

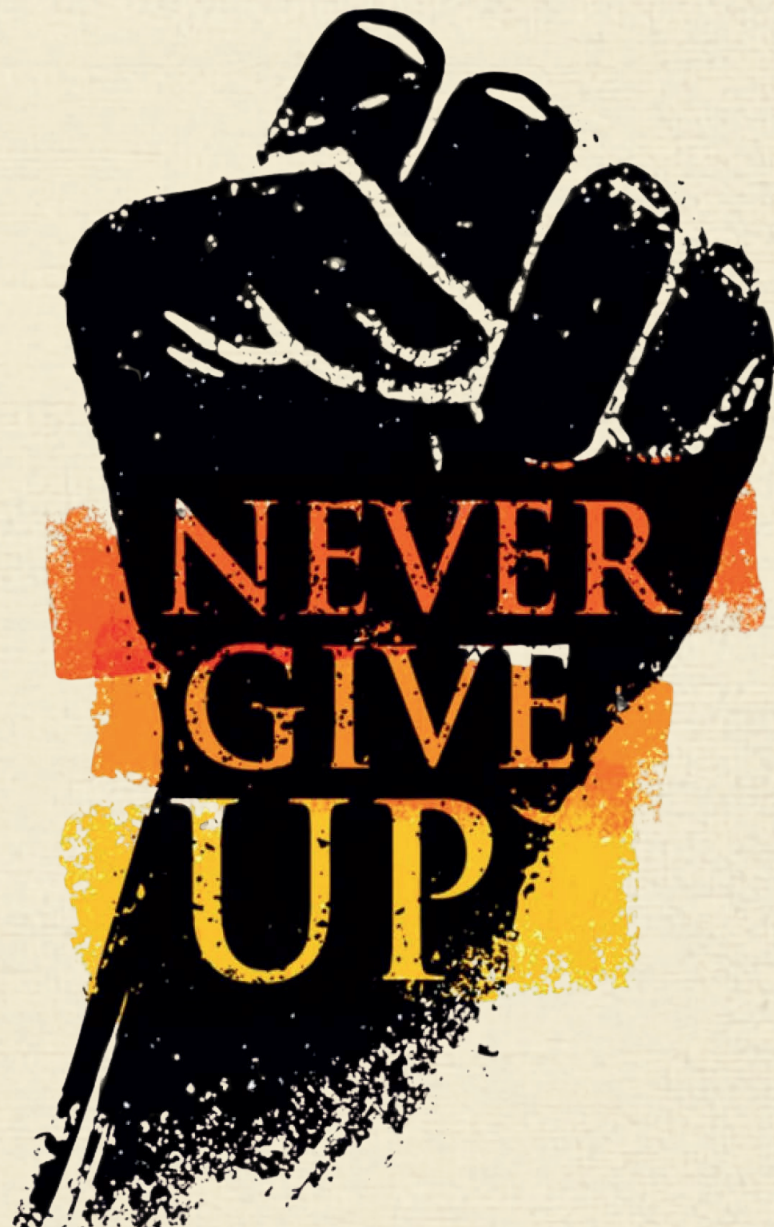


SBI Officers' Association (Chandigarh Circle)

BANK OFFICERS' MAIL

QUARTERLY MAGAZINE OF SBI OFFICERS' ASSOCIATION CHANDIGARH CIRCLE

A P R 2 0 2 6 / V O L . 3 6



UNITED WE STAND!!

IN THIS ISSUE:

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OUR DEMAND, JUST DEMAND

GLOBAL WORK CULTURE:

5-DAY WORK WEEK

— THE WORLD STANDARD —



150+ Countries Globally Follow a 5-Day Work Week

— Monday to Friday is the global norm for modern economies. —



GLOBAL ADOPTION

150+ Countries

Across North America, Europe, Asia-Pacific, and large parts of Africa & Latin America



| Global Adoption



Better work-life balance



Higher productivity



Improved employee health



Reduced operational costs



Strong digital enablement



Countries with 5-Day Work Week

| | |
|----------------|---------------|
| United States | United States |
| United Kingdom | United Japan |
| Germany | South Korea |
| France | Australia |
| Canada | New Zealand |
| Japan | Singapore |
| South Korea | Sweden |
| New Zealand | Norway |
| Singapore | Italy |

(Presented as representative examples, not exhaustive list)

A PROVEN GLOBAL STANDARD

5-Day Working is not a privilege — it is a **globally accepted best practice**.

Adopted by advanced economies, governments, and financial systems worldwide.



भारतीय स्टेट बैंक अधिकारी संघ चंडीगढ़ मंडल
की ओर से आप सभी को
नए वित्त वर्ष 2026-27 की शुभकामनाएं

साथियों,

हम वित्तीय वर्ष 2026-27 में प्रवेश कर रहे हैं, आइए नव ऊर्जा और दृढ़ संकल्प के साथ आगे बढ़ें। आने वाला वर्ष चुनौतियों और अवसरों दोनों को साथ लेकर आएगा।

पिछले वित्त वर्ष में हमने बैंक की सेवा समर्पण और ईमानदारी के साथ की है। अपने कार्य के माध्यम से हमने राष्ट्र और नागरिकों के प्रति सार्थक योगदान दिया है।

आपके द्वारा किया गया हर वित्तीय लेन देन देश की तरक्की में अहम भूमिका निभाता है। याद रखें, आप में से प्रत्येक इस महान देश का "समृद्धि प्रबंधक" है।

आइए, इसी प्रतिबद्धता और गर्व के साथ आने वाले वर्ष में आगे बढ़ें।

पदोन्नति के लिए पात्र सभी साथियों को हमारी हार्दिक शुभकामनाएं। आपके भविष्य के प्रयासों के लिए भी हमारी ओर से शुभकामनाएं।

आइए, हम अपने स्वास्थ्य का भी ध्यान रखने का संकल्प लें। आप अपने परिवार के लिए सबसे महत्वपूर्ण हैं।

संकल्प लें कि हम दृढ़, अनुशासित और एकजुट रहें। हमारी ताकत हमारी एकता में है। सामूहिक प्रयासों से हम हर चुनौती का सामना करेंगे और आत्मविश्वास के साथ आगे बढ़ेंगे।

आप सभी और आपके परिवारों को स्वस्थ, सफल और समृद्ध वर्ष की हार्दिक शुभकामनाएं।

एकता में ही हमारी शक्ति है।

सादर,

महासचिव

UFBU, AIBOC AND AISBOF ACTIVITIES

January 2026: All India Strike — 5-Day Banking

4 January 2026 — Strike Call Announced (Circular 2026/02)

UFBU announced an All-India Bank Strike on 27 January 2026, demanding Government approval for 5-Day Banking (remaining Saturdays as holidays), as already agreed in the IBA-UFBU MOU of December 2023 and the Bipartite Settlement of March 2024. Agitational programmes such as demonstrations, badge wearing, and X/Twitter campaign under #5DayBankingNow, achieved over 18,80,027 impressions and 3,00,000+ tweets/posts, but the Government remained unresponsive.

8 January 2026 — Formal Strike Notice Filed (Circular 2026/03)

A formal strike notice (Form-L) under the Industrial Disputes Act 1947 was served on IBA, DFS, and the Chief Labour Commissioner by all 9 constituent unions of UFBU.

The full agitational calendar:

| Date | Programme |
|---------------------|--|
| Jan 8, 2026 | Strike notice served |
| 9–26 Jan | Mobilisation meetings across the country |
| Jan 18, 2026 | Social Media Campaign |
| Jan 20, 2026 | Badge Wearing |
| Jan 22, 2026 | Press Conferences + Evening Rallies at State HQs |
| Jan 27, 2026 | ALL INDIA STRIKE |

18 January 2026 — Digital Campaign: Historic Success (Circular 2026/06)

The X/Twitter campaign under #Implement5DayBanking achieved: over 4.11 lakh posts, nearly 5.16 lakh engagements, and a potential reach of 2.09 crore (20.9 million) users.

22–23 January 2026 — Conciliation Meetings

DFS attended conciliation and issued a veiled warning that proceeding with the strike could result in an unfavourable Government stance on other pending demands, including PLI. UFBU noted this as inappropriate pressure.

27 January 2026 — All India Strike: Massive Success

The strike was observed across all Public Sector Banks and was reported as a massive success across the country in all the Banks. UFBU/AIBOC conveyed revolutionary greetings to all members for their unity and participation.

The strike action of 27th January 2026 was a thunderous success in our Circle, and this achievement has been possible because of the committed efforts of our Central Committee members, unit leaders, and the wholehearted participation of our members.

PLI DISPUTE ESCALATES

12 February 2026 — DFS DIRECTS TO CREDIT PLI Only Up to Scale III (AIBOC Circular 2026/16)

In Retaliation, shortly after the strike for 5 day wekk, DFS directed all PSBs to credit PLI for FY 2024–25 only up to Scale III officers, deliberately excluding Scale IV to VII. UFBU condemned this as a blatant violation of the CLC's June 2025 status quo directive and an attempt to "browbeat" the unions and divide the workforce. The existing PLI scheme (as per 11th BPS/8th Joint Note) is a uniform scheme for all staff up to Scale VII (maximum 15 days Basic Pay + DA), while the DFS scheme links PLI for Scale IV and above to individual performance via five categories at 0%, 20%, 40%, 60%, 80%, and 100% , with PLI potentially up to 365 days.

9 March 2026 — Conciliation Meeting with Dy. CLC (AIBOC Circular 2026/21)

A conciliation meeting was held by Dy. CLC Susanta Kumar Nayak, with DFS, IBA, all PSBs, and all UFBU unions present. UFBU demanded that PLI payment for FY 2024–25 for Scale IV to VII officers be made under the existing Bipartite Settlement/Joint Note provisions, not the new DFS scheme, while indicating openness to discussing the new DFS scheme for FY 2025–26 onwards. The Conciliation Officer directed IBA to submit within 10 days a comparative estimate of PLI payments for Scale IV to VII officers under both systems — the Bipartite Settlement and the new DFS formula — to assess the financial impact. Issues such as 5-Day Banking, Gratuity limit increase, and staff recruitment were also raised.

18 March 2026 — DFS Defies CLC: Issues Direct Implementation Orders

Despite the ongoing conciliation, the Government unilaterally ordered public sector banks on 18 March 2026 to credit PLI to senior executives in Scale IV and above. DFS issued bank-specific implementation directives barely nine days after the 9 March conciliation meeting - a step that rendered the conciliation process nugatory, as UFBU recorded.

19 March 2026 — UFBU Writes Urgently to CLC

UFBU wrote urgently to the Chief Labour Commissioner seeking immediate intervention, requesting: cognizance of the DFS communications of 18 March; an urgent conciliation hearing; a direction to DFS, IBA, and all PSBs to keep in abeyance all action under the revised PLI scheme; and a direction that FY 2024–25 PLI for Scale IV–VII be governed only by the existing Bipartite Settlement framework. UFBU warned: "The day the DFS scheme is implemented in banks for Scale IV officers and above, the workforce will be on the streets in protest."

20 March 2026 — UFBU Launches Agitational Programme, Threatens Flash Strike

UFBU announced an immediate protest programme effective 21 March 2026: wearing of Black Badges, work strictly as per rules, withdrawal of extra co-operation, adherence to regular working hours, exit from official WhatsApp groups, non-attendance at official bank functions, and not taking management calls after 6:00 PM. A strike call within 24 hours was threatened if further provocation occurred.

22 March 2026 — AIBOC Issues Comprehensive Position Paper

AIBOC issued a detailed circular framing the DFS PLI scheme as an existential threat to officers, describing a "kill chain" of three instruments — the DFS Review/Premature Retirement mechanism, the PLI forced-ranking scheme, and the Bank Assessment/CDS grading — that together create a documented pathway from classification to forced exit. UFBU's consolidated demands were stated as: scrapping of forced-ranking PLI for Scale IV and above, withdrawal of the Bank Assessment/CDS grading circular, halting of the premature retirement review pipeline, implementation of 5-Day Banking, and respect for CLC directions and collective bargaining rights.

AIBOC Files Writ Petition in Delhi High Court

AIBOC filed a writ petition in the Delhi High Court against the new PLI scheme under Articles 226 and 227 of the Constitution of India, challenging actions related to the PLI scheme dated 19 November 2024 as being in violation of the Bipartite Settlement dated 8 March 2024. The petition was filed jointly by AIBOC, AIBEA, and NCBE – three major unions of the nine UFBU constituents. The case was heard by the Delhi High Court for the first time on 30 March 2026. After the case was filed, IBA issued urgent communications to HR heads of all Public Sector Banks directing them not to credit PLI to Scale IV to VII officers.

1 April 2026 — Second Hearing, Delhi High Court

The case was heard again on 1 April 2026. No stay on advisory was granted but the court stated that the payment of PLI will have bearing on the case. Based on IBA's confirmation from banks, the Court was updated on the status of non-payment till date. The Delhi High Court has listed the matter for its next hearing on 25 May 2026. A virtual meeting of UFBU was held on 03.04.2026. The developments on PLI issue including the court case etc were discussed. The earlier decision on continuing the agitation programme was reiterated. Meeting observed that on 5 days banking also there is no development after our strike. It was decided to reapproach THE agitational programme and work out further course of action by next week.

In the interim, UFBU's agitational programme (Black Badge wearing, work-to-rule, and other measures announced on 20 March) continues in parallel.

AIBOC/ UFBU - Status of Key Issues as of Early April 2026

| Issue | Current Status |
|--|---|
| 5-Day Work Week in Banking Industry | Agreed in March 2024; Government approval still pending; strike held on 27 Jan 2026; unresolved |
| PLI for Scale IV–VII | Sub judice before Delhi High Court; next hearing 25 May 2026; IBA has reportedly directed PSBs not to credit PLI pending the case; UFBU agitation ongoing |
| New DFS PLI Scheme (individual performance-based) | Challenged in Delhi High Court by AIBOC, AIBEA & NCBE; CLC conciliation also ongoing |
| Continuous reports of Attack on Bankers, Protections demanded | DFS Issued advisory to Chief Secretaries and DGPs of all State Governments to ensure the protection of bank employees. |
| Gratuity Limit Increase (to ₹25 lakh) | Raised with DFS; They advised it is approved and notification will be issued soon |
| Staff Recruitment | Raised repeatedly; Recruitments did improve in all cadres in last FY, still more improvement is required. |
| Labour Codes | Concerns registered in Nov 2025 CLC meeting; ongoing |
| Pension Updation / Retiree Medical Insurance | Raised with DFS/IBA/CLC, pending court case |
| Residual Issues of Wage revision | Ongoing with IBA/ Govt |

AISBOF UPDATES

SUMMARY OF AISBOF CURRENT CIRCULARS

| <u>Title</u> | <u>Date</u> |
|---|-----------------------------------|
| <u>TAX ON PERQUISITE VALUE OF ACCOMMODATION W.P.NO. 14126/2008 IN THE MATTER OF AIBOC VS. UNION OF INDIA AND OTHERS</u> | <u>05.03.2026</u> |
| <u>Sub: Retrospective Implication of Clause 6(i) of the Uniform Transfer Policy on Pending Inter Circle Transfer (ICT) Applications - Request for Sympathetic Consideration</u> | <u>17.02.2026</u> |
| <u>Engagement of SBI Officers for Election-Related Non-Banking Duties (ERMO/SIR, West Bengal). Request for Immediate Intervention and Institutional Safeguards</u> | <u>17.02.2026</u> |
| <u>LEADERSHIP CHANGE - COM S CHATTOPADHAYAYA TAKES OVER AS PRESIDENT AISBOF</u> | <u>03.02.2026</u> |
| <u>DEARNESS ALLOWANCE - FEBRUARY-2026 TO APRIL-2026</u> | <u>30.01.2026</u> |

| | |
|--|-----------------------------------|
| <u>STREAMLINING REQUISITION, APPROVAL AND COMPENSATION FOR OFFICERS WORKING ON SUNDAYS/HOLIDAYS</u> | <u>09.01.2026</u> |
| <u>REVISION OF PERSONAL ALLOWANCE AND RECTIFICATION OF FITMENT ANOMALIES IN PAY FIXATION FOR PROMOTIONS W.E.F. 01.11.2022</u> | <u>09.01.2026</u> |
| <u>REVIEW OF MAKER-CHECKER PROVISION IN TAB BANKING DIGITAL ACCOUNT OPENING- SOP</u> | <u>09.01.2026</u> |
| <u>REVISED SCHEME FOR COMPASSIONATE APPOINTMENT</u> | <u>09.01.2026</u> |
| <u>VACANCY POSITION FOR PROMOTION EXAMINATIONS</u> | <u>09.01.2026</u> |
| <u>UNIFORM TRANSFER POLICY: REQUEST FOR MODALITIES MEETING</u> | <u>09.01.2026</u> |
| <u>Revisit of existing SOP for Currency Chest operations (including recovery of RBI-imposed penalties)</u> | <u>09.01.2026</u> |
| <u>SUBJECT: MONEY MULE ACCOUNTS - IMPLEMENTATION SAFEGUARDS, CSP/BC CHANNEL CONTROLS, AND FAIR OFFICER-PROTECTION FRAMEWORK (IN LIGHT OF BANK SOP/EDD INSTRUCTIONS AND RBI DIRECTIONS)</u> | <u>09.01.2026</u> |
| <u>Individual Housing Loan Scheme for Scheduled Tribe Employees (IHLSSTE) and for SC/OBC Employees in CNT Areas</u> | <u>09.01.2026</u> |
| <u>Mandatory Learning & Certification Review of implementation challenges and request for extension of timeline for FY 2025-26</u> | <u>09.01.2026</u> |

VISIT WWW.AISBOF.ORG FOR DETAILS

“NO SINGLE OFFICER BRANCH”
LONG PENDING DEMAND RECOGNISED

Our long-pending demand of ensuring adequate staff at branches has now been formally recognised at the highest level.

The provision of “No Single Officer Branch” (minimum two officers in a branch) has been incorporated in the Chairman’s Policy Guidelines (FY 26-27). This is a significant step towards ensuring business continuity, strengthening compliance, mitigating operational risks, and most importantly improving service delivery through adequate staffing.

This issue has been consistently and persistently raised by AISBOF at various forums. We place on record our sincere appreciation to the Bank Management for acknowledging and accepting this important concern.

Further, the same was also discussed in Q4 CNC meeting of Circle association with the management. In line with these directions, provisioning for the same will be ensured in the manpower planning of our Circle for the current financial year.

This is a positive and progressive development. Effective implementation at the ground level will now be crucial, and we will continue to closely follow up to ensure that the intended benefits reach all branches.

MEMBERS' MEETS

Mohali Module Unit organised a Regional Conference at Patiala on 25 Feb 2026, with a strong turnout of 200+ members.



Interaction with the new batch of CBOs on 13th March 2026 at SBILD Patiala



MEMBERS' MEETS AND REGIONAL CONFERENCES



MEMBERS' MEET AT LHO CHANDIGARH



MEMBERS' MEET AT PATHANKOT



MEMBERS' MEET AT DHARAMSHALA

3rd ANNUAL WOMEN'S WALKATHON 2026

SBI Officers' Association's 3rd Women's Day Walkathon 2026 concluded on a truly inspiring note. On 8th March 2026, our members walked together in celebration of every woman - her resilience, her grace, and her boundless power to inspire. The energy, enthusiasm, and sisterhood on display made this a truly memorable occasion. The event was graciously inaugurated and flagged off by Chief Guest, Shri Krishan Sharma, Chief General Manager, SBI, in the presence of General Managers and other distinguished dignitaries. Every step taken that morning was a stride for womanhood – and together, we made it count. A heartfelt thank you to all the participants, volunteers, and well-wishers who made this walkathon a grand success!



THE EARTH IS HAPPY
WHEN WOMEN SMILE



Happy Women's Day!

Let's continue to pave the way for a more inclusive and empowered world for all!



SBI Officers' Association Chandigarh Circle

TRIBUTES TO MARTYRS

On the solemn occasion of the martyrdom day of Shaheed-e-Azam Bhagat Singh, Shaheed Sukhdev and Shaheed Rajguru, on 23rd March 2026, the SBI Officers' Association, Chandigarh Circle has arranged for offering floral tributes to the great sons of our nation. Our Circle CMC and members paid their respectful homage to the martyrs at the Association Office.



CNC - STRUCTURED MEETING OF
THE ASSOCIATION
FOR Q4 FY 2025-26
WITH CIRCLE MANAGEMENT

The meeting was chaired by CGM Circle and the following issues were taken up.

- Transfer Policy - Preparatory work for next year's transfer exercise and modality meetings with association
- Definition of Centre for transfer/ posting vis-a-vis Definition of Centre for Lease accommodation ceiling.
- Manpower planning – Adequate manpower in currency chests and minimum two officers per branch.
- Restoration of Per Diem and Messing Allowance for employees posted in Kashmir valley at the earliest
- Preventive Vigilance: Strengthening measures through training, awareness, and internal controls to avoid frauds.
- Concerns - Operational Pressure and Compliance Risks - Especially in view of annual closing
- Staff Welfare and Bill Settlements: Need for uniform and transparent guidelines for payment of LTC/LFC bills and medical bills and timely payment of bills.
- Approval of leave requests- Timely decision on leave requests, with recording of proper reasons, in case leave is rejected.
- Provision of Bank's Doctor at Bathinda, Need for improvement in medical infrastructure and tie-ups

The management assured to examine and resolve the issues at the earliest

SYNERGY MEETING FOR DISCIPLINARY PROCEEDINGS

A synergy meeting was held on 18.03.2026 between the management and officers' association representatives to improve the disciplinary proceedings process. The meeting was attended by the DGM Vigilance, DGM & CDO, AGM HR, officials from Vigilance and BCDM department, IR team.

The following action points emerged from the discussion-

- Ensuring proper Investigation as per staff accountability policy, to avoid unnecessary explanations
- Adequate Training of IOs for following the Staff Accountability Policy in letter and spirit
- Periodic review of the IOs on the basis of Investigation reports in line with Staff Accountability Policy
- Closure or clubbing of cases of similar nature at Controller level, which can avoid issuance of multiple chargesheets on the same or connected facts
- Expediting the process of disciplinary proceedings at RBO/AO levels, especially in suspension cases
- Monthly review/report of the implementation of orders
- Adequate number of IAs and POs and Imparting training to IAs

MEMBER ASSISTANCE INITIATIVE



(CHANDIGARH CIRCLE)

Dear Members

SBIOA CHANDIGARH CIRCLE

PROUDLY LAUNCHES

SBIOA

Saathi

WhatsApp-based member
assistance initiative



SCAN THIS QR
AND SEND 'hi'



+15558206024

SBI OFFICERS' ASSOCIATION
Chandigarh Circle

We proudly announce
**SBI OFFICERS' ASSOCIATION
CHANDIGARH CIRCLE'S
08TH GUEST HOUSE
AT SRINAGAR'S DAL LAKE
HOTEL NEW PARK, BOULEVARD,
DAL LAKE, SRINAGAR**



Opening Date 15.01.2026

Advance Booking Open Now!!

For booking, email- guesthouse.sbioacha@gmail.com

We respond to booking request within 24 hours.

Members of other associations may please route their requests through respective associations

OBITUARIES

We are pained to inform that the following members left us for heavenly abode, during the period.

- Late Sh. Krishan Pal Chauhan
- Late Sh. Vivek Jangra

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

| Name | Retired as | Retired from | Retired on |
|--|-----------------------|--------------------------------------|------------------|
| Com. AMAR SINGH | Chief Manager | RBO-3 KURUKSHETRA | 31-Jan-26 |
| Com. Ajay Kapoor | Chief Manager | A O LUDHIANA | 31-Jan-26 |
| Com. Gulshan Kumar Joshi | Chief Manager | SMECC ASR | 31-Jan-26 |
| Com. SHRI CHAND | Chief Manager | B C D M | 31-Jan-26 |
| Com. Bikramjit Singh | Manager | RBO-II JAMMU | 31-Jan-26 |
| Com. SUSHIL KUMAR MARWAHA | Manager | PATIALA(1637) | 31-Jan-26 |
| Com. Tsunduru Rajanikantha Rao | Manager | SPL. CURR .ADMIN. BR MILLERGANJ | 31-Jan-26 |
| Com. Bhat Paroz Ahmad | Deputy Manager | SRINAGAR(J - K)(722) | 31-Jan-26 |
| Com. Bilal Ahmad Bhat | Deputy Manager | BANDIPUR(1362) | 31-Jan-26 |
| Com. Rakesh Kumar Bansal | Deputy Manager | DOCUMENT ARCHIVAL CENTRE(17307) | 31-Jan-26 |
| Com. SANTOKH KUMAR | Deputy Manager | KARTARPUR(50069) | 31-Jan-26 |
| Com. MEENA KUMARI | Assistant Manager | MANSOORPUR(7508) | 31-Jan-26 |
| Com. BALWINDER SINGH | Chief Manager | RBO 4 PATIALA(51051) | 28-Feb-26 |
| Com. NAVAL MAHAJAN | Chief Manager | RBO PATHANKOT(15875) | 28-Feb-26 |
| Com. SURESH KUMAR | Chief Manager | RDB RACC SIRSA (63463) | 28-Feb-26 |
| Com. Ashwani Kumar | Manager | CAC UNA | 28-Feb-26 |
| Com. NIRMAL RAM | Manager | CURRENCY ADMN CELL JALANDHAR(5293) | 28-Feb-26 |
| Com. Ranbir Singh Pun | Manager | RDB RACC TARN TARAN (63441) | 28-Feb-26 |
| Com. Zahid Hussain Khan | Manager | RBO SRINAGAR(6176) | 28-Feb-26 |
| Com. Fayaz Ahmad Wani | Deputy Manager | ACHABAL(4594) | 28-Feb-26 |
| Com. Kausar Hussain Syed | Deputy Manager | RASMECCC SRINAGAR(5026) | 28-Feb-26 |
| Com. RAM PAUL | Deputy Manager | RBO-III JAMMU(14853) | 28-Feb-26 |
| Com. Chaman Lal Heer | Assistant Manager | ADB DASUYA(50262) | 28-Feb-26 |
| Com. Parshotam Lal | Asst. Gen. Manager | ADMINISTRATIVE OFFICE LUDHIANA(6200) | 31-Mar-26 |
| Com. Raj Kumar | Asst. Gen. Manager | Business Conduct & Disciplinary Mgt. | 31-Mar-26 |
| Com. BALWINDER SINGH UPPAL | Chief Manager | RBO 3 PATIALA(15874) | 31-Mar-26 |
| Com. RAJBIR SINGH | Chief Manager | Operations Network - I | 31-Mar-26 |
| Com. Rakesh Jalla | Chief Manager | SME BRANCH CHANDIGARH(11705) | 31-Mar-26 |
| Com. Rakesh Raina | Chief Manager | CPPC CHANDIGARH(4469) | 31-Mar-26 |
| Com. Birendra Prasad | Manager | RORI(2462) | 31-Mar-26 |
| Com. Saudagar Singh | Manager | RACPC CHANDIGARH(4486) | 31-Mar-26 |
| Com. Sulekh Chand | Manager | KHANNA(50074) | 31-Mar-26 |
| Com. Jagtar Singh | Manager(S) | Circle Security Dept | 31-Mar-26 |
| Com. Avtar Singh | Deputy Manager | BARAMULLA J - K(1477) | 31-Mar-26 |
| Com. Hakim Ihsan Ul Haq | Deputy Manager | RDB RACC BUDGAM (63471) | 31-Mar-26 |
| Com. Kali RAM | Deputy Manager | KUNIHAR(50128) | 31-Mar-26 |
| Com. Krishan Lal Sethi | Deputy Manager | AAYAKAR BHAWAN LUDHIANA (51249) | 31-Mar-26 |
| Com. Manzoor Ahmad Lone | Deputy Manager | AIR FIELD SRINAGAR(5942) | 31-Mar-26 |
| Com. Med Ram | Deputy Manager | AUHAR SAB(9088) | 31-Mar-26 |
| Com. Mehraj Ud Din Bafanda Regional Secretary SBIOA | Deputy Manager | RBO SRINAGAR(6176) | 31-Mar-26 |
| Com. Muzafar Ahmad Bhat | Deputy Manager | RASMECCC SRINAGAR(5026) | 31-Mar-26 |
| Com. Rajesh Kumar Sharma | Deputy Manager | CLEARING CPC CHANDIGARH(10388) | 31-Mar-26 |
| Com. Surjeet Singh | Deputy Manager | CIRCLE CALL CENTRE, LHO CHANDIGARH | 31-Mar-26 |
| Com. Tabasum Bilal Ara | Deputy Manager | ZAINAKADAL(4597) | 31-Mar-26 |
| Com. Tariq Ahmad Shah | Deputy Manager | SRINAGAR(J - K)(722) | 31-Mar-26 |
| Com. Kamal Kishore Sharma | Assistant Manager | SHAKTI NAGAR JAMMU(11856) | 31-Mar-26 |
| Com. Ram Rat Singh | Assistant Manager | SANYANA(50416) | 31-Mar-26 |

**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.**

BANK OFFICERS' MAIL

QUARTERLY MAGAZINE OF SBI OFFICERS' ASSOCIATION CHANDIGARH CIRCLE

“शहीदों की चिताओं पर लगेंगे हर बरस मेले,
वतन पर मिटने वालों का यही बाकी निशां होगा...”



देश की आज़ादी के वीर क्रांतिकारी शहीद भगत सिंह, शहीद राजगुरु
एवं शहीद सुखदेव जी को शत-शत नमन



भारतीय स्टेट बैंक अधिकारी संघ चंडीगढ़ मंडल

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