



*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 मासिक पत्रिका (चण्डीगढ़ सर्कल) ਸਟੇਟ ਬੈਂਕ ਆਫ ਇੰਡੀਆ ਪੈਨਸ਼ਨਰਜ਼ ਐਸੋਸੀਏਸ਼ਨ ਦੀ ਮਾਸਿਕ ਪਤ੍ਰਿਕਾ (ਚੰਡੀਗੜ ਸਰਕਲ)

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## EDITORIAL.....

As all of you know, the Govt. is going to introduce FRDI Bill 2017, soon. Our federation is very much concerned over the development and has written to the Parliament House regarding certain provisions which are against the interests of our members/pensioners. We reproduce the same here for information of our members :

FRDI/1/2017-18

Date: 27th December 2017

The Director, (CB-1 & JCS),  
Lok Sabha Secretariat,  
Room No. 339, 3rd Floor,  
Parliament House Annex  
New Delhi-110001.

Dear Sir,

### **Sub: Serious concern of Bank Pensioners and Retirees over certain provisions of FRDI Bill 2017**

Our attention has been drawn to the notification forming Joint Parliamentary Committee with Sri Bhupender Yadav, Member of the parliament, as its head in the said notification, views and suggestions of various stake holders and public at large have been sought for. In pursuance of the same, we are submitting our views in duplicate (as desired) to you for handing over the same to the Head of the Committee.

Our views on the subject are noted here under:

1. We presume that you are aware that the retirees have to depend on the interest income of deposits kept by them mostly in those banks from where they have retired. This deposited amount is mostly his/

her savings and superannuation benefits which he could save through a lot of difficulty to take care of his/her family needs in the advanced years of life. The most pathetic part of the whole story is that the rate of interest on bank's term deposits is dwindling day by day and the real income of a pensioner is reduced by every downward revision of interest.

2. In the context of the above the FRDI Bill, 2017 came as a rude shock. The pensioners and retirees are suffering from terrific anxiety and anguish to think that his/her hard earned money which is kept as a bank deposit may evaporate by certain decisions of the government and he/she will be on streets. It is an established fact that the serving employees and the retired personnel are in no way responsible for the huge burden of NPA its resultant provision to take care of such Non-performing Assets (NPAs). If a look is given to the topmost defaulters of loan of any bank, it would be evident who exactly are these persons and by whom they are actually favoured. The burden of so called bad-health of the bank can

#### **Editorial Board**

- |                    |            |
|--------------------|------------|
| 1. Sh. T.R. Gupta  | Editor     |
| 2. Sh. K.K. Trikha | Sub-Editor |
| 3. Sh. S.K. Sharma | Member     |

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3. Sh. S.K. Sharma (Treasurer)  
H.No. 1025, Sector 38-B, Chandigarh.  
Mobile : 9872021025

never be shifted on the shoulders of present and former employees. The real cause of worry lies in the "Bail-in" Clause of the failing financial institutions. It provides the use of depositors fund to shore up the financial condition of a failing institution. This clause also includes a provision of cancelling the liability owed by a specified service provider and also modifying or changing the form of liability too. Bank deposits are a form of liability on which bank has to pay interest. This change of form of liability might adversely affect the safety and security of funds kept by a pensioner or a retiree in the form of bank deposit. The "bail in" clause matters us because it formalizes the risk associated with depositing of money with the banks. Hope you will agree that it will completely shake the confidence of the common man on the entire banking and very adversely affect the interest of pensioners and retirees. For us, it is a question of life and death.

We humbly appeal to all the members of Joint Parliamentary Committee to please see that the proposed bill is not placed in the Parliament. Joint Parliamentary Committee will please consider the terrific latent danger which lies in the provision of "bail-in" clause. We thoroughly oppose the bill in general and the "bail-in" clause in particular. Our demand is that the balance lying in the S/B Account should continue to be payable on demand and the amount lying in term deposit should be made payable as per terms and conditions of the account and under no circumstances, a portion of it or full of it should be converted into share, debenture etc. or forfeited partly or wholly.

With kind regards

Yours faithfully,  
**(A.Ramesh Babu)**  
General Secretary

**The telephone No./E-mail address of the Banks' Medical Floater Scheme handlers (TPAs) Escalation Matrix FHPL TPA for Policy "A" & Policy "B".**

Location (Zone)	Name	For Policy-A	
		Contact No.	Email
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**NEWS FROM UNITS ....**

**AMRITSAR UNIT**

We appreciate one of our member Sh. Madan Lal Handa, is contributing Rs.200/- per month as donation to his dear Association for the last 4 to 5 months. He has already remitted his share of Rs.1100/- for the 5th to 7th BPS Arrears and also to the legal fund Rs.100/- for 3/4 months.

**MANDI DABWALI**

The monthly meeting of our this unit was held on 10.12.2017 in which the below mentioned office-bearers of the unit were elected unanimously :

- |                    |                      |
|--------------------|----------------------|
| 1. President       | Sh. P.C. Suthar      |
| 2. Vice President  | Sh. B.S. Sarpal      |
| 3. Secretary       | Sh. Roshan Lal Arora |
| 4. Asst. Secretary | Sh. M.S. Choudhary   |
| 5. Treasurer       | Sh. Bodh Raj Mehta   |

**PALAMPUR UNIT**

The monthly meeting was held on 07.01.2018 at Hotel Surbi, Palampur in which discussions were held on Bank's Mediclaim Floater Scheme, our Writ Petition No. 1875/2013 and submission of Life Certificates etc. and other general matters, which was followed by light refreshments. The meeting was presided by Sh. Prithi Chand Rana, Secretary of the Unit.

**HOSHIARPUR UNIT**

The R.B.O., Hoshiarpur Main Branch felicitated about 60 pensioners of the Bank on 28.12.2017, on the eve of New Year 2018 welcoming to the pensioners, Sh. Dharam Paul, Chief Manager of the Main Branch, assured that the meeting is a part of Bank's continuous process to communicate about Bank's high regards for retired/senior pensioners who have brought the Bank to its existing glorious stage. Sh. Dharam Paul spoke highly of the members of the Pensioners'

Association. S/Sh. V.C. Ohri and A.J. Malhan thanked the management for distributing Bank's New Year Calenders etc. The Meeting ended in a very joyous manner over a cup of tea and snacks.

**SIRSA UNIT**

We have been advised by our Sirsa Unit that they hae shifted their new office to another place. The inauguration of this office was made by Sh. Avinash Bhatia, Chief Manager, on behalf of Sh. Ran Singh, AGM RBO, Sirsa. A health Check-up Camp was



arranged by them with the cooperation of Dr. Dinesh Gijwani, M.D. and Medicines were also provided to about 29 pensioners, who participated in the camp. All the members passed a vote of thanks to Sh. C.M. Kataria, Zonal Secretary for organising the meeting and camp. After the conclusion of the camp, Tea & Snacks were also served.



CC No 9/2017-18

1st December, 2017

The Deputy General Manager & PM  
State Bank of India,  
Corporate Center, Madam Cama Road, MUMBAI.

Respected Sir,

**MEETING OF FEDERATION OFFICE BEARERS AT MUMBAI WITH BANK ON INSURANCE SCHME POLICY "B"**

We have to advise that the following office bearers of our Federation have participated at the meeting held on 23rd November 2017 at the Corporate Center, Chaired by Sri S. Adya, DGM-PM

**Bank represented by**

1. S/Sh. Somnath Adhya-DGM-PM
2. K.K.Singh-Assistant General Manager
3. P. Hemanth Kumar -Assistant General Manager
4. Chintamani Mulye-Chief Manager-systems

**Federation represented by**

1. S/Sh. S.B.Gokhale-Vice President
2. P.K. Pathak-Vice President
3. A.Ramesh Babu-General Secretary
4. Deepak Kumar Basu-Secretary

After initial introduction of the participants both from Bank as well as from Federation, Federation submitted a note prepared on matters relating insurance scheme & problems faced by the pensioners. After a brief exchange of views on the subject, the Bank indicated that there will be a hike in the premium as usual as the claim ratio this time also similar to that of last year with two months to go. In order to arrest this rise in premium for the second year in succession even though the percentage of non- claimants are more causing more concern for everyone. Alternatively it is suggested to go on the lines of IBA scheme programmed for other Associate and Nationalised Banks pensioners. After detailed deliberations it was decided to retain the present scheme ranging from Ra 1 lac to Rs 25 lacs with the following modifications suggested by Federation subject to final outcome of discussion with UII Co Ltd. and approval of Bank.

**The suggestions are**

- 1) To draw policy for domiciliary and non- domiciliary with different premium retaining the same slab ranging from Rs 1 lac to Rs 25 lacs.
- 2) To down size the cost of ailments on the lines of Policy "A" formulated by the bank at the time of renewal of Policy "A" and identification of hospitals accordingly for Tier-I,II, III centers.
- 3) To provide top-up policy for the members opted for non -domiciliary scheme on the lines of IBA scheme formulated for Associate & Nationalised banks.
- 4) Corrections in ID cards issued with wrong names and gender.
- 5) Abnormal delay in reimbursement of bills.
- 6) Problems relating to non- release of buffer at the time of hospitalisation.
- 7) Non provision of availability of balance after payment of each bill.
- 8) De- recognition of hospitals over-night.
- 9) Insisting on certification MD qualified doctor on lab reports/pathological reports causing inconvenience to old pensioners/family pensioners.
- 10) The premium in respect of Family pensioners may be borne by the bank in view of the meagre family pension paid to them.
- 11) Homeopathy bills, register number of the doctor as well as pharmacy- related problems.



**Other matters discussed are:**

- 1) Speeding up of payment of arrears as early as possible.
- 2) Early payment of arrears of pension to the heirs of family pensioners.
- 3) Structured Meeting before the end of December, 2017.
- 4) Demand loan against pension be provided with an insurance cover to reduce the liability of family pensioners.
- 5) Timely uploading of life certificates to avoid non- payment of pension in the month of February 2018.
- 6) It was brought to the notice of the bank that the SBI pension portal <https://www.sbi.co.in/sbipension/user.htm> was not updated with the circulars for reference to the pensioners in case of need.

We hope that some of the issues will be resolved at the earliest to the satisfaction of aged pensioners.

With kind regards

Yours faithfully,

Sd/-

**(A.Ramesh Babu)**

General Secretary

**Federation Circular No. 1/2018-19****To All Affiliates**

**Date : 11th January 2018**

**OUR FEDERATION CASE WP 1875/2013 AT DELHI HIGH COURT NO. 5**

We have to advise that our counsel's request before the Hon'ble CJ, Delhi High Court to transfer the case to the previous bench of Justice Sanjeev Khanna as the case is at the fag- end of hearing, did not find favour and the case was posted before Hon'ble Bench of Justice Sistani for hearing on 15th March 2018. In the opening hours of 9th January 2018, under notice matters, our counsel made submission to the Hon'ble Bench that the case was completely heard by the previous bench but unfortunately due to the change of roaster the case was posted before this Hon'ble Bench. The SC's subsequent direction to complete the hearing of the case before December 2017, did not find favour with the Hon'ble court. He further said that arguments on the petitioners' side are complete. Despite effective submission from our counsel the bench preferred to provide time to the Respondent 1 up to 15th March 2018 to file their submissions.

Being disappointed over day's proceedings the undersigned along with Mr Pathack-Vice President of Federation, Mr. Khanna –Treasurer of Delhi Circle of Pensioners Association and Mr E.C. Vidyasagar, AOR met the senior counsel at the Supreme Court

conference room. We expressed our concern over the proceedings of our case. Sri Misra our counsel was in agreement with our concern and suggested us to wait up to March 15th wherein he proposes to submit the correspondence from Supreme Court on our case to the Hon'ble bench and their reaction thereof. He finally proposed to move Supreme Court by means of a transfer petition detailing the undue delay occurred at Hon'ble Delhi High Court despite SC reminders to the lower court to complete the proceedings of the case.

In this context, we propose to seek the opinion of the affiliates' on submission of transfer petition to Hon'ble Supreme Court, if the situation demands depending on the outcome of our request on 15th March 2018, when the Hon'ble Court sits for hearing on this case. Alternatively we are also examining the aspect of addressing a letter to CJ of Supreme Court as from the Federation or by the affected pensioners from different States explaining in detail the proceedings of our case from the year 2011 till date.

Kindly convey your response on the above issues for further action at our end.

With Kind regards,

Yours faithfully

Sd/-

**(A. Ramesh Babu)**

General Secretary

**CBPRO writes to Com. Sanjeev K Bandlish, Convenor, UFBU on Negotiation Issues with IBA Relating to Pensioners and Retirees**

"We wish to invite your attention to the Record Note dated 25.05.2015 signed by IBA with the representatives of UFBU. We mention the issues contained in the said Record Note for your ready reference:

1. LFC an'd Hospitalization reimbursement should be extended to Retired Bank Employees/Officers.
2. Revision in the rates of Family Pension on the same lines of the Central Government/RBI Scheme.
3. Extending Deamess Relief at 100% Compensation to all Pre-November 2002 Pensioners as in the case of post November 2002 Retirees.
4. Upgrading the Basic Pension of all the Pensioners at the common and uniformed index of 4440 points.
5. Updation of Pension for all the existing Pensioners and Family pensioners.
6. Periodical updation/improvement in Pension along with Wage Revision of in-service Employees on the lines of Central Government.
7. Uniform percentage of allocation from Welfare Fund towards Schemes pertaining to Retirees"

It may be appreciated that there was categorical and solemn assurance by IBA on the issue of revision of Family Pension rates and 100% Dearness Relief to pre November 2002 Pensioners. Similarly the issue of upgrading the Basic Pension of all the Pensioners at the common a'nd uniformed index at 4440 points was to be examined by IBA with regard to its cost implication and sustainability of Member Banks.

The views of IBA on all the above issues notwithstanding, the very existence of Record Note stands a mute testimony to the fact that all these issues are negotiable with IBA by UFBU. In this backdrop, the contention of IBA that issues like 100% DA and updation are sub-judice due to litigation is illegitimate and unacceptable as the parties to the dispute in the Court do not include any of the constituents of UFBU. Moreover none of the Courts in the country has issued any order restraining IBA from resolving these issues outside the Court by mutual discussion with UFBU. We therefore reiterate our firm belief that IBA is duty bound to settle all the pending issues pertaining to Retirees. It is pertinent to mention that every serving employee/officer is bound to retire and post superannuation benefits do form part of their service conditions. Hence it is wrong on the part of IBA to show their oblivion and escapist attitude at this juncture.

As is well known, IBA has not provided any official platform or mechanism to the Organizations of Retirees to discuss and settle the issues pertaining to Retirees. Under these circumstances the UFBU is the sole body to negotiate with IBA for resolution of all the issues pertaining to the Retirees. We therefore earnestly request all the constituents of UFBU to reiterate their locus standi and Endeavour to resolve all the pending issues of Pensioners and Retirees.

We also wish to inform you that all the above issues have also been taken up by us with the Government of India (DFS) and IBA separately and the same are being pursued by us on a regular basis. With the vibrant leadership of UFBU, we are very confident that IBA will come around and resolve the issues.

Kindly do the needful at your end.

**Sd/- by Joint Convinors - 08.12.2017**

**Union Budget 2018-19  
Income Tax exemption on Pension  
CBPRO writes to the Finance Minister Shri. Arun Jaitley**

"The Senior Citizens above the age of sixty are extended the benefit of Rs. 50,000.00 in the threshold limit exempt from payment from income tax up to a ceiling of Rs. 300,000.00 as against Rs. 250,000.00 for others. The Retirees being the Senior Citizens have been expressing financial hardship mainly on account of rising cost of sustenance, healthcare, price rise etc. The Senior Citizens have been very severely hit by adverse movement of interest rates on their small savings and Bank deposits. In a developing economy, such adverse indicators are bound to hit the fixed income group people more so the Senior Citizens. The impact on Family Pensioners gets compounded in view of the meagre amount of Family Pension drawn by them. We therefore humbly request Your Good-self to consider complete exemption from payment of Income Tax to Pensioners and Retirees to the extent of their income from Pension and interest on Small Savings and Bank Deposits. While providing succour to Senior Citizens, such an exemption shall go a long way to further enhance the goodwill and image of the Government of the day amongst the Senior Citizens of the country.

Kindly do the needful in the ensuing budget."

**CBPRO - Dt. 08.12.2017**

**ALL INDIA STATE BANK OF INDIA  
STAFF FEDERATION**

FED/GS/2018/09

Dated : 16.01.2018

The Dy-Managing Director &  
Corporate Development Officer,  
State Bank of India,  
Corporate Centre, 19\* Floor,  
State Bank Bhavan, Madame Cama Road,  
MUMBAI-400021.

Dear Sir,

**SBI EMPLOYEES PENSION FUND -  
REVISION IN PENSION**

It is known that the revision of pension in respect of retirees covered under 7th Bipartite Pay Scales has been done recently through amendments to the State Bank of India Employees' Pension Fund (Amendment) Regulations, 2014 vide the State Bank of India Employees' Pension Fund (Amendment) Regulations, 2017. Accordingly, 90% of the arrears on account of revision of pension in respect of majority of the retired live pensioners have been credited to the respective pensioners' accounts by the Bank. We also understand that the process of payment of arrears has already been initiated in respect of 7th bipartite retirees, who are deceased, for eventual payment to the legal heirs of the said deceased retirees

02. In this regard, we understand that the sheet containing calculation of pension arrears has been sent to all Circles for verification and we are informed that while arriving at the revised substantive salary, the components of Basic Pay and Special Pay alone are taken into account thereby omitting the components of Professional Qualification Pay and Increment Component of Fixed Personal Pay, Officiating Pay/CCA, if any, which is not correct, for the following reasons:

- (i) Regulation No.2 (1) (i) of State Bank of India Employees' Pension Fund, 2014, provides that from the 1st September 1978, 'Salary' or 'Substantive Salary' shall include other emoluments or such portion thereof of a member as may for the time being be permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member.
- (ii) In respect of 7th Bipartite retirees, the then relevant service conditions, as agreed and provided under clause 6 (ii) of the industry level Bipartite Wage Agreement dated 27th March 2000, are as under:
  - (a) Pay for the purpose of superannuation benefits shall mean Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any
  - (b) The increment component of Fixed Personal Pay shall rank for superannuation benefits.

- (c) For workmen who were in service in Area I as on 31st December 1969, and entitled to receive CCA, only that amount of CCA which would have been payable to him as per the terms and conditions as applicable then, shall rank for Provident Fund to the extent of 50% subject to a maximum of Rs.30/- p.m.

- (iii) The amendment to SBI Employees' Pension Fund Regulations, 2017 stipulate that with effect from the 1st November 1997 (Award Staff) or the 1st April 1998 (Supervising Staff), the maximum amount of pension for the members who retired or retire drawing substantive salary in the Pay Scales effective from the 1st November 1997 (Award Staff) or the 1st April 1998 (Supervising Staff) shall be computed, by arriving at the corresponding stage by dividing the average basic pay by 1684 and multiplying it by 1616, as under :

*50% of the average of monthly substantive salary if the average monthly substantive salary is upto Rs.13,666/- and*

*40% of the average of monthly substantive salary if the average monthly substantive salary is above Rs. 13,666/-*

- (iv) The amendment to SBI Employees' Pension Fund Regulations, 2017 also stipulate that with effect from the 1st May 2005, the maximum amount of pension for the members who retired or retire drawing substantive salary in the Pay Scales effective from the 1st November 1997 (Award Staff) or the 1st April 1998 (Supervising Staff) shall be computed, as under:

*50% of the average of monthly substantive salary if the average monthly substantive salary is upto Rs.14,240/- and*

*40% of the average of monthly substantive salary if the average monthly substantive salary is above Rs.14,240/-*

- (v) From the above, it can be observed that irrespective of the method of computing the revised Basic Pay of the member, the maximum pension is arrived at on the average of the monthly substantive salary and substantive salary includes Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Pay/CCA component, if any, as mentioned above under paragraphs (i) and (ii).

03. Non-inclusion of 50% of Professional Qualification Pay (PQP) as well as 50% of increment component of Fixed Personal Pay (FPP) in the Pension Ceiling would in no way change the method of computation of substantive salary of the employee, as mentioned under para (v) above. The basic pension of me retiree has so far been computed on the stipulated percentage of average substantive salary of the



employee irrespective of the fact whether the components of PQP and FPP are taken into account for arriving at the ceiling of pension, which can be evidenced through the procedure adopted for 6th bipartite retirees, in whose cases even though the pension ceiling of Rs.8,500/- does not have addition of PQP and FPP components, the basic pension was computed on the average substantive salary that includes components of PQP and increment component of FPP.

04. In other words, the average substantive salary should be arrived at by including components of Basic Pay, Stagnation Increments' Special Pay, Professional Qualification Pay, Increment Component of Fixed Personal Pay, Officiating Pay/components of CCA, if any. If such average substantive salary is well within the stipulated ceiling, 50% of average substantive salary should be reckoned as basic pension to the retirees.

05. Inasmuch as the eligible pension of 7th bipartite retirees is reduced due to the above method of computation of basic pension adopted by me Bank, we request you to kindly arrange for rectification of the said anomaly and also for payment of the difference amount of pension legitimately due to the 7th bipartite retirees/legal heirs of the deceased retirees.

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

07. Please treat the matter as EXTREMELY URGENT.

With best regards,

Yours sincerely,

Sd/-

(SANJEEV K. BANDLISH)

GENERAL SECRETARY

ROOM RENT CAPPING						
Sum Insured	Tier 1 Centre		Tier 2 Centre		Tier 3 Centre	
	Room Rent	ICU Rent	Room Rent	ICU Rent	Room Rent	ICU Rent
300000	4000	7500	3500	7500	3000	7500
400000	4000	7500	3500	7500	3000	7500
500000	4000	7500	3500	7500	3000	7500
750000	4000	7500	3500	7500	3000	7500
1000000	4800	9000	4200	9000	3600	9000
1500000	5600	10000	4900	10000	4200	10000
2500000	7200	12000	6300	12000	5400	12000

DISEASE WISE CAPPING			
Type of Disease	Limits		
	Tier 1 Centre	Tier 2 Centre	Tier 3 Centre
Angioplasty	150,000	125,000	100,000
CA BG	250,000	200,000	150,000
Cataract	30,000	25,000	20,000
Cholecystectomy	50,000	45,000	40,000
Hernia	50,000	45,000	40,000
Knee Replacement - Unilateral	175,000	150,000	100,000
Knee replacement -Bilateral	250,000	225,000	175,000
Prostrate	70,000	50,000	40,000

CATEGORISATION OF CENTRES	
Tier - 1	Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune
Tier - 2	Agra, Ajmer, Aligarh, Allahabad, Amravati, Amritsar, Asansol, Aurangabad, Bareilly, Belgaum, Bhavnagar, Bhiwandi, Bhopal, Bhubaneswar, Bikaner, Bokaro Steel City, Chandigarh, Coimbatore, Cuttack, Dehradun, Dhanbad, Durg - Bhilai Nagar, Durgapur, Erode, Faridabad, Firozabad, Ghaziabad, Gorakhpur, Gulbarga, Guntur, Gurgaon, Guwahati, Gwalior, Hubli - Dharwad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jhansi, Jodhpur, Kannur, Kanpur, Kakinada, Kochi, Kottayam, Kolhapur, Kollam, Kota, Kozhikode, Kurnool, Lucknow, Ludhiana, Madurai, Malappuram, Malegaon, Mangalore, Meerut, Moradabad, Mysore, Nagpur, Nashik, Nellore, Noida, Patna, Pondicherry, Raipur, Rajkot, Rajahmundry, Ranchi, Rourkela, salem, Sangli, Siliguri, Solapur, Srinagar, Surat, Thiruvananthapuram, Palakkad, Thrissur, Tiruchirapalli, Tiruppur, Ujjain, Vadodra, Varanasi, Vasai - Virar City, Vijaywada, Visakhapatnam, Warangal.
Tier - 3	All other cities.



**FEDERATION OF SBI PENSIONERS' ASSOCIATIONS**

3B/1103, SMR VINAY FOUNTAINHEAD, CALVARY TEMPLE ROAD, HYDERNAGAR, HYDERABAD-500049 TELENGANA STATE  
PRESIDENT-Sri R.N.Banerjee,09477275937, sbipabc@gmail.com, GS: A RAMESH BABU, 0949381995, babu2609@gmail.com

CC1/2018-19

Date : 12th January 2018

The Deputy Managing Director & CDO  
Corporate Center  
State Bank of India  
Madam Cama Road  
MUMBAI

Respected Sir

**ARREARS OF PENSION PAYMENT TO 7TH BPS RETIREES - RECOVERY**

We are pained to hear from several pensioners that the Corporate Center has instructed respective LHOs to recover the arrears of pension paid to them they have been erroneously paid since they are not eligible for revision pension as per the GOI approval. All the LHOs have since instructed the branches to put on hold the amount of balance(s) available in the individual pensioners account/recover the available balance. We have assessed the situation at the country level in this regard, there may be sizable number of pensioners where such payment was made and the recovery process has been commenced.

While it cannot be denied that whatever the pensioners received as arrears were paid as to them by the Corporate Centre were due to him/her. But all of a sudden it was noticed that a section of retirees especially officers retired from 1st November 1997 to 31 st March 1998 are not eligible for payment of arrears of pension. The decision to recover the total amount (including IT deducted) without making any effort to explain how the pensioners were found to be in-eligible to receive the arrears and its recovery thereof was not well received by the pensioners as the process of recovery is being handled by LHOs in a most arbitrary manner.

2 In this connection the arrears of pension under each bipartite commencing from the year 1987 to 2002 were due for payment long back. The recommendations made by the Bank from time to time were unfortunately declined by the GOI. To fortune of these retirees that efforts made by then Chairman Mrs Arundhati Bhattacharya materialised and adhoc payment of arrears of pension commenced during her incumbency. All these retirees were now aged 75 plus were aware of their responsibilities as senior officers but sudden hold on the account and debiting the available amount without any intimation to them has sent shock waves to the aged retirees. This type of unilateral/hasty action at the Circle level is not desirable and irrational. The action of the Bank created ripples in the mind of the retirees as they kept the money to meet medical emergency/issued cheque for certain purchases due to festival season exposed them to unnecessary harassment and trouble in the above said circumstances. The IT deducted while effecting payment of arrears is a big question in the mind of the retirees and an assurance for refund the same from the LHOs will make pensioners comfortable.

We hope the Bank will visualise the real situation in this respect and consider our request favourably and pass on suitable instructions to the Circles so that senior pensioners are not exposed to unfortunate financial crisis as stated above without any fault on their part.

With kind regards,

Yours faithfully

Sd-

(A.Ramesh Babu)

GENERAL SECRETARY

**NEW ENROLLMENTS JANUARY, 2018**

H.B.S. Batra	H. No. 508, Phase-4, Mohali, Punjab.	09.12.57	0172-4634636,9815627290
Swinder Paul	Flat No. 105, Young Dwellers Society, Sector 49-A, Chandigarh.	15.04.49	9814815564
Mohan Singh Verma	Sunny Cottage, Sector 2, Near Bus Stand, Shimla, H.P.	08.12.57	0177-2670370, 9418234370
R.K. Taneja	A-15, Gulmohar City Extn., Derabassi, Distt. Mohali	01.01.58	9872991021
Mrs. Shashi Singla	# 4110, Urban Estate, Phase-II, Patiala, Pb.	14.12.57	9779585957
V.N. Sharma	F-203, Block-3F, 2nd Floor, Maya Garden, Phase-III, Zirakpur.	09.05.57	8607244719, 9416110049
Anil Kumar Rattan	# 2530-C, Aman Homes, Sunny Enclave, Sector 125, Mohali.	09.11.57	9779585980
Mrs. Sushma Sharma	Bhardwaj Niwas, Chowk Bazar, Solan, H.P.	05.07.57	9816200679
Raj Paul Lubhaya	# 167, Ward No. 12, Nav Vihar Colony, Paonta Sahib, Distt. Sirmour, H.P.	02.03.57	7042123535
Mrs.. Aruna Sharma	# 213, Ashadeep, Ward No. 5, Shamsherpur, Paonta Sahib, Distt. Sirmour, H.P.	01.01.57	7018769533
Rajesh Kumar Sondhi	# 130/2, Sector 44-A, Chandigarh.	16.11.57	0172-4194454, 9316114519
O.S. Prabhakar	H.No. 61, Ward No. 11, Ekta Colony, Paonta Sahib, Distt. Sirmour, H.P.	04.02.48	9418558227
Jatinder Pal Singh	# 1929, Phase-5, Mohali.	02.02.61	9988351929, 9988219553
Harpreet Singh	2684, MIG Super Flats, Sector 66, Mohali.	27.03.62	9872214784
Kulwant Rai	# 5817-A, Sector 38 West, Chandigarh.	01.10.54	9814998925
Parveen Bala	Flat No. 305, GH-8A, Sector 20, Panchkula.	16.02.52	9779585737, 7986203883
Vinod Kumar Sharma	J-88, 1st Floor, Mayfield Gardens, Sector 51, Gurgaon.	16.03.50	0124-4288992, 7042670052
Mamta Verma	Flat No. 401, Tower-4, Motiaz Royal Citi, Zirakpur, Pb.	06.11.66	9779584540
Jatinder Sharma	# 1322, Sector 22-B, Chandigarh.	09.04.55	0172-2712258, 9463438109
Chander Mohan Seth	H.No. 3247, First Floor, Sector 23-D, Chandigarh.	02.03.55	0172-2716566, 9779585318
G.S. Wadhwa	# 1098, Phase 9, Mohali.	09.08.49	0172-5063007, 9530661840
O.P. Latka	# 3, Swastik Vihar, Phase-I, M.D.C., Panchkula, Hry.	11.10.52	0172-2556533, 8146548912
Ajay Bhatnagar	# 1042/1, Sector 39-B, Chandigarh.	21.02.62	9779586697
Manvinder Singh Walia	# 3008, Sector 71, Mohali.	..	9815029999
Tarsem Lal Sharma	# 878, Sector 9, Ambala City, Hry.	06.01.56	9466119805
Surinder Kumar	Vill. Chakwal, Teh. Mukerian, Distt. Hoshiarpur, Pb.	04.12.57	9814352601
Vinod Chhibber	# 89, Sector 1 (J Land), Ambala City.	05.09.48	9896158220
Harish Kohli	# 112, Manauli House, Ambala City.	12.02.55	0171-2553252, 9416826526
Ajay Kumar Bhagat	# 283, New Colony, Rattangarh, Ambala City. Hry.	10.07.56	9930801248, 9996631248
Bikramjit Passi	# 84, Karanpuri, Behind B.D. Flour Mills, Ambala Cantt., Hry.	09.07.58	9416542955
Gurdip Singh Deep	# 138, Preet Colony, Jandlli, Ambala City, Hry.	23.06.47	9992685641
Jagdeep Singh Malhi	# 8-A, Gate No. 5, Tribune Colony, Ambala Cantt. Hry.	26.08.58	829572388
Sagar Chand	# 878, Teli Mandi, Near Hargolal Post Office, Ambala Cantt., Hry.	15.01.49	9896342750
Ram Swroop	# 276, Prem Nagar, Ambala City, Hry.	26.02.47	9729232988
Vinod Kumar Gupta	# 48, St. No. 2, Ferozepur Cantt., Pb.	23.09.59	01632-242840, 9417589711
Naresh Kumar Pabbi	H.No. 598, Sector 12, Panchkula, Hry.	11.12.57	0172-2570822, 9888866607

Pardeep Kumar Verma	# 469, Hakam Ka Agwar. Moga, Pb.	13.11.57	01636-220934, 9814416684
Bodh Raj Sharma	Vill. Muthi Jagir, P.O. Jakhbar, Teh. & Distt. Kathua, J&K	18.09.49	9906148618
Neelam Kumar	Nangal Kotli Mohalla, Gali Gurdwara, Gurdaspur, Pb.	04.11.57	..
Raj Kumar Koul	# 595-A, JTPL City, Kharar-Landran Road, Sector 115, Mohali.	22.11.57	9419185488
Balram Kumar Vashishta	Vill. Bharolian Kalan, P.O. Behdala, Teh. & Distt. Una, HP	18.12.55	9805659100, 9816439100
Prem Singh	Flat No. 2210-B, Block No. 13, 2nd Floor, CHB Housing Complex, Sector 63, Chandigarh	27.12.57	9471347196
Mrs. Renu Mahajan	Flat No. 104, GHS-93, Sector 20, Panchkula.	19.09.58	2538086, 9872005205
Surinder Kumar Gupta	H.No. 15, Patel Nagar, Kathua, J&K	22.11.57	9419150830
Kanwal Kumar Narang	# 107, Vikas Vihar, Phase-2, Ferozepur City, Pb.	24.04.56	9417565016
Ashok Kumar Mittal	H.No. 40, St. No. 4, Mittal Niwas, Ferozepur Cantt., Pb.	02.10.57	242310, 9876995310
Ashok Malhotra	# 117, O.L.L. Ferozepur Cantt., Pb.	17.01.57	241411, 9815552864
Balvir Singh	# 2429-A, Sector 70, Mundi Complex, Mohali, Pb.	04.12.56	2217319, 9915262429
Arun Kumar Puri	# 2525, Sector 22-C, Chandigarh.	03.12.57	9815632525
Onkar Nath Malhotra	O.L.L. H.No. 119, Purani Khalasi Line, Ferozepur Cantt.	01.08.52	01632-242421, 9815358999
Har Gopal Mittal	# 888, New Geeta Colony, Street No. 2, Moga, Pb.	04.12.57	01636-229260, 9814220844

## नव वर्ष की शुभकामनाएं

## अवकाश-सूची 2018 : चंडीगढ़ मंडल

दिनांक	दिन	अवकाश	चंडीगढ़	पंजाब	हरियाणा	हि.प्र.	जम्मू व कश्मीर
5 जनवरी	शुक्रवार	श्री गुरु गोबिन्द सिंह जी जयंती	✓				
26 जनवरी	शुक्रवार	गणतंत्र दिवस	✓	✓	✓	✓	✓
31 जनवरी	बुधवार	श्री गुरु रविदास जी जयंती	✓		✓	✓	
13 फरवरी	मंगलवार	महाशिवरात्रि			✓		✓
14 फरवरी	बुधवार	महाशिवरात्रि	✓		✓	✓	
1 मार्च	गुरुवार	होली (केवल जम्मू क्षेत्र)					✓
2 मार्च	शुक्रवार	होली	✓	✓	✓	✓	
18 मार्च	रविवार	प्रथम नवरात्र					✓
25 मार्च	रविवार	रामनवमी		✓			
29 मार्च	गुरुवार	महावीर जयंती	✓		✓		
30 मार्च	शुक्रवार	गुडफ्राइडे	✓	✓			
1 अप्रैल	रविवार	वार्षिक लेखाबंदी (बैंक-अवकाश)	✓	✓	✓		✓
2 अप्रैल	सोमवार	वार्षिक लेखाबंदी (बैंक-अवकाश)				✓	
13 अप्रैल	शुक्रवार	बैशाखी			✓		✓
14 अप्रैल	शनिवार	डॉ. बी.आर. अंबेडकर जयंती		✓	✓		✓
30 अप्रैल	सोमवार	बुद्ध पूर्णिमा			✓	✓	✓
8 जून #	शुक्रवार	जुमात-उल-विदा					✓
11 जून #	सोमवार	शब-ए-कद					✓
15 जून #	शुक्रवार	ईद-उल-फित्र					✓
16 जून	शनिवार	ईद-उल-फित्र/महाराणा प्रताप जयंती		✓	✓	✓	
5 जुलाई	गुरुवार	गुरु हरगोबिंद जी जयंती					✓
13 जुलाई	शुक्रवार	शहीदी-दिवस					✓
15 अगस्त	बुधवार	स्वतंत्रता दिवस	✓	✓	✓	✓	✓
22 अगस्त	बुधवार	ईद-उल-जुहा (बकरीद)	✓			✓	
22 अगस्त #	बुधवार	ईद-उल-अजहा					✓
23 अगस्त #	गुरुवार	ईद-उल-अजहा					✓
26 अगस्त *	रविवार	रक्षाबंधन				✓	
3 सितंबर	सोमवार	जन्माष्टमी	✓		✓	✓	✓
21 सितंबर	शुक्रवार	मूहर्रम				✓	
21 सितंबर #	शुक्रवार	अशूरा				✓	
2 अक्टूबर	मंगलवार	महात्मा गांधी जयंती	✓	✓	✓	✓	✓
18 अक्टूबर	गुरुवार	दशहरा			✓		✓
19 अक्टूबर	शुक्रवार	दशहरा				✓	
24 अक्टूबर	बुधवार	महर्षि वाल्मीकि जयंती			✓		
27 अक्टूबर*	शनिवार	करवाचीथ				✓	
7 नवंबर	बुधवार	दीपावली	✓	✓	✓	✓	✓
9 नवंबर *	शुक्रवार	भैंस्यादुज				✓	
21 नवंबर #	बुधवार	ईद-ए-मिलाद-उल-नबी					✓
23 नवंबर	शुक्रवार	श्री गुरु नानकदेव जी जयंती	✓	✓	✓	✓	✓
23 नवंबर #	शुक्रवार	ईद-ए-मिलाद-उल-नबी के बाद शुक्रवार				✓	✓
5 दिसंबर	बुधवार	शेख मुहम्मद अब्दुल्ला जयंती				✓	✓
25 दिसंबर	मंगलवार	क्रिसमस	✓	✓	✓	✓	✓

\* हि.प्र. में केवल महिला कर्मचारियों के लिए  
# ये अवकाश चाँद दिखाई देने पर निर्भर करेंगे



**LEGAL FUND CONTRIBUTION**

1. Sh. Madan Gopal Bajaj, Amritsar 100/-

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	B.F.	63800.00
1.	Requested not to be named, Thanks	1100.00
2.	Sh. Jagir Singh, Derabassi	700.00
		-----
	<b>Total</b>	<b>65600.00</b>

**AMBALA CITY**

	B.F.	5500.00
1.	Sh. N.K. Verma	700.00
2.	Sh. Om Parkash Saini	700.00
		-----
	<b>Total</b>	<b>6900.00</b>

**AMRITSAR**

	B.F.	17500.00
1.	Sh. Madan Gopal Bajaj	700.00
		-----
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**MANDI (H.P.)**

	B.F.	11500.00
1.	Sh. Bachittar Singh	1100.00
		-----
	<b>Total</b>	<b>12600.00</b>

**MOGA**

	B.F.	8400.00
1.	Smt. Rajni W/o Sh. Mangal Singh	700.00
		-----
	<b>Total</b>	<b>9100.00</b>

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1. Sh. S.K. Kaplish Ludhiana  
*expired in 2017.*
  2. Smt. Sushila Devi Mittal Moga  
*M/o Sh. Lokesh Kumar Mittal, expired in Nov., 2017*
  3. Sh. V.K. Tandon (DOB 4.10.43) Panchkula  
*Page 54, expired in January, 2018.*
  4. Smt. Sarla Malhotra Chandigarh  
*M/o Sh. Pardeep Malhotra  
expired in January, 2018.*
  5. Sh. Gian Parkash Threja Abohar  
*(D.O.B. 31.03.31) Page 187  
expired in January, 2018.*
  6. Sh. Y.P. Mahajan Ludhiana  
*expired on 21.01.2018.*
  7. Sh. S.K. Sood Jammu
  8. Mother of Sh. R.D. Gorkha Jammu
  9. Mother of Sh. T.K. Bali & B.K. Bali Jammu
  10. Mother of Sh. Balbir Singh Jammu
  11. Daughter of Sh. A.K. Nayyar Jammu
- We pray to the Almighty to grant peace to the departed souls.***

**DONATIONS**

1. **Sh. H.K. Sharma, Zirakpur 501/-**  
*A.G.S., SBIPA, Chandigarh  
on his happy birthday on 23.01.2018. Thank you,  
Sh. Sharma Ji. We wish you long and happy life.*
  2. **Sh. Madan Lal Handa Amritsar 200/-**  
*Thank you Sh. Handa Ji.*
  3. **Sh. V.K. Gupta Chandigarh 1000/-**  
*Retd. Dy. Managing Director, now settled in Chandigarh  
on 26th death anniversary of his daughter Ms. Nikita.  
Sir, we appreciate your feelings towards your loving  
daughter.*
- Please share your remembrances and happy occasions with the Association.***

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

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