

President
Harish Walia
Chandigarh
9815700573

State Bank of Patiala
Retired Officers' Association (Regd.)
31, NEW GREEN PARK COLONY, PATIALA
(An Affiliate of "CBPRO" - COORDINATION OF BANK
PENSIONERS' AND RETIREES ORGANISATIONS)
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**General
Secretary**
K.S.Sandhu
Patiala
9814520799

Circular No.2 of 2021-25

Dated 28th April 2022

General Body Meeting held on 24th April 2022

Please refer to our Circular No.1 of 2021-24 Dated 24th December 2021 and our communication dated 25th March 2022 circulating the notice to hold General Body Meeting on 24th April 2022.

2. We have to inform that General Body Meeting of State Bank of Patiala Retired Officers Association(Regd) was held at SHRI SANATAN DHARAM KUMAR SABHA (SDKS BHAWAN), Near Aggarsain Hospital, Rajpura Road, Patiala to consider the following agenda :-

- (a) To confirm the minutes of General Body Meeting held on the 10th November 2019
- (b) To adopt the General Secretary's Report and Audited Statement of Accounts for the period ended 31.03.2020, 31.03.2021 and Trial Balance as on 31.03.2022
- (c) Amendments in Constitution and Bye Laws of Association as approved
By Executive Committee
- (d) To transact any other business with the permission of the Chair
- (e) To honor senior members who reach 80 years of age and the second category is of seniors who attain 70 years of age.

Shri A Ananthkrishna Rao, President SBRA was the Chief Guest of this conference.

First of all, the conference remembered with reverence all those colleagues who departed from us after our last annual general meeting held on 10.11.2019. Two minutes silence was observed in their respectful memory.

Thereafter, the Hon'ble congregation discussed the agenda items already circulated to the members.

1. The minutes of the previous meeting were read out and confirmed by the house with voice vote.
2. The General Secretary report was read out by Shri K.S.Sandhu General Secretary of the Association. The Balance Sheet upto 31.3.2021 (duly audited) and provisional balance as on 31.03.2022 alongwith Statement of Income and Expenditure for the relevant year with comparative figures of the last two years were put up to house for approval. Copies of the GS report and financial statements were distributed to members. After deliberations, the house unanimously approved the General Secretary Report.

The General Secretary Shri K.S.Sandhu welcomed the Chief Guest Shri A Ananthkrishna Rao, President SBRA, **Shri Harish Walia**, President and other members of the Association, present in the General Body Meeting on 24th April 2022. He stated that It gives immense pleasure to extend a warm welcome to all of you on this General Body Meeting of State Bank of Patiala Retired

officers Association, after a gap of more than two years (due to restrictions during last two years) on account of pandemic conditions in the country. He also extended warm welcome to Media and Press people who are always there to cover the events of Banking Industry and its human resources both serving as well as retirees. He extended a special welcome to our colleagues who have crossed the age of 70/80 years and ex office bearers of SBOP retired Officers Association.

Homage : He remembered all those personalities who made our lives comfortable through their valuable contributions to the society, our colleagues and their family members who are not in our midst today. *Two minutes silence was observed in memory of all those persons who left us for ever AFTER OUR LAST General Body Meeting on 10th November 2019 and prayed the Almighty to give strength and courage to the members of the bereaved families in their hour of grief and bereavement.*

Pension issue :

Further the General Secretary elaborated the issues at industry level, main issues of retirees/pensioners are 100% DA neutralisation for pre 2002 retirees and updation of pension. All members were happy that Family Pension issue is settled and is uniformly implemented in the banking industry except in few private banks, who have taken a stand that they have not given mandate to IBA for 10th & 11th Bipartite settlements. Arrears of family pension after fixation of revised family pension have been paid in many cases and in the remaining cases, process is going on. The delay is on technical grounds and we are hopeful that the needfull will be done very shortly.

It was informed that there are positive indications on IBA Committee report on Updation of Pension and DA neutralisation for pre 2002 retirees, being put up to the DFS(Dy Finance Secretary) for consideration.

Other issues on superannuation are :

- a) Certain anomalies in fixation of pension
 - b) Implementation of pay commission improvements in respect of government retirees such as periodical upgradation of basic pension based on age of the pensioner
 - c) One rank one pay pension (OROP) implementation for defence pensioners
 - d) Improvement to commutation formula
 - e) Income tax relief on full encashment of leave on retirement
 - f) Gratuity calculation method and date of implementation
 - g) Representation of pensioners on pension fund trust at Bank level
 - h) Payment of ex gratia pre 1986 retirees
 - i) Payment of full pension for 7 years to the nominee or upto 65 years of notional age of deceased employee in all banks
 - j) Proportionate allotment of welfare fund to pensioners
 - k) Extension of full medical reimbursement benefits to all pensioners as in the case of serving employees and top executives etc.
- l) These issues are likely to be taken up by apex organizations after clinching the present issues like updation of pension and DA neutralisation at industry level. Other key points of General Secretary Report are as under :

Bank Level Issues : In addition to industry level issues, the main issue on improvements to superannuation benefits in SBI are removal of 40%/50% formula wef 1st March 1999 and improvement to commutation formula. We hope that alongwith industry level issues these anomalies will also get rectified.

Another issue pertaining to eAssociate Banks is Disciplinary Action and issuance of Charge Sheets even after retirement. We have taken up the issue at apex level to bring uniformity between retirees of SBI and eABs.

We have requested the Bank to allow one more option to opt for retirement benefits under eAB service rules or SBI Service Regulations as sufficient time was not allowed at the time of merger of eABs with State Bank of India on 1st April 2017.

Medical Benefits to Pensioners : In SBI serving officers and employees and their dependents are getting full reimbursement of medical expenses. For SBI retirees and staff Bank's dispensaries at major cities with medical officers are available for consultation and supply of medicines. The Retired Employees Medical Benefit Scheme (REMBS) now known as one time payment plan (OTPP) SBI Health Care and Policy B are available to those who opt and pay premium. Under these schemes, retirees are insured for a fixed sum against payment of premium and will be eligible for reimbursement/ cash less facilities in respect of hospitalisation and domiciliary treatments for certain diseases. Under E pharmacy for those who subscribe for policy B are eligible for ordering medicines from Apollo Pharmacy through URWORLD app based on doctor's prescription and cost of medicine is shared at 2/3rd by the Bank upto 12000/- a year and 1/3rd by pensioner now which was not available earlier. The pensioner had to incur one third from his pocket before allowing 2/3rd by Bank. This became possible as the issue was taken up vigorously by our organisations with the Bank.

However, the retirees of eABs who retired before merger are not getting benefit of Policy A under REMBS which requires to be uniform with SBI retirees

Our organisation had given number of suggestions to Improve all these facilities now available to pensioners. It is our effort as an organisation to make these schemes more user friendly and ultimately to reach a stage where pensioners will be treated at par with the serving employees on extending medical facilities including extension of full medical benefit now available upto CGM level retirees to all retirees.

Social Welfare Activities : One of the objects of the Association is to do social service to the retirees and also to the society. Some members of our Association have volunteered to meet the retirees who live alone to enquire about their health and needs. We are also taking many seminars/conclaves by doctors who give their advice on health of senior citizens.

During 2017, State Bank of Patiala, State Bank of Hyderabad, State Bank of Bikaner & Jaipur, State Bank of Mysore and State Bank of Travancore were merged with State Bank of India w.e.f. 1st April 2017. With merger of bank, the Head office of State Bank of Patiala stand merged with Local Head Office, Chandigarh and Zonal Office was established in our Head Office building but now the Zonal Office stand shifted to Mohali. Now only, few RBOs are established. Through this conference, we reiterate our demand that LHO be established and immediately the Zonal Office at our Head Office Building Patiala may be restarted.

Liaison with the Bank - We are maintaining good liaison with the Bank management. They are helpful. The staff of the Bank has been courteous to us. Mainly we remain concerned with PPFG Department, but we also deal with IRD, HRD.. For the purpose, we have selected one team at Chandigarh under leadership of our President to keep liaison with State Bank of India LHO on day to day basis. The staff is helpful, for which we are thankful to them.

Liaison with State Bank of India Officers Association - We are maintaining cordial relations with State Bank of India Officers Association, Chandigarh Circle. We may contact them to solicit their support in getting our grievances redressed by the Bank at the local level.

Joining CBPRO for resolving Industry Level Issues - Pursuing an important object of the Association to cooperate, coordinate and affiliate with organizations having similar objects, we joined the CBPRO- **COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS** which is the main organization of the retirees of all categories in collaboration with All India Bank Officers Confederation (AIBOC) We are getting support from them. CBPRO is working jointly with AIBRF on many common issues pertaining to retirees.

Formation of SBRA - 7th July 2019 was an Historic day and on this day a new page in the history of Associate Banks Retirees was opened and formed APEX organisation consisting of all E-Associate bank retirees in the name of "STATE BANK RETIREES ASSOCIATION " (SBRA) was formed in Bangalore in a jam packed auditorium of Jayanagar, National College under the Presidentship of Dr.A. Anantakrishna Rao Garu, former General Secretary, A.B.O.A. The meeting was attended by more than 700 Retired Employees of all Associates and other banks. It was really a memorable event where we could meet all our colleagues and friends at one place.

SBI Regulations are Bank Specific whereas Associate banks pension is as per pension regulations of 1995. On this day E-Magazine of SBRA in the name of "AB Thak "was also released during the inauguration.

From the unit of SBPROA, the following members represent our Association in SBRA on various positions.

- 1) Sri Harish Walia Vice President
2. Shri B.C.Bassi Joint Gen Secretary
3. Shri Amar Singh Secretary
4. Shri Rakesh Jasra, Shri K S Sandhu& Shri S K Mahant as Committee Members

Honouring the Seniors -With the view of expressing our regard to the seniors and to facilitate their face to face meeting in a get-together type programme with the old colleagues, we invite our senior old-aged members who reach the age of 70/80 years.

Membership

Enrollment of new members is an important and strong area where your Association has all along been doing exceptionally well. By now, our enrollment has crossed magic figure of 2500. We have established a system to contact the retirees who retired from Bank service in April 2017 or thereafter i.e. after merger of SBOP with State Bank of India requesting them to become members of our Association. A copy of the list of officers retiring in the month is given to CMC/EC members who too take up with the retiring officers. Some of them have given good results by dint of their follow up. A consolidated list of non-members is prepared periodically by the General Secretary with the support of his team members and discussed in the EC meeting to enable the EC members to try on left-outs for enrollment. The units have done a wonderful job in this area and many members have been brought to the ambit, after several years from retirement. A retired officer is approached repeatedly by us to enroll in the organization. Our aim is to enlist every retired officer with involvement of us all. With regard to enrollment of spouse of a departed colleague, almost all of them join as our honorary members.

Working of Units - Thirteen units at outstations are functioning at centres namely Panchkula, Ludhiana, Chandigarh, Bathinda, Jalandhar, Faridabad, Delhi, Gurgaon, Yamunanagar, Khanna, Ambala, Hissar & Rajpura. All the units did well and majority of them exceptionally well. The material meant for members at these centres is given through the Secretaries there. The units are undertaking social and welfare activities in a big way.

Association Website

The website of the Association (www.sbpretdpta.com) is thoroughly operational and updated. Email (sbpretdpta@gmail.com) and Fax (0175-5085031) facilities are available to members. Wi-fi facility has also been added recently. The office opens daily at 11AM except during Corona period when it was opened for two days i.e. Tuesday and Friday from 11 AM to 1.30 PM. The General Secretary and/or some other office bearer/ members are available to listen the problems of the members and possible solution thereof. It gives us a sense of pride that in the banking industry, ours is the only body of retired staff, who have constructed own new building, comprising office, hall, kitchen and a guest house on first floor.

Staff and Public Welfare Activities by our Association - Several welfare activities for members/ families / public have been undertaken during the year. They include:

Water cooler exclusively for public provided.

Cleanliness drive of the surroundings undertaken regularly.

Health checkup camps, with free medical tests arranged for public/staff.

Talks by eminent Chartered accountants/other dignitaries arranged.

Birth day greetings are conveyed to the members by the Association from Patiala or respective unit regularly.

Indoor games facilities with carom board, chess, cards etc. provided to senior citizens/members.

Guide Map for convenience of residents of New Green Park, Colony, has also been installed predominantly in a chowk on the main Jhill Road, Patiala.

On the demise of a member/spouse etc., messages to members transmitted and religious ceremonies attended.

This year (2022) also, Calenders were got printed by us for the retired officers and delivered to all those whom we could reach direct or through Secretaries.

Holding of Periodical Meetings- The norms for holding yearly, quarterly and monthly meetings have been adhered to and all meetings have been held within the specified periodicity except during panedemic period when the meetings were held as per government guidelines. .

The future is going to be full of challenges around us Most of the issue pertaining to retirees are pending for a long. Though we are trying to take up all these issues through our apex organization but demand of time is that we should continue our efforts in a united manner. Let us strength our organization as ours is the only organization which will be taking up the issues of all those who retired or retire under SBOP service regulations.

The following AMENDMENTS TO BYE LAWS AND CONSTITUTION OF ASSOCIATION were presented in the General Body Meeting which were approved unanimously.

Relevant Provisions	Existing	To be revised
Section 5 Membership	Membership shall be open to all the retired officers of State Bank of Patiala. A member shall not be eligible to nominate, support the nomination or agree to such a nomination or cause himself/herself to be nominated unless he/she has paid membership/annual fund/levy etc. up to date. There shall be two types of membership i.e. Life Membership and Honorary	Membership shall be open to all the retired officers of eState Bank of Patiala and State Bank of India who originally joined his services in State Bank of Patiala. A member shall not be eligible to nominate, support the nomination or agree to such a nomination or cause himself/herself to be nominated unless he/she has paid membership/annual fund/levy etc up to the date to be announced by Executive Committee before elections

	membership as per details in sub section (i) and (ii).	and is not a member of any parallel organisation. up to date. However such members shall be eligible to vote if he/she clears the dues before the date of elections. There shall be two types of membership i.e. Life Membership and Honorary membership as per details in sub section (i) and (ii).
Section 6 Managing Committee	The Management committee shall consist of President, Senior Vice President, Vice President, General Secretary, Joint Secretary, Three Organising Secretary(ies), Finance Secretary and Asstt. Finance Secretary.	The Management committee shall consist of President, Senior Vice President, Vice President, General Secretary, Joint Secretary, Five Organising Secretary(ies), Finance Secretary and Asstt. Finance Secretary
Section 7 Executive Committee	The Executive Committee shall consist of all the members of the Management Committee and other members at the rate of one for every twenty five members or part thereof on its rolls with a minimum of ten members and maximum of thirty five members.	The Executive Committee shall consist of all the members of the Management Committee and other members at the rate of one for every twenty five members or part thereof on its rolls with a minimum of ten members and maximum of forty two members.
Section 9 (i) election	The election will be held in the month of September/ October/ November after every three years. Executive Committee members will be nominated afresh on completion of every term.	The election will be held in the month of September/ October/ November after every Four years. Executive Committee members will be nominated afresh on completion of every term.
Section 9(iv) Duties and responsibilities of Returning officer	For the smooth conduct of triennial elections, one Returning Officer is appointed as per para 9(iii) of the Constitution to elect all members of the Managing committee for a period of 3 years.	For the smooth conduct of triennial elections, one Returning Officer is appointed as per para 9(iii) of the Constitution to elect all members of the Managing committee for a period of 4 years.
Section 12 General Meeting Body	Annual General Body meeting shall be held once a year in the month of Sept/Oct/Nov wherein General Secretary report shall be placed alongwith audited accounts as on the close of March every year.	Mid Term Conference shall be held once in two years in the month of Sept/Oct/Nov wherein General Secretary report shall be placed alongwith audited accounts as on the close of March every years for the last two years.
Section 12 CMC Meeting	Mandatory after every two months	CMC meeting to be held as and when required instead of mandatory after every two months

Chief Guest Sh. A Ananthakrishna Rao, President SBRA apprised the participants about the latest progress in Pension Updation and the important Cases pending in various High Courts & also in the Supreme Court of India and explained the satisfactory strong position of our cases.

He particularly touched our case for payment of Dearness Relief in terms of Regulation 37 and expressed satisfaction that we shall win the case and all petitioners will get their due benefits soon. Besides honouring our members who had completed 70/80 years between 1/10/2020 and 30/9/2021, all registered members received a beautiful gift as a token of love from your esteemed ROA.

Members enjoyed delicious Breakfast/Lunch and chitchat with their old and very dear colleagues with whom they spent the magnificent years of their lives. On the office bearers, EC members and my other colleagues in day to day working of the Association and I express my heartfelt gratitude to all of them for sharing various responsibilities of work pertaining to the welfare of our members/colleagues.

The efforts of Shri H.S.Bhasin Returning officer and Shri B.S.Jaggi Asstt. Returning Officer for conducting the elections of Association in a fair and transparent manner where the team was elected unanimously were appreciated and both Shri Bhasin and Shri Jaggi were honoured with a token of love.

As already informed the following members are the new Office bearers for the next term 2021-25,

Post	Name S/Shri	Mobile No.
President	Harish Walia Chandigarh	9815700573
Sr. Vice President	Rakesh Jasra Delhi	9650296801
Vice President	R.C.Dhand Bathinda	9779586286
General Secretary	K.S.Sandhu Patiala	9814520799
Joint Secretary	J.P.S.Kalra Patiala	9779584347
Finance Secretary	Y.P.Sood Patiala	9815603269
Asstt.Finance Secretary	Vacant (Due to death of Shri V.P.Singh who was elected as Astd.Finance Secretary)	
Organising Secretary	S.K.Mahant, Ambala	9779585359
Organising Secretary	A.S.Juneja Delhi	9650296746
Organising Secretary	J.K.Khosla Patiala	9872020228

The conference appreciated the efforts of members who were helpful in organizing various activities including those of social activities during the period.

It was mentioned that the Association is doing the work for welfare of members with the active support of all office bearers, unit Secretaries and Executive members. The membership at large take keen interest in the activities of Association.

Meeting ended with a vote of thanks by the President Sh Harish Walia.

We convey our special thanks to all those members who deposited their subscription on the spot and request the other members to update their subscription account at the earliest possible.

With greetings to all of you and your family members.

(K.S.Sandhu)
General Secretary