SHIMAL (H.P.)**

B.F.	7,700/-
1. Sh. Ravi Kant Sharma	700/-
<b>TOTAL</b>	<b>8,400/-</b>

**LEGAL FUND CONTRIBUTION**

1. Sh. Sarwan Kumar Ambala City	100/-
2. Sh. Rajit Singh Ambala City	100/-
3. Sh. C.M. Puri Batala	100/-
4. Sh. Paramjit Singh Batala	100/-
5. Sh. Mahender Pal Batala	100/-
<b>TOTAL</b>	<b>500/-</b>

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

**BALANCE SHEET AS ON 31.03.2017**

	2015-16	ASSETS	2016-17
	54,74,071.00	T.D.R.s	60,74,071.00
	3,26,116.00	S.B. Balance	1,87,557.00
	1,70,280.00	Shares Money	1,70,280.00
	1,050.00	Post Office Security	1,050.00
	-----		
	59,71,517.00		
<b>Add</b>	4,61,441.00		
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	<b>64,32,958</b>		<b>64,32,958.00</b>
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**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31.03.2017**

2015-16	ASSETS	2016-17	2015-16	INCOME	2016-17
1,10,084.00	AGM Expenses (including Federation AGM)	1,42,933.00	4,65,448.00	Admission Fee	4,02,000.00
-	Executive & Central Committee Meetings	24,462.00	74,012.00	Donations (including Legal Fund)	3,39,375.00
60,902.00	Zonal Committee Meeting	34,578.00			
1,34,730.00	Pensioner Mails Printing	2,41,335.00	14,805.00	Dividend on Bank Shares	10,998.00
68,794.00	Pensioner Mails Despatch	64,871.00	4,28,068.00	Interest on TDRs	4,58,656.00
20,590.00	Travelling & Conv. Charges	26,700.00	10,709.00	Interest on SB Account	16,896.00
1,548.00	Other Printing & Stationery	2,320.00	91,550.00	TDS Refund	—
4,200.00	Telephone Expenses	4,545.00		(Balance credit recd. for structured meeting at LHO)	7,754.00
11,300.00	Units share	11,500.00			
46,514.00	Misc. Expenses	12,130.00			
20,600.00	Federation Affiliation Fee	40,340.00			
-	Legal fund remitted to the Federation	1,40,000.00			
930.00	Bank charges	1,533.00			
-	Gifts for the AGM, 2016 (For over 75 yrs. and above and for the Guests)	19,600.00			
129.00	Other postages	7,391.00			
15,435.00	Audit Fee	-			
	-----	-----	-----		-----
4,95,756.00		7,74,238.00			
5,88,836.00	Excess Income	4,61,441.00	<b>10,84,592.00</b>		<b>12,35,679.00</b>
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<b>10,84,592.00</b>		<b>12,35,679.00</b>			
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Treasurer

Gen. Secretary

President

**NEW ENROLLMENTS OCTOBER, 2017**

Dinesh Aggarwal	# 429, Sector 15-A, Chandigarh	02.10.57	2773578, 9814612957
Kamal Kant Trikha	Flat No. 8C, Sector 44-A, Chandigarh.	28.09.57	4622085, 9888866621
Ashwani Kumar Sharma	# 537, Sector 11, Panchkula	29.08.57	2576609, 9988139775
Ravinder Singh Loharcha	Moh. Tikhowal, Ward-14, Mukerian (Hoshiarpur), Pb.	02.09.57	9417627062
Naresh Kumari	H.No. 309, W.No. 3, Nangal Kotli, Mandi Gurdaspur, Pb.	08.04.51	8054615003
Bhupinder Singh Bains	45-A, Street No. 3, Doordarshan Enclave, Jalandhar, Pb.	16.10.57	8146658345
Ashok Kumar Pathania	60-A, Kamal Vihar, Jalandhar City, Pb.	01.01.49	5001424, 9988744724
Lalit Jain	# 76, St. No. 3, Ranjit Nagar, Opp. Raj Guru Nagar, Ludhiana, Pb.	30.08.42	2552454, 9417930454
Chander Bose	Ram Saran Colony, Backside Ram Aashram Mandir, gurdaspur, Pb.	15.10.47	9876279515
Yash Paul Chopra	# 66, Sector 4, Guru Gian Vihar (Jawaddi), Ludhiana, Pb.	29.09.49	9815978635
Manjit Singh Walia	303, Bank Enclave, Jalandhar, Pb.	06.05.51	9815377053
Mrs. Sudesh Kumari Sharma	# 20, Modern Colony, Near Radio Station, Jalandhar, Pb.	16.07.54	9914223232
Raksh Chander Gaur	600-B, Adarsh Nagar, Near Water Tank, Phagwara, Distt. Kapurthala.	12.10.57	9729266260
Gulshan Kumar Grover	6, New Kailash Nagar, Gujja Peer Road, Jalandhar.	05.04.53	9814432816
Parlhad Singh	ES-225, Makhdoom Pura, Jalandhar.	23.06.51	8847427987, 9914427795
Hans Raj Sroa	V.P.O. Kingra Chowala, Teh. & Distt. Jalandhar, Pb.	18.09.57	9463684207, 9876535108
Gurnam Singh	6833/7A, St. No. 7, Mohar Singh Nagar, Ludhiana	13.09.57	5052584, 9501550007
Manjit Singh	BI/292, St. No. 2, Civil Lines, Samrala, Distt. Ludhiana	23.09.57	9815622798
Satbir Singh Mehra	5027-B, Sector 38 West, Chandigarh	08.09.57	9501728844
Naresh Kumar Gupta	# 573, Sector 11, HUDA, Panipat, Hry.	22.10.57	9988901573
Rajinder Kumar Khanna	B-XXI/340, Chonia Mori Gali, Inside Pahari Gate, Batala, Distt. Gurdaspur	30.10.57	9888433664, 9815803009
Dev Raj Bhardwaj	H.No. 34/12, Ram Nagar Mandi, H.P.	06.10.57	7018163302
Rajesh Kumar Sharma	Flat No. 427, Tower No. 7, SBP South City, VIP Road, Zirakpur, Distt. Mohali	27.10.57	297217, 9855197111
Anil Kumar Singla	# 1246, Phase-II, Urban Estate, Patiala, Pb.	25.10.57	9779584528
Ravinder Kumar Kapoor	# 32/1, Sunny Enclave, Sector 125, Greater Mohali, Kharar	23.10.57	9815246565
Davinder Singh	2/839, Sarabha Nagar, St. No. 8, Malout, Distt. Muktsar, Pb.	10.10.57	9814965278, 9855129434
Indu Kanwar	# 559, Phase-1, Mohali.	10.10.57	9855248171
Ram Niwas	200-A, Agarsen Nagar, Sri Ganganagar, Rajasthan	25.10.57	7597642689
Madhu Katyal	# 744, Sector 12, Panchkula, Hry.	03.10.57	7696099748
Lakshman Dass Gavri	# 5805/B, Sector 38 West, Chandigarh.	14.08.47	2627800, 9872865808
Rajender Kumar Garg	# 202, GH-73, Sector 20, Panchkula, Hry.	23.08.55	8283827665

Surinderpal Singh Sharma	# 622, Sector 41-A, Chandigarh.	13.05.54	9779586443
Gian Chand Chopra	# 221, 39 West, Sector 122, Mohali.	01.02.47	9915646752
Harbans Lal Budhiraja	# 808, Sector 17, Panchkula	10.01.51	2573021, 9888596717
Prem Kumar Goyal	838, Shivalik Apartments, Sector 49-A, Chandigarh	09.05.46	9357811559
Suraj Parkash Vij	# 732, Sector 10, Panchkula	28.09.52	9779585267
Gurmukh Singh Jakhu	244/5, Shaheed Udham Singh Nagar, P.O. Satnampura, Phagwara (Kapurthala)	05.04.59	9464280974
Vijay Kumar Sharma	626-B, Adarsh Nagar, Satnampura, Phagwara, Kapurthala	06.03.58	278224, 8283838224
Faqir Chand	# 4, St. No. 1, Guru Nanak Nagar, Kapurthala Road, Opp. Sports College, Jalandhar, Pb.	09.03.51	2200692, 8146309136
Shiv Kumar Sabharwal	NJ-435, Pipalwali Gali, Mai Hiran Gate, Jalandhar.	02.10.54	2284398, 9463659640
Ashok Kumar Gupta	# 215, Sector 4, Panchkula	04.08.50	2583107, 9779379900
Ram Dayal Thakur	F.No. 189, GH-3, M.D.C., Sector 5, Panchkula	06.08.53	9779585307
Ram Lal Mutneja	# 1394, Sector 4, Panchkula	06.03.54	8968817788
Bhagirath Kalia	# 1143, Sector 4, Panchkula	04.03.54	2561143, 8427755334
Lovnish Kumar Dewan	# 527, Sector 4, Panchkula	25.06.59	2576182, 9779585983
Ramesh Jindal	Flat No. 407, GHS-34, Sector 20, Panchkula.	02.08.58	8901124407, 9417492421
Satish Kansal	Flat No. 3001, Sohi Tower, Govind Vihar, Baltana, Zirakpur.	01.06.56	9779585324
Y.K. Mahajan	# 1032, Sector 11, Panchkula	05.07.52	4020423, 9779586484
Subhash Chand Aggarwal	# 1175, Sector 22-B, Chandigarh.	11.05.51	2711175, 9779586105
Mahipal Singh Rawat	# 2174/2, Sector 40-C, Chandigarh	10.08.58	2691715, 9779586179
Satinder Sharma	# 1201, Sector 19-B, Chandigarh	25.12.56	9729875470
H.R. Narang	# 118, Young Dwellers Society, Sector 49-A, Chandigarh	10.05.42	2674766, 9814629828
Vinay Malhotra	# 1279, Sector 41-B, Chandigarh	12.02.57	9876101279
Ashok Kumar Bhalla	# 306, Sector 38-A, Chandigarh	08.08.49	9814634306
Narender Kumar Sethi	# 304, GHS 8-A, Sector 20, Panchkula	15.09.48	4657740, 9988257740
Jiwan Paul Gupta	# 5992, Modern Housing Complex, Manimajra Road, Chandigarh.	02.12.53	2735932, 9779584936
Rajiv Kumar Gaur	# 435, Trishla Plus Homes, Peer Muchalla, Zirakpur.	17.09.56	8146052145
F.C. Singla	# 231, N.A.C., Shivalik Enclave, Manimajra, Chandigarh.	26.11.44	9814665231
Suresh Gupta	# 65, Guru Gobind Singh Nagar, Dhakoli, Zirakpur	13.12.52	271568, 9779585381
Vinod Kumar Kochhar	Flat No. 96, Young Dwellers Complex, Sector 49-A, Chandigarh	07.03.53	9779586396
Yoginder Parshad Goyal	# 624, Sector 25, Panchkula.	27.10.57	9779584645

**CHANGE OF ADDRESS/ADDITIONS/ALTERATIONS**

1. Sh. S.S. Shaheed Shifted from # 392, Phase-1, Sec. 55, Mohali to :  
**# 349, Gilco Valley, Sector 127, Kharar, Distt. Mohali.**  
**M. 9872697871, 89689-61861**
2. Sh. R.N. Mehta Jalandhar Mobile No. : 9560343445

**गज़ल**

ऐसा भी नहीं है कि किसी राए की कमी है,  
चाहत मगर इन्सान की मिटती ही नहीं है।  
मुमकिन नहीं मिल जाए मुकद्दर से ज्यादा,  
मुकद्दर में जो लिखा है मिलता भी वही है।  
मुतमईन नहीं होते हैं जो अपनी जज़ा से,  
मिलती नहीं उनको कभी कोई खुशी है।  
अल्लाह ने नवाजा है जिसे अपने करम से  
उसकी तो हर इक शए अल्लाह ही की दी है।  
कोशिश करे इन्सान तो क्या नहीं मिलता,  
नीयत का मगर अच्छी होना भी जरूरी है।  
उस रिज़क से मुझको बचाना मेरे मौला,  
जिस रिज़क से लुट जाती घर की खुशी है।  
और किस चीज की 'राहत' उसे चाहत होगी  
बरख़ीश में जिसे ख ने खुदाई दी है।  
**जे.सी. शर्मा 'राहत'**  
**पंचकुला**

**DONATIONS**

1. Sh. J.M. Puri Panchkula 1100/-  
*on his 50th Marriage Anniversary.*  
*Congratulations Mrs. & Mr. Puri Ji.*
2. Sh. Tarlochan Kumar Chandigarh 500/-  
*on his happy B'day i.e. 20.09.2017.*  
*Congratulations Sh. Kumar Ji.*
3. Sh. H.K. Sharma Panchkula 1100/-  
*Our Executive Committee Member.*  
*On the auspicious occasion of the marriage of his son*  
*Aseem Sharma on 05.10.2017.*  
*Congratulations Sh. Sharma Ji.*
4. Sh. T.L. Mittal Moga 501/-  
*On the 2nd Death Anniversary of his wife Simla Mittal.*
5. Sh. Madan Lal Handa Amritsar 200/-  
*on the occasion of Diwali.*

**Please share your remembrances and happy occasions with the Association.**

**OBITUARY AND BEREAVEMENTS**

1. Sh. J.K. Nayyar (D.O.B. 19.07.42) Ludhaina  
*expired on 02.10.2017*
2. Sh. S.S. Khetarpal Jagadhari  
*expired in September, 2017.*
3. Wife of Sh. Charan Dass Batala  
*expired in October, 2017.*
4. Sh. K.C. Bhardwaj Chandigarh
5. Son of Sh. R.K. Joshi Chandigarh  
*expired in October, 2017.*
6. Sh. G.C. Singh Jalandhar  
*expired on 06.10.2017.*
7. Sh. Bakshish Singh Jalandhar  
*expired in October, 2017.*
8. Sh. S.C. Arora Muktsar  
*expired on 18.10.2017*

**We pray to the Almighty to grant peace to the departed souls.**

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

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