



Defeat Age with Active Life



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

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

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Editorial

U.F.B.U. TALKS WITH IBA ON XITH B.P.S. & OTHER DEMANDS PUTFORTH BY THEM, ONCE AGAIN FAILS - UNFORTUNATE

Respected Members/Pensioners,

The captioned meeting was held on 13.01.2020 & as mentioned above, UFBU at the national level has asked their members to be fully prepared for the agitational programme against IBA to press their demands for reasonable resolution and satisfactory settlement. Regarding their demands, we have already shared with you in our previous editorials etc. We once again wish to remind that pensioners' two major demands i.e. 30% Family Pension and Updation of Pension are also in their Agenda. Their agitational programme starts w.e.f. 20.01.2020 to 31.03.2020 followed by indefinite Strike from 01.04.2020, if the matter is not resolved by 31.03.2020. In this connection, I request all our pensioners to come forward and support their agitational programme physically by participating in their rallies, dharnas, processions, etc.

2. Further Pensioners Associations/Federation under CBPRO and jointly with AIBRF Pensioners' Associations at the apex level have met IBA functionaries & the undernoted developments took place :

- Family Pension to be enhanced to 30%.
- D.A. Neutralisation of 100% to the pensioners who retired before 31.10.2002.
- Medical expenses/premium of all Bank's Mediclaim policies should be borne by the Bank.

The rational behind these demands has been discussed on the below-mentioned grounds :

- As regards Family Pension, it is an emotional issue apart from being a humanitarian issue. The majority of the family pensioners are widows of the retired employees and going by the sensitivity involved the IBA should initiate improvement of Family Pension to 30% from the present 15% without any ceiling.
- As regards uniform D.A. relief, the number of the retirees deprived are less than one third of the total number of retirees including SBI and out of that nearly thirty thousand have already crossed the age of 85 and at their very advanced age. Justice should be delivered to them before it is too late.
- Almost all the family pensioners who are widows and drawing very meagre pension amount are not in

Editorial Board

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Names of the office-bearers for correspondence:

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

a position to pay annual premiums etc. "The other big chunk of pensioners are quite old and their pension amount is also very meagre. They are also not in a position to pay lump-sum amount as premium to get their lives insured.

d) Although regarding pension updation, IBA expressed its reservations to take up the issue immediately but assured to review at the later state.

Sh. Ramesh Babu, our Federation's General Secretary has written a detailed letter to the Chairman of SBI regarding our demands etc. as shown in the letter itself.

FEDERATION OF STATE BANK OF INDIA PENSIONERS' ASSOCIATIONS

Humble Memorandum submitted to Shri Rajnish Kumar, Chairman, State Bank of India

"Security is a warm feeling". No doubt, this past slogan of State Bank of India imbibed tremendous confidence and faith in the hearts of all Indians, generation after generation, to prefer SBI as their trusted banking partner with the firm belief that their hard earned monies are in the safest hands.

Indeed, the name **SBI** has always been synonymous with trust for a large majority of Indians from a daily wage labourer to a billionaire. Now, the banking behemoth is on the path to taking along the younger, newer generation of Indians in its journey into the new, digital era, transforming itself to stay nimble and innovative to meet the ever growing needs of its customer base of over 430 million. It is well known that most people these days, especially millennial, do not visit banks or get passbooks.

"There are pensioners, who love to come to the bank. And there are others who would not like to come to the bank."

Your above views in a recent interview to a news channel clearly indicate your down to earth approach.

We, the 198,000 plus pensioners and family pensioners across the country representing the premiere Bank as its ambassadors, feel elated, when truly living up to your attitude you have demonstrated your concern for the elderly pensioners of the Bank while announcing the SBI Health Assist & SBI Health

Care, the health insurance policies for the year 2020. A great relief as you declared a 50% subsidy to all the family pensioners and pensioners aged 70 years and above, besides topping up pensioners care with 'Super Top-up Cover' free of cost, of course with a higher deductible,

"Welfare reforms and the whole "happy" exploitation movement are not "baby steps." They are big steps—in a seriously backward direction."— Gary L.Francione

As we are overwhelmed with such a humanitarian gesture, we are unable to resist to seek redressal at your benign hands some issues that are still pinching a few of senior pensioners, who are ignored of their rightful dues.

The left overs are 1800 Super Senior Pensioners aged between 82 and 87 years, retired under 6th Bipartite period (1992-1997), 29000 Senior Pensioners aged between 72 years and 77 years, retired under 7th Bipartite (1997-2002) and a portion of Senior Pensioners numbering 7945, aged above 75 years, retired between 1.11.2002 and 30.4.2005 under 8th Bipartite (November 2002 - October 2007). Those 38745 Super Senior and Senior Pensioners draw pension (without any updation which is a dream), that do not afford to have even basic comforts to survive in the present day environment. They are the silent generation who in their hey days contributed their best to the growth of the Bank. They are all at the evening of their life, praying GOD to spare them from the infirmities of old age as they cannot afford to have any comforts, medicare with their meager resources. Also they are deeply concerned and worried about their life partners who were with them all through in laying down strong foundation that needed the organization to grow BIG, withstanding the challenges in the past.

Sir, it would be a remiss if we do not mention that the Bank actively persuaded the Committee appointed by the Government of India to concede some benefits. Though the issues relating to majority of pensioners were addressed, yet some of the issues still elude solutions. They are -

1. Retirees of 6th Bipartite (November 1992 - October 1997) - The effective date was shifted to 01.11.1992

but the revision of pension to Rs.7400/- from Rs.4250/- was not considered.

2. Retirees of 7th bipartite (November 1997 - October 2002) - Though the pension was refixed, PQP, FPP and other allowances ranking for superannuation benefits were not taken into account as per the pension fund regulations.

3. Retirees of 8th bipartite (November 2002 - October 2007) - The pensioners retired between 01.11.2002 and 30.04.2005 continue to draw pension applicable to 6th bipartite only. The present position is that this section of pensioners retired between 01.11.2002 and 30.04.2005, is denied of pension revision under 8th Bipartite, while those retired in the same 8th Bipartite period between 01.05.2005 and 31.10.2007 draw pension under 8th Bipartite

Sir, the benefits whatever the pensioners secured till date were through the effective intervention of our Bank only. Only due to the active consideration of your

good offices, nearly 29000 pensioners got the benefit of revision of pension from their date/of retirement. The residual issues pertaining to 6th, 7th and 8th bipartite retirees are some of the left over issues, apart from the issue of revision of pension from 40% to 50% pending in the Hon'ble High Court of Delhi since 2013.

We earnestly feel that your good offices alone will bailout those Super Senior and Senior Pensioners who are in the age group of 72 to 87 years and hence this humble memorandum.

We, the Federation of SBI Pensioners' Association and its loyal members wish you and the entire SBI family a successful decade 2020 and we wholeheartedly promise you, as in the past, to be at Bank's call for any service that you feel we can render.

With Kind Regards,

Sd/-

Place : Hyderabad
Date : 04.01.2020

(A. Ramesh Babu)
General Secretary

SALIENT FEATURES OF REVAMPING OF MEDICAL BENEFIT SCHEME FOR RETIREES
INTRODUCTION OF "SBI HEALTH ASSIST" & "SBI HEALTH CARE"
(RENEWAL OF POLICY 'B' AND POLICY 'A' ON MODIFIED TERMS & CONDITIONS)
(e-CIRCULAR NO. CDO/P&HRD-PPFG/65/2019-20. DATE : FRI 27 DEC. 2019)

Existing Names	New Names
Policy 'B'	Annual Payment Plan (APP) "SBI Health Assist"
SBI-REMBS	One Time Payment Plan (OTPP) "SBI Health Care"

All left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees will be eligible to become members of APP (Policy 'B') by paying premium from their own sources. Employees who are/were discharged/dismissed/compulsory retired/terminated from the service will not be eligible to join the policy.

Basic Sum Insured (Rs. In lakhs)	Basic Premium (Rs.)	GST @18% (Rs.)	Gross Premium (Rs.)
3.00	16,542	2,978	19,520
5.00	36,771	6,619	43,390

Subsidy : An subsidy of Rs.8,271/- i.e. of Basic Premium for the both the **above** plans will be given by the Corporate Centre. But for getting the same the member vould pay full amount i.e. Rs. 19,520/- & Rs. 43,390/- and subsidy would bd credited to the Policy applicants on a later stage. The subsidy facility is only available to the Retirees/ Pensioners **70 years** of age and above (i.e. on 16.01.2020) & family pensioners.

Existing Names	New Names
SBI-REMBS policy 'A'	One Time Payment Plan (OTPP) "SBI Health Care"

Lifetime Limit (Rupees in lakhs)	Revised Premium (Rupees in lakhs)
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

SBI General Insurance Co, Ltd. has been selected for serving both the Policies i.e. APP and OTPP for the next three years with a provision for Annual renewal. It is proposed that the membership under present structure to "SBI-REMBS" will be frozen on 31st Decemblers 2019 and membership will be allowed to subsequent retirees only under a new structure/plan. All the members (existing & new) will continue to avail their benefits upto their residual balances under the REMBS Trust Rules as at present. The erstwhile Policy 'A' will continue upto 31/05/2020 with IFFCO Tokio General Insurance Co. Ltd. with no change in policy terms.

The premium applicable for the optional Critical illness.

CRITICAL ILLNESS COVER	BASIC PREMIUM	GST @18%	GROSS PREMIUM
Rs.5,00,000/-	Rs.13,774/-	Rs.2,479/-	Rs.16,253/-

In addition to six diseases, eight more (undernoted) diseases are proposed to be included under the Critical Illness cover.

- First Heart attack
- Coma of specified severity
- Heart valve replacement
- Permanent paralysis of limbs
- Motor neuron disease with permanent symptoms
- Aorta Graft surgery
- Total blindness
- Open heart replacement or repair of heart valves

AILMENT WISE EXPENDITURE CAPPING UNDER OTPP (SBI HEALTH CARE WILL BE AS UNDER)

SR.No	Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs.3.00 lakhs	Proposed Limits for Basic Plan of Rs.5.00 lakhs
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
3	Cataract	30,000	45,000	50,000
4	Cholecystectomy	70,000	1,00,000	1,25,000
5	Hernia	79,000	1,00,000	1,25,000
6	Knee Replacement - Unilateral	1,75,000	2,00,000	2,25,000
7	Knee Replacement - Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate (Other than treatment of Prostate Cancer)	80,000	1,00,000,	1,25,000

In addition to Super Top-up Policy, F-Pharmacy Tie-up etc. would also be available to the retirees which has been incorporated in the captioned circular.

N.B. : The Scheme has been extended to 15.02.2020. Any pensioner can become the member (as per instructions of the Bank & vide above Circular) upto 15.02.2020.

News from the Units....

KARNAL UNIT

The Annual Pensioners' Meet was held at Karnal on 25.12.2019. More than 120 members including 11 ladies members took part which was hosted in big hall of Hotel Deventure at Karnal. The meet was presided by Sh.Gagan Kumar, AGM, Karnal & Sh. Arun Sharma, AGM, RBO, Panipat was the Chief Guest.



It was well organised meet by our Karnal Unit under the supervision of our Vice President Sh. S.P. Aggarwal and helped by other E.C. members thereat.



Circle Pensioners Association headed by Sh. T.R. Gupta, General Secretary alongwith S/Sh. S.K. Sharma, Treasurer; K.K. Trikha, Dy. General Secretary; H.K. Sharma, Asst. General Secretary and S.C. Aggarwal, Organising Secretary. The meet was addressed by S/ Sh. Gagan Kumar Ji, Arun Sharma Ji, T.R. Gupta, K.K. Trikha & S.C. Aggarwal. A mini Cultural Programme was also held in the shape of few songs & dance etc.



2. Circle Association honoured the Chief Guest & the presiding A.G.M. in addition, the senior most member of the Karnal Unit present thereat by presenting a Shawl each. Sh. T.R. Gupta spoke in details about the latest developments at the Federation level and apprised the members about the latest developments of the U.F.B.U. also.



3. Sh. S.P. Aggarwal, our Vice President of Haryana Module also spoke on the occasion by apprising the activities of Karnal Unit & other neighbouring units, just like Panipat, Ambala etc. Few members from the Panipat Unit including our Zonal Secretary Sh. N.K. Gupta & our respected former Vice President Sh. O.P. Banga and few members from Ambala unit led by Sh. H.S. Sarao, our Zonal Secretary of Haryana Module also participated in the meet.



4. All the members including visiting office-bearers of the Circle Association appreciated the very well and nicely organised meet, which was followed by sumptuous lunch.

SIRSA UNIT

The monthly meeting of this Unit was held on 29.12.2019 and the minutes of the previous meeting was passed. On this occasion, a small Diary-cum-Directory of the District Pensioners was also released by Sh. C.M. Kataria, the Secretary of the Sirsa Unit. A list of Emergency Helpline Numbers all over India was also got printed and circulated to the members. A copy of the same is visible hereunder for the knowledge of our all the circle pensioners.

List of Emergency Helpline Numbers All Over in India

Helpline Number	Department
100	Police
101	Fire
102	Ambulance
103	Traffic Police
104	State level Helpline for Health
108	Disaster Management/ Medical Helpline
112	All in one Emergency Number (General Emergency Department of Telecommunications (DoT))
131	Indian Railway General Enquiry
139	Railway Enquiry
181	Domestic abuse and sexual violence-Women's Helpline
197	Directory enquiry service
198	Telephone Complaint Booking
1031	Anti Corruption Helpline
1033	Emergency Relief Centre on National Highways
1066	Anti-poison
1071	Air Accident
1072	Train accident
1073	Road Accident/ Traffic Help Line
1090	Anti terror Helpline/Alert All India
1091	Women Helpline in Distress
1092	Earth-quake Help line service
1096	Natural Disaster Control Room
1097	AIDS Helpline
1098	Child Abuse Hotline
1099	Central Accident and Trauma Services
1551	Kisan Call Center
1906	LPG emergency helpline number
1910	Blood Bank Information
1919	Eye Donation/ Eye bank information service
1947	Aadhar Card-UIDAI (unique identification authority of India), (800-180-1947)
1950	Election Commission of India
1800-11-4000	National Consumer Helpline

LUDHIANA UNIT

Seen in the picture below, Sh. V.K. Kalia, Vice President, Sh. V.K. Gosain, Organising Secretary, Sh. Mahesh Sharma and Sh. N.K. Gosain, Zonal Secretaries presenting Members Directory of Pensioners to Sh. Pranay Ranjan Diwedi, Hon'ble Deputy General Manager, Ludhiana Module, Punjab.



CHANDIGARH UNIT

A Medical Talk was held in December, 2019 by one of the Doctor of Fortis Hospital, Chandigarh on Urology, which was quite lengthy & appreciated by all the members and consultations with the Doctor were also held by the pensioners.

PANIPAT UNIT

Annual General Meeting of our above Unit was held in Eiffel Grand Hotel on 29.12.2019. Sh. O. P. Banga, retired AGM presided over the meeting and Sh. S.P. Aggarwal, Vice President SBIPA, Chandigarh was Chief Guest. Sh. O.P. Gupta welcomed the guests and members. Sh. S.P. Aggarwal explained the new Medical Insurance scheme and apprised the members about the latest developments in pending issues of retirees.



Dispansary for staff is likely to start in January 2020. Sh. M. L. Arora thanked the guests and participants. Proceedings were conducted by Sh. N.K. Gupta. After the meeting, Cake Cutting was performed by Birthday Boys, followed by Lunch.



NEW ENROLLMENTS JANUARY-2020

Chandigarh			
Sushil Bhatnagar	# 1063/2, Sector 39B, Chandigarh	08.11.58	9815658899
A.C. Dhawan	# 1003, Sector 45-B, Chandigarh	05.03.48	9041791617
Kamala Bandhu Mishra	# 5788-B, Sector 38 West, Chandigarh	22.01.57	0172-4172141, 8130533939
Anil Kumar Ahuja	# 263, Sector 9-C, Chandigarh.	01.02.53	0172-4801763, 8558884104
Suresh Chander Singhal	# 249-B, Sector 51-A, Chandigarh.	01.03.51	8146521249
Vinod Malik	# 1163, Universal Enclave, Sector 48-B, Chandigarh	14.07.53	0172-3553665
Capt. G.S. Ghuman	# 690, Sector 8-B, Chandigarh.	05.10.51	0172-2780418, 9876610690
Kewal Krishan Kaul	# 5285-B, Sector 38 West, Chandigarh.	29.03.58	9805501850
PANCHKULA			
Ashok Kumar Gupta	# 96 (MIG), Housing Board Colony, Kalka, Distt. Panchkula	20.10.57	9729874934
Shanta Gupta	# 1084, Sector 11, Panchkula.	-	0172-2575069, 9417237084
MOHALI			
Kulwinder Kaur	# 1486, Phase 3B2, SAS Nagar, Mohali	07.09.60	9463999188
Ramesh Kumar Gupta	# 205, Block 2, Savitri Heights-2, Zirakpur.	20.11.51	9779584990
Jasbir Kaur	# 653, Phase 6, Mohali.	19.09.59	0172-2265293, 9814312653
Surinder Kumar	# 2566, F.F. Regal Home 2, Sunny Enclave, Sector 125, Kharar, Mohali.	05.11.59	9779023951
Sham Lal	HL 4501, Phase VII, SAS Nagar, Mohali, Pb.	18.09.54	0172-2229317, 9779585292
H.P.			
Mohan Singh Verma	Vill. Jagheri Nangal Devi, PO & Tehsil Theog, Distt. Shimla, H.P.	07.11.54	9805532784, 8894985808
HARYANA			
Rajinder Kumar Gupta	H.No. 1598, Sector 7, Karnal, Hry.	24.01.52	0184-4042598, 7988022012
Smt. Raj Bansal	W/o Pawak K. Bansal, Flat No. 401, Vidya Enclave, GH-11, Sector 56, Gurgaon	05.07.50	0124-4042314, 9873919250
Ashwani Beri	# 326, Sector 8, Karnal	22.06.53	9416202206
Gurdial Singh	# 450, Sector 6, Urban Estate, Karnal	05.01.55	9729875200, 8800607300
V.P. Arora	# 1921, Sector 7, Karnal	04.03.50	9729047840
Suresh Kumar Raval	Vill. Rakpur, P.O. Balauli, Teh. Chhachhrauli, Distt. Yamunanagar, Hry.	09.01.61	9988566951
S.K. Mehta	13K Block, Old Court Colony, Sirsa, Hry.	16.11.59	01666-232335, 9416047335
PUNJAB			
Satinder Pal Singh	# 4, St. No. 8, Gautam Nagar, Hoshiarpur, Pb.	22.09.59	9888867963
Ram Kumar Singhal	# 499, Urban Estate Phase-2, Patiala, Pb.	10.03.53	7973802956
Narinder Sharma	# 1242, Urban Estate Phase-2, Patiala, Pb.	28.03.55	0175-2282799, 9779586201
Piara Singh Punjabi	St. No. 2, Behind Gurdwara Sahib, Guru Angad Nagar, Nawanshahr, Distt. SBS Nagar	03.10.44	9855288261
Gian Parkash Jindal	# 216/8, Friends Colony, Opp. DAV College, Jalandhar	01.12.47	9814919819
Brijesh Kumar Verma	# 178, Phase-2, Urban Estate, Patiala, Pb.	31.08.54	0175-5205265, 9815484578
Amarjit Singh Dhindsa	# 1153, Urban Estate, Phase-2, Patiala, Pb.	06.01.54	0175-2220346, 9779585607
Janak Raj Bansal	# 609, Urban Estate, Phase-2, Patiala, Pb.	17.08.58	9779584494
Krishan Jiwan Verma	# 352, Urban Estate, Phase-1, Patiala, Pb.	04.04.51	0175-2283042, 9779585832
Surinder Kumar Bansal	# 532, Urban Estate, Phase-2, Patiala, Pb.	05.10.55	9779584623
Ramesh Kapoor	# 17-H, Tej Bagh Colony, Patiala, Pb.	26.01.52	8427533774
Ved Parkash Mehta	# 495, Urban Estate, Phase-2, Patiala, Pb.	12.11.53	9779584151
Devinder Paul	11-B, Delite Colony, Patiala, Pb.	26.03.60	0175-2212425, 8146585925
Swaran Singh	# 110, Urban Estate, Phase-3, Patiala, Pb.	21.06.56	9418085256
Sat Paul Singla	K-156, Majithia Enclave, Gali No. 07, Near 24 No. Pathak, Patiala, Pb.	10.09.50	9779585121
Surjeet Singh	# 91, Ekta Nagar, Chugitti, Jalandhar, Pb.	01.04.49	0181-2456332, 9876056332
Sodhi Ram	C/o Som Nath Pinka, Vill. Chak Hakim, P.O. Mehtan, Teh. Phagwara, Distt. Kapurthala	04.11.55	9779584773
Bhagat Singh	# 389, Dashmesh Nagar, Patiala, Pb.	25.10.48	7888754263
Kuldeep Singh	# 365, Urban Estate, Phase-2, Patiala, Pb.	08.06.48	9872973903

DONATIONS

1. Sh. S.S. Gill Jalandhar Cantt. 1000/-
2. Sh. S.P. Singh Hoshiarpur 500/-
on account of marriage of his son
Gauravpreet Singh.

OBITUARY

1. Sh. Y.P. Suri Jalandhar
Our Circle Vice President, Jalandhar
Expired in January, 2020
2. Sh. Chanchal Singh Ludhiana
Our Zonal Secretary at Ludhiana
Expired in December, 2019.
3. Sh. M.S. Mongia Chandigarh
(Circle Organising Secretary) / Mohali
Expired on 15.01.2020.
4. Sh. Shashi Kant Goyal Kurukshetra
Expired in January, 2020
5. Sh. Sohan Lal Chandigarh
Expired in January, 2020
6. Sh. R.K. Dev Jalandhar
Expired in January, 2020
7. Sh. Parkash Lal Chugh Panipat
Expired in January, 2020
8. Sh. Sunil Basra Nawanshahr

- Expired in January, 2020
9. Sh. D.K. Hunday Chandigarh
Expired in January, 2020
10. Father of our former CGM, Chandigarh
Chandigarh Circle Sh. S.K. Sehgal
Expired in January, 2020
11. Younger Brother of Mandi Dabwali
Sh. P.C. Suthar, our President
of Mandi Dabwali.
Expired in December, 2019.
- 12/ Mother & Father of Sh. V.K. Bhasin Karnal
13. Expired in January, 2020 & Dec., 2019.
14. Sh. Davinder Kumar Sharma Ludhiana
Brother of Sh. Mahesh Raj Sharma
Expired in December, 2019.
15. Sh. M.P. Berry Jalandhar
Son-in-law of Sh. M.S. Bhalla
Expired in November, 2019.
16. Abhinav S/o Sh. V.K. Tuli Kapurthala
Expired on 18.11.2019.
17. Mother of Sh. Prem Grover Panipat
Expired on 30.12.2019.

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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