

BANK OFFICERS' MAIL

QUARTERLY MAGAZINE OF SBI OFFICERS' ASSOCIATION CHANDIGARH CIRCLE

JUNE 2025 / VOL. 33



SBIOA Chandigarh Circle

*Rise Together
Shine forever*

BANK OFFICERS' MAIL

JULY 2025

www.sbioacha.org

chd.sbioa@gmail.com  sbioa.chd@sbi.co.in

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A WORD FROM THE EDITOR

Dear Members,

It gives me great joy to present this special edition of Bank Officers' Mail, enriched by a thoughtful and inspiring message from our esteemed Chief General Manager. His words of encouragement and vision for the Circle resonate deeply with our shared aspirations — to take our Circle and our Bank to greater heights, together and with pride.

I extend my heartfelt gratitude to all members of our Association for your overwhelming support and trust during the recently concluded elections. It is this collective strength that energizes us to work harder, with renewed commitment and unity. On behalf of the entire team, I thank you for reposing faith in us.

As an Association, our guiding motto is simple yet powerful: to reduce the pain points of our officers so that they can dedicate themselves wholeheartedly to the service of our beloved Bank and, through it, to our great nation. Every transaction we do, every customer we serve, is a step toward improving lives and contributing to India's economic growth. We are proud SBlians, and we must wear that pride every day.

We continue to actively take up all issues concerning our members with the management, and I must acknowledge that the leadership of our Circle has shown a receptive and supportive approach to genuine concerns.

As we approach a landmark moment — 70 years of Bank Day on July 1, and 46 glorious years of Chandigarh Circle and its Officers' Association, I extend my warmest congratulations to each one of you. These milestones are not just a celebration of the past but a reminder of the legacy we carry forward.

In this spirit, we must also participate wholeheartedly in the upcoming Blood Donation Campaign being organized across all regions. Bring along all willing donors, including your family members and customers, and let us make it a grand success.

Lastly, but most importantly, take care of yourselves. Should you face any difficulty or need our support, be it a professional or personal matter, remember — we are just a call away, and your association will do everything it can to address your valid concerns.

Let us move forward with pride, purpose, and unity — to make our Chandigarh Circle the number one Circle, and State Bank of India a symbol of excellence across the nation and beyond.

In solidarity,
Comradely yours,

Priyvrat
General Secretary
SBI Officers' Association, Chandigarh Circle

MESSAGE FROM THE CHIEF GENERAL MANAGER

Dear Colleagues,

It gives me immense pleasure to pen this special message for the latest edition of Bank Officers' Mail, dedicated to the officers of the Chandigarh Circle. This issue is indeed special as it comes close on the heels of the recently concluded elections of the SBI Officers' Association, Chandigarh Circle.

I extend my heartfelt congratulations and best wishes to the newly elected team. I am confident that under their stewardship, the Association will continue to represent officers' interests effectively.



Let us all work in unison to take our Bank to greater heights. It is my firm belief that the Chandigarh Circle has the potential to become the top-performing Circle across all parameters. But let this journey be anchored in our time-tested values: unwavering compliance, discipline, and a deep commitment to service. In our pursuit of excellence, there should be no compromise on the core practices that have defined our legacy.

Compliance with every instruction must remain non-negotiable. At the same time, let us focus on customer service that transcends satisfaction and creates true customer delight. Every customer interaction is an opportunity to reflect the strength and spirit of SBI.

I assure all officers that the genuine concerns and challenges you face are being considered earnestly. Our aim is always directed towards creating a workplace environment that is not only efficient but also enriching—where each employee feels valued and proud to be part of this great institution.

As we prepare to celebrate 70 years of Bank Day on July 1 and 46 years since the creation of the Chandigarh Circle and its Officers' Association (Created on 02nd July 1979) I convey my heartfelt congratulations to each one of you. Let us take inspiration from our glorious past and renew our commitment to build a brighter future.

Together, let's make excellence our habit and leadership our hallmark.

Warm regards,

-sd-

Krishan Sharma
Chief General Manager
State Bank of India, Chandigarh Circle

TRIENNIAL ELECTIONS OF SBI OFFICERS' ASSOCIATION, CHANDIGARH CIRCLE (2025-2028)

The Triennial General Elections of the SBI Officers' Association, Chandigarh Circle, for the term 2025 – 2028 concluded successfully with the declaration of results by the Election Committee on 5th May 2025. The electoral process, which commenced on 14th February 2025, has been brought to a close in an exemplary manner.

We extend our heartfelt gratitude to all members of the Election Committee for their unwavering dedication, integrity, and tireless efforts in ensuring that the entire election process was conducted in a free, fair, and transparent manner. Their commitment to upholding democratic values is deeply appreciated.

Our thanks are also due to the dedicated team of volunteers entrusted with polling and counting responsibilities. Their contribution in carrying out this extensive democratic exercise across three states and three union territories is commendable and instrumental in reinforcing the strength and unity of our association.

We are deeply grateful to all members of the SBI Officers' Association, Chandigarh Circle, for their enthusiastic and overwhelming participation. With an impressive voter turnout of approximately 90%, these elections stand, as a testament to the vibrancy of our association and the profound trust our members place in it.



MEETING WITH NEW OFFICERS

The association representatives met with newly promoted TOs of 2025 batch at SBILD Panchkula and SBILD Patiala. 100+ young officers interacted freely with the Circle General Secretary and shared their concerns. Many issues relating to learning & development and association's role were discussed. The young officers were encouraged to whole heartedly work for our beloved bank and to participate in association and federation activities.



SH NEERAJ BHARTI & SH MANMEET SINGH CHHABRA, GENERAL MANAGERS JOINS CHANDIGARH CIRCLE

Sh. Neeraj Bharti has taken charge as General Manager, Network 2 of State Bank of India Chandigarh Circle. Sh. Bharti joined State Bank of India service as Probationary Officer in 1991 and has held important positions in various fields in the Bank. Prior to joining Chandigarh Circle, he was posted as General Manager , Front Office Operations- Rupee Market at the Global Markets, Corporate Centre Mumbai.

Sh. Manmeet Singh Chhabra has taken charge as General Manager, Network 1 of State Bank of India Chandigarh Circle. Sh. Chhabra joined State Bank of India service as Probationary Officer in 1991 and has held important positions in various fields in the Bank. Prior to joining Chandigarh Circle, he was posted as Deputy General Manager in IT-YONO Development at the Global IT Centre in Navi Mumbai.

The representative of SBIOA Chandigarh Circle welcomed and greeted Sh. Neeraj Bharti and Sh. Manmeet Singh Chhabra.



BOOST YOUR PRODUCTIVITY: OUTLOOK EMAIL RULES AND HOW DO THEY WORK?

Feeling overwhelmed by the influx of emails in your Outlook inbox? Discover how Outlook rules can help you take control, boost productivity, and never miss an important message again.

What are Outlook rules and how do they work?

Outlook rules are automated actions that can be set up to manage your emails as they come in. They work by applying a set of conditions and actions to incoming emails, allowing you to filter, organize, prioritize, or even delete them automatically.

For example, you can create a rule that moves all emails from a specific sender (For example from controller or broadcast emails or Ethics Email) directly into a designated folder or marks them as important. This can save you time and effort in manually sorting through your inbox and help you stay on top of important emails.

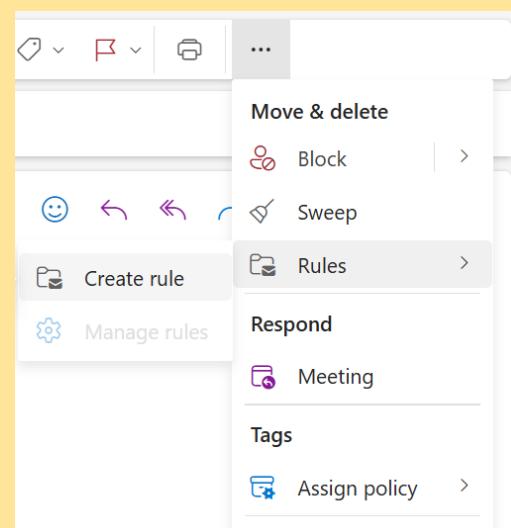
How to create a rule in Outlook

Creating a rule in Outlook is simple and can be done in just a few steps:

1. In your Outlook inbox, go to the File tab and select Manage Rules & Alerts.
2. Click on the New Rule button and choose whether you want to apply the rule to all messages or only a specific set of emails.
3. Next, you can set up the conditions that must be met for the rule to be applied. This can include specific senders, subjects, or even keywords in the body of the email.
4. Then, select the action you want the rule to take when these conditions are met. You can choose from a variety of options such as moving emails to a designated folder, forwarding them to another email address, or deleting them.
5. Finally, give your rule a name and click Finish. Your rule will now be applied to all incoming emails that meet the specified conditions

On Outlook Web (Outlook.com or Microsoft 365)

1. Open Outlook on the web.
2. Select the email message.
3. Click on the three dots (• • •) in the toolbar.
4. Select Rules > Create rule.
5. Set your preferred conditions and actions (e.g., move to a specific folder).
6. Click Save to apply the rule.



Outlook rules not working? Here's what to do

If you've created a rule in Outlook but it's not working as expected, there are a few things you can do to troubleshoot the issue:

- **Check that the rule is enabled:** Make sure the checkbox next to your rule is selected in the "Rules and Alerts" window. If it's not, click on it to enable it.
- **Verify the conditions and actions:** Double-check that you've set up the rule correctly and that all conditions and actions are exactly as you intended.
- **Clear old rules:** If you have many outdated or conflicting rules, it can cause issues with your new rule. Try deleting unnecessary rules to see if this resolves the problem. You can also stop Outlook from applying multiple rules to messages using the steps below.

Stop Outlook applying multiple rules to messages

When you're using multiple Outlook rules to organize your inbox, things can potentially get messy. By default, Outlook will keep processing all matching rules for a single email — which can lead to unexpected results, like duplicate actions, conflicting moves, or important messages being rerouted in ways you didn't intend.

To keep things tidy and ensure each message is handled just once, you can use the "Stop processing more rules" option. This tells Outlook to stop checking for other rules once a specific one has been applied.

Here's how to enable it:

Steps for Outlook Desktop (Windows & Mac)

1. Open Outlook and go to the **Home** tab.
2. Click on **Rules > Manage Rules & Alerts**.
3. Select the rule you want to modify and click **Edit Rule** (or **Change Rule**).
4. In the rule conditions, look for the option "**Stop processing more rules**" and check the box.
5. Click **OK** and then **Apply** to save the changes.

Steps for Outlook Web (Outlook.com & Microsoft 365)

1. Click the **Settings (⚙)** icon and select **View all Outlook settings**.
2. Navigate to **Mail > Rules**.
3. Select a rule and click **Edit**.
4. Toggle on "**Stop processing more rules**".
5. Click **Save** to update the rule.

Once enabled, Outlook will stop checking for additional rules once that specific rule has been applied.

STRESS MANAGEMENT

With the dynamic changes happening in the lifestyle and the workplace environments the stress levels are rising amongst the individuals. Thus, requiring imminent need for managing the stress.

Techniques for Stress Management:

Physical Activity: Regular exercise, even a short walk, can improve mood and reduce stress.

Relaxation Techniques: Deep breathing, meditation, yoga, and progressive muscle relaxation can help calm the mind and body.

Mindfulness and Meditation: Mindfulness involves paying attention to the present moment without judgment, while meditation focuses on training the mind to focus and relax.

Healthy Diet: Eating a balanced diet, rich in fruits, vegetables, and whole grains, can improve energy levels and mood.

Adequate Sleep: Prioritizing sleep and establishing a relaxing bedtime routine can help regulate stress hormones and improve overall health.

Time Management: Learning to prioritize tasks, set realistic goals, and manage time effectively can reduce feelings of being overwhelmed.

Social Support: Connecting with friends, family, or support groups can provide emotional support and reduce feelings of isolation.

Positive Thinking: Practicing positive self-talk and focusing on the positive aspects of life can help shift perspective and reduce stress.

Seeking Professional Help: If stress is overwhelming or persistent, seeking help from a therapist or counsellor can be beneficial.



Lifestyle Changes for Stress Management:

Learn to Say No: Setting boundaries and saying no to requests that would add to stress can be helpful.

Limit Exposure to Stressors: Identify and minimize exposure to stressors like excessive social media, negative news, or demanding work environments.

Seek Support: Connecting with friends, family, or support groups can provide emotional support and reduce feelings of isolation.

By incorporating these techniques and lifestyle changes into daily life, individuals can effectively manage stress and improve their overall well-being.

UPWARD REVISION IN ALLOWANCES AND PERQUISITES

AISBOF has sent a communication to the Deputy Managing Director (HR) & Corporate Development Officer, Corporate Center, State Bank of India, Mumbai, on the captioned subject. A copy is enclosed for your information.

TEX OF AISBOF Letter No.6523/12/25 , dated 09.06.2025

SUBJECT: UPWARD REVISION IN ALLOWANCES AND PERQUISITES

It gives us immense pleasure and a profound sense of pride to exclaim the Bank's exemplary performances across all the key indicators during the fiscal year 2024-25, setting new records and exceeding all past accomplishments under all the parameters. This historic success is a reflection of the collective strength and unified efforts within our organisation upholding the rich legacy of our Bank for more than 219 years.

At the core of this success are the Bank's officers, whose dedication, professionalism, and integrity continue to be the pivoting force for our progress. Their efforts, alongside the strategic vision and support of the management, have been instrumental in driving sustainable growth and operational excellence.

The Federation always remains committed in safeguarding the interests of officers while supporting the Bank's growth. In this spirit, we seek your kind attention to certain persistent anomalies that warrant immediate resolution to address prevailing discontent and to further strengthen the morale and commitment of our officers.

1. Rate of reimbursement of Travel by own vehicle:

The reimbursement of traveling allowance on per km basis for officers when travelling in his/her own vehicle for performance of official duties was last revised on 30.09.2011 through circular instruction, vide e-Circular No. CDO/P&HRD-PM/89/2011-12 issued on 03.01.2012 and the rates fixed had been as under: -

Type of Vehicle	Engine Capacity	Rate per km (Rs.) Existing
Four-wheeler	1000 cc or more	9.00
Four-wheeler	Less than 1000cc	7.00
Motor cycle and scooter		4.50
Mopeds		3.00

It is pertinent to note that the reimbursement rate was revised at the industry level to ₹11/- per km for officers with effect from 01.02.2023. Subsequently, under the 12th Bipartite Settlement dated 08.03.2024, the same rate of ₹11/- per km was extended to award staff as well, irrespective of the engine capacity of their vehicle. This entitlement includes toll tax, where applicable, for travel undertaken in their own vehicle for official duties and LFC, subject to the relevant terms and conditions.

However, for officers, the reimbursement rates are yet to be revised in our bank, leading to disparity when compared to award staff and officers of other PSBs covered under the industry-level settlement. This inconsistency has become a serious concern within the officer fraternity, discouraging the use of personal vehicles for official purposes. An immediate revision of the reimbursement policy for officers is necessary to ensure parity and to prevent officers from incurring out-of-pocket expenses during such travel.

2. Health Check-up:

The Bank's Executive Health Check-up facility was last revised via e-Circular No. CDO/P&HRD-IR/88/2018-19 dated 15.02.2019. As per the prevailing guidelines, JMGS-I officers are excluded from the scheme, and MMGS-II officers are eligible only if they are aged 35 or above.

However, in accordance with the provisions of the 9th Joint Note and the 12th Bipartite Settlement dated 08.03.2024, all officers and employees are now entitled to regular health check-ups. Further, e-Circular No. CDO/P&HRD-IR/29/2024-25 dated 15.07.2024 has extended this benefit to all Award Staff, allowing biennial health check-ups with a reimbursement limit of ₹3,000/-, effective from 15.07.2024. Unfortunately, this benefit has not yet been extended to officers across all grades in our Bank.

It is paradoxical that an employee promoted from the clerical cadre to JMGS-I loses a health benefit that was available in their previous role.

We, therefore, earnestly request your kind intervention to resolve this anomaly by extending the health check-up facility uniformly to all supervising staff, irrespective of their grade, scale and age.

3. Lodging expenses:

The eligible lodging reimbursement rates for officers on official duty were last revised long before during the year 2012 vide e-Circular No. CDO/P&HRD-PM/97/2011-12 dated 08.02.2012. Since then, rising inflation and increased hotel tariffs have led to officers being rendered out of pocket or they are being compelled settling with substandard/below standard accommodations. As the current rates are tagged with ITDC tariffs, which remain significantly lower than prevailing market rates. We therefore propose delinking the reimbursable rates from ITDC and aligning it with the prevailing hotel tariffs for different centers enabling the officers stay comfortably and at the same time does not go out of pocket while in performance of their official duties. The existing eligible rates of reimbursements are as follows:

Grade	ITDC Hotels	Metro	Major A	Area-I	Other
TEGSS I & II	4* Hotel	14600	13400	7200	6200
TEGS VI & VI	4* Hotel	11000	9700	6200	4800
SMGS-IV & V	3* Hotel	7200	6700	3800	2900
MMGS-II & III	2* Non AC	4000	3600	2600	2000
JMGS-I	1* Non AC	2600	2400	1900	1600

In alignment with the 12th Bipartite Settlement dated 08.03.2024 (e-Circular No. CDO/P&HRD-IR/29/2024-25 dated 15.07.2024), the eligible lodging expenses reimbursable for Clerical Staff has been revised as under: -

Category of Staff	A	B	C
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/Capitals of Union Territories not covered in column A	Other places
Clerical Staff	₹ 3100/- per day	₹ 2600/- per day	₹ 2100/- per day

It is worth highlighting here that the lodging reimbursement for JMGS-I officers is currently lower than that of clerical staff. Such incongruity is leading to widespread discontentment amongst junior cadre officers which not only undermines the hierarchical structure but also impacts on the morale and motivational quotient of the entry-level officers.

4. Leased Accommodation:

The rental ceiling for leased accommodation was last revised vide e-Circular No. CDO/P&HRD-PM/84/2021-22 dated 04.01.2022. Since then, there has been a significant rise in rental values across most urban and semi-urban areas, such as Pimpri-Chinchwad under Pune metropolitan region and many such other places where change in real estate dynamics and market inflation has been rampant. However, the existing rental ceilings have not been kept in alignment with the upward inflationary trends and high maintenance costs resulting in a growing mismatch between the eligible ceiling and the actual rate of rentals prevailing in the market. Such disparity in the eligibility and actual cost is compelling our officers to either pay the differential amount of rent from their own pockets or settle for accommodations not befitting to their standards.

To ensure that the officers are able to maintain appropriate and dignified living standards, especially when transferred/posted to locations with high rental costs, it is imperative that the rental ceilings be reviewed and revised in line with the prevailing market actuations.

In view of the above, we request your good office for an upward revision of all the eligible rates and rationalization of reimbursements.

We trust that your esteemed office will accord these matters the necessary urgency and take appropriate action to resolve the operational challenges currently affecting the employees. Your timely intervention will not only alleviate the difficulties being faced but also help reinstate seamless operations, thereby safeguarding employee morale and sustaining productivity.

Yours sincerely,

Sd/-
General Secretary, AISBOF

CONCILIATION MEETING HELD ON 17-6-2025 BY CLC

**We reproduce the text of UFBU Circular no. 2025/11 dated 18.06.2025
for your information**

Our members are aware that consequent to our call for Strike, the Chief Labour Commissioner of the Ministry of Labour, Government of India, held two rounds of conciliation meetings on 18-3-2025 and 21-3-2025 wherein it was decided, in view of the discussions with the IBA and the officials of the Dept. of Financial Services, Ministry of Finance and the assurances of the CLC, to postpone our two days' strike action.

Subsequently, IBA had called us for bipartite discussions on 23-4-2025, the outcome of which has been informed to members in our previous circular. This was followed by conciliation meeting on 29-4-2025 the details of which have also been communicated to all our unions.

As a follow up of this, one more round of conciliation proceedings were held yesterday i.e. 17-6-2025 by the Chief Labour Commissioner. Representatives from the Dept. of Financial Services, Ministry of Finance, IBA and Bank managements were present. From UFBU, representatives of our 9 unions were present.

Gist of the discussions held during the conciliation proceedings:

5 Days Banking: We pointed out that the strike was postponed only on the assurance of the DFS that the issue is receiving serious attention of the Government and since there has been no development in the issue. We informed the Government that if there is further delay in the matter, UFBU will be constrained to revive the strike call. The CLC informed that he has also taken up the issue with the DFS. DFS representatives explained that they are aware of the sensitivity of the issue and that the matter is under consideration of the Government though timeline can't be committed on the same. We informed the IBA and Government that UFBU cannot wait indefinitely and that the UFBU is considering reviving the strike call.

Increasing attacks on Bank staff in Branches : We welcomed the communication sent by the Secretary, DFS to all the Chief Secretaries of the States and UTs to provide adequate safety measures with instructions to issue suitable advisories to sensitize and instruct District Magistrates and the State Police to (i) Take all preventive measures to avoid such incidents in bank branches including deployment of local police/ patrolling during peak banking hours at vulnerable locations, (ii) Ensure prompt and effective response to such complaints by the

designated law enforcement agencies and (iii) Take strong and deterrent action against perpetrators under relevant provisions. But we pointed out that such attacks still continue and quoted the instance that occurred in SBI, Dhule a few days ago. The CLC advised the IBA to follow up the matter and advise the Banks to take immediate steps to avoid any such occurrences in future.

Revised PLI Scheme of the DFS for Scale IV officers and above: We pointed out that even though the issue is under conciliation and hence the managements are expected to await further outcome of the proceedings, Punjab National Bank has implemented the PLI for employees and officers upto Scale III. CLC expressed his view that PNB management should not have done this when the issue is before him.

Representative of DFS that it is proposed to give flexibility to the Banks' Board for identification of officers in different brackets in each scale, within the ambit of the PLI scheme. However, we did not agree to this since according to us, any Incentive should be for collective performance. After a lot of discussions, it was agreed that representatives of unions and the IBA would discuss the issue to come up with certain proposal within the ambit of the scheme.

Such proposal shall be submitted to the DFS for review of the present scheme in the light of the proposal so that a consensus may be arrived at in order to maintain smooth and cordial relation in the industry.

In the meantime, all the Banks are to await the outcome and not proceed with the implement of PLI for the year 2024-25.

Recruitments and Outsourcing: Some of the Banks like Union Bank, Bank of Baroda, Indian Bank, SBI, Canara Bank and Punjab & Sind bank informed the details of the recruitments made for 2025-26 and the tentative intake for 2026-27. CLC opined that all the Banks should provide the details in order to understand the issue in totality in the light of the demands of the Unions. Hence it was decided that IBA would collect the necessary data before further discussions.

We pointed out that in respect of substaff, Banks are not resorting to recruitment in view of the minutes signed with DFS and this is resulting in huge unfilled vacancies and Banks employing casual and temporary employees for the same. Bank of Baroda management informed that they are going for recruitment of 500 substaff. We pointed out that managements are seeking to outsource these vacancies instead of recruiting regular employees. IBA informed that the issue of areas of outsourcing needs to be discussed and resolved bilaterally as already advised by the CLC. CLC advised that IBA and the Unions have to sit together and bilaterally resolve the issue of recruitments and outsourcing.

Enhancement in Gratuity limit: We took up this issue and it was informed that the matter is under process at the Government level for increasing the limit to Rs. 25 lacs under the Gratuity Act.

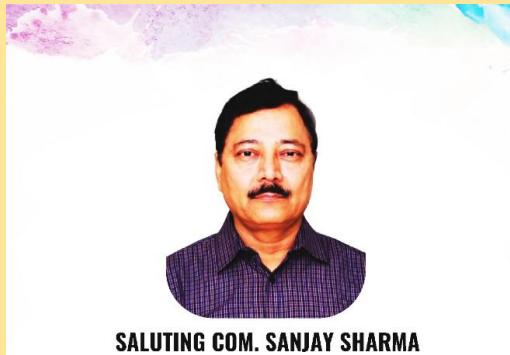
Appointment of Workman/Officer Directors: We took up the issue and DFS representatives informed that the proposals sent by them to the Appointments Committee of the Cabinet – ACC are awaiting the approval.

The conciliation proceedings have been adjourned to 11th August, 2025 for further discussions.

Sd/-
General Secretary

BIDDING ADIEU TO COMRADE SANJAY KUMAR SHARMA, EX - GENERAL SECRETARY, SBIOA CHANDIGARH CIRCLE

With a heart filled with gratitude and deep respect, we bid adieu to Comrade Sanjay Sharma on his superannuation—a visionary leader, a relentless fighter, and a compassionate guide whose journey through the corridors of SBIOA Chandigarh Circle has been nothing short of inspirational.



SALUTING COM. SANJAY SHARMA

From his early days in Ludhiana, where the seeds of leadership were sown, to his transformative journey through student politics, NCC, and public service, Com. Sharma's life has been a shining example of dedication, courage, and purpose. His foray into the State Bank of India in 1989 marked the beginning of a lifelong commitment to the rights and welfare of officers — a commitment that only grew stronger with every passing year.

As a leader, he navigated challenges with clarity and conviction — from his early days as a branch secretary to rising through the ranks as Zonal Secretary, Regional Secretary, AGS, DGS, and ultimately, the General Secretary of our Circle. His leadership during the crucial merger of associate banks and his unwavering stance during testing times set him apart as a pillar of strength for all of us.

Com. Sanjay Sharma's tenure was not just about organizational leadership but about human connection. Whether in the remotest branches of Uri or the highlands of Leh, he was present — listening, supporting, and standing shoulder to shoulder with his comrades. His revolutionary spirit, balanced with pragmatism, ensured that the voice of officers echoed powerfully while the interests of the Bank were never compromised.

A family man of deep values, he balanced his responsibilities with grace. As he steps into retirement, we know this is not an end but the beginning of a new chapter. His legacy will continue to guide us, and his values will remain etched in the ethos of SBIOA.

Thank you, Comrade Sanjay Sharma, for your tireless service, your fearless leadership, and your devotion & commitment. SBIOA Chandigarh Circle wishes you a healthy, peaceful, fulfilling, and joyful journey ahead.

In solidarity,
Comradely yours,

-Sd-

General Secretary

OBITUARIES

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

- ❖ Late Sh. Ravinder Kumar Behl, Manager, RACC Panipat
- ❖ Late Sh. Aman Bansal, Chief Manager, Kullu.
- ❖ Late Sh. Virinder Dhotra, Dy. Manager, RBO-2, Jammu
- ❖ Late Sh. Mahesh Dutt, Chief Manager, RACC Hamirpur
- ❖ Late Sh. Bhupinder Singh, Manager (NPA), RBO-3, Shimla
- ❖ Late Sh. Kulwant Singh, Manager, SARB Ludhiana
- ❖ Late Sh. Shailesh Kumar Sinha, Chief Manager, OTMS department LHO.

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 APR-JUN 25

APRIL,2025				
S.NO.	NAME (SH./SMT)	Designation/Scale	BRANCH	DATE OF RETIREMENT
1	MOHINDER PAL SINGH	CHIEF MANAGER	LHO CHD	30.04.2025
2	PAWAN KUMAR GARG	CHIEF MANAGER	LHO CHD	30.04.2025
3	RAJ KUMAR ARORA	DY. MANAGER	SPL. CURRENCY ADMIN. BRANCH	30.04.2025
4	SANTOKH SINGH	MANAGER	CAC HOSHIARPUR	30.04.2025
5	KULBIR THAKUR	DY. MANAGER	RACPC HOSHIARPUR	30.04.2025
6	NARINDER KUMAR ARORA	CHIEF MANAGER	RBO-3 PATIALA	30.04.2025
7	DEVINDER KUMAR	MANAGER	PATIALA RAJINDRA HOSPITAL	30.04.2025
8	RAJ KUMAR KAINTH	MANAGER	NAYA NANGAL	30.04.2025
9	SIMMI G. SINGH	DY. MANAGER	CCPC MOHALI	30.04.2025
10	JYOTI BASAR	DEPUTY MANAGER	RBO 4 JALANDHAR	30.04.2025
11	DARSHAN KUMAR	ASSISTANT MANAGER	BHATINDA GRAIN MARKET	30.04.2025
12	SATISH KUMAR GUPTA	DEPUTY MANAGER	SME SEC-17 KURUKSHETRA	30.04.2025
13	SURESH KUMAR	DEPUTY MANAGER	TREASURY BRANCH CHANDIGARH	30.04.2025

14	MOHAN LAL	DEPUTY MANAGER	MINI SECRETARIAT JAGADRI	30.04.2025
15	SURESH KUMAR	ASSISTANT MANAGER	SANGHOA (KARNAL)	30.04.2025
16	FAYAZ AHMAD SHAH	ASST. GEN. MANAGER	ZONAL OFFICE JAMMU	30.04.2025
17	MEHBOOB AHMAD KHAN	CHIEF MANAGER	RACPC JAMMU	30.04.2025
18	MOHD AKRAM BHAT	DEPUTY MANAGER	RASMECCC SRINAGAR	30.04.2025
19	RAJINDER PAL SINGH	DEPUTY MANAGER	RBO SRINAGAR	30.04.2025
20	ABDUL HAMID BUDOO	DEPUTY MANAGER	CAC SRINAGAR	30.04.2025
21	KULBIR SINGH	DEPUTY MANAGER	RDB RACC BUDGAM	30.04.2025
22	ANIL MEHTA	CHIEF MANAGER	RDB RACC KATHUA	30.04.2025
23	SAT PAL	ASSISTANT MANAGER	KEHLI MANDI	30.04.2025
24	SHABIR AHMAD QADRI	CHIEF MANAGER	RDB RACC ANANTNAG	30.04.2025
25	BASHIR AHMED BHAT	DEPUTY MANAGER	BANDIPUR	30.04.2025
26	NAZIR AHMAD BHAT	DEPUTY MANAGER	PULWAMA	30.04.2025
27	GHULAM MOHMMAD BHAT	DEPUTY MANAGER	RDB RACC ANANTNAG	30.04.2025
28	KHURSHEED AHMAD MALIK	CHIEF MANAGER	RAMBAN (J&K)	30.04.2025
29	RAJINDER KUMAR	DEPUTY MANAGER	SOLAN BYE PASS	30.04.2025
30	NEELAM SANYAL	MANAGER	CAC DHARAMSHALA	30.04.2025
31	ANIL KUMAR	DY. MANAGER	CHOBIN CHOWK BAIJNATH	30.04.2025
32	KARAM SINGH	CHIEF MANAGER	SAM CHANDIGARH	30.04.2025

MAY,2025

S.NO.	NAME	Designation/Scale	BRANCH	DATE OF RETIREMENT
1	KRISHAN LAL AHUJA	ASSISTANT GENERAL MANAGER	LHO CHANDIGARH	31.05.2025
2	AMAR LAL	ASSISTANT GENERAL MANAGER	LHO CHANDIGARH	31.05.2025
3	SANJAY KUMAR SHARMA	DEPUTY MANAGER	LHO CHANDIGARH	31.05.2025
4	HARMESH SINGH BADHAN	CHIEF MANAGER	RBO HOSHIARPUR	31.05.2025
5	JARNAIL SINGH	MANAGER	AMARGARH SANGRUR	31.05.2025
6	JASVIR SINGH	ASSISTANT GENERAL MANAGER	AO LUDHIANA	31.05.2025
7	HARNEK SINGH PREHAR	DEPUTY MANAGER	PHAGWARA	31.05.2025
8	ASHWANI KUMAR MAHESHWARY	DEPUTY MANAGER	NGM BHAGTANWALA	31.05.2025
9	PREM KUMAR GARG	CHIEF MANAGER	GURU HAR SAHAI	31.05.2025
10	TARUN KASHYAP	ASSISTANT GENERAL MANAGER	AO PANCHKULA	31.05.2025
11	RANBIR SINGH	DEPUTY MANAGER	BABIAL AMBALA	31.05.2025
12	MAHESH CHAND	DEPUTY MANAGER	BAWAL	31.05.2025
13	UMMED SINGH	MANAGER	RSETI FATEHABAD	31.05.2025
14	AHSAN UI HAQ ZARGAR	DEPUTY MANAGER	RBO SRINAGAR	31.05.2025

15	GH MOHD WANI	CHIEF MANAGER	RESAI (TALWARA)	31.05.2025
16	MANZOOR AHMAD SHAH	DEPUTY MANAGER	ANANTNAG	31.05.2025
17	KANCHAN SAMBYAL	DEPUTY MANAGER	DISTRICT COURT DHARAMSHALA	31.05.2025

JUNE, 2025

S.NO.	NAME	Designation/Scale	BRANCH	DATE OF RETIREMENT
1	VIPIN KUMAR AGGARWAL	CHIEF MANAGER	LHO CHANDIGARH	30.06.2025
2	VIJAY KUMAR AGGARWAL	MANAGER	LHO CHANDIGARH	30.06.2025
3	ATUL SRIVASTAVA	DEPUTY MANAGER	LCPC PATIALA	30.06.2025
4	SANTOSH KUMAR	CHIEF MANAGER	RBO-4 JALANDHAR	30.06.2025
5	RAKESH KHANNA	MANAGER	TRADE FINANCE C P C LUDHIANA	30.06.2025
6	PAWAN KUMAR	MANAGER	RACPC JALANDHAR	30.06.2025
7	NAND KISHORE	DEPUTY MANAGER	KAPURTHALA	30.06.2025
8	GEETA ARORA	DEPUTY MANAGER	MOGA	30.06.2025
9	HARBANS SINGH	CHIEF MANAGER	RACPC YAMUNANAGAR	30.06.2025
10	SUBHASH CHANDER MEHANDIRATTA	MANAGER	RACPC YAMUNANAGAR	30.06.2025
11	PYARA LAL	DEPUTY MANAGER	SME CLOTH MARKET AMBALA	30.06.2025
12	SAROJ BALA	CHIEF MANAGER	RACPC ROHTAK	30.06.2025
13	DILBAGH SINGH SHIMAR	DEPUTY MANAGER	RACC ROTAK	30.06.2025
14	HARMESH SINGH	DEPUTY MANAGER	DING SIRSA	30.06.2025
15	PARVEEZ AHMAD	CHIEF MANAGER	RBO SRINAGAR	30.06.2025
16	SYED SHAKIL AHMAD	DEPUTY MANAGER	MAGAM (BUDGAM)	30.06.2025
17	NAZIR AHMAD KHAN	DEPUTY MANAGER	TREHGAM	30.06.2025

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.



**WE ARE EACH OTHER'S STRENGTH
WE ARE EACH OTHER'S SUPPORT**



**BANK OFFICERS' MAIL
SBI OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE**