



SBI Officers' Association (Chandigarh Circle) **BANK OFFICERS' MAIL**

QUARTERLY MAGAZINE OF SBI OFFICERS' ASSOCIATION CHANDIGARH CIRCLE

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*Strength
in
Solidarity*

TRIENNIAL GENERAL COUNCIL
ON 14TH SEP 2025 AT PANCHKULA

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13TH TRIENNIAL GENERAL COUNCIL OF THE ASSOCIATION



**STATE BANK OF INDIA OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE**
C/O State Bank of India, Local Head Office, Sector 17, Chandigarh
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Circular No. 2025/05/12

Date: 18.09.2025

13th Triennial General Council of SBIOA Chandigarh Circle

Dear Comrades,

It gives us immense pride to share with you the proceedings of the 13th Triennial General Council of the SBI Officers' Association, Chandigarh Circle, which was successfully held on Sunday, September 14, 2025, at the Indradhanush Auditorium, Panchkula. On this historic occasion, the Association dedicated the main stage to "Shaheed-e-Azam Bhagat Singh", in honour of the great revolutionary, symbolising courage, sacrifice, and the spirit of collective struggle.

The event witnessed an overwhelming response with 2000+ members registering at the venue. Each registered participant was provided with a registration kit and detailed reports. This extensive participation reaffirmed the collective strength and unity of our Circle membership.



Inaugural Session

The day commenced with the ceremonial flag hoisting, followed by a cultural extravaganza portraying the rich heritage of the northern states. Floral tributes were offered to our stalwarts—Late Com. L.V. Subramanian, the first General Secretary of AISBOF, and Late Com. N.S. Dhamoon, the first General Secretary of SBIOA Chandigarh Circle.



The undersigned extended a warm welcome to all dignitaries and participants.

13TH TRIENNIAL GENERAL COUNCIL OF THE ASSOCIATION

Shri Krishan Sharma, Chief General Manager, SBI Chandigarh Circle, joined virtually to deliver the Inaugural Address, appreciating the Association's contribution towards members' welfare, social causes as well as the growth of the Bank and Nation. He shared that we all are one family and we should work unitedly towards our collective goals with positivity.

Com. Rupam Roy, General Secretary, AISBOF & AIBOC, delivered the Keynote Address, updating members on pressing national-level issues such as recruitment, immediate implementation of 5-day work-week, PLI, and the united fight against privatisation.



Com. Arun Kr Bishoyi, President AISBOF, along with dignitaries including Sh. Manmeet S. Chhabra (GM NW-1) and Sh. Neeraj Bharti (GM NW-2), also addressed the gathering.

The Triennial saw enthusiastic participation of leadership of SBIOA from different Circles across the country - Ahmedabad, Amravathi, Bengaluru, Bengal, Bhubaneswar, Chennai, Hyderabad, Kerala, Mumbai, Northeast, and Patna - making it a vibrant congregation of officer representatives.

The Triennial Council also honoured and celebrated outstanding contributions:

- Sh. Navdeep Sood, ex-AGM SBI and former SBIOA member, was felicitated for his extraordinary feat of climbing Mount Everest.
- Sh. Mayank Mudgil, IPS, son of officer Sh. Ramesh Mudgil, was honoured along with family, for his distinguished service to the nation.
- Shri K.L. Ahuja, former AGM of SBI, was felicitated in recognition of his service & contribution as Chairman of the Election Committee, for successfully overseeing the recently concluded Triennial Elections of SBIOA Chandigarh Circle.



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- Our Veterans' organisation SBIPA and their leadership, along with veteran leaders of SBIOA Chandigarh Circle and e-ABOA were honoured.
- SEWA Bharat Punjab was honoured through its State Coordinator, Ms. Harsharan Kaur, for its exceptional service to society and its recent relief efforts post the devastating floods in Punjab.
- 60 bright girl students from underprivileged backgrounds were felicitated and presented with school kits as part of the **Diamond Jubilee celebrations of AISBOF**. This humble gesture reflected the Federation's commitment to education, empowerment, and social responsibility as it marks 60 years of its glorious journey. Many events are planned across the country in various circles to mark the occasion.



The inaugural session concluded with a heartfelt Vote of Thanks by Com. Rajiv Sirhindi, President, SBIOA Chandigarh Circle, acknowledging the contributions of dignitaries, delegates, volunteers and members.

Business Session:

The business session commenced at 3:00 PM, presided over by Com. Rajiv Sirhindi, President, SBIOA Chandigarh Circle.



The General Secretary's Report for the triennium was presented by the undersigned, highlighting the progress, challenges, and achievements of the past three years. The Statement of Accounts and Audit Report for the triennium were presented, and unanimously approved. Auditors for the next term were also appointed. The Bye-laws Amendment Committee Report was presented, and the proposed amendments were unanimously approved. The house further adopted 25 Resolutions aimed at enhancing officer welfare, improving work conditions, and contributing to the organisation's sustainable growth and national progress.

The session concluded with the Vote of Thanks delivered by Com. Harvinder Singh (DGS Circle), followed by High Tea, which gave comrades an opportunity to interact informally and strengthen bonds of solidarity.

13TH TRIENNIAL GENERAL COUNCIL OF THE ASSOCIATION



The 13th Triennial General Council was a landmark event that provided a platform for collective deliberations on issues impacting the banking sector, opportunities to strengthen officer solidarity and welfare initiatives, renewed focus on policy advocacy and resistance against challenges, and it was a proud moment of celebrating 60 years of AISBOF with renewed vigour.

This Triennial reaffirmed our commitment to uphold the dignity of officers, safeguard the values of public sector banking, and contribute actively to organisation's growth and nation-building. The spirit of unity and determination witnessed throughout the sessions will guide us in carrying forward the legacy of our pioneers with greater energy and resolve.

The Triennial was widely covered in press and digital media in various newspapers and news portals.

Comrades, the success of this Triennial belongs to each one of you. Together, we shall continue to ensure that the members of SBIOA Chandigarh Circle remain united as a force of resilience, dignity, and progress.

With Revolutionary Greetings,

Comradely Yours,

(Priyvrat)
General Secretary

REVISED RENTAL CEILING OF LEASED ACCOMMODATION FACILITY

BANK HAS REVISED RENTAL CEILING & OTHER PROVISION OF LEASED ACCOMMODATION FACILITY REFER CIRCULAR **CDO/P&HRD-PM/26/2025-26 DATED 26.09.2025**

- **HIGHLIGHTS** - HIGHER RENTAL CEILINGS, NEW CITY CATEGORIES, CLARITY ON ELIGIBILITY RULES, AND DIGITAL MONITORING.



**STATE BANK OF INDIA OFFICERS' ASSOCIATION
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Circular No. 2025/05/13

Date: 29.09.2025

Commemoration of Shaheed-e-Azam Bhagat Singh Jayanti

Dear Members,

On 28th September 2025, a historic milestone was achieved by SBIOA Chandigarh Circle as we organized, for the first time, a befitting event to commemorate the Jayanti of Shaheed-e-Azam Bhagat Singh at Abhivridhi Hall, LHO Chandigarh. The function was dedicated to paying our humble tributes to the great revolutionary whose sacrifice continues to inspire generations.

The program was graced by:

- Sh. Vimal Kishore, General Manager, NW-III, SBI Chandigarh as the Chief Guest
- Sh. Praveen Kumar, Deputy General Manager, SBI Chandigarh as the Guest of Honour

Both dignitaries shared their reflections on the immortal legacy of Shaheed Bhagat Singh, leaving the gathering deeply inspired.

The event witnessed enthusiastic participation of more than 100 members, creating an atmosphere of reverence, pride, and renewed commitment to the values of freedom and justice.



The function unfolded with a series of inspiring segments:

- Documentary Screening: A film on the life of Shaheed Bhagat Singh set the solemn yet motivating tone of remembrance.

- Tribute Ceremony: Dignitaries lit candles and offered floral tributes before Shaheed Bhagat Singh's portrait.
- Exhibition: "Memories of Inquilab" – a photography exhibition showcasing rare glimpses of Bhagat Singh's life, was displayed, drawing admiration from all present.
- Cultural Contributions:
 - A soul-stirring rendition of "Rang De Basanti Chola" by Com. Kumar Sachin electrified the atmosphere.
 - A self-composed, heartfelt poem by Com. Dinesh Devghariya received overwhelming appreciation from the audience.



The undersigned welcomed all the dignitaries and also narrated rare and inspiring anecdotes from Shaheed Bhagat Singh's life.

Guest of Honour, Sh. Praveen Kumar, in his address highlighted that the sacrifices of Shaheed Bhagat Singh and his fellow revolutionaries were instrumental in securing India's independence, reminding us that such sacrifices must always be cherished and honoured.

Chief Guest, Sh. Vimal Kishore, in his key note address recalled inspiring incidents from Shaheed Bhagat Singh's journey and exhorted the gathering that as citizens and as State Bankers, we must imbibe his values of integrity, courage, commitment, and service to the nation in our lives as well as in our Children's lives.

The function concluded with a Vote of Thanks by Com. Rajiv Sirhindi, President, SBIOA Chandigarh Circle, followed by High Tea, where members interacted in a spirit of fellowship and solidarity.

This commemoration is a new beginning for our Circle association. For the first time, we have formally celebrated Shaheed-e-Azam Bhagat Singh Jayanti, taking a solemn pledge to carry forward his ideals of courage, sacrifice, justice, and service to society. Let us rededicate ourselves to building a stronger, just, and inclusive India – living up to the dreams of Shaheed Bhagat Singh, whose life remains a beacon for all times.

Inquilab Zindabad!
With Revolutionary Greetings,
Comradely Yours,

General Secretary



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001

Registered Office: 22, Rajaji Salai, Chennai- 600 001

CIRCULAR NO. 40
TO ALL OUR AFFILIATES

DATE: 04.07.2025

Dear Comrades,

29TH TRIENNIAL GENERAL COUNCIL OF ALL INDIA STATE BANK OFFICERS' FEDERATION- AT HYDERABAD

A GRAND ASSEMBLY OF UNITY AND RESOLVE

All roads across the nation led to the historic city of Hyderabad on the momentous day of 27th June, 2025. The city, renowned for its rich cultural heritage, opened its heart to welcome a mammoth congregation of around 2000 enthusiastic participants assembling with a poise and a purpose. The leaders from Circle affiliates, delegates, observers and a passionate contingent from the host Hyderabad Circle converged in large numbers to add glamour and glorified the **29th Triennial General Council of AISBOF** in an unmatched fashion.



The majestic *Leonia Holistic Destination Auditorium*, Shamirpet, splendidly decked in festive decor and the stage reverently named after the legendary trade union leader, Com. L.V. Subramaniam, christened as **Com. L. V. Subramaniam Manch**. The venue came alive with spirited slogans, cheerful attire and an indomitable sense of purpose as delegates. The observers and volunteers radiated enthusiasm all around, creating an atmosphere that was revolutionary and celebratory. The sky rocketing slogans with reverberating beats of drums echoed across the surroundings had been an exuberance motivated by our solidarity, camaraderie resolves and resilience that redefined our commitment towards organizational traits and rejuvenated our umph for our journey aimed at excellence.

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INAUGURAL SESSION - 27TH JUNE 2025



The inaugural session on 27th June 2025 marked a splendid beginning with around 700 comrades walking hand in hand for a demonstrative Solidarity March that navigated through the picturesque landscape of the resort. The entire venue was awash with the hues of unity where flags, banners and posters of different affiliates flanked all along the passage to portray an eye soothing view of unity and pride all around. The solidarity was even glorified with the esteemed presence of veteran trade union leaders, our torch bearers and companions in our struggle turning the landscape into a sea of enthusiasm sparkled with the tint of fraternal fervour.

The Federation's flag was ceremoniously hoisted by Com. Arun Kumar Bishoyi, President of AISBOF, in the presence of **Com. CH Venkatachalam**, GS AIBEA, **Com. L. Chandrasekhar**, GS AISBISF & NCBE along with other senior veteran



leaders, the torchbearers of our mighty Federation accompanied by the Presidents and General Secretaries of the affiliates and the undersigned. The dignitaries were led to the dais amidst chanting of Vedic hymns by priests, bestowing a solemn and respectful ambience upon the occasion juxtaposed with sky renting slogans, manifestive of our ethos as a trade union organisation.

The inaugural session was further enriched by a mesmerizing cultural presentation, paying tribute to Telangana's rich cultural heritage. A highlight of the event was the exquisite Kuchipudi performance titled "**Nav Durga Mahishasura Mardini**", presented by our in-house talent **Ms. Pawani Venkat** and her troupe. A melodious rendition by Com. Bidhayak Bhattacharyya, "**Ganga Baheti Ho Kyun**", a Bhupen Hazarika number turned the audience spellbound

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while a chorus “**Solidarity forever**” led by Mr. Charan captivated the entire audience and fetched with resounding applause and appreciations.



Com. J.K. Kalpana and **Com. Anirudh Janak** anchored the session with elegance, warmly welcoming all dignitaries and setting the tone for the proceedings.



On behalf of the Federation, **Com. Arun Kumar Bishoyi** and the undersigned felicitated esteemed dignitaries including **Sri Kishore Kumar Poludasu**, DMD (HR) & CDO, **Com. CH Venkatachalam**, General Secretary, AIBEA, **Com. L. Chandrasekhar**, General Secretary, AISBISF & NCBE, and **Com. R. Sekaran**, President, AIBOC.

In keeping with the Federation's tradition of honouring its stalwarts, former General Secretaries **Com. G.D. Nadaf**, **Com. Y. Sudarshan**, **Com. Ramkumar Sabapathy**, **Com. Deepak K Sharma**; former Presidents **Com. Anirudh Akhauri**, **Com. M. Sreenath**, **Com. D.T. Franco**, **Com. Sambit Misra**; and former Chairman **Com. G. Subramanyam**, **Com. A. Sai Prasad**, and **Com. Vinay K. Bhatta** were felicitated along with Shri Purnendu Mohapatra, DGM(IR) from Corporate Centre. A floral tribute was offered in respect and reverence to the legendary **Com. L.V. Subramaniam**, the founding General Secretary of AISBOF and a titan of the banking trade union movement. This was followed by the ceremonial lighting of the lamp by all the dignitaries.



The undersigned, the General Secretary of AISBOF, in his welcome address, lauded the tremendous efforts of **Com. Hatkar Shanker**, President, and **Com. Anjaneya Prasad**, General Secretary, Hyderabad Circle, along with their dedicated team, for the flawless organization of the General Council. He had been reflective on the socio-economic scenario of the country and was assertive for a constructive struggle. He then delved with the key

challenges for the bank as well, the opportunities intertwined along with. He recounted on the milestones in the Federation's journey ranging from the protracted struggle for the 9th Joint Note to ongoing engagements with policy challenges posed by the Government. He called upon all members to strengthen the bond of unity and commitment to make this General Council a landmark chapter in the annals of the Federation.

Key Addresses:



Sri Kishore Kumar Poludasu, DMD (HR) & CDO, paid tribute to **Com. L.V. Subramaniam** for his pioneering role in shaping the officers' trade union movement and improving service conditions. He emphasized the importance of protecting the Bank's market share amid challenges thrown by fintech companies, maintaining ROA, upholding the institution's values, and ensuring work-life balance while placing Human Resources at the centre stage.

Com. CH Venkatachalam, GS AIBEA, lauded AISBOF's stature as the largest supervisory union in Indian banking. He discussed pressing issues such as the five-days work week and pension updation, expressing confidence that these would soon be resolved under UFBU's determined leadership while advocating for a protracted unity and solidarity amongst the constituents of UFBU.

Com. L. Chandrasekhar, GS AISBISF & NCBE, extended fraternal greetings and highlighted concerns such as promotion hesitancy due to flawed appraisal systems and critical staff shortages. He praised the Federation's advocacy on common issues and emphasized on solidarity within UFBU.

Com. R. Sekaran, President AIBOC, recounted AISBOF's historic 17-day managerial cadre strike, the first of its kind globally as a watershed moment for officers' trade unionism. He cautioned against privatization, outsourcing, and erosion of bipartisanship, while urging members to stay connected with the grassroots.

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In a heart-warming gesture, the Federation honoured Shri Dhanvanthari, staff member of the Hyderabad Circle Association Guest House, for his extraordinary efforts in educating his two children to become successful doctors. The renowned weaver of Hyderabad Shri Nalla Vijay Kumar who threads magic in his art of shawl making was also felicitated to encourage handicraft and artisan prowess of an individual.

In his Presidential Address, Com. Arun Kumar Bishoyi, the President, expressed



his gratitude for all the participants as well as the guests and lauded the efforts made by the comrades of Hyderabad Circle under the leadership of Com. Hatkar Shankar and Com Anjaneya Prasad for making the inaugural session a grand Success. He deliberated upon the milestones achieved during the period under report and also highlighted on the challenges ahead.

The meeting drawn its culmination with vote of thanks, proposed by the General Secretary of the SBIOA Hyderabad Circle thanking all the participants, dignitaries. Leaders and expressed his gratitude for making the event a grand success.

Business Sessions – 28th & 29th June 2025



Com. Arun Kumar Bishoyi presided over the Business Sessions, called the meeting to order, read the notice of the meeting and called upon the General Secretary to present the Secretarial Report before the house along with the annexed accounts. The undersigned delivered a comprehensive report, covering developments at international, national, and organizational levels. He highlighted the Federation's achievements over the past three years, particularly in resisting governmental pressures, and applauded the members' steadfast support during the period under report and all along.

Special Address in the midst of Delegate session – 28th June 2025 by Sri Vinay M. Tonse, Managing Director (RB&O)



It had been a pulsating moment when the Managing Director (RB&O) Sri Vinay M. Tonse, entered the venue on 28th of June 2025, amidst thundering slogans to address the houseful of delegates, observers and guests. The dignitary who could not attend the inaugural session due to his prior commitments, made a special appearance

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during the Delegate session proceedings and delivered a profoundly inspirational address that resonated with the delegates.

He expressed deep concern over a growing sense of inner dissatisfaction among officers, despite their commendable performance, and called for a period of honest introspection and self-awareness. Emphasizing the enduring legacy of our esteemed institution, he reaffirmed confidence in the **PPPT framework—People, Processes, Products, and Technology**—highlighting especially the merit-based, committed, and capable human capital that has always been the bedrock of SBI.

He expounded upon the gradual weakening of the emotional bond with the institution among newer generations of officers and urged the leadership of the Federation and its affiliates to rise to the occasion by nurturing a culture of empathetic mentorship and emotionally intelligent leadership. He opined that assertiveness must never translate into harshness, and preserving the dignity and self-respect of every officer should remain paramount. He calls upon the leaders to remain attentive to signs of emotional distress, and providing timely encouragement and support treating them just like family members.

Sharing his personal life philosophy, “**MAD – Make A Difference**” he encouraged officers to pursue holistic growth in personal, professional and emotional wellbeing. Wellness, reading, and daily self-reflection should become routine disciplines. He asserted that 10–15 minutes of reading each day can have a transformative impact.

He spoke movingly on the dual roles each of us plays at home and at workplace. Leaders, he stressed, must contribute positively to both. A small gesture, a positive word, or a thoughtful response can leave a lasting impact on the emotional quotient of colleagues and family alike. Each individual must be seen as an asset and not a challenge. Deficiencies must be addressed through mentorship rather than criticism, building a workplace anchored in trust, empathy, and mutual aids.

Concluding his address on a deeply motivational note, he reminded that growth is always possible in empathy, leadership, systems and in self-discipline. As officers, as leaders, and as an institution, we must continuously strive to remain **relevant** in a changing world.

His parting words, simple yet profound, encapsulated the spirit of his message:

“Keep Dreaming, Keep Smiling.”

He was felicitated by Com. Arun Kumar Bishoyi and the undersigned on behalf of the Federation.



Delegate Deliberations

Forty-six delegates from across the country spoke on key issues featured in the General Secretary's Report. While many praised the Federation's functioning and termed the Report a "**document worth preserving**," they also raised critical concerns on the following issues:

- Work-life balance / Working on Holidays and Sundays.
- Toxic work culture.
- Staff shortages / Recruitments.
- Conversion of specialists into generalists Cadre.
- Linking of reimbursements to Mandatory learnings/RBC.
- Wage disparities and stagnation increments
- Withheld of increments on opting-out of promotion.
- Meaningful MPP exercise and implementation.
- Immunity for Regional Secretaries
- Revisit the concept of existing DA hubs and dispensable of equitable justice.
- Compassionate Appointment: Eligibility criteria
- E-AB's: One time Option to revert back to SBI Pension
- Accommodative Transfer Policy for women officers
- Revisiting the criteria for classification of difficult/most difficult centres.
- Reverting back to OPS from NPS.
- Shortcomings/issues in the Uniform Transfer Policy.
- Issues relating to Cross-selling / Mis-selling.
- Anomalies related to CDS and discrepancies in CDS linked PLI.

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The General Secretary responded comprehensively, addressed all concerns and reiterated the Federation's resolve to fight for a **five-days work week**, cautioning that a decisive agitation may be necessary if justified demands remain unaddressed.

Adoption of Reports and Resolutions

- The Minutes of 28th Triennial General Council meeting, General Secretary's Report and Accounts were unanimously adopted.
- Com. Shubhajyoti Chattopadhyay presented proposed amendments to the By-Laws, and
- Com. Bhushan Mahajan tabled Resolutions addressing critical concerns of officers and unions.
- Both the amendments and resolutions were unanimously approved by the House.
- The appointment of **M/s Jayachandran & Co.** as Chartered Accountants for 2025-2028 was also ratified.

Elections and New Team Formation

The house approved the appointment of Com. Prabir Sorkhel as Returning Officer and Com. Sanjib Sen as Assistant Returning Officer. The election process conducted for the new Executive Committee in a professional, fair and transparent manner. Com Arun Kumar Bishoyi and the undersigned were unanimously elected as President and General Secretary of AISBOF for the triennial period 2025-2028 respectively. The newly elected President and General Secretary along with their new team was invited to the dais with warm applause and the President and General Secretary of the host circle felicitated them with applause rumbling all across.



29TH TRIENNIAL GENERAL COUNCIL OF AISBOF

Newly elected President Com. Arun Kumar Bishoyi and the undersigned, as General Secretary, addressed the house, expressing profound gratitude for the trust reposed in them. They vowed to uphold the dignity and self-respect of Officers at all costs and lead with wisdom drawn from the Council's deliberations.



The volunteers from Team Hyderabad, whose tireless efforts ensured the resounding success of the 29th Triennial General Council, were called to the stage and felicitated with a standing ovation.

With greetings,

#OurUnityLongLive

Yours comradely,

(Rupam Roy)
GENERAL SECRETARY

At the Service of Members for more than 5 Decades

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UFBU & AIBOC UPDATES

AIBOC condemns union busting by Standard Chartered Bank

The All India Bank Officers' Confederation (AIBOC) has strongly condemned Standard Chartered Bank (SCB) for what it termed unfair labour practices. The bank recently terminated two key union leaders—Satyajeet Tripathy, General Secretary, and Tilottama Roy, President—along with four other active union members, citing “redundancy.” According to AIBOC, these dismissals were carried out abruptly, without due process or dialogue, and the employees' dues were forcibly settled. The Confederation also pointed out that the terminations took place while industrial disputes were still pending before the Central Industrial Tribunal and Labour Court, making the action a violation of Section 33 of the Industrial Disputes Act, 1947, which prohibits punitive changes in employment conditions during ongoing dispute adjudication without tribunal approval. AIBOC described the move as vindictive and illegal.

UFBU demand fair treatment, better working conditions and early introduction of 5 day week

On September 26, 2025, the United Forum of Bank Unions (UFBU) and the Indian Banks' Association (IBA) convened to address key banking issues. The primary focus was the Performance Linked Incentive (PLI) scheme, with UFBU proposing modifications to ensure no employee loses benefits under the existing bilateral agreement. Follow up with govt for early introduction of already agreed 5-day work week in Banks, finalization of the Leave Bank scheme, implementation of Ex-gratia in all private sector banks, recruitment of substaff and armed guards, prevention of abusive language by senior managers, increased gratuity limits, pension options for employees and retirees, tax exemptions on additional NPS contributions and medical insurance premiums, and uniform Dearness Allowance (DA) rates for all pensioners were discussed.

Further discussions are scheduled for October 15, 2025 in an important meeting with the CLC and DFS in Delhi. Unions may resort to revival of the agitational action, including strike, if demands are not met.

OBITUARIES

The following members left us for heavenly abode, during the period.

- Late Sh. Surinder Saini, Dy. Manager, - Chail Branch, RBO-1, Shimla
- Late Sh. Neeraj Sharma, Dy. Manager, Jahu Khurd Branch, RBO-6, Hamirpur
- Late Sh. Bikramjit Singh, Manager, RBO-2, Jammu
- Late Sh. M. S. Rawat, Chief Manager, BCDM, LHO Chandigarh

We convey our heartfelt condolences to the bereaved family and friends of the deceased members. With deep sympathy, a compassionate contribution of ₹4.00 lakhs was extended from the benevolent fund of the association to the family members of each deceased member.

MEMBERS RETIRED DURING THE PERIOD

Jul-25				
S.NO.	NAME (SH./SMT)	Designation/Scale	BRANCH	DATE OF RETIREMENT
1	INDER DEV	AGM	LHO CHD	31.07.2025
2	SUKHAI PRASAD	MANAGAR	LHO CHD	31.07.2025
3	PARBHAT CHANDER	DY. MANAGER	DHARIWAR	31.07.2025
4	NEENA ARORA	CHIEF MANAGER	AO/DCB LUDHIANA	31.07.2025
5	MANJU CHOPRA	DY. MANAGER	RBO-2 LUDHIANA	31.07.2025
6	MUKESH KUMAR MITTAL	DY. MANAGER	RBO-3 JALANDHAR	31.07.2025
7	RASHPAL SHEEMAR	DY. MANAGER	RBO-6 AMRTSAR	31.07.2025
8	ANIL KUMAR	DY. MANAGER	RBO-6 AMRITSAR	31.07.2025
9	MALKIT SINGH	CHIEF MANAGER	SSAMB	31.07.2025
10	RAKESH KUMAR GUPTA	CHIEF MANAGAR	RBO-1 BHATINDA	31.07.2025
11	RAM PHER	DY. MANAGAR	MANSA COURT COMPLEX	31.07.2025
12	ASHOK KUMAR CHHABRA	DY. MANAGAR	FAZILKA	31.07.2025
13	MOHINDER KUMAR	DY. MANAGAR	BENRA	31.07.2025
14	PAWAN KUMAR BANSAL	DY. MANAGER	NGM KAITHAL	31.07.2025
15	NIRMAL SIDHU	DY. MANAGER	CCPC CHANDIGARH	31.07.2025
16	SURESH KUMAR NEHRA	DY. MANAGER	BHIWANI	31.07.2025
17	ANIL KUMAR VERMA	CHIEF MANAGER	RACPC KANGRA	31.07.2025
Aug-25				
S.NO.	NAME (SH./SMT)	Designation/Scale	BRANCH	DATE OF RETIREMENT
1	RAM CHANDER KALIA	AGM	LHO CHD	31.08.2025
2	SMT. VEENA DUA	DY. MANAGER	CCPC CHANDIGARH	31.08.2025
3	SMT. BIPAN RANI JASWAL	DY. MANAGER	HOSHIARPUR (MALL ROAD)	31.08.2025
4	SMT. NEERU DATTA	ASSTT. MANAGER	SUJANPUR-PATHANKOT	31.08.2025
5	ABHIJIT SHARMA	DY. MANAGER	RBO-1 LUDHIANA	31.08.2025
6	LOVELISH KUMAR	DY. MANAGER	BEGOWAL	31.08.2025
7	SANJEEV KUMAR GOYAL	CHIEF MANAGER	RDB RACC GT ROAD BHATINDA	31.08.2025
8	NARINDER KUMAR	DY. MANAGER	RACPC CHANDIGARH	31.08.2025
9	RAJBIR SINGH	ASSTT. MANAGER	ACB ELLENABAD	31.08.2025
10	ARCHANA KACHROO	CHIEF MANAGER	AO JAMMU	31.08.2025
11	TARIQ AHMAD WANI	DY. MANAGER	GANDERBAL	31.08.2025
12	AWDHESH KUMAR SINGH	DY. MANAGER	RBO-2 SOLAN	31.08.2025
13	JASWANT SINGH GUSAIN	DY. MANAGER	RBO-2 SOLAN	31.08.2025
Sep-25				
S.NO.	NAME (SH./SMT)	Designation/Scale	BRANCH	DATE OF RETIREMENT
1	SHALINI GUPTA	AGM	LHO CHD	30.09.2025
2	KOMAL KALI GARG	CHIEF MANAGER	LHO CHD	30.09.2025
3	ASHWANI KUMAR DEMRA	CHIEF MANAGER	LHO CHD	30.09.2025
4	BAL KRISHAN GOYAL	DY. MANAGER	RBO-4 PATIALA	30.09.2025
5	SAVINDER SINGH	ASSTT. MANAGER	THEIR	30.09.2025
6	RAJESH KOHLI	MANAGER	SMECCC JALANDHAR	30.09.2025
7	SANJAY GANDHI	DY. MANAGER	CAC JALANDHAR	30.09.2025
8	RAJESH VERMA	DY. MANAGER	CAC JALANDHAR	30.09.2025
9	ARVINDER KUMAR SHIVAL	DY. MANAGER	PATEL CHOWK JALANDHAR	30.09.2025
10	KAWAL DEEP SINGH KAPTAN	DY. MANAGER	RBO-5 AMRITSAR	30.09.2025
11	JASPAL SIGH BABBAR	ASSTT. MANAGER	RACC LUDHIANA	30.09.2025
12	RAMESH KUMAR	CHIEF MANAGER	SBLC PANCHKULA	30.09.2025
13	PARDEEP KUMAR SARIN	DY. MANAGER	PEHOWA(NEAR BUS STAND)	30.09.2025
14	RAM KUMAR	DY. MANAGER	JADHADHRI	30.09.2025
15	SYED MOHD. ASHRAF	CHIEF MANAGER	RASMECCC SRINAGAR	30.09.2025
16	ROMESH CHANDER	MANAGER	RBO-II JAMMU	30.09.2025
17	FAROOQ AHMAD RATHER	DY. MANAGER	RASMECCC SRINAGAR	30.09.2025
VRS				
1	SHAMIM AHMAD SHAMIM	DY. MANAGER	BRANCH- CHDOORA, JAMMU	10.08.2025

WE WISH ALL RETIREES GOOD HEALTH, PROSPERITY AND HAPPINESS.
AS A TOKEN OF GRATITUDE, RS 11000/- IS BEING PAID TO EACH RETIREE MEMBER FROM THE BENEVOLENT FUND OF THE ASSOCIATION.

8 Surprising Truths About What People Want from Work

By Dr. Thomas Funke

1 Money Isn't Enough

A paycheck only motivates for so long. True fulfillment comes from meaningful work.

Tip: Prioritize impact and purpose, not just salary.

2 Values Matter More Than Titles

3 Purpose Prevents Burnout

Burnout isn't just from overwork. It's from working without meaning.

Tip: Reconnect your work to a bigger purpose.

4 Meaning Drives Loyalty

5 Impact Beats Recognition

Real fulfillment comes from making a difference, not just getting praise.

Tip: Focus on results that matter, not just applause.

6 Fulfillment Is Contagious

7 Career Pivots Can Boost Happiness

Changing directions can reignite passion and deepen satisfaction.

Tip: Don't fear change. See it as a chance to align with your purpose.

8 Growth Fuels Fulfillment

Long-term satisfaction comes from evolving, and stretching yourself.

Tip: Seek challenges that expand your skills and curiosity.



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