



Defeat Age with Active Life



एस.बी.आई. पेंशनर्स मेल औस.बी.आ.डी. पेंशनर्स मेल S.B.I. PENSIONERS' MAIL

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Editorial Board : Editor : Dr. M.K. Virmani, Members : Vijay Magon, Amar Pal, Chaman Lal Singla

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October-December, 2022

My dear Pensioner Friends,

WELCOME - NEW YEAR -2023

I venture to write this as some of our friends have shown their anxiety in the social media about the non-receipt of Pensioners' Mail doubting either it might have been stopped or hard copies not being dispatched putting on the website only, perhaps not aware of the facts that Mr. Virmani, the General Secretary has gone to Canada/USA for the first time to see his kids/grandkids after a long gap due to Covid and is expected in February and the President, Mr. Magen was hospitalized for Pneumonia and was in ICU for more than seven days in November, however is attending to the routine work by visiting LHO or over the phone to a limited extent. He has recovered fully now and attending to the work. The Secretary and Asstt. Secretary were busy in setting the finance records in the absence of a Cash book, the Minute book which took lot of time to set the records in order. It took time to allocate each member the membership number and to prepare the list of members State wise, Distt. wise rather making city wise, the so cumbersome work needs to be appreciated. Anyhow, that does not mean the regular work has come to a stand still, though a bit delayed. As already state that the Mail would be on Quarterly basis, it is expected by the end of this month on the eve of New Year.

Unfortunately the Pensioners' Federation General Secretary was also admitted to the Hospital due to the same decease for few days and there are no much developments to report.

S<BFP>I Cfuin{igi1ft Ci cte. wislies its members d ;fjei,;fqmifie a very Jfappy, Jfeaftlyd <Prosperous New <Year.

..Vijay IVlagon
President

Dr.M.K. Virmani
Gerc@Sschet rV

Amar Pal
Vice President

Regarding the issues at the apex level, i.e

UPDATION:

Date after date despite much of hope. The IBA is also not coming around despite the pressure of UBFU trying it's best as per the statement of convener UFBU Mr. Bandlish,

50% OF PENSION :

This is a Bank level issue with no favourable response coming forth. The court case is met with the same fate as stated above.

DA TO PRE 2002 RETIREES

Again an Industry level issue pending in the cold storage with no forward movement.

GRATUITY:

Once again the case has been filed in the court for reconsideration of it's earlier decision of rejecting the earlier plea.

COMMUTATION OF PENSION

After the Gujarat Govt. relaxed the recovery in 13 yrs instead of 15 years, a new demand is coming up with 8 to 10 yrs. in view of the reducing deposit rates constantly.

One relevant clarification has been issued by the Govt. of India that NO RECOVERY should be made from the family pensioners which has to be implemented by the system itself.

MEDICAL ISSUES :

As the renewal is approaching fast by 15th January, the Pensioners' Federation has sent a list of issues to be taken care of while going for a fresh agreement, the Corporate Office may call for discussions on the subject.

MEDICAL ISSUES AT CIRCLE LEVEL

Every now and then, many issues surface to be addressed at the Circle level, perhaps the prime concern under its' preview. Where the individual issues are taken care of and issues in general have been discussed with the Chief General Manager and the Circle Development Officer who have shown their genuine concern with assurance to get those resolved, despite the fact the situation is not that encouraging. As such, we have submitted a long list of those

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such issues as Agenda for discussion in the STRUCTURED meeting to be held shortly.

Thanks to Mr. Naresh Singla from Ludhiana and Mr.S.K.Bajaj from Chandigarh who are attending to the individual calls at times.

A medical board has been constituted for interviewing the DISABLED children of the Pensioners not opted earlier as one time measure on 28th Dec.22. When approached by some, we have taken up the issue of those who are unable to undertake journey to waive interview in person but on WhatsApp and reimburse expenses to all those coming for the purpose due to financial constraints already suffering. They have agreed to examine on merit. Friends, the social media is quite active keeping update of the major issues. In my opinion, both the WORKING FEDERATIONS AND CIRCLE ASSOCIATIONS shall take up jointly the issues at the appropriate levels, which was emphasized by me in the Tr. General Council of SBIOA held on 12th Nov. and both the Federation General Secretaries in person, as its' their responsibility to take care of the members that they do not suffer after retirement. The Pensioners Federation is to supplement as they don't have that authority which they possess to prevail upon the management.

COM. DEEPAK SHARMA TAKES OVER AS FEDERATION GENERAL SECRETARY

It's a matter of great pleasure and privilege that for the first time this prestigious and coveted post of the GS of ALL INDIA STATE BANK OFFICERS' FEDERATION has come to our Circle and Com. DEEPAK SHARMA took over on 1st December, 22 in a most befitting function at LHO, which I also had the opportunity to be present and felicitate him on this rare distinction. The Circle already has AISBSF's General Secretary, Com. Sanjiv Bandlish for quite some time who is also the Convener of UFBU. As such, it is a rare occasion rather the first time in the history of the Bank that both the Federations' HQ is from the same Circle and the CHANDIGARH has that rare distinction. I hope and wish they will work in close coordination for the benefit of their respective membership but because of their presence a bit of benefit shall flow to the Circle membership.



Let us convey our greetings and good wishes to Com. DEEPAK SHARMA and wish him all the best in his endeavors to give his best to the working and retired membership. Along with, we convey our best wishes to the new General Secretary and President of the Circle, COM. SANJAY SHARMA and COM. PRIYVRAT respectively. ● ●

ORGANISATIONAL ISSUES:

A miracle happened in the election that there was tie for the post of Organising Secretary, both the contestants got 622 votes each. No one has lost or won. It was a rare of the rarest cases happening in general elections except for in sports generally. It took some time for the newly elected office-bearers who constitute the Executive Committee of the Association and after thread bare discussions in two round of talks, it was unanimously decided to take both the contestants on board, more so not having a representative from the Award staff and Mr. Batra who has the background of his experience as the Circle President. One more cooption was made in the absence of any representation from erstwhile State Bank of Patiala, Mr. Chaman Lal Singla, the former General Secretary of SBP Officers Association has been co-opted as Dy. General Secretary.

CONSTITUTIONAL AMENDMENTS:

As promised during elections, immediately after election in the first E.C. meeting a Sub- committee was constituted with Mr. D.P.S. CHHABRA, former GS, as Chairman, with members from each State and due representation from Officers , Workmen, eSBP. The message was circulated by the Chairman but due to lukewarm response from members. A report has been submitted by him which has been discussed by the E.C. in it's meeting held on 12th December and is being circulated as such for the information of the General members and would be placed before the General body to be held during 2023 at the appropriate time.

A NEW BEGINNING

I have pleasure to inform that a circle level coordination committee has been formed on 12th December 22 of all three Associations, viz Staff Association, Officers Association & Pensioners Association to take up jointly the concerned issues effecting the working staff as well as Pensioners. Com. Deepak Sharma ,the new General Secretary of the Officers Federation was also present. To this effect a joint letter has been sent to the Chief General Manager mainly on medical issues . The list of which is being reported separately along with our own issues.

My sincere thanks to both the Associations for this initiative which will a long way to strengthen the ties and open new era as guidance to others.

HAPPY NEWYEAR -2023

While we wish good bye to 2022, Let's welcome the New Year-2023 with open arms.

I, on my own behalf and on behalf of the Circle Pensioners' Association wish whole heartedly all the Pensioners which include Officers, Award Staff and management (as evident from the latest Delhi Circle meeting where all the previous 7 to 8 CGMs stationed at Delhi attended the Pensioners meet on 3rd Nov.) and their family members a Very Very HAPPY, HEALTHY, PEACEFUL & PROSPEROUS - NEW YEAR -2023. May this year be the year of fulfillment of long pending issues

of concern.

With Best wishes and kind
REGARDS, I, remain, yours'

Amar Pal

SBIPA EXECUTIVE COMMITTEE MEETING**Amendments to the SBIPA Constitution**

Executive Committee of SBIPA, Chandigarh circle met on 12th Dec 2022 to discuss the report of the Chairman, Sub Committee on amendments to the Rules & Bye Laws (Constitution) of the Association and decided as follows:-

All the recommendations of the Sub-Committee have been accepted except for one to seek members option for postal ballot in the event of unable to cast their vote at the nearby polling center, being not practical or feasible. The decision taken is as under :

1. The General body shall meet on yearly basis to be decided by the EC. The elections shall however be held Triennially.
2. All eligible members who have the right to vote will be eligible to contest for any post from the circle. However, it shall be ensured that it does not affect adversely the functioning of the Association in any manner. The General Secretary and Secretary Finance should preferably be at Headquarters
3. All the modules shall have the Module Committees duly elected, the elections to which shall be held simultaneously along with the circle office bearers.
4. The election process to be simplified not compelling the members to come to HQ at this advance stage of life. The polling by secret ballot ,if required, shall be at different District HQs (or clubbing in view of the membership strength) and major centers
5. The circle office bearers to be elected shall be:
 - > PRESIDENT - 1
 - > VICE PRESIDENTS - 2
 - > GENERAL SECRETARY - 1
 - > DY. GEN. SECRETARIES - 2
 - > ASST. GEN SECY - 1
 - > ORGANISING SECRETARIES - 2
 - > SECRETARY (FINANCE) - 1
 - > ASST. SECRETARY (FINANCE) - 1

The executive committee shall have the discretion of Co-opting 4/5 Secretaries as per requirement, who will be members of EC. E. C. shall have the discretion of calling special invites to its' meetings.

MODULES:

Each module shall have the following positions:

1. Zonal President
2. Dy. Gen. Secy
3. Asst. Gen. Secy
4. Secretary Finance

Apart from the modules, the major cities having a large number of members, such as, Amritsar, JALANDHAR, Ludhiana, Patiala, Ambala, Chandigarh, Shimla, Jammu, Srinagar or any other center with more than 100 memberships left to the EC to decide accordingly.

Zonal committees of modules shall open an account in the local branch of our bank to be operated by the Zonal President/DGS of the module along with the Secretary Finance. In the absence or non-availability of Zonal President the Asst. Gen. Secy shall preside over the meetings.

Major centers shall have the following setup to be called as Regional Centers with following committee members :

- > Regional President
- > Asst. Gen Secy
- > Secretary Finance

Pending elections to the module committees which could not be held simultaneously alongwith the circle elections, the executive committee after discussing with loc leadership/activists nominate the following as ADHOC COMMITTEES till such time elections are held, which shall be shortly held in the near future to regularise the process :

MOHALI-

ZP : K.C. SHARMA (HOSHIARPUR)
 DGS : RPS SACHDEVA (MOHALI)
 AGS : A.K. WADHERA (PATHANKOT)
 SECRETARY FINANCE : SURESH SHARMA- (ZRK)

LUDHIANA-

ZP : K K MEHRA (AMR)
 DGS : V.K. KAUA (LOH)
 AGS : MADAN LAL (JAL)
 SECRETARY FINANCE : KK MARIA(Ldh)

BATHINDA-

ZP : V.K. DUREJA
 DGS : KAUSHALCHOPRA
 AGS : M.L. KALRA (SBP)
 SECRETARY FINANCE : GULSHAN OBEROI

PANCHKULA-

ZP : S.P. AGGARWAL (KARNAL)
 DGS : PARDEEP GUPTA
 AGS : RKSAAWHNEY
 TR : SCDHIR

ROHTAK-

ZP : H.S. KUNDU (HISSAR)
 DGS : AMARJITMAGOON (ROHTAK)
 AGS : NARESH GUPTA (PANIPAT)
 SECRETARY FINANCE : V.P. KHURANA (ROHTAK)

H.P.

ZP : U.S. NEGI (SHIMLA)
 DGS : B.S. RANTA (SHIMLA)
 AGS : P.C. HEER (GAGRET)
 SECRETARY FINANCE: B.R. VERMA

J&K

ZP : HARISH CHOPRA
 DGS : ALOK SHARMA
 AGS : R.D. GORKHA
 SECRETARY FINANCE : Vacant

CIRCLE COMMITTEE

VICE PRESIDENT : DPS CHHABRA
 SECRETARIES : S.K. BAJAJ (CHO)
 N.K. SINGLA (LOH)

CHANDIGARH CENTER

REGIONAL PRESIDENT : DAVINDER KAPOOR

AGS : A.K. DHINGRA

SECRETARY FINANCE : SC PAUL

AMRITSAR CENTER

REGIONAL PRESIDENT: R.C. VERMA

AGS : SUSHIL KUNDRA

TRASURER : BANARSIDAS

The Units already working at Ludhiana, Jalandhar, Moga, Hoshiarpur, Batala, Ambika, Kurukshetra, jagadhri, Panipat, Sirsa, Jammu or any other centre shall continue as such.

Executive expressed its concern that members approaching the Association shall give/quote their membership number positively. It further expressed its concern keeping in view the large number of retirees around 24000; the membership is around 6725 as on date. All the office bearers shall exert seriously and sincerely to contact all the retirees at the respective centers and try to enroll them as members.

PRESIDENT**GENERAL SECRETARY****Circle Development officer****State Bank Of India,****Local Head Office****CHANDIGARH****LHO Dispensary :****Provision of medicines for three months at a time to pensioners**

During our first meeting in your chamber on 6th June 2022, we brought to your kind notice the difficulties being faced by the retirees who remain out of station to meet their children or otherwise for a longer period of time or those who are unable to visit dispensary every month due to old age/illness, as the doctor does not allow medicines for a period of over one month at a time.

Your response was appreciable as you spontaneously assured that the doctor would henceforth allow medicines upto three months to such pensioners.

However, when approached by the pensioners, the doctor showed his inability to prescribe/repeat medicines for three months at a time in the absence of written instructions from the bank.

In this connection, it would also be pertinent to refer to corporate centre instructions vide letter No HR/IR/SKI/1235 dated the 3rd September, 2019, para 2(iv) of which specifically allows this facility to pensioners. The letter is attached for your ready reference.

In view of the above, we request you to kindly instruct the doctor suitably in the matter. You are also requested to get other instructions contained in the aforementioned corporate centre letter implemented in our Circle.

Dr M K Virmani
General Secretary

To,

The General Secretary
All India State Bank Pensioners Federation

Dear Sir,

**MEDICAL FACILITIES :
UNETHICAL PRACTICES IN HOSPITALS AND TPAs**

It has come to our notice that our members are facing great hardship while availing cashless facility from approved hospitals under SBI Health Care (Policy A) as well as SBI Health Assist (Policy B) schemes.

The main reason is application of abnormally high room rent charges by these hospitals resulting into reduction of reimbursement of cash less claims in all other charges such as operation charges etc.

Now the hospitals are charging nursing fees and some other charges separately besides high room rents which are being added by TPA in room rent resulting into higher deductions.

It is really shocking that some hospitals are charging as much as 6000 or more for a rooms on sharing basis, besides nursing charges or doctors' visit charges.

To illustrate, we give some examples.

Sh. Subhash Verma claim no 14452223388769-The room rent for sharing basis was for 4800, But hospital charged nursing charges and visit charges separately and TPA loaded it with room rent. As such the room rent was taken as 5830 and thereafter proportionate deductions were made and Shri Subhash Verma was made to suffer a loss of Rs.24000/-.

Sh. O.P. Nandwani PF1599453 claim no 1005771321- His wife was admitted in Krishna Hospital Faridabad. The normal room rent charged by this hospital for twin sharing room is Rs 5000/- whereas the SBI general has approved Rs5500/- and as such proportionate deductions were made from his bill.

Sh. Shyam Sunder Sharma PF1041274- He was admitted in Max Hospital Delhi from 31/8 to 2/9/22. The room rent for twin sharing room is around 6000. However, after adding nursing charges and visits charges the room rent for the purpose of reimbursement rose to Rs7893/- resulting in huge deductions in payable amount.

These are a few of the cases brought to our notice. There may be many more such cases and such a situation can not be ruled out in other circles.

In view of the above, we are of the firm opinion that;

1. The room rents of approved hospitals should be in consonance with their entitlements particularly in twin sharing basis rooms.
2. The Hospital room rent charges should be inclusive of nursing charges and visit charges.

The TPAs should not allow the hospitals any charges not approved by it like nursing and visiting charges.

3. The excessive room rent, if any, should not result in other deductions.

We therefore request to take up these issues with Corporate Centre, SBI GEN and TPAs and get the charges rationalised. You are also requested to take up with the concerned authorities the issue of payment of amount deducted from the bills of pensioners on aforesaid grounds after a thorough review.

Thanks & regards

Comradely yours
Dr. M K Virmani
General Secretary

The Chief General Manager,
State Bank of India,
Chandigarh LHO

Dear Sir,

HALF-YEARLY STRUCTURED MEETING

We request to please convene the Structured Meeting with the following Agenda to be discussed:

1. Office-Space : The Association has been requesting for many years for allotment of office space in the absence of which the functioning is hampered. Respected Chief Manager Manager has declared in the AGM held on 5th June, 22 that the office space has been earmarked and will be handed over shortly which still remains as such.
2. Consequent upon revision of family pension, the revised PPO's should be sent to the family pensioners.
3. Digital ID cards to be issued
4. Fitment of family pension is delayed in some cases
5. Communication from pensioners neither attended to promptly nor even acknowledged in some cases.
6. Expenses incurred on Pensioners Meet annually not reimbursed for 2021 and 2022.
7. Delay in payment of bills under Staff Welfare Scheme.
8. Delay in approval by TPA in admission and at the time of discharge mainly from Hospitals.
9. Need of a dedicated desk Incharge at PPG Deptt. to attend to the immediate issues of retirees.
10. Super-top-up cover is not activated on exhaust of Basic Plan due to which many cashless claims are rejected.
11. On payment of bills, the type of query due to deficiency is not mentioned and are asked to contact TPA.

12. Details of deductions from the bills are not mentioned.
13. Delay in reimbursement of bills from TPA for 3/4 months (in some cases).
14. There is a need of opening more Dispensaries apart from AO/RBO centres. Where provided, the budgets are too short of requirements of the working/retirees.
15. Many complaints against the behavior of Bank's Doctor at Chandigarh dispensary.
16. Already approved labs. not being renewed and the new ones not being approved. The same is the situation in the case of approved Hospitals.
17. Need of approving Physiotherapy clinics at major centers at par with Labs.
18. No standard is maintained in many dispensaries supplying non-branded ones also the generic ones whereas the standard medicines are available on heavy discounts.
19. Relaxation for personal interview to the handicaps of the nominees of the pensioners.
20. Supply of medicines for 3 months at a stretch in case of need being denied at many centres mainly at Chandigarh
21. Suggestion box is not placed at the dispensaries to seek the feedback.
22. Need to review the Lab. tests of 33 out of which some are obsolete and need to add some such as B12 and test for Echo 2 D.

The list of office-bearers of the Association is enclosed who shall be intimated after finalizing the date.

Thanks

Yours faithfully,
(Vijay Magon)
President

SBIPA 05/2022

Date 10/09/2022

The Chief General Manager
State Bank Of India
Local Head Office
Chandigarh

Dear Sir,

MEDICAL FACILITIES TO WORKING STAFF & PENSIONERS- NON ADHERENCE TO TERMS AND CONDITIONS BY EMPANELLED HOSPITALS

It has been brought to our notice by our members that the empanelled hospitals of tricity are charging exorbitantly in defiance of agreed rates for consultations as well as charges

for other medical services. For example those hospitals which have agreed for CGHS rates (Rs135) are charging public rates (Rs 800-Rs1100) for consultation. It seems that after approval of empanelment, there is no checks or control over these hospitals and the patients are left at their mercy. While the working staff gets reimbursement of expenses thereby putting the bank to avoidable loss, the Retirees are made to suffer.

In the light of above, we suggest that;

1. All the hospitals should be persuaded to accept CGHS rates for all services being provided by them. In this context we bring to your notice that Fortis Mohali has a few departments on CGHS rates and other on normal rates while Fortis Ludhiana has all the departments on CGHS rates. Further, Fortis Mohali is not offering CGHS rates even for the services agreed on such rates. Same is the case

with other empaneled hospitals (empaneled on GHSS rates) as they are also charging public rates.

2. There should be regular post empanelment checks on these hospitals to ensure that they adhere to the charges agreed to by them.

As the hospitals prominently display that they are empanelled with SBI, they must also display the rates agreed to for SBI employees and retirees so as to provide before hand information to them.

We request you to instruct the concerned officers to take necessary steps to save the bank and it's pensioners from avoidable financial losses.

Yours faithfully
Dr M K Virmani
 General Secretary

LIST OF SBI RETIREES FOR THE MONTHS OF OCTOBER-DECEMBER, 2022

Sno	Title	Name	Scale/Designation	Department
OCTOBER				
1	MR.	SUSHIL KUMAR GOEL	DEPUTY MANAGER	LCPC PATIALA (50780)
2	SHRI.	ANIL KUMAR GUPTA	CHIEF MANAGER	AGM ANYTIME CHANNEL (ACR) NETWORK-1,LHO
3	SMT.	SUMAN NAYYAR	SR. ASSOCIATE (CSS)	FUNDS SETTLEMENT LINK OFFICE
4	SHRI.	VINODKAMRA	CHIEF MANAGER	DGM & CDO OFFICE
5	SMT.	RENU PAHWA	DEPUTY MANAGER	CUSTOMER SERVICE DEPT
6	SMT.	NEENA MAKKAR	SR. ASSOCIATE (CSS)	CPM-AUDITCOMPLIANCE CREDIT
7	SHRI.	GULBANTSINGH	SR. HEAD MESSENGER	FUNDS SETTLEMENT LINK OFFICE
8	SHRI.	VINEET KAURA	ASST. GEN. MANAGER	SMALL AND MEDIUM ENTERP
9	SHRI.	RAM KUMAR	SR. HEAD MESSENGER	OFFICE ADMINSTRATION DEPT
10	SHRI.	JYOTI PRASHAD BHATT	SR. HEAD MESSENGER	DRTCELL
11	SHRI.	ASHOKKUMAR	MANAGER	FRAUD MONITORING CELL, LHO CHANDIGARH
12	SHRI.	BALDEV KATHNOUR KATHNOUR	DEPUTY MANAGER	HOUSING LOAN SALES TEAM
13	MR.	SUMITTARSINGH	CHIEFASSOCIATE(CSS)	MAHILPUR (50710)
14	MR.	KULDIP SINGH	CHIEF MANAGER	RB03 PATIALA (BPR) (15874)
15	SHRI.	MANOJ KUMAR SETH	DEPUTY MANAGER	RACPCAMRITSAR (61191)
16	SHRI.	RAJESH KUMAR	CHIEFASSOCIATE(CSS)	LUDHIANA (00674)
17	MR.	MANJITSINGH SAHNI	CHIEFASSOCIATE(CSS)	INDUSTRIAL AREA LUDHIANA (50347)
18	SHRI.	SUDHIR KUMAR SHARMA	SR. ASSOCIATE (CSS)	INDUSTRIALAREA JALANDHAR (00741)
19	MR.	KEWAL KRISHAN	SR. ASSOCIATE (CSS)	CACJALANDHAR (05293)
20	SHRI.	ANIL KUMAR PASWAN	DEPUTY MANAGER	CHHOTI BARADARI JALANDHAR (10119)
21	MR.	RAJ KUMAR	DEPUTY MANAGER	RBO-4JALANDHAR (61357)
22	SHRI.	RAKESH KUMAR SHARMA	SR. ASSOCIATE (CSS)	AMRITSAR MAIN BRANCH(00609)
23	SHRI.	HIRASINGH	W& WARD SR.HEAD CAT	ATTARI (01681)
24	MR.	SATVINDERSINGH SIKRI	CHIEFASSOCIATE(CSS)	ACC RAJASANSI (02455)
25	SHRI.	HARBANSSINGH	W& WARD SR.HEAD CAT	AO-7 BHATINDA-50903
26	SHRI.	PAWAN MITTAL	DEPUTY MANAGER	BIBIWAL ROAD BHATINDACANTT (50657)
27	SHRI.	TEJINDER PAL SINGH	SR. ASSOCIATE (CSS)	ABOHAR CANTONMENT (07132)
28	MR.	BAJRANG LAL	JR. ASSOCIATE (CSS)	DIRBA (50606)
29	SHRI.	PARDEEP KUMAR MALHOTRA	DEPUTY MANAGER	FEROZEPUR CITY (01116)
30	SMT.	AARTI KATARIA	CHIEFASSOCIATE(CSS)	FEROZEPUR CITY (01116)
31	SHRI.	MAHESH KUMAR SHARMA	CHIEFASSOCIATE(CSS)	BOHANADI BAZARJAITU (50044)
32	SHRI.	RAM PAL YADAV	JR. ASSOCIATE (CSS)	PGIMER CHANDIGARH (01524)
33	SHRI.	AVTARSINGH	SR. HEAD MESSENGER	RACPC CHANDIGARH (04486)
34	MR.	PARMOD KUMAR DAWRA	MANAGER	RBOI PANCHKULA (14848)

35	SHRI.	NASIBSINGH	W& WARD SR.HEAD CAT	NARAINGARH (00614)
36	SHRI.	KUNJAL VAID	CHIEF MANAGER	RBO2 PANCHKULA (50972)
37	SHRI.	RAJENDER KUMAR SHARMA	SR. ASSOCIATE (CSS)	RBO3 KURUKSHETRA (17404)
38	SHRI.	ASHOK KUMAR VERMA	CHIEF MANAGER	RBOI ROHTAK (15871)
39	MR.	SOM NATH	CHIEF MANAGER	RBOI ROHTAK (15871)
40	MR.	VINOD KUMAR CHAWLA	MANAGER	RBOI ROHTAK (15871)
41	SHRI.	KRISHAN KUMAR	CHIEF MANAGER	RDB RACC BHIWANI (63459)
42	SHRI.	BALBIR SINGH	W& WARD HEAD CAT	KHARAK PUNIA (50493)
43	MR.	SATYAPALJAIN	CHIEFASSOCIATE(CSS)	MILL GATE HISSAR(51466)
44	SHRI.	RAMESH KUMAR BAREJA	DEPUTY MANAGER	DHARUHERA (05699)
45	MR.	BALBIR SINGH	W& WARD SR.HEAD CAT	BARAHI (51266)
46	SMT.	LUXMI DEVI	SR. HEAD MESSENGER	MAIN BRANCH JIND (04601)
47	SHRI.	MALE RAM	SRHDGENERALATTEN DANT	JULANA (50114)
48	SHRI.	ABDUL MAJEED BHAT	CHIEFASSOCIATE(CSS)	SOIBUG (02044)
49	SHRI.	CHARANJITSINGH NARGYAL	DEPUTY MANAGER	RBO 2JAMMU (14852)
50	SHRI.	SEWAK RAM SHARMA	CHIEFASSOCIATE(CSS)	GHANAHATTI (PARHECH) (13703)
51	SHRI.	PARDEEP KUMAR UTREJA	DEPUTY MANAGER	RBOI SHIMLA (50804)
52	SMT.	MANGLAN VOG RAJ DEVI	HEADGENERALATTENDANT	VOL CAMP (05884)
53	SHRI.	ATUL KUMAR GUPTA	SPL. ASSOCIATE(CSS)	PAREL (07461)
54	MR.	PARKASH CHAND DOGRA	SR. HEAD MESSENGER	NADAUN (06269)
55	SMT.	SOMI DEVI	HEAD MESSENGER	KARLOTI (50552)
56	SHRI.	RAKESH KUMAR GUPTA	ASST. GEN. MANAGER	CITYRECOVERVCENTREJAMMU (05273)

Sno	Title	Name	Scale/Designation	Department
NOVEMBER				
1	MR.	RAJIV KUMAR WALIA	ASSISTANT MANAGER	CCPC MOHALI (10388)
2	MR.	GURMEETSINGH	DEPUTY MANAGER	LCPC PATIALA (50780)
3	MR.	NARESH KUMAR DHIKWAL	DEPUTY MANAGER	LCPC PATIALA (50780)
4	SHRI.	RAKESH GARG	CHIEF MANAGER	CIRCLE COMPLAINT RESOLUTION CENTRE DEPTT
5	SHRI.	DHARMINDER KUMAR KATHPALIA	ASST. GEN. MANAGER	LEARNING & DEVELOPMENT DEPTT.
6	SHRI.	RAVINDERSINGH	ASST. GEN. MANAGER	DGM (VIGILANCE)
7	SHRI.	RAJ KUMAR	CHIEF MANAGER	FUNDS SETTLEMENT LINK OFFICE
8	SHRI.	ADESHWARSINGH RANA	CHIEF MANAGER	BUSINESS CONDUCT & DISCIPLINARY MGT.
9	MR.	SUNIL KUMAR BHANDARI	ASST. GEN. MANAGER	DGM & CDO OFFICE
10	MR.	SHASHIKANTG TIWARI	ASSTGEN. MANAGER(S)	PREMISES FIRE DEPTT.
11	MR.	YADVINDER GUPTA	JR. ASSOCIATE (CSS)	ATCPATIALA
12	SMT.	NAVITA LAMBA	SR. ASSOCIATE (CSS)	ZIRAKPUR (05101)
13	MR.	SARDARASINGH	W& WARD SR.HEAD CAT	BALTANA (16309)
14	SHRI.	PRITAM DASS	MANAGER	RACC HOSHIARPUR (63294)
15	MR.	ASHOK KUMAR SHARMA	CHIEF MANAGER	RB03 PATIALA (BPR) (15874)
16	SHRI.	PARAM JIT SINGH	DEPUTY MANAGER	RB03 PATIALA (BPR) (15874)
17	MR.	SURJU RAM	SRHDGENERALATTEN DANT	RB03 PATIALA (BPR) (15874)
18	MR.	HUKAM CHAND DHIMAN	CHIEFASSOCIATE(CSS)	RAJPURA TOWNSHIP (50015)
19	MR.	ROOP SINGH	SENIOR DRIVER	RAJINDRA HOSPITAL PATIALA (50263)
20	SMT.	KANTA RANI	CHIEFASSOCIATE(CSS)	MINI SECTT.PATIALA (51279)
21	SMT.	BAUIT KAUR	DEPUTY MANAGER	FIMM RACC PATIALA (63601)
22	SHRI.	RAM SARUP	ASSISTANT MANAGER	KALANAUR (12207)
23	SHRI.	DHAN PATRAI	CHIEF MANAGER	RBOS PATHANKOT (15875)
24	SHRI.	UMESH KUMAR.	SR. ASSOCIATE (CSS)	MAIN BRANCH JALANDHAR (00660)
25	SMT.	SANJU GROVER	CHIEFASSOCIATE(CSS)	G.G.S. AVENUEJALANDHAR (16848)
26	SMT.	NEELAM DUA	CHIEFASSOCIATE(CSS)	LAWRENCE RD AMRITSAR (04379)
27	MR.	SUNIL MANCHANDA	ASST. GEN. MANAGER	AO-7 BHATINDA-50903
28	SMT.	TRISHLA JAIN	CHIEFASSOCIATE(CSS)	AJIT ROAD BATHINDA (51534)
29	SMT.	ANITA GUPTA	CHIEFASSOCIATE(CSS)	ADB MOGA (03989)
30	MR.	GURDASSSINGH	CHIEFASSOCIATE(CSS)	SME NGM SANGRUR (50456)
31	SMT.	ASHA RANI	SR. HEAD MESSENGER	FARIDKOTCANTONMENT (05601)
32	SHRI.	RAMSAWRUP	CHIEFASSOCIATE(CSS)	JAGADHARI (00654)
33	SHRI.	BRIJENDRASINGH	W& WARD SR.HEAD CAT	BADLI JHAJJAR (11869)
34	SHRI.	RAJEEV MAHAJAN	CHIEF MANAGER	RBO2JAMMU (BPR) (14852)
35	SHRI.	TOTA RAM	SR. HEAD MESSENGER	COLLEGE ROAD KATHUA (06897)

36	SHRI.	PRITHI SINGH RANA	ASST. GEN. MANAGER	RBO3 MANDI (05206)
37	SHRI.	PREM KUMAR	DEPUTY MANAGER	DHARAMSHALA DIST KANGRA (00634)
38	SHRI.	OM PRAKASH JASWAL	DEPUTY MANAGER	CACUNA
39	SHRI.	PAWAN KUMAR MATTOO	DEPUTY MANAGER	CITY RECOVERY CENTRE LUDHIANA (05271)

Sno	Title	Name	Scale/Designation	Department
DECEMBER				
1	SHRI.	PARVEEN KUMAR BHATIA	ASST. GEN. MANAGER	CCPC MOHALI (10388)
2	MR.	DEVINDER PAL SINGH	SPL. ASSOCIATE(CSS)	LCPC PATIALA (50780)
3	SMT.	NEENA SAINI	CHIEF MANAGER	PROJECT LOTUS & CRM DEPT
4	SHRI.	DEVINDER KUMAR SHARMA	CHIEF MANAGER	OTM DEPARTMENT
5	SHRI.	SURINDER KUMAR	DEPUTY MANAGER	CIRCLE HUMAN RESOURCES DEPT
6	SHRI.	SUNILARORA	CHIEF MANAGER	SOP (DIGITAL& TRANS. BANKING) LHO
7	SHRI.	UMESHTHAREJA	CHIEF MANAGER	BUSINESS CONDUCT & DISCIPLINARY MGT.
8	MR.	KRISHAN GOPAL	CHIEF MANAGER	AO MOHALI (06753)
9	SHRI.	DINESHAGGARWAL	DEPUTY MANAGER	DOCUMENT ARCHIVAL CENTRE MOHALI (11764)
10	SHRI.	CHARANJITSINGH KALER	MANAGER	SMECC MOHALI (50779)
11	MR.	JAGJIT SINGH	SPL. ASSOCIATE(CSS)	PATIALA (01637)
12	MR.	OM PARKASH	W& WARD SR.HEAD CAT	TRIPURI PATIALA (11586)
13	SHRI.	ARUN KUMAR GUPTA	SR. ASSOCIATE (CSS)	HNI LEELA BHAWAN PATIALA (15031)
14	MR.	BHAGAWANT SINGH	JR. ASSOCIATE (CSS)	RBO4 LEELA BHAWAN PATIALA (51051)
15	MR.	HARMINDER KUMAR JAIN	CHIEF MANAGER	RBO4 LEELA BHAWAN PATIALA (51051)
16	SHRI.	RAKESH KUMAR GOYAL	CHIEF MANAGER	RBO4 LEELA BHAWAN PATIALA (51051)
17	SHRI.	DHARMINDER KUMAR KINGER	CHIEFASSOCIATE(CSS)	AKKAR (51215)
18	SHRI.	SEWASINGH	SR. ASSOCIATE (CSS)	DACJALANDHAR (15061)
19	SMT.	ANITASAGGAR	SR. ASSOCIATE (CSS)	MILLERGANJ LUDHIANA (00731)
20	MR.	RAJAN KUMAR GAUTAM	CHIEFASSOCIATE(CSS)	GHUMAR MANDILUDHIANA (50170)
21	SMT.	SAROJRANIARORA	CHIEFASSOCIATE(CSS)	DARESI ROAD LUDHIANA(50499)
22	SHRI.	AVTARSINGH RUPAL	MANAGER	LAJPAT RAI ROADJAGRAON (00655)
23	SMT.	SHEELA RANI	SRHDGENERALATTEN DANT	RAILWAY STATION LUDHIANA(04911)
24	SHRI.	RAJINDER KUMAR BHATIA	DEPUTY MANAGER	KHURDPUR (01560)
25	SHRI.	SUNILGUPTA	CHIEFASSOCIATE(CSS)	MINI SECRETARIAT JALANDHAR (04305)
26	SHRI.	LASHKAR CHAND	DEPUTY MANAGER	RACPCJALANDHAR
27	SMT.	ALKAMEHRA	CHIEFASSOCIATE(CSS)	BATALA ROAD AMRITSAR (50644)
28	SMT.	SUNITASAINI	SR. ASSOCIATE (CSS)	NAVPREET HOSP ROAD AMRITSAR(51238)
29	MR.	MOHAN LAL	MANAGER	RB03 MUKTSAR (61371)
30	SMT.	SATYADEVI	SR. HEAD MESSENGER	BARRA CHOWNKSANGRUR (50026)
31	SHRI.	SHAMSHER SINGH	SR. HEAD MESSENGER	SMEYAMUNANAGAR (01293)
32	SHRI.	SHISHU PAL SINGH	SR. HEAD MESSENGER	RACPC KARNAL (05279)
33	MR.	VIJAY KUMAR SHARMA	CHIEFASSOCIATE(CSS)	SECTOR-12 PANCHKULA (50726)
34	MR.	BANARSI DASS BIBYAN	MANAGER	RBO2 PANCHKULA (50972)
35	SHRI.	JAG MOHAN SINGH	ASSISTANT MANAGER	GRAIN MARKET LADWA (01760)
36	SHRI.	VINODKUMAR	SR. ASSOCIATE (CSS)	NGM KURUKSHETRA (51493)
37	SHRI.	AJAY KUMAR SINGLA	ASST. GEN. MANAGER	AO ROHTAK (61031)
38	SHRI.	RAM KISHAN	SR. HEAD MESSENGER	MINI SECTT. BHIWANI (11864)
39	SHRI.	SATYA PARKASH	SR. ASSOCIATE (CSS)	RDB RACC BHIWANI (63459)
40	MR.	ANILKUMAR DHINGRA	CHIEFASSOCIATE(CSS)	RAILWAY ROAD HISSAR (50180)
41	SHRI.	NAFE SINGH	W& WARD SR.HEAD CAT	MAIN BRANCH JHAJJAR (50101)
42	SMT.	NASIMABANO	SR. HEAD MESSENGER	RASMECCSRINAGAR (05026)
43	SHRI.	FAYAZ UDDIN WANI	DEPUTY MANAGER	SRINAGAR J & K(00722)
44	MR.	FAYAZAHMAD BHAT	SPL. ASSOCIATE(CSS)	FRUIT MANDI SRINAGAR (10735)
45	SMT.	KOUNSARJABEEN JAN	SPL. ASSOCIATE(CSS)	SHALIMAR SRINAGAR (17692)
46	SHRI.	DARSHAN KUMAR SHARMA	DEPUTY MANAGER	NOWSHERA J&K(02441)
47	SHRI.	OMI CHAND BHAGAT	SR. HEAD MESSENGER	DODA (J & K) (03198)
48	SHRI.	PARVEEN KANT SHARMA	CHIEFASSOCIATE(CSS)	SOLAN (06401)
49	SMT.	RAJ PAUL	SRHDGENERALATTEN DANT	ADB PALAMPUR (04948)
50	SHRI.	KARAM SINGH SAPEHIA	SR. ASSOCIATE (CSS)	GANDER (08985)
51	SHRI.	GIRDHARI LAL	SR. HEAD MESSENGER	JASUR (02369)
52	SHRI.	JASWINDER SINGH	DEPUTY MANAGER	SARBJALANDHAR (51516)

NEW MEMBERS ENROLLED AFTER 1ST MAY, 2022

Memb.No.	Name	Date of Birth	Memb.No.	Name	Date of Birth	Memb.No.	Name	Date of Birth
6553	S/SH. BHAJAN LAL		6616	KASHMIR SINGH		6679	SURINDER SINGH KATARIA	21-07-62
6554	GAJINDER		6617	ANITA SEHGAL SIKKA		6680	JAGDISH KUMAR GUPTA	15-05-62
6555	MOHINDER KUMAR		6618	RAMPAL SHARMA		6681	AKSHAY KUMAR BERI	17-09-62
6556	SANTOSH SUKHIJA		6619	URVASHI ARORA		6682	KARUN KUMAR WASIL	19-09-62
6557	JASVIR SINGH		6620	SATISH K SHARMA		6683	SURINDER GIGOO	03-03-60
6558	VIR SINGH		6621	MOHINDER LAL		6684		
6559	NIRMAL BANSAL		6622	DAVINDER SODHI		6685	INDU BHAYANA	
6560	KRISHAN GROVER		6623	DINESH SHARMA		6686	MANJIT SINGH	10-08-62
6561	BAL KRISHAN SHARMA		6624	RAVINDER SINGH		6687	PARDEEP SARDANA	01-09-62
6562	DHARAM PAL SHARMA		6625	ANMOLJIT SINGH		6688	RAJNI RAINA	10-09-60
6563	NAVEEN JAIN	28-09-57	6626	ANIL K DUA		6689	JAGJIT SINGH PURI	24-09-62
6564	ANIL KUMAR KHANNA	20-03-61	6627	PARDEEP GUPTA		6690		
6565	PARVEEN MITTAL		6628	KRISHAN KANTA		6691	NIRMAL JOLLY	13-10-55
6566	MAHENDER KUMAR JUNEJA		6629	PAWAN KUMAR MEHANDRU		6692	RAM CHAND	24-09-54
6567	NAME NOT TRACEABLE		6630	RAJ KUMAR BUDHIRAJA		6693	RAJINDER PARSHAD SINGLA	15-09-47
6568	YASH PAL		6631	SHARDA DEVI		6694	VIJAY KUMAR BALI	18-03-59
6569	RAJINDER PARTAP		6632	PARMINDER PAUL		6695		
6570	MANOHAR LAL/ 491490		6633	BHARTI BHAN		6696	RAJ KUMAR ARORA	03-10-62
6571	BHUPENDER SINGH /		6634	SUNITA KHER		6697	SUDESH KUMARI	12-12-55
6572	MAHABIR SINGH /		6635	SURJIT SINGH RATHORE		6698	SHAM LAL MUNDEY	11-09-59
6573	LUXMI CHAND KHEVA RIA		6636	MAHARAJ KRISHN KOUL		6699	PARVEEN KUMAR KATHURIA	14-07-62
6574	CH 139126		6637	SHASHI RATHORE		6700	SUSHEEL GOEL	
6575	SOM LATA		6638	CHARANJIT RAO		6701	ANIL KUMAR PASWAN	22-10-62
6576	SAMRITI		6639	BALDEV KRISHAN VERMA	14-08-49	6702	SURINDER KUMAR SEHGAL	18-05-55
6577	MANGAT RAM SINGLA		6640	SATNAM SINGH		6703	TILAK RAJ	01-05-62
6578	PRADEEP KUMAR SHARMA	29-12-53	6641	PRATIBHA	15-03-62	6704	B R SETHI	15-08-43
6579	NAIB SINGH LOU	15-10-59	6642	PANCHM LAL	09-06-59	6705	KEWAL KRISHAN	20-10-62
6580	MRS VIJAY LUTHRA		6643	RAMA SHANKAR KANSAL	21-04-59	6706	S K DHAMIJA	25-03-62
6581	VIKAS GOEL		6644	RAVINDER KUMAR PRASHAR	X	6707	DATA RAMA UNIYAL	03-09-48
6582	NIRANJAN SINGH		6645	RAJ VIKRAM SHARMA	20-06-54	6708	RAJMKUMAR BASNAL	
6583	ALKA KAPOOR		6646	HARINDER ARORA	07-08-75	6709	ASHOK KUMAR GARG	
6584	MAMRAJ DHIGRA		6647	RAJ KUMAR	10-06-62	6710	PAWAN KUMAR MEHANDRU	
6585	HARISH KUMAR MONGA		6648	SURAJ MAL RAJORIA	11-02-21	6711	BHUPINDER PAL SINGH	
6586	JAIVIR SINGH KHARAB		6649	GURDARSHAN VERMA	22-05-85	6712	UMESH K SHARMA	22-11-62
6587	RAMESH GOYAL		6650	RAVIJI PANDITA		6713	TARSEM SINGH	23-10-62
6588	JAGDISH CHANDER		6651	BACHAN LAL		6714	CHARANJIT SINGH	15-10-62
6589	TARA DEVI BASRA		6652	RAVINDER PAL		6715	MOHKAM SINGH	15-03-60
6590	SHAM SUNDER TAGRA / 746461		6653	PARKASH CHANDER		6716	LALIT MOHAN GUPTA	12-12-60
6591	JIWAN DASS/ 126667		6654	ROSHAN LAL KOUL		6717	ATUL JAIN	05-03-62
6592	GIAN CHAND /		6655	ROOP CHAND KHANNA		6718	PRITAM DAS GUPTA	12-11-62
6593	SANJEEV KAKAR/		6656	MAOHU GOYAL	01-08-62	6719	AJIT RAHI	17-03-62
6594	SANJEEV KUMAR LAKHANPAL		6657	NARESH KUMAR		6720	D K SACHDEVA	02-10-58
6595	SUSHIL KUMAR GOEL		6658	MANJEET SINGH MATHARU		6721	MOHINDER PAUL	22-09-62
6596	GURU RAM SHARMA	28-04-62	6659	SATISHPAL GUPTA		6722	RAJ KUMAR	02-11-62
6597	ARUN KUMAR BHARDWAJ		6660	RAVINDER KUMAR RAINA		6723	RAVINDER KUMAR	04-04-58
6598	BALWINDER KUMAR		6661	JAWAHAR LAL SAHIB		6724	RANI HEMLATA	13-06-65
6599	NARESH KUMAR	17-04-62	6662	SHINDER SINGH		6725	VIJAY K RANA	
6600	WAKIL RAI GARG		6663	RAMESH KUMAR GOYAL		6726	ANIL GUPTA	03-01-61
6601	BALJEET WALIA		6664	KULWANT KAUR BROCA		6727	VIR BHAN ARORA	25-08-61
6602	AMRIK CHAND		6665	PARDEEP KUMAR SHARMA		6728	PARDEEP BHARDWAJ	18-04-61
6603	ASHOK KUMAR ARORA		6666	SURESH KUMAR GUPTA		6729	GULSHAN OBEROI	
6604	BHUPENDER SINGH		6667	MOHAN LAL GANDHI		6730	SANJU GROVER	19-11-62
6605	KAMLESH		6668	DHARAM PAL SHARMA	21-09-58	6731	RAJ KUMAR DHAR	27-11-55
6606	RAMESH K AGGARWAL		6669	MAHARAJ KRISHAN	10-04-61	6732	ANITA GUPTA	30-11-62
6607	RAVI GUPTA		6670	AMRITPAL KAUR	24-09-62	6733	SATNAM SINGH	27-06-62
6608	VEENA DUGGAL		6671	VACHASPATI SHARMA	31-03-59	6734	INDERJEET SINGH	
6609	DINESH KUMAR GUPTA		6672	VED PARKASH KATARIA	15-04-62	6735	SUDHIR AHUJA	
6610	SATNAM SINGH		6673	SHAM PARSHAD SHARMA	25-05-53	6736	P.S. RANA	20.11.62
6611	BHARAT BHUSHAN KHURANA		6674	DEEPAK GUPTA				
6612	PARDEEP SHARMA		6675	KANWAL KRISHAN				
6613	ASHOK K NARULA		6676	GURMEET KAUR	03-10-62			
6614	KRISHAN LAL		6677	DEEPAK KUMAR	27-05-63			
6615	CHANDER MOHAN KATARIA		6678	SUNITA DUGGAL	09-08-62			

Membership without Date of Birth is due to non-receipt of Membership Forms. Please arrange to send the Membership Form by Post to General Secretary to complete the data-base.

A Few Glimpses of our meetings....



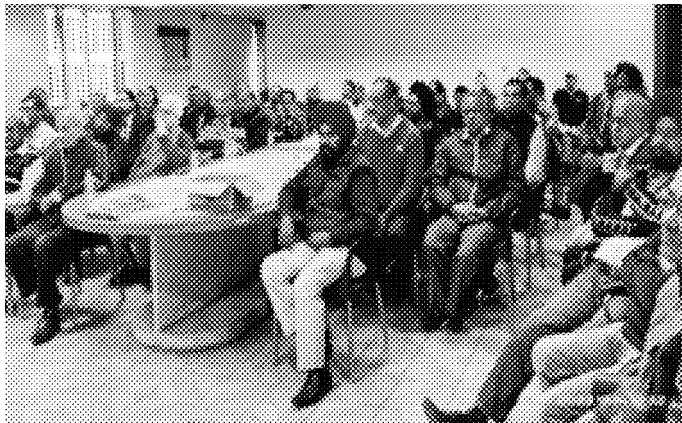
Shimla Unit honouring Dr. J.S. Makwana on 15.11.2022



Kamal Unit meeting held on 24.11.2022

JALANDHAR UNIT MEETING

The Monthly Meeting of SBI Pensioners held on 14-12-2022 in Main Branch, Jalandhar under the Chairmanship of Sh. Raj Kumar Ji, President of the unit. The meeting was presided by Sh. Rajesh Gupta Ji, AGM of Main Branch, Jalandhar. Sh. Amar Pal Ji, Vice-President of SBIPA, CHANDIGARH was the Chief Guest. It was a matter of great honor for all of us. Sh. Amar Pal Ji addressed the meeting and apprised about the latest developments of the Circle Association, which every members heard with patience. Few members also raised some queries which Sh. Amar Pal Ji answered.



Panchkula unit is a pioneer in holding of monthly meetings at the center and that too in a very meaningful manner.the last meeting was held on 8.12.2022. Dr.Chitresh Aggarwal of Paras Hospital Panchkula delivered the talks on Cancer awareness.



Khanna Unit meeting held on 17.09.2022



Ludhiana Unit meeting held on 25.11.2022



Jammu Unit Monthly Meeting

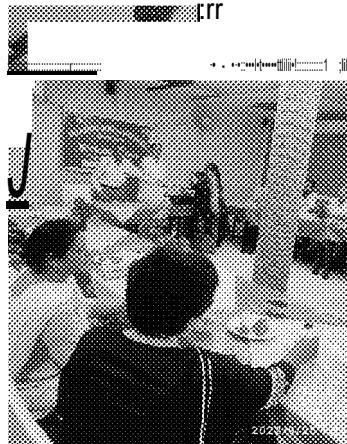
SBIPA MONTHLY MEETING

Monthly Meeting of SBIPA was held at LHO on 30.11.2022. Dr. Sunny Virdi a senior doctor of Alchemist Hospital Panchkula delivered a very informative lecture on LUNGS HEALTHCARE IN WINTER.



MOGA UNIT

The meeting of SBIPA MOGA(Unit) was held on 25/09/2022 under the Chairmanship of Sh. T.L Mittal & discussed about the problem of Doctor's (Dispensary) appointment. The house also honoured new Members Ms.Madhu Goyal & Ms.Sunita Duggal.



Kurukshetra Unit meeting held on 26.11.2022

OBITUARY

Given below the names of our unfortunate members who left for their heavenly abode and the names of those who lost their spouse/children. We pray to Almighty to grant peace to the departed noble souls and sufficient strength to the family members/members to bear the irreparable loss :

Name	Place	D.O.D.
Mange Lal	Hisar	16-11-22
Luxmi Narayan Goyal	Hisar	20-11-22
Romilla Sharma retiredAGM	Panchkula	15-09-22
Sohan Lal	Kurukshetra	01-12-22
Paramjit Verma	Jalandhar	17-11-22
xxxx :		xxxx2
Vijay Sukhija	Chandigarh	30-10-22
Megh Raj Bhatia	Pune	22-10-22
Raghubir Singh Bhatti	Jalandhar	22-10-22
Sanjeev Kumar Gupta	Jalandhar	14-10-22
Gurbachan Kaur Walia	Jalandhar	13-10-22
W/o RS Walia		

Name	Place	D.O.D.
Sudershan Sharma	Jalandhar	10-10-22
Yogesh K Verma	Jalandhar	27-09-22
Jagdish Chander Leekha	Panipat	17-09-22
Ravinder K Sindawani	Panipat	21-09-22
Shyam Sunder Vaid	Jalandhar	10-08-22
Shyam Lal Barpagga	Mandi	06-08-22
Prem Lal Sharma	Shimla	13-08-22
Mange Ram Garg	Hisar	07.12.22

Famil Members

Kamlesh Grover	Kurukshetra	22-11-22
Wife of V.P. Grover		
Veena Sharma		03-11-22
W/o JC Sharma Dy Manager		
Anita Agarwal	Chandigarh	30-11-22
W/o Dinesh Agarwal - AGM Retired		
Avinash Chalana		27-07-22
W/o BS Chalana		
Kanta Arya	Panipat	06-12-22
W/o Late Sh. Inder Bhan Arya		
Yogesh Bhankhad	Panipat	27-11-22
S/o Randhir Singh		
Tara Wati	Chandigarh	21-12-22
W/o Sh. Jag Narayan		

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

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