



SBI Officers' Association (Chandigarh Circle)

BANK OFFICERS' MAIL

QUARTERLY MAGAZINE OF SBI OFFICERS' ASSOCIATION CHANDIGARH CIRCLE

J U L Y 2 0 2 6 / V O L . 3 7

*"Individually, we
are one drop,
Together we are an
Ocean"*

IN THIS ISSUE:

- **NEW CIRCLE CGM TAKES OVER**
- **KEY LEADERSHIP CHANGES IN CIRCLE MANAGEMENT**
- **CNC MEETING UPDATES**
- **UFBU, AIBOC AND AISBOF ACTIVITIES**
- **CIRCLE ASSOCIATION DAY MESSAGE**
- **EVENTS AND ACTIVITIES**
- **SBIOA SAATHI - MEMBERS' ASSISTANCE INITIATIVE**
- **DIGITAL EASE FOR MEMBERS- OUTLOOK EMAIL RULES**
- **DATA PROTECTION ALERT FOR MEMBERS**
- **OBITUARIES**
- **MEMBERS RETIRED DURING THE PERIOD**
- **OUR DEMAND JSUT DEMAND - 5 DAY WORK WEEK**

NEW CIRCLE CGM TAKES OVER



SBI Officers' Association, Chandigarh Circle, extended a warm welcome to the new Chief General Manager, Chandigarh Circle, Shri Amaresh Kumar Jha.

An introductory meeting was also held with him, during which he emphasised the importance of creating an inclusive and harmonious work environment to take the Circle forward.

We extend our best wishes to Shri Jha for a successful tenure ahead.

BIDDING ADIEU TO CHIEF GENERAL MANAGER



SBIOA Chandigarh Circle bid a warm and respectful farewell to Shri Krishan Sharma Ji, on his transfer from Chandigarh Circle to IAD, Hyderabad.

A fine human being and an empathetic leader, his warmth, humility, accessibility, and genuine concern for officers will always be fondly remembered.

We sincerely thank him for his guidance and support and wish him continued success, good health, and fulfilment in his new assignment.

KEY LEADERSHIP CHANGES IN CIRCLE MANAGEMENT COMMITTEE



**SHRI BINOD KUMAR
SINHA TOOK OVER
AS GM NW II**



**SHRI NAVIN MISRA
TOOK OVER AS GM
NW III**



**SH JOGESHA MAHESH RAVAL
TOOK OVER AS DGM & CDO**

Update on Q1 FY 2026–27 Circle Negotiating Council Meeting of Chandigarh Circle - Constructive Dialogue and Positive Outcomes

Dear Members,

The quarterly Circle Negotiating Council meeting of SBIOA Chandigarh Circle for Q1 FY 2026-27 was held with the Circle Management on 03.06.2026 in a cordial and constructive atmosphere.

The meeting was attended by the Chief General Manager, the incoming Chief General Manager, Network General Managers, DGM & CDO, DGM B&O of each AO and other senior functionaries of the Circle.

The meeting was held in a positive and solution-oriented manner. The issues were placed constructively, and management responded with a positive approach on all the agenda items.

We also take this opportunity to convey the broad message shared by the Circle CGMs. The Bank and the Circle need the committed contribution of every officer in strengthening business, improving customer service, mobilising deposits, ensuring sustainable growth, and upholding the highest standards of ethics, compliance and discipline.

The Association acknowledged the cordial industrial relations maintained in the Circle and appreciated the positive approach of the Circle Management towards creating a better work environment. The Association also welcomed the incoming Chief General Manager and General Managers and assured full constructive cooperation in all initiatives aimed at strengthening the Circle, improving work environment, further improving customer service and ensuring sustainable growth of the Bank.

The Association placed before the management the issues concerning the officers' fraternity with due seriousness, responsibility and institutional spirit.

The following major issues were taken up in the meeting:

Transfer Policy and related matters

The Association placed the need for a humane and sensitive approach in transfer-related matters, especially in cases involving genuine medical grounds, compassionate circumstances, female officers, single parents, spouse cases, officers posted in difficult/most difficult areas and other hardship cases.

Management showed a very considerate and humanitarian approach towards the genuine difficulties of officers and kindly consented to continue the existing exemptions from IRT/IMT on case-to-case basis for:

- Female officers whose children are studying in 10th or 12th standard
- Female officers who are mothers of newborn babies below one year of age
- Male and female officers who are single parents of children below 18 years of age

Further, management has also agreed to continue the tenure of Difficult and Most Difficult branches as 24 months and 18 months respectively.

We requested that request transfers on Medical and compassionate grounds must be dealt with on priority so that needy officers are placed suitably, to which the management agreed to accordingly priority in dealing with all such cases.

In another important relief, management agreed to extend the IMT stay by two years for officers of Shimla and Jammu Modules who have served in Difficult or Most Difficult branches within the module.

The Association also raised the issue of frequent transfers, repeated postings and deputations, especially in RBOs, emphasizing that officers should get reasonable stability in posting except where genuine administrative exigencies exist.

The matter of reviewing the present definition of Tricity and allowing leased accommodation entitlement to officers posted in peripheral areas of Tricity centre was also taken up. It was submitted that officers posted in peripheral

locations should not be made to suffer both on account of commuting hardship and denial of accommodation entitlement.

Management responded positively to the concerns raised and agreed to examine and address the issues appropriately.

Well-being and dignity of officers

The Association placed the matter that no officer should be called or required to work on Sundays and holidays, except in cases of genuine and unavoidable exigencies. It was also acknowledged that in our Circle such calls and routine follow-ups on holidays have been minimized to a considerable extent, and this healthy practice needs to be further improved consistently across all offices and administrative units. The Association also stated that late-night meetings should be avoided except for emergencies.

The issue of professional communication and dignified behaviour across all levels was also discussed. It was emphasized that a healthy work culture, respectful communication and adherence to organizational values are essential for sustaining performance and morale.

Management agreed with the spirit of the issue and assured necessary sensitization and suitable action.

Kashmir Valley issues

The long-pending matter of per diem and messing allowance for officers and employees posted in Kashmir Valley was again taken up. The Association emphasized that officers serving in the Valley work under difficult and sensitive conditions and deserve early resolution of this issue. **We are glad to share that Bank has now approved the same with an effective date of 01.08.2024.**

The request for a special recruitment drive for Kashmir Valley was also discussed so that local manpower availability, operational continuity and customer service in the region may be strengthened. Management shared that a recommendation note in this regard is being sent to the corporate centre for immediate recruitment for the area. Management agreed for appropriate follow-up and necessary action at the relevant level.

Manpower planning

The Association raised the issue of staff shortage vis-à-vis deployment and requested a clear roadmap for implementation of the Chairman's policy guidelines regarding minimum two officers in each branch.

It was emphasized that adequate manpower is essential not only for business growth, but also for compliance, risk management, customer service and prevention of operational stress.

Management agreed to post the manpower as per guidelines and consider to resolve the matter with due priority.

Maitreyi Rooms

The establishment of Maitreyi Rooms as wellness spaces for female employees at eligible offices was taken up. The Association requested that these facilities be ensured at All AOs, and wherever applicable, as per the Bank's guidelines of establishing such spaces in buildings with 50+ women employees.

Management agreed to the same and directed the competent authorities to find suitable space to designate Maitreyi rooms at applicable places.

Medical facilities and health-related issues

The issue of posting of a Medical Officer at AO Bathinda was discussed. The management agreed to resolve the same at the earliest and informed that fresh recruitment for Bank Medical Officers is expected to be notified soon.

In addition, under other issues, the Association also raised the matter of a dispensary facility at Patiala where we have a significant number of serving as well as retired employees. We are pleased to inform that the CGM kindly consented for the dispensary at Patiala. This issue was parallelly being followed up by our seniors through SBI Pensioners' Association and is a much needed relief.

Training and handholding before specific assignments

The Association also raised the important issue of mandatory training before placing officers in specific assignments. It was submitted that officers posted in specialized or sensitive assignments must be properly trained, hand-held and guided so that they can discharge their responsibilities confidently and effectively.

Management agreed with the suggestion and directed competent authorities to arrange for the same.

UFBU, AIBOC AND AISBOF ACTIVITIES

Number	<i>Title</i>	Date
Circular No-60	Com. M. Balakrishnan, Former President, AISBOF - A Towering Trade Union Leader bids adieu	12.06.2026
Circular No-59	Requisition and deployment of Bank Officers and Employees for non-banking duties	04.06.2026
Circular No-58	Anomalies Observed in the Annual Inter-Circle Transfer (ICT) Exercise 2026 Request for Reconsideration, Restoration of Seniority and Publication of a Supplementary List.	18.05.2026
Circular No-57	Seeking comprehensive overhaul of the Career Development System (CDS) as presently implemented for officers in SMGS?IV and above, and seeking interim institutional protection of officers from adverse consequences of disputed CDS grades, pending such review.	18.05.2026
Circular No-56	Launch of Leadership Development Programme (LDP) At AIBOC Learning Academy, Kolkata	14.05.2026
Circular No-55	Immediate implementation of Five-Day Work Week in the Banking Industry as a measure of national austerity, energy conservation and public efficiency	13.05.2026
Circular No-54	Denial of Choice of Pension Fund Manager (PFM) and Investment Pattern to Officers Covered Under NPS, Request for Immediate Implementation of Subscriber Choice in Compliance with the PFRDA Act, 2013 and Government of India Directives, Delayed credit of monthly corpus	08.05.2026
Circular No-53	AIBOC EXTENDS FRATERNAL SUPPORT TO AISBISF IN THEIR AGITATIONAL PROGRAMMES INCLUDING STRIKE ACTION	03.05.2026
Circular No-52	AIBOC - LEADERSHIP DEVELOPMENT PROGRAMME INAUGURAL BATCH	02.05.2026
Circular No-51	CELEBRATING THE MAY DAY - 2026 The Legacy Beckons!	01.05.2026

CLICK HERE TO VISIT WWW.AISBOF.ORG FOR DETAILS

NPS SCHEME CHANGE OPTION ENABLED

Dear Members,

We wish to inform you that the Scheme Change option under the National Pension System (NPS) has now been enabled by the Bank for all eligible employees.

Employees may log in to their respective NPS accounts and review the available investment choices, including Auto Choice and Active Choice options.

Under Choice, the available Life Cycle options include:

Life Cycle 75 – High
Life Cycle 50 – Moderate
Life Cycle 25 – Low
Life Cycle – Aggressive

All eligible members are advised to carefully review their existing scheme and exercise the option based on their age, financial objectives and risk appetite.

Members should understand the features and implications of each option before making any change.

For More details refer Bank's official communication.

CIRCLE ASSOCIATION DAY MESSAGE



CHANDIGARH CIRCLE

CELEBRATING 47 YEARS OF UNITY & SERVICE

SBIOA CHANDIGARH CIRCLE DAY



02 JULY 2026

Dear Comrades,

On this historic day, we proudly commemorate the formation of SBI Officers' Association, Chandigarh Circle, which came into being on 02 July 1979, following the carving out of SBI Chandigarh Circle from the erstwhile SBI Delhi Circle.

Over the past 47 years, our Association has become a strong and committed organisation towards protecting the rights, dignity and welfare of officers. This journey has been made possible by the dedication and support of our leaders, office-bearers, activists and members over the years.

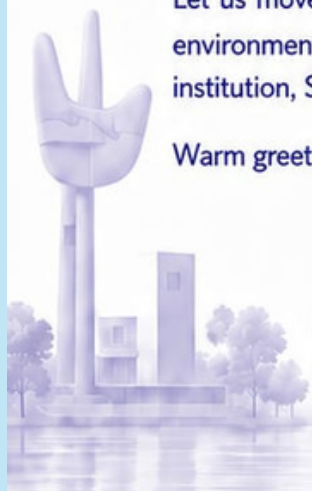
As we celebrate this important milestone, we rededicate ourselves to the values of unity, solidarity, service and collective responsibility. Our strength lies in our togetherness and in our commitment to stand by every member in times of need.

Let us move forward with renewed resolve to build a fair, dignified and progressive work environment, while contributing wholeheartedly to the sustained growth of our beloved institution, SBI, and to the service of our great nation.

Warm greetings to all members of the SBIOA Chandigarh Circle family on this proud occasion.

LONG LIVE SBIOA!
LONG LIVE OFFICERS' UNITY!

**General Secretary
SBI Officers' Association**



Birth Anniversary of Bharat Ratna Babasaheb Dr. B.R. Ambedkar

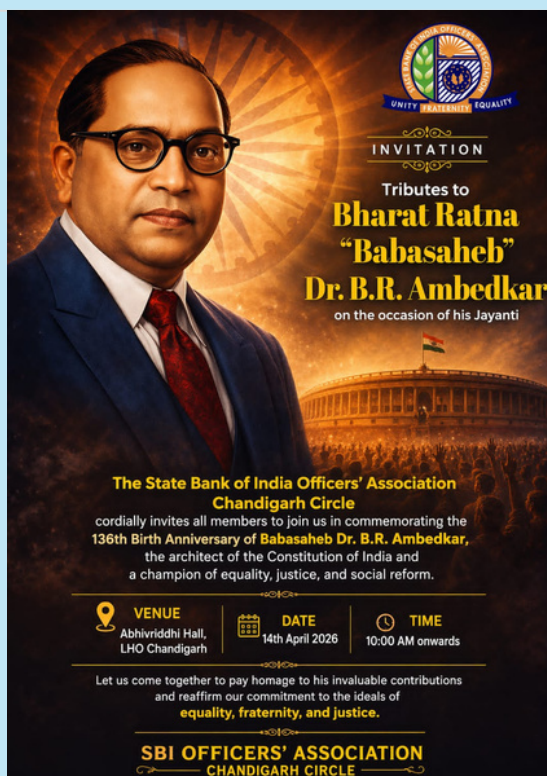
SBI Officers' Association, Chandigarh Circle solemnly commemorated the Birth Anniversary of Bharat Ratna Babasaheb Dr. B.R. Ambedkar on 14th April 2026 at Abhivridhhi Hall, SBI Local Head Office, Chandigarh.

The programme was graced by the esteemed presence of Shri Krishan Sharma, Chief General Manager, SBI Chandigarh Circle, as Chief Guest. In his inspiring address, he highlighted the enduring relevance of Babasaheb's ideals in building an inclusive, progressive and just society.

The occasion was also blessed by the gracious presence of Shri Kajal Kumar Bhowmik, DGM & CDO and Shri Amandeep, AGM HR as Guests of Honour.

The programme served as a moment of deep reflection on the life, struggles and monumental contributions of Babasaheb Dr. Ambedkar. His commitment to social justice, equality, labour welfare, constitutional morality, financial thought and nation-building continues to guide us as citizens and as banking professionals entrusted with the responsibility of advancing economic inclusion and empowerment.

On this solemn occasion, SBIOA Chandigarh Circle reaffirmed its commitment to uphold the ideals of Babasaheb by working towards bridging inequalities, social as well as economic, through collective action, responsible leadership and dedicated service.



EVENTS AND ACTIVITIES

MEMBERS' MEETS AND REGIONAL CONFERENCES

MEMBERS' MEETS

Bathinda Module Unit organised a Regional Conference at AO Bathinda on 25 June 2026, with a strong turnout of 180+ members.



EVENTS AND ACTIVITIES

MEMBERS' MEETS AND REGIONAL CONFERENCES

MEMBERS' MEETS

Rohtak Module Unit organised a Regional Conference at RBO Sirsa on 30 April 2026, with a strong turnout of 200+ members.



INTERACTION WITH NEW MEMBERS



14

MEMBER ASSISTANCE INITIATIVE



Dear Members
SBIOA CHANDIGARH CIRCLE
PROUDLY LAUNCHES
SBIOA
Saathi
WhatsApp-based member
assistance initiative



SCAN THIS QR
AND SEND 'hi'



SBI OFFICERS' ASSOCIATION
Chandigarh Circle

DIGITAL EASE FOR MEMBERS



OUTLOOK EMAIL RULES

Organize your inbox automatically



1 What are Rules?

- Rules are automatic actions Outlook applies to incoming or outgoing emails.
- They help sort, flag, move, delete, and prioritize messages.
- Useful for keeping your inbox clean and saving time.



2 Common Rules You Can Create

- Move emails from a specific sender to a folder
- Flag important emails from your manager or team
- Delete or archive promotional emails
- Categorize messages by project or client
- Play an alert for high-priority emails
- Forward selected emails automatically

3 How to Create a Rule

1



Open an email in Outlook



2



Click "Rules"



3



Choose a template or "Create Rule"



4



Select conditions and actions, then save

4 Best Practices



Keep rules simple and specific



Review rules regularly



Avoid too many overlapping rules



Test important rules first



Use folders and categories together

5 Helpful Examples



Example 1

Condition: "From HR"

Action: "Move to HR Folder"



Example 2

Condition: "Subject contains Invoice"

Action: "Flag and Categorize"



Example 3

Condition: "From Newsletters"

Action: "Archive Automatically"



Quick Tip

Start with 3–5 essential rules, then refine your inbox as needed.



Use rules to reduce clutter, improve response time, and stay organized.





CHANDIGARH CIRCLE

DATA PROTECTION ALERT FOR MEMBERS

Staff Accountability Policy aligned with DPDP Act, 2023

In today's data-driven banking environment, protection of customer and official personal data is a shared responsibility. SBI has aligned the Staff Accountability Policy with the DPDP Act, 2023. Members are advised to remain vigilant and compliant so as to protect their own interests as well as the interests of the Bank.

KEY CHANGES



Personal data breach / sharing has now been brought within the accountability framework.



Data breach, leakage, or any violation under the DPDP Act can attract accountability.



Not taking adequate steps to ensure security of personal data can invite action.



Non-reporting of a personal data breach within prescribed timelines to ISD / DPO is accountable.



Sharing sensitive / confidential information and customer personal data outside the Bank without proper approval is prohibited.

WHAT MEMBERS SHOULD DO



Use only Bank-approved systems and official channels for customer or official data.



Do not share account details, KYC documents, screenshots, statements, or internal data through personal WhatsApp, email, or cloud apps.



Keep printouts, scanned documents, and digital records secure at all times.



Report any suspected breach, leakage, wrong sharing, or cyber/data incident immediately.



Access and share data strictly on a need-to-know basis and with proper authorization.



When in doubt, seek guidance instead of sharing data casually.



PROTECT CUSTOMERS • PROTECT YOURSELF • PROTECT THE BANK

Refer E Circular Dated 10 June 2026

OBITUARIES

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

- **Late Sh. Sanjay Deep Rawat**
- **Late Sh Sarabjeet Singh**
- **Late Sh Vishal Kumar**
- **Late Sh Harshad Kumar**
- **Late Ms Jasmine Gujral**

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 (Shri/ Ms)	Designation	Branch	Date
Sandeep Garg	Chief Manager	LHO Chandigarh (5788)	31-05-2026
Rajeev Madan	Assistant General Manager	TFCP Chandigarh (5062)	31-05-2026
Usha Rani	Manager	RBO-6 Ropar (61032)	31-05-2026
Tilak Raj	Deputy Manager	Gurdaspur Batala Road (51182)	31-05-2026
Tarkeshwar Nath	Chief Manager	SME City Credit Centre, Ludhiana (5022)	31-05-2026
Archana Sachdeva	Deputy Manager	Secretariat Jalandhar (4305)	31-05-2026
Gyan Prakash Sahay	Assistant Manager	Rampuraphul (63608)	31-05-2026
Vinod Kumar Chanda	Manager	Tosham (16566)	31-05-2026
Mohinder Pratap Singh	Deputy Manager	ADB Jammu (5336)	31-05-2026
Balbir Raj	Chief Manager	City Recovery Centre, Jammu (5272)	31-05-2026
Gurdial Singh Paulia	Assistant General Manager	LHO Chandigarh (5788)	30-06-2026
Rajesh Tanwar	Assistant General Manager	LHO Chandigarh (5788)	30-06-2026
Bhag Singh	Assistant General Manager	LHO Chandigarh (5788)	30-06-2026
Manjit Kaur Panesar	Manager	LCPC Patiala (50780)	30-06-2026
Anubha Seth	Deputy Manager	Mohali (SAS Nagar) (50502)	30-06-2026
Ashwani Kumar	Deputy Manager	Guru Govind Singh Avenue (16848)	30-06-2026
Harbhajan Singh	Deputy Manager	CAC Kapurthala (61949)	30-06-2026
Sudesh Kumar Dhir	Deputy Manager	Talwandi Sabo (50058)	30-06-2026
Kalyan S Suryawanshi	Deputy Manager	Chowari (2328)	30-06-2026
Virender Kumar Karwal	Assistant General Manager	SAMB Branch Chandigarh (4262)	30-06-2026
Kailash Chander	Assistant General Manager	LCPC Patiala (50780)	31-07-2026
Shamsher Singh Atwal	Assistant General Manager	LHO Chandigarh (5788)	31-07-2026
Amrik Singh	Chief Manager	LCPC Patiala (50780)	31-07-2026
Kuldip Kumar Sharma	Deputy Manager	Navpreet Hospital Road, Amritsar (51228)	31-07-2026
Dinesh Kumar Soni	Deputy Manager	Admin Office Panchkula (6754)	31-07-2026
Harbans Singh	Deputy Manager	Shahabad Markanda (2481)	31-07-2026
Mohammad Syed Bhat	Deputy Manager	RBO Srinagar (6176)	31-07-2026
Suman	Assistant General Manager	SAMB Branch Chandigarh (4262)	31-07-2026
Jagwinder S Badyal	Deputy Manager	Hoshiarpur	13-07-2026

AS A TOKEN OF GRATITUDE, RS 11000/- IS BEING PAID TO EACH RETIREE MEMBER FROM THE BENEVOLENT FUND OF THE ASSOCIATION. 19

OUR DEMAND, JUST DEMAND

OUR JUST DEMAND, JUST DEMAND

BANKING INDUSTRY: 5-DAY WORK WEEK

THE GLOBAL WORK CULTURE STANDARD



A 5-DAY WORK WEEK IS A NECESSITY

A progressive banking system needs humane work culture, better productivity, and dignified work-life balance.

WHY 5-DAY WORK WEEK?

-  Better work-life balance
-  Improved employee well-being
-  Higher productivity and focus
-  Better customer service through motivated staff
-  Sustainable and modern work culture

WHY BANKING NEEDS IT NOW

-  Banking has evolved into a high-pressure service industry
-  Officers and staff handle growing workloads and digital demands
-  A 5-day week aligns banking with modern employment standards
-  Weekly rest improves efficiency, morale, and long-term performance
-  Our demand is fair, reasonable, and overdue

**5-DAY WORK WEEK — FAIR, MODERN, JUSTIFIED**

BANK OFFICERS' MAIL

EDITOR: PRIYVRAT, GENERAL SECRETARY
SBI OFFICERS' ASSOCIATION, CHANDIGARH CIRCLE
C/O- SBI, LOCAL HEAD OFFICE
SECTOR - 17/A, CHANDIGARH - 160017

EMAIL: GS@SBIOACHA.ORG

WEBSITE: SBIOACHA.ORG