



ಪೆನ್ಷನರ್ಸ್ ಮ್ಯೂಸಿಂಗ್ಸ್ PENSIONERS' MUSINGS

NEWSLETTER OF SBI PENSIONERS' ASSOCIATION (KARNATAKA)

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SBI PENSIONERS' ASSOCIATION (K) BANGALORE

41ST ANNUAL GENERAL BODY MEETING & SPECIAL GENERAL BODY MEETING

24th November, 2025.

Report of the General Secretary and Audited Statement of Accounts for the year ended 31.03.2025

VENUE

"Sri Vidya Vihara"

Sri Chandrashekhara Bharathi Kalyana Mantapa compound
Sri Pampa Mahakavi Road, Shankarapuram
Basavanagudi, BANGALORE – 560 004.





**MANAGING COMMITTEE
OF
SBI PENSIONERS' ASSOCIATION (K)
BANGALORE**

cordially invite you to the inaugural function of

**41st Annual General Body Meeting
of our Association**

**on Monday the 24th November, 2025 at 2.30 p.m.
at Sri Vidya Vihara
Sri Chandrashekhara Bharathi Kalyana Mantapa
Pampamahakavi Road, Basavanagudi
Bangalore – 560 004.**

Smt. Joohi Smita Sinha

Chief General Manager, SBI, Bangalore LHO

has kindly consented to inaugurate.

Guests of Honour

Sri N. Radhakrishnan

President, Federation of SBI Pensioners Associations

Sri G.D. Nadaf

General Secretary, Federation of SBI Pensioners Associations

Sri K.N. Giriraja

General Secretary, SBIOA(K)

Sri M. Ravikumar

General Secretary, SBSU(K)

Sri K.L. Chavan

President, SBIOA(K)

General Secretary SEWA & Secretary General
Federation of SBI SC/ST Employees

Sri T. Ramesh Rao

President, SBI Pensioners' Association (K)

will preside.

A.L. Ramaswamy Rao

General Secretary, SBIPA(K)

Editorial.....

GRAND WELCOME

The 41st Annual General body meeting and Special General Body Meeting of our Association scheduled to be held on 24th November 2025 is expected to be attended by a large number of our members from all over the State. This time a Special General Body Meeting which has been called to approve the List of Amendment in our Rules and Regulations (Known as Bye law which was already approved in the Last General Body Meeting conducted on 21/12/2024). The same was returned back by the The Registrar of Societies instructing us to get it approved in a Special General Body Meeting and not in a Regular General Body Meeting. So this a Statutory provision which will have to be complied with.

The Annual General Body Meeting provides an opportunity to meet Old Colleagues exchanging pleasantries and recalling old memories. Honouring of our member who will be completing 70/80/90 years of age as on 31/12/2025 will be held separately and will be intimated to them Individually.

General Body is also forum to raise your issues in connection with stagnation increment, Medical Facilities , Medical Insurance , fate of our court Case filed by the Federation etc. Federation General Secretary and Federation President have also been invited and will be joining us..

We take his opportunity on behalf of the Managing Committee to extend a warm welcome to all our members and their Family Members, Dignitaries and Top Bank Executives on this occasion.

A health checkup camp by Appolo Pharmacy is also arranged. We also welcome them and thank them for their noble work.

The General Secretaries Report and Audited Statement of Accounts has also been furnished. The list of Honourees who have completed the age of 70/80/90 is also furnished.

And finally a reminder to all our Pensioners that Life Certificates will become due from 1st November 2025. Regarding submission it will manual and also through HRMS. Please check up whether your photograph is there in HRMS portal. If not kindly update your photograph in HRMS portal and inform your pension paying branch to authorise the same. In case of any doubt, please contact PPG Department and of course your Association if always there to help you.

Finally I request all our members to make our General Body Festival a memorable one.

With Regards from the Managing Committee
SBIPA(K).



STATE BANK OF INDIA PENSIONERS' ASSOCIATION(K), BANGALORE

41ST GENERAL BODY MEETING 24th November 2025

Morning session:

- 1) 8.00 AM TO 10.00 AM ... REGISTRATION AND BREAKFAST
- 2) 9.00 AM TO 1.00 PM ... POLLING As per Agenda No.1
- 3) 10.00 AM TO 1.00 PM ... Cultural and other Activities, Health Check Up Camp by Appolo Pharmacy. Talk By Vyah Vikas and from Renowned Doctors
- 4) 1.00 PM TO 2.00 PM ... BREAK FOR LUNCH

AGENDA

1) Polling - 9.00 AM TO 1.00 PM

2) Inaugural Session - 2.15 PM onwards.

- a) Prayer
- b) Welcome address by President
- c) Homage to Known and unknown members who left us since last AGM
- d) Address by Chief Guests, President FSBIPA, General Secretary FSBIPA.
- c) Honouring of our members who are aged 90 and above.

3) Business Session 3.30 PM onwards.

Special General Body Meeting

- a) Presenting the Bye Law for Adoption and Approval by the Special General Body as per Statutory requirement.
- b) Break for Tea 4.15 PM

4) Business Session

- a) Adoption of minutes of the last AGM held on 21st December 2024 already circulated in the March 2025 Musings.
- b) General Secretary Report and adoption.
- c) Adoption of Financial Statements for the year ended 31/3/2025.
- d) Appointment of Auditors for the year 2025-2026 and fixing remuneration.
- e) Resolution to be passed if any.
- f) Members time.
- g) Announcing of Election Results by the Returning Officers.
- h) Vote of thanks
- i) National Anthem

Members desirous of moving Resolutions are requested to send a copy of the same signed with membership number to the Association Office by November 15th 2025.

ALL OUR MEMBERS ARE CORDIALLY INVITED TO ATTEND ALONG WITH THEIR ASSOCIATE MEMBERS AND PARTICIPATE IN THE PROCEEDINGS.

KINDLY BRING THE COPY OF THIS ISSUE.

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪಿಂಚಣಿದಾರರ ಸಂಘ (ಕರ್ನಾಟಕ), ಬೆಂಗಳೂರು

ವಿಶೇಷ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆ

ಸಂಘದ ನಿಯಮಾವಳಿಗೆ ತಿದ್ದುಪಡಿ ಮಾಡುವ ಸಂಬಂಧವಾಗಿ ಸರ್ವಸದಸ್ಯರ ಸಭೆಗೆ ಸೂಚಿಸುವ ಸಲುವಾಗಿ ದಿನಾಂಕ 24-11-2025 ರಂದು ಮಧ್ಯಾಹ್ನ 3:00 ಗಂಟೆಗೆ ವಿಶೇಷ ಸರ್ವಸದಸ್ಯರ ಸಭೆಯೊಂದನ್ನು ನಡೆಸಲು ತೀರ್ಮಾನಿಸಲಾಗಿದೆ.

ಸ್ಥಳ : ಶ್ರೀ ವಿದ್ಯಾ ವಿಹಾರ,
ಶ್ರೀ ಚಂದ್ರಶೇಖರ ಭಾರತಿ ಕಲ್ಯಾಣ ಮಂಟಪದ ಆವರಣ,
ಶ್ರೀ ಪಂಪ ಮಹಾಕವಿ ರಸ್ತೆ, ಶಂಕರಪುರಂ,
ಬೆಂಗಳೂರು - 560 004

ಎಲ್ಲ ಸದಸ್ಯರು ತಪ್ಪದೆ ಹಾಜರಿರಬೇಕಾಗಿ ವಿನಂತಿ.

ಬೆಂಗಳೂರು
ದಿನಾಂಕ : 12-09-2025

ಎ.ಎಲ್. ರಾಮಸ್ವಾಮಿ ರಾವ್
ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ

S.B.I. Pensioners' Association (K), Bengaluru

Special General Body Meeting

NOTICE

Notice is hereby given for holding a Special General Body Meeting on 24th November, 2025 at 3.00 pm to discuss and decide on the recommendation to be made for consideration of the General Body on amendment/additions to rules and regulations of the Association, as per decision taken by the Managing committee held on 28 July 2025.

Venue

"Sri Vidya Vihara"

Sri Chandrashekhara Bharathi Kalyana Mantapa Compound
Sri Pampa Mahakavi Road, Shankarapuram, Bangalore - 560 004.

All the members are requested to attend the meeting.

Bangalore
Date : 12-09-2025

A.L. Ramaswamy Rao
General Secretary

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪಿಂಚಣಿದಾರರ ಸಂಘ (ಕರ್ನಾಟಕ), ಬೆಂಗಳೂರು

41ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆ

ಸಂಘದ 41ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಯನ್ನು ದಿನಾಂಕ 24-11-2025, ಸೋಮವಾರ
ಮಧ್ಯಾಹ್ನ 4.00 ಗಂಟೆಗೆ

ಶ್ರೀ ವಿದ್ಯಾ ವಿಹಾರ,
ಶ್ರೀ ಚಂದ್ರಶೇಖರ ಭಾರತಿ ಕಲ್ಯಾಣ ಮಂಟಪದ ಆವರಣ,
ಶ್ರೀ ಪಂಪ ಮಹಾಕವಿ ರಸ್ತೆ, ಶಂಕರಪುರಂ,
ಬೆಂಗಳೂರು - 560 004

ಇಲ್ಲಿ ನಡೆಸಲು ತೀರ್ಮಾನಿಸಲಾಗಿದೆ.

ಸಂಘದ ಸದಸ್ಯರು ತಮ್ಮ ಸಹಸದಸ್ಯರೊಡನೆ ವಾರ್ಷಿಕ ಸಭೆಯಲ್ಲಿ ತಪ್ಪದೆ ಹಾಜರಿರಬೇಕಾಗಿ ವಿನಂತಿ.
ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳ ವರದಿ ಹಾಗೂ ಲೆಕ್ಕ ಪತ್ರಗಳ ವಿವರಣೆಯನ್ನು ಕಳುಹಿಸಿಕೊಡಲಾಗುವುದು.

ಬೆಂಗಳೂರು
ದಿನಾಂಕ : 12-09-2025

ಎ.ಎಲ್. ರಾಮಸ್ವಾಮಿ ರಾವ್
ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ

S.B.I. Pensioners' Association (K), Bengaluru

41st Annual General Body Meeting

NOTICE

41st Annual General Body Meeting of our Association will be held on Monday the 24th November 2025 at 4.00 p.m. at the following venue. Kindly make it convenient to attend the meeting along with your Associate Member without fail.

Venue

"Sri Vidya Vihara"

Sri Chandrashekhara Bharathi Kalyana Mantapa Compound

Sri Pampa Mahakavi Road, Shankarapuram,

Bangalore - 560 004.

All the members are requested to attend the Meeting.

The General Secretary's report and audited financial statements will follow.

Bangalore
Date : 12-09-2025

A.L. Ramaswamy Rao
General Secretary

Report of the General Secretary of SBI Pensioners' Association (K) on behalf of the Managing Committee of the Association to the 41st Annual General Body Meeting of the Association to be held at Bangalore on Monday, 24th November 2025.

Mr. President,

It is my great pleasure to extend a warm welcome to you and all the members of our Association for the 41st Annual General Body Meeting which is being held here to-day. I also convey our good wishes and extend greetings to all our Association Members and their family on this occasion and extend a warm welcome to all who have been kind enough to attend this annual celebration in a happy and joyous mood. I also take the opportunity to wish all our members a Very Happy Christmas and ensuing New Year 2026, which falls on 25th December and 1st January 2026 respectively. My special thanks and welcome to all members, our senior members and their family members and have come from different parts of Karnataka representing their respective units to participate in this Annual General Meeting. Our committee members and a large group of volunteers who have been putting lot of effort to ensure that the Annual General Body Meeting is conducted in a successful manner. I would like to specially mention them on this occasion, without their herculean effort it will be impossible to conduct this meeting. I extend a warm welcome to all of them. I am sure that the members present here will make use of this opportunity of the occasion and participate actively in the deliberations and help us for the further consolidation of our Pensioners' movement under the banner of our beloved Association.

Obituary

With a heavy heart I have to inform that our Association has become poorer with the demise of Shri M.G.VenkateshMurthy Vice President on 09/10/2025. and Shri Syed Amanulla Secretary of our Association on 14/03/2025. Shri Murthy was deeply Associated with our association activities particularly in bringing out the issues of Pensioner Musing till date. He was well known in kannada literary Circles, cultural activities, organising one day outings etc.

Shri Syed Amanulla was a well known figure for his contribution in SBSU(K) as Defence Counsel for the welfare of staff members. He also served as Secretary for many years at the SBI Staff cooperative society ltd. A personality with smile always on his face can never be forgotten.

I also consider it as my sacred duty to pay homage to all those fellow-countrymen, eminent personalities, Industrialist, trade union leaders, Member of Parliament and local leaders who have been serving our society, our Members, and family members of our members who have left for their heavenly abode. I take this opportunity to offer our condolences to all our citizens killed by terrorist in the infamous Pahalgam attack and all those valiant soldiers who laid down their lives in the Defence of our borders so that the people of the country could live comfortably. The world has definitely become poorer due to their departure and not being

able to get their contributions any more to the society. I will be failing in my duty if I do not mention Shri M.P. Radhakrishnan our 18th Ex Chairman of State Bank Of India from December 1998 to January 1999, Shri S.L. Byrappa the noted Novelist and Doyen of Kannada literature, Shri K.Kasturirangan former chairman of Indian Space Research Organisation, Shri Jayant V.Narlikar eminent Astrophysicist, Shri M.R. Srinivasan Nuclear Scientist and former atomic energy commission Chairman. Let us pay our homage to all those who have left for their heavenly abode. I request all members to stand in silence to pay respects to the departed souls. A list of our deceased members is already published in our Pensioners musings on a monthly basis .

Consolidation of Pensioners/Retirees Organisation

The consolidation of the Pensioners/retirees organisations is being done under the banner of CBPRO and AIBPARC. Our Federation General Secretary Shri G.D.Nadaf is one of the Joint Coveners along with Shri K.V.Acharya president of AIBPARC. Long pending issues of Pensioners and Retirees like Periodic updation of Pension, full implementation of section 35(1) of BEPR 1995 ensuring regular pension revision on par with central Government and RBI Pensioners, Computation of special allowance for calculation of Pension and gratuity, 100% reimbursement of Medical Insurance premiums , Basic pension at 50% with retrospective effect, Revision and payment of Ex- gratia for 2024-25 as per Bipartite settlement /Joint Note, Abolition of new pension Scheme and Reintroduction of old pension scheme, granting Consultative status for pensioners organisation's at industry level are being taken by CBPRO to bring it to the notice of Government by organising Dharnas and hunger Strikes across the country. In Karnataka Dharna and Hunger strike was organised on 02/08/2025 at Freedom Park Bangalore which was well attended and received extensive coverage by the local and national media. This consolidation of all the Retirees Associations in the Banking Sector is a major requirement as the Pensioners and Family Pensioners need a separate and independent forum for negotiation on behalf of them with IBA, Government and other agencies. Today, we do not have the official recognition by IBA or the fraternity independently, and all pensioners associations of different banks are fighting independently to take up pensioners issues of their respective banks. We have been urging the serving organizations to pursue our cause through their negotiations along with the issues of the serving employees.

Court case filed by the Federation

Court Case No.-1875/2013

The above case filed by our Federation in the Delhi High court regarding parity of pension (40% and 50%) is yet to be decided by the court as Federation has filed a revised petition for sanction of pension at the rate of 50% w.e.f 1/3/99 from the date of retirement and payment of arrears. As you are aware, that the court had asked the Bank to rectify the anomaly from 40% to 50% but was done w.e.f. 10/11/2023 instead of the date of retirement. The case is still being pursued in the court and the next hearing in the court has been fixed to 18/11/2025 at the time of going for printing.

Samadhan Pakwada

The Bank has taken an initiative under SBI Pensioner Grievance redressal Programme inviting all pensioners/ family pensioners to lodge their long pending issues through HRMS SANJEEVANI PORTAL. As many of our elders who are not well versed with the computers were unable to utilise the facility through HRMS portal, the matter was taken up with the management who decided to allow those pensioners to approach AGM(PPG) of the circle through email of AGM(PPG), and also personal hearing of grievances by Senior officials on the day decided by the local management. The First such meeting was held on 12th of May 2023 and is being held every quarter. The latest meeting was held on 18th July 2025.

I am also happy to inform this August body that 190 new members have joined our organization between 25/12/2024 to 16/10/2025 (At the time of going for printing) and request to ratify the same. We welcome our new members to our Association whose Names have already been published in our monthly musings regularly.

Glimpses of Our Federation Activities

We are extremely happy to inform that Shri G.D.Nadaf former General Secretary of AISBOF and AIBOC and former convener of UFBU and Ex Director of the Central Board of the Bank has been elected as our Federation General Secretary in the recent Annual General body meeting of our Federation held at Raipur on 25/08/2025. With this the Office of the General Secretary of the Federation of SBI Pensioners Associations has come to Bangalore which was hitherto in Kolkata. This is a matter of great pride to all of us.

The Governing Body Meeting and 39th Annual General Body Meeting of our Federation was held at Raipur on 24 and 25th August 2025 at Raipur. and was attended by President Shri T.Ramesh Rao, Vice President Shri M.G.Venkatesh Murthy, Vice President G.D.Nadaf, Vice President Shri Shankar N. Naik, General Secretary Shri A.L.Ramaswamy Rao as Delegates from our circle. In the Elections held on 25/08/2025 at the Annual General Body the following Office bearers were elected for the period 2025-2028.

- | | | |
|---------------------------|----------------------|------------------|
| 1) President | Shri N.Radhakrishnan | Hyderabad Circle |
| 2) Vice Presidents..... | Shri Kamal Kadri. | Ahmedabad Circle |
| | Shri Harendra Prasad | Patna Circle. |
| | Shri R.P.Saxena | Jaipur Circle |
| | Shri Joseph Palackal | Kerala Circle. |
| 3) General Secretary..... | Shri G.D.Nadaf | Bangalore Circle |
| 4) Secretary..... | Shri Sudhir Pawar | Mumbai Circle. |

Shri Shankar N.Naik was nominated as Treasurer of Federation.

Following points were discussed.

1. Delay in solving the issues relating to Family Pension for the disabled children.
2. Decision to adhere the court orders in respect of conducting elections of Delhi Circle..
3. Increase the domiciliary treatment value from the present 1% to 3% of the base value for Policy A.
4. For Policy B increasing the amount of Capped treatment coverage for specialised treatments.
5. To consider Rs.9.00 lacs instead of the present 3.00 lacs and 5.00 lacs as base amount for fixing room rent in approved hospitals while taking treatment under policy A or policy B.
6. Grant Loan to subordinate employees /family pensioners to enroll in policy.(Family pensioners already being given 50%subsidy by the bank)
7. Arbitrary closing of Dispensaries due to lack of Doctors, and Fixing of budget for Dispensaries based on monthly utility.
8. Power to appoint temporary Doctors to circle functionaries, dispensaries in all RBOs/district centers and purchase of adequate medicines if required from the limit already sanctioned..
9. Reduction in commutation recovery period from 15 years to 10 years and refixing the commutation factor from 6.6 to 9.81 industry level factor.

Issues Taken up with Corporate Centre

- 1) Tax liability on Perquisite value of staff loans for pensioners.
- 2) Reimbursement of Expenses for Hospitalisation and Domiciliary treatment taken under Alternative System such as Ayurvedic and Unani.
- 3) Payment of minimum amount of Rs.10000 for Pre 1986 SBI Pensioners and Family Pensioners of pre 1986 retirees as additional Ex gratia wef 01/04/2023 .
- 4) Uniform DA relief formula for pensioners of Base year from CPI1960=100 to CPI 2016=100
- 5) Computation of pension at 50% of average substantive salary plus half of PQA plus half of incremental component of FPA as per Gazette notification.

Small Committee Meeting was held at Corporate Centre on 14/10/2025 which was attended by Shri N.Radhakrishnan, President and Shri G.D.Nadaf General Secretary, Shri Kamal Kadri Vice President, Shri Joseph Palackal Vice President and Shri Sudhir Pawar Secretary. Issues like Health Insurance Scheme, Family Pension to disabled children, widowed/divorce daughters issues, Formula for computation of pension, staff welfare fund utilisation, Establishment of Dispensaries, stagnation & increments to scale IV/V ,e-AB issues etc.

A meeting with our Chairman was held on 15/10/2025. An appeal was made to our Chairman asking for his Intervention regarding Amendments to SBI Family Pension rules on the lines of Central Civil Service Pension Rules particularly to add improvements done for GCCS rules 1972 as regards Family Pension to the unfortunate disabled children of pensioners and improvements to Insurance policy A & B due for renewal from 16/1/26.

Structured Meeting with Corporate Centre

Corporate structured meeting with representatives of the Federation of SBI Pensioner’s Association was held on 10/03/2025 at Chandigarh the details of which has already been published in our Musings of March 2025 issue.

Unit Activities

Honouring of members attaining 70/80/90 years:

About 219 members who have attained the above age will be honoured in Bangalore during December 2025. Members above 90 years are being honored today. Members residing outside Bangalore will be honored at their respective units like Hubli, Dharwad, Belgaum, Mangalore, Udupi, Kumta, Gulbarga etc. The list of Honourees is published as a separate Annexure.

Meetings conducted by MC and Our Other Units

I am very happy to inform that our other units have been conducting meetings to solve the issues of our members locally we congratulate them for their effort. The meetings conducted are as under. MC meeting conducted at Headquarters.

09/1/25, 17/3/2025, 24/4/25, 21/5/25, 18/6/25, 28/7/25, 09/9/25 & 18/10/25

Mangalore	Udupi	Hubli	Dharwar	Belgaum
15/2/25	5/2/25	28/3/25	13/4/25	12/4/25
25/4/25	8/2/25	13/4/25	13/7/25	9/9/25
25/7/25	8/7/25			

Gulbarga	Karwar	Mysore	Davangere
27/6/25	27/6/25	22/2/25	3/1/25
		28/6/25	
		25/9/25	

Health camp was organised at AO1 & AO2 office in collaboration with Sparsh Hospital and Vasan eye Care with an overwhelming response on 25/08/2025.

Dental and Eye checkup camp was also arranged by our Gulbarga unit on 09/09/2025 at AO office premises. Our Mysore Unit organized a Rekhi and Acupressure camp on 28/6/25. and Eye testing camp along with Blood test and Bone Density on 25/07/25. Our Mangalore Unit in collaboration with Vidal Health and Anandrathi Insurance Brokers ltd and A.J. Hospital and Research Centre conducted Health Camp on 13/09/2025.

Our Bank has also planned to conduct additional Health camps at different location with our assistance so that our Pensioners could avail its benefit.

A one day tour was organised on 01//05/2025 to B.R.Hills and Arjunapuri (Maddur) evoking tremendous response from our members and their families. A similar picnic was also organized by our Mangalore Unit to Vamanajur on 16/03/2025 which was well participated by our members.

Bank day / Independence day / Kannada Rajyotsava Celebrations

The 70th birthday of State bank of India also known as Bank day was celebrated throughout the country at all Administrative offices and branches in Karnataka. Customers, Staff Members, pensioners and their family members participated in the event.

Independence day was also celebrated on 15th August 2025 where in Our committee members also performed a skit on Kittur Rani Chennama on the occasion at LHO Premises which was applauded by all.

Kannada Rajyotsava was also celebrated on 01/11/2025 in our LHO Premises and well participated by our Pensioners Association members.

Donations

I am happy to inform that we are receiving donations from our members following an appeal for having achieved the goal of 50% of Basic as pension to officers who were in 40% bracket, and Exgratia payment wef 01/11/2022. I sincerely thank our members for responding to our appeal which will help in strengthening our Association Financially. I sincerely appeal to all those who are yet to contribute towards donation .

Infrastructure to our Units

We are in constant touch with the management and demanding adequate infrastructure facilities to our units .We have also raised the issue of providing office space to all bigger units in particular RBO's as well as the AO centres and also a bigger space at LHO premises. The issue was also discussed at the structured meeting held on 03/09/2025.

Major Problems of the Pensioners and Family Pensioners in the Circle

1) Settlement of Medical Bills Claims

The leaders of our circle Association are in constant touch with the Officials of TPA and our Insurance brokers in settling the issues and claims. The percentage of claims rejected is minimal. Efforts are made to bring it to zero level. We have asked Bank Management and Insurance authorities to have tripartite participation to discuss the rejected claims of our pensioners.

2) Supply of Medicines

Due to increased no. of beneficiaries the supply of medicines is inadequate causing serious hardship to our members. The issue is taken up on a regular basis to ease the situation. Our association has suggested to open dispensaries at all major centres where more number of pensioners including headquarters and provision of adequate space to all the dispensaries. As per unofficial information Our request for opening dispensary in Bangalore south may happen at BASAVANGUDI very soon. This matter was also discussed in our structured meeting held on 03/09/2025

HRMS Issues

We are aware that the entire HRMS has been shifted to a new platform ZING and our pensioners are facing difficulties in logging to HRMS. Matter has been discussed with the management who have assured that it will be set right at the earliest .

Communication

The Headquarters is fully equipped to take care of the communication with our members regards to the communication system. Letters, information, queries over Telephones, Emails are being attended and the matter looked into. We request our members to give some time to the Managing committee for answering the queries as it takes time to interact with PPG/HRMS dept..

Welfare activities

Death Relief Fund

The association had introduced the benefits of one time death relief payment in respect of the deceased Pensioners/Associate pensioners at the rate of Rs.5000/-as a token of relief to the bereaved family of the spouse of the pensioner after receiving the information of demise. A total sum of Rs.2.00 lac has been paid since the last General body meeting held during December 2024 as on the date of going to printing. We request the August body to ratify our action.

Pensioners Welfare Trust

We are happy to inform that technical hurdles o/a of conversion of B khata to A khata may see the light of the day due to the new scheme announced by the Government of Karnataka. After which we propose to go ahead with other formalities, for which we may have to spend a huge amount to regularise and plan accordingly. However property taxes are being paid regularly. A close watch is being kept watching political developments which aim to provide relief to all such cases. We propose to avail the services of any agency who can help us in getting the above sanctions and documents legally. We would also be very happy if any of our members could help is in getting things done at BBMP.

Future Goals

One of our major goals of consolidation of our members across the state is on the right path. The membership on retirement is not automatic. Our Association with the active support of the serving organizations sends invitation letters and membership forms to the retirees for joining the organization. The response from the retirees is encouraging. We propose to further improve our efforts in persuading to the association.

Structured Meeting (Circle Level)

The structured meeting at our circle was held on 03/09/2025 wherein major issues like Medical facilities to Pensioner and family pensioners, immediate reopening of dispensary in Bangalore south, Posting of permanent doctors, regular supplies of medicines, payment of stagnation increments to 10th,11th and 12th bipartite retirees, instructing all the branches to accept Life certificates irrespective of the Pension paying branch and all assistance to pensioners at branches, issuance of new corrected PPA after incorporation of new pension basic on account of sanction of stagnation increments, PQP,FPA etc, fixation of new family Basic pension at the rate of 30% as per Banks E circular without further delay, Posting of permanent doctors and qualified pharmacist at all AO centres, and hiring of doctors with a qualified pharmacist at other dispensaries. It was also suggested by us to look for any of our working staff with a Pharmacy degree or Diploma to post them as pharmacist .

We also discussed with the Bank management to provide Insulin Pen and cartridge as many of our pensioners above the age of 65 are unable to inject themselves due to age factor by themselves. We have also suggested to provide medicines to pensioners above 75 years of age at their doorsteps as the very aged find it difficult to travel to dispensary. We have also discussed regarding permission to purchase medicines from outside to our pensioners who are unable to avail the dispensary facility due to age factor and reimbursing the cost.

Non payment of subscription towards Membership

It was brought to the notice of the General Body Meeting held on 21/12/24 that our members who were not in a position to pay the yearly subscription for 2019 onwards due to various reasons and also from members who have not paid subscription amount after initial payment only wherein a suggestion moved by the Managing committee was accepted by the house in one voice which was under .

- a) To request all the members up to Membership No.1891 to pay a sum of Rs.1000/- as one time measure (Which was already approved in AGM dated 18/12/2023)
- b) To request all the members from Membership No.1892 to 3616 enrolled upto 31/12/2016 to pay 50% of the annual subscription due subject to a maximum of Rs.4000/- as one time measure. This was moved to ensure that all those members who are in substantial arrears of membership subscription outstanding to be out of the purview of Byelaw No.25(a) by making the above payment.

WE SINCERELY APPEAL OUR MEMBERS WHO ARE IN ARREARS OF PAYMENT OF ANNUAL SUBSCRIPTION/ MAGAZINE SUBSCRIPTION TO PAY IMMEDIATELY TO ENABLE US TO UPDATE OUR RECORDS.

Acknowledgements

We acknowledge the gesture of the Bank for having introduced SBI Tribute a scheme aimed at providing immediate and support to the families of our retired employees upon their passing and to ensure that the families of our retired colleagues are supported with and care during one of the most vulnerable moments of their lives under which a one time lump sum payment of Rs 30000/- to the bereaved family.

I shall be failing in my duty if I do not acknowledge with gratitude the support we have been receiving from Bank, the leadership of various organizations apart from the Pensioners Associations/Federation.

To mention a few

- A) Smt.Joohi Smita Sinha, Chief General Manager, Members of CMC, Shri Balasubramaniam, DGM & CDO of our circle, Shri Rishikumar Dubey AGM(HR) and their entire team, Shri Ratnakar Rao B.R, AGM(PPG) and their entire team, Shri VishwaMohan Bharadwaj AGM(OAD) retired on 31/07/2025 and Shri Nagaraj Tantri, AGM (OAD), HRMS Department, Shri Harsha, Circle Welfare officer, Smt. Radhika S (CWC Secretary) and all other officials at all administrative office in the circle, Chief Manager and staff at our Bangalore Branch.
- B) Shri K.N.Giriraja, General Secretary, Shri K.L.Chavan, President of SBIOA(K) Bangalore Circle and their entire Team from the Circle Association.
- C) Shri Ravikumar M, General Secretary SBSU(K) , Smt. Priya S.B., President SBSU(K) Bangalore Circle and their entire team.
- D) I would like to place on record my gratitude to President of our Association, and the entire Management committee members who provided me excellent guidance and support for effective functioning of the Association.
- E) I acknowledge the services of M/s. Ganesh & Co. Chartered Accountants for their professional work in auditing our final accounts for the year 2024-2025.

F) I am also grateful to the Doctors from LHO Dr. Aswathy Mary James, Dr. Deepa, Dr. Sreedhar, Dr. Vijayantha Shinde, Dr. Arun Padaki, Dr. Prasad, Dr. Priyanka, Dr. Ashwini Kumari, Dr. V.K.Jituri, Dr. Mathad, Dr. Wagle and Dr. Raju, Dr. Praveena Balaji, Dr. Raghuveer Kamath other staff at the Dispensary for their cooperation and support to the issues related to Medical Assistance to our members.

I also thank Shri V. Nanjundamurthy and Shri Venkatesh Shalwadi for having accepted our request to be Returning Officers and for having conducted the Elections for the post of Office bearers for the Term 2025-2028 successfully.

I also thank Shri Shashikumar, Shri Srinivasan, Smt. Lakshmi Reddy, Ms. Bhoomika, Ms. Sandya and Ms. Shobha from Medi Assist, Shri Sreedhar from Anand Rathi (TPA) and officials of SBI General Insurance, for their prompt service to our members in getting their medical bills paid.

I also thank Shri Venkatesh Gokhale of Sri Padma Printers for printing and supplying the monthly musings on time and providing support for dispatch of the magazines through post office and all other miscellaneous services.

I also thank all the volunteers who have given their helping hand for smooth conduct of our General Body Meeting.

I also thank all the units of the Association outside Bangalore for conducting meetings at their places, and lending their support to us.

Last but not the least I thank Smt. Poornima who is our office in charge for her support in discharging my duties efficiently.

BANGALORE
DATED: 24/11/2025

Sd/-
(A.L.RAMASWAMYRAO)
General Secretary

**ALL MEMBERS ARE REQUESTED
TO BRING THEIR PENSIONERS ID CARD ISSUED BY THE BANK
OR
AADHAAR CARD FOR IDENTIFICATION
FOR ELECTION PURPOSE**

**AMENDMENTS TO RULES AND REGULATIONS OF THE ASSOCIATION
CLAUSES REFERRED TO AS AMENDMENT TO BYE LAWS AS PROPOSED
BY THE MANAGING COMMITTEE TO BE APPROVED IN SPECIAL
GENERAL BODY MEETING TO BE HELD ON 24/11/2025 AT BANGALORE**

BYE LAW NO	EXISTING	PROPOSED	REASON FOR AMMENDMENT
(viii)	<p>AIMS AND OBJECTIVES</p> <p>To purchase, hire, lease or own real estate , land, buildings for the use of the Association or for any other relevant and legitimate purpose</p>	<p>AIMS AND OBJECTIVES</p> <p>To purchase, hire, lease or own real estate , land, buildings for the use of the Association including investments in Shares/stocks/debentures and Bank deposits, etc or for any other relevant and legitimate purpose</p>	FOR BETTER CLARITY
1.02	<p>CENTRAL OFFICE</p> <p>The Central Office of the Association shall be at Bangalore. It shall control and supervise the activities of the Association in the entire jurisdiction.</p>	<p>HEAD QUARTERS</p> <p>The Head Quarters of the Association shall be at Bangalore. It shall control and supervise the activities of the Association in the state of Karnataka.</p>	CONSEQUENTIAL AMMENDMENT
1.03	<p>ZONAL OFFICE</p> <p>There shall be a Zonal Office of the of the Association wherever the bank has its Zonal office. The Zonal Office of the Association shall look after the activities and the members within the zone subject to over all control of the Central Office.</p>	<p>ADMINSTRATIVE OFFICE(S)</p> <p>There shall be a Association Office at each administrative office(s)of the Bank. The Association Office at Adminstrative Office(s) herein referred to as AO's shall look after the activities and the members residing in the geographical area of the Bank's AO's situated at different centers. As and when Bank Opens/closes/shifts the place of AO's, Headquarter of the Association also restructure as per Bank's area of operation.</p>	CONSEQUENTIAL AMMENDMENT ON ACCOUNT OF BANK'S RESTRUCTURE
1.04	<p>REGIONAL OFFICES</p> <p>The Association may establish Regional office(s)at such places as may be necessary to effectively manage the affairs of the Association. For the time being the Regional offices shall be located at Mysore, Mangalore, Hubli, Belgaum, Bijapur and Raichur.</p>	<p>UNIT(S) AT DISTRICT HEADQUARTER OTHER THAN BANGALORE</p> <p>The Association may establish units at all district head quarters wherever necessary. Members residing in each district are empowered to appoint a Unit Secretary in their district under advise to the Head quarters of the Association as well as Dy. General Secretary of AO's in which the district falls.</p>	CONSEQUENTIAL AMMENDMENT

	The Managing Committee shall be empowered to establish Regional Offices at such centers as may be Considered appropriate. The Regional Offices shall function under the overall control of the Zonal Office of the Association and perform such other activities as may be assigned to them by the Central Office.	The activities of the units thus formed in the districts should be informed to the Head quarters of the Association and Dy. General Secretary of the AO.	
1.05	POWERS TO APPOINT REGIONAL AND UNIT SECRETARIES The Managing Committee shall have power to nominate Member(s)stationed within the jurisdiction of the unit to be unit Secretary(ies) in charge of the Regional Office(s)	DELETE	Bye law 1.04 Ammended suitably
8	SUBSCRIPTION LIFE SUBSCRIPTION A new member joining the Association can make one payment of Rs.7500.00 as Life Suscription.	LIFE SUBSCRIPTION A new member joining the Association can make one time payment of Rs.11500.00 as Life Subscription the details of which is as under (a)Membership Admission fees Rs.100 (b)Initial membership fees at the time of admission. Rs.1500.00 ©Associate membership admission fees: Rs.100.00 (d)Initial associate membership fees at the time of admission: Rs.500.00 (e)Pensioners Musings(Life time) Rs.1600.00 (f) Legal fund: Rs.200.00 (g)Life time subscription(one Time) Rs.7500.00 Total: Rs.11500.00 h)Pensioners who complete 75 years of age need to pay Rs.200 as P.A as membership subscription , and those pensioners who complete 80 years of age need not pay annual subscription from the following year. This is not applicable for life members. However members shall pay Rs.150 Per annum. towards magazine subscription, if not subscribed the magazine for life earlier.	Better Clarity and understanding with clause(h)

10	<p>MEMBERSHIP REGISTER</p> <p>A separate register shall be maintained at the Central office wherein shall be recorded details of</p> <p>1) Pensioners/Associate members</p> <p>2) On the demise of the Pensioner Member, the Associate member will become Family pensioner and details will be entered in Family Pension register.</p>	<p>MEMBERSHIP REGISTER</p> <p>A separate register shall be maintained at Head Quarters wherein shall be recorded details of</p> <p>1) Pensioners/Associate members</p> <p>2) On the demise of the Pensioner Member, the Associate member will become Family Pensioner and details will be entered in Family Pension register.</p>	<p>In tune with Ammendment to ByeLaw no.1.02</p>
11	<p>AIMS AND OBJECTS</p> <p>i) Death Relief Fund</p> <p>A death relief fund for the benefit of the spouse on the death of the pensioner or vice versa is introduced with effect from March 2018. At present the amount is fixed at Rs.3000/-per member family pension member. The Managing Committee is authorized to frame rules from time to time and manage the scheme.</p> <p>ii) The register of members and Accounts of the Association shall be available for inspection to all members 30days before the date of AGM, with prior appointment with General Secretary and Treasurer with specific request regarding verification to be done.</p>	<p>WELFARE ACTIVITIES</p> <p>i) Death Relief Fund</p> <p>A death relief fund for the benefit of the spouse on the death of the pensioner or vice versa is introduced with effect from March 2018. At present the amount is fixed at Rs.5000/-per member family pension member. The Managing Committee is authorized to frame rules from time to time and manage the scheme.</p> <p>ii) DELETED</p>	<p>Decision of the M a n a g i n g Committee to make changes in revision of Death relief fund.</p> <p>Included in Bye law no.11A</p>
11A	<p>He /She shall pay the annual subscription or any other amount payable to the association as per the decision of the Managing committee or General Body from time to time Failure to pay dues will attract penalty of cessation of membership(for a continuous period of three years)</p> <p>Every member of the Association shall have the right</p> <p>a) To offer himself for election to the managing committee and/or to second the nomination of a candidate for election to the managing committee.</p>	<p>Member/ Family Pensioner shall pay the annual subscription or any other amount payable to the association as per the decision of the Managing committee or General Body from time to time.</p> <p>Every member/Family Pensioner member of the Association shall have the right</p> <p>a) To offer himself to contest for the election to the managing committee and/ or to propose or second the nomination of a candidate who is member of the</p>	<p>New addition</p>

	<p>b)To vote at any General Body Meeting (voting shall be conducted either by secret ballot or by show of hands)</p> <p>c) To submit suggestions for discussion and decision of the Managing Committee or any Sub Committee formed by it on any matter.</p>	<p>association for election to the Managing Committee.</p> <p>b)To vote /contest in the Election Process at the Place/Centers as decided by the Managing Committee. The Annual General Body Meeting to be held after the Election process is completed (voting shall be conducted either by secret ballot or by show of hands) In case if any member contests for multiple posts and wins in more than one post he/she will have to resign for other posts except retaining one post of his/her choice.</p> <p>c) To submit suggestions for discussion and decision of the Managing Committee or any Sub Committee formed by it on any matter.</p> <p>d) The register of members and accounts of the Association shall be available for inspection to all members 30 days before the date of AGM, with prior appointment with General Secretary and Treasurer with specific request regarding verification to be done.</p>	
12	<p>MANAGEMENT OF THE ASSOCIATION</p> <p>The Management Committee of the Association shall consist of the following Office Bearers</p> <p>a)President.....1</p> <p>b)Vice Presidents.....4</p> <p>c)General secretary.....1</p> <p>d)Jt. General Secretary.....1</p> <p>e)Secretaries.....9</p> <p>f)Treasurer.....1</p> <p>g)Asst.Treasurer.....1</p> <p>h)Committee Members.....8</p> <p>Of the nine posts of Secretary one post for Hubli and one for Woman pensioner shall be reserved.</p>	<p>MANAGEMENT OF THE ASSOCIATION</p> <p>The Management Committee of the Association shall consist of the following Office Bearers</p> <p>a) President 1</p> <p>b) Vice Presidents 4</p> <p>c) General Secretary 1</p> <p>d) Joint. General Secretary 1</p> <p>e) Deputy General Secretary (Headquarters) 4</p> <p>f) Treasurer 1</p> <p>g) Assistant Treasurer 1</p> <p>h) Asst. Gen .Secretary 8*</p> <p>i) Deputy General Secretaries at present A.O's at Mysore, Bellary, Mangalore, Hubli and Kalburgi.....5</p>	

		<p>Of the 4(four) post of Deputy General Secretaries at Head Quarters mentioned in (e) above one post is reserved for ladies.</p> <p>*The Managing Committee is empowered to increase/decrease the number of posts of Assistant General Secretary.</p>	
13	Of the Eight post of Members of the Committee, one post shall be reserved for the woman pensioner member and one for family pensioner member.	DELETED	
14	Only members who are permanently stationed within Bangalore Metropolitan area shall be eligible to contest for the posts of Office bearers except that for the reserved posts of Secretary for Hubli Zone, members stationed permanently within Hubli-Dharwad Corporation are shall be eligible to contest.	<p>Any member(s)of our Association who are permanently stationed in the state of Karnataka or elsewhere shall be eligible to contest for the posts mentioned in 12(a)to(h). However in the event of their getting elected they have to shift to Head quarters at Bangalore.</p> <p>Any member(s) who are permanently stationed at the geographical area of Adminstrative Offices situated at present in Mysore, Mangalore, Bellary, Hubli and Kalburgi respectively are eligible to contest for the posts of Deputy General Secretary(s) post mentioned in 12(i) above. However in the event of the their getting elected, they have to shift to head quarters of respective AO Office(s)</p> <p>For the posts mentioned in 12(a) to (h) above all the members are eligible to vote except 12(i)</p> <p>For the posts mentioned in 12(i) above only members stationed in the geographical area of the Adminstrative office situated at present in Mysore, Mangalore, Bellary, Hubli, and Kalburgi respectively are eligible to vote.</p>	Consequential Ammendment
15	Only women pensioners and only family pensioners members shall be eligible to contest for the post reserved respectively for them.	DELETED	Byelaw no.12 and 13 amended suitably
17	Election to the post of the office bearers shall be held once in 3 years at the Annual Meetings of the General Body.	Election to the post of the Managing Committee shall ordinarily be held once in 3 years at place/ Centers as decided by	Consequential Ammendment

		the Managing Committee. The Annual General Body to be held after the completion of Election Process	
21A	The Managing Committee shall be authorized to increase the number of Secretaries in units situated outside Bangalore.. to restructure the organization in the module/RBO to meet the require organization structure.	DELETED	Bye law no.12 ammended suitably.
25	<p>Subject to the specific approval of the Managing Committee a member of the Committee shall cease to be member if,</p> <p>a)He resigns by a letter to the President/ Vice-president/General Secretary.</p> <p>b)He absents himself from three consecutive meeting of the Managing Committee.</p> <p>c) He is convicted of any offence involving the formation, promotion, management or conducts of the affairs of the Association.</p> <p>d) He is found guilty of moral turpitude or an act detrimental to the interest of the Association</p> <p>NON PAYMENT OF SUBSCRIPTION</p>	<p>Subject to the specific approval of the Managing Committee any Member of the Association or a Member of the Managing Committee shall cease to be member if,</p> <p>a)He resigns by a letter to the President/ Vice-president/General Secretary.</p> <p>b)He absents himself from three consecutive meeting of the Managing Committee (in case of MC member).</p> <p>c)He is convicted of any offence involving the formation, promotion, management or conducts of the affairs of the Association or of a body, corporate or of any offence if found guilty of moral turpitude or indulges in activities detrimental to the Interest of the Association ,or brings the Association into Litigation for any reason or an any account whatsoever.</p> <p>d)Deleted</p> <p>NON PAYMENT OF SUBSCRIPTION</p>	<p>No change</p> <p>Amendment</p> <p>Consequential Amendment</p> <p>Ammendment Included in Bye law no. 25 (c)</p>
25A	In the event of a member failing to pay the annual subscription for membership by him for a period for three years will cease to be a member of the Association. However he is entitled to submit a fresh application to the Association and seek renewal of membership which will be placed in the Annual General Body Meeting for their ratification	In the event of a member failing to pay the annual subscription for membership by him for a consecutive period of three years, loses his right to vote, propose, second and contest in the election and will cease to be a member of the Association. However he is entitled to appeal to the Association and seek renewal of membership which will be placed in the Annual General Body Meeting for their ratification.	Amendment

26	No member of our Association Shall become member of any other Association/ Organization promoted by any institution or take up any executive post in such organization where the objectives , of that organization is similar to ours. Except with the prior permission of the Federation of SBI Pensioners association.	No Member of our Association residing in the state of Karnataka shall become member of any other Pensioners association in SBI or elsewhere and take up any executive post where the objectives of that Pensioners association are similar to ours.	Consequential Ammendment
29	The Managing Committee shall meet monthly or more frequently as may be necessary.	The Managing Committee shall meet Bimonthly or more frequently as may be necessary.	Consequential Ammendment
31A	CENTRAL COMMITTEE ..The committee comprises of members of the Managing Committee, one representative from Module, R BO and large units as decided by M.C units Central committee will meet once in six months	DELETED	Bye law no.12 amended suitably
32B	QUORM. NORMALLY 3(three) days notice shall be given to committee members for conduct of the MC meeting.	QUORUM NORMALLY 7(seven) days notice shall be given to committee members for conduct of the MC meeting.	Consequential Ammendment
	SECRETARIES. He shall assist the General secretary in discharging latter's duties and functions and take up more duties as per MC decision. The zonal secretaries shall discharge all duties as instructed by M.C AND attend the M.C. as and when advised	DELETED	Consequential Ammendment OF BYELAW NO.12
34	One fourth of the total members may in writing request the President for a meeting of the General Body to discuss any particular matter. On receipt of such signed requisition the President shall within 21 days of the receipt of the requisition shall convene the meeting of the General body. If the President fails to do so, the requisites may hold the meeting after giving 7 days notice to the General secretary. Only the matter on issue mentioned in the requisition shall be discussed in the meeting.	One fourth of the total members may in writing request the President for a meeting of the Extraordinary General Body to discuss any particular matter. On receipt of such signed requisition the President shall within 21 days of the receipt of the requisition shall convene the meeting of the Extraordinary General body. If the President fails to do so, the requisites may hold the meeting after giving 7 days notice to the General secretary. Only the matter on issue mentioned in the requisition shall be discussed in the meeting.	Consequential Ammendment

35	<p>PROCEDURE AT THE MEETING</p> <p>The President or in his absence the Vice President shall preside over all meetings of the Managing Committee and in the absence of both of them the members present shall elect from among themselves a Chairman for the Meeting. All questions before the meeting will be decided by a majority of votes , each member having one vote. The President or the Chairman while presiding shall have a second or casting vote, in case of an equal division of votes. The President or the Chairman while presiding at the meeting of the Managing Committee shall decide all questions relating to the constitution and regulations thereof and his decision shall be final & binding.</p>	<p>PROCEDURE AT THE MEETING</p> <p>The President or in his absence, the Senior most Vice President shall preside over all meetings of the Managing Committee and in the absence of both of them, the members present shall elect from among themselves a Chairman for the Meeting. All questions before the meeting will be decided by a majority of votes , each member having one vote. The President or the Chairman while presiding shall have a second casting vote, in case of an equal division of votes. The President or the Chairman while presiding at the meeting of the Managing Committee shall decide all questions relating to the constitution and regulations thereof and his decision shall be final & binding.</p>	Consequential Ammendment
38(d)	<p>To postpone the elections of the Management Committee and to extend the life of the existing committee for such period not exceeding 3 months as may be necessary.</p>	<p>To postpone the elections of the Management Committee and to extend the life of the existing committee for such period as may be necessary, but before end of December of the respective year in which the election falls due.</p> <p>The Managing committee will have the right to appoint an Election Committee and to frame Election rules.</p>	Consequential Ammendment
38(f)	<p>Power of General Body Meeting</p> <p>To direct the Secretary to issue notice inviting names of members willing to serve on the Managing Committee for coming season, such names shall have to be proposed & seconded by members having the right to vote in writing.</p>	<p>Power of General Body/Special General Body Meeting</p> <p>To direct the General secretary to issue notice inviting names of members willing to serve on the Managing Committee for coming season, such names shall have to be proposed & seconded by members having the right to vote in writing and take approval with regards to any amendments to the rules and regulation of the association.</p>	Consequential Ammendment

39	<p>POWERS OF OFFICE BEARERS</p> <p>III) GENERAL SECRETARY</p> <p>f) Sign Cheques of bank account along with the President or Vice President or jointly with treasurer.</p>	<p>POWERS OF OFFICE BEARERS</p> <p>III) GENERAL SECRETARY</p> <p>f) To Sign Cheques for all bank accounts by the President or General Secretary or Joint General secretary Jointly along with treasurer Or Assistant Treasurer.</p> <p>Deputy General Secretary(Head Quarters)</p> <p>He shall assist the General Secretary in the duties and functions of the latter like</p> <p>Magazine work ,Membership Drive follow up of members ship dues, Coordination with Banks doctor for conducting health check up camps ,Follow up with AO's with regard to problems of our members like MWS relating issues, stagnation increment issues etc, Recording minutes of MC meeting and any other work allotted by the General Secretary/President.</p> <p>Deputy General Secretary (Administrative office) (AO'S)</p> <p>Membership Drive, Collection and follow up of members ship dues, Coordination with Banks doctor for conducting health check up camps ,Follow up with AO's with regard to problems of our members like MWS relating issues, helping in Insurance enrolment , issues like payment of medical bills ,stagnation increments, Liasoning with office bearers stationed at Head quarters, Conducting Unit meetings, Honoring of our members who complete 70/80/90 every year as on 31December at the respective AO'S places, conducting social activities etc.</p> <p>Assistant General Secretaries</p> <p>He shall assist the General Secretary/ Deputy General Secretary in all the duties and functions of the latter in all respects ,Identifying representatives at Taluka level for close coordination with our Members, Inviting representatives for discussion and implementing Association/Federation Activities, coordination with members during submission of life certificates, Identifying new members and family members for enrolment.</p>	<p>Consequential Ammendment</p> <p>Restructure & Re designation of Office bearers</p>
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39	<p>TREASURER</p> <p>e)Prepare and submit monthly statements of all receipts and payments to the Secretary for Submission before Managing Committee.</p> <p>g) Treasurer shall scrutinise all the bills and authorise payments uptoRs.10000/ and report in the committee meeting once in a month. Any payment beyond Rs.10000/-shall be approved by the General Secretary.</p> <p>He shall have the power to retain with him in cash uptoRs.5000/- and shall have the power to spend for all contingent expenses. He shall also be responsible for all the income & expenditure of the association & to keep & be responsible for all the books of accounts of the Association</p>	<p>TREASURER</p> <p>e)Prepare and submit monthly statements of all receipts and payments to the General Secretary for Submission before Managing Committee.</p> <p>g)Treasurer shall scrutinize all the bills and recommend for payments and report in the Managing committee meeting.</p> <p>He shall have the power to retain with him in cash uptoRs.5000/- and shall have the power to spend for all contingent expenses. He shall also be responsible for all the income & expenditure of the association & to keep & be responsible for all the books of accounts of the Association</p>	Consequential Amendment
40	<p>ALTERATIONS OF RULE & REGULATIONS</p> <p>Without prejudice to the powers conferred under the regulations of Managing Committee three fourths of the members present at the General or Extraordinary General Meeting convened for the specific purpose of additions, alterations, modifications or revision of any byelaws or subsidiary rule or regulations, alter, add, modify or rescind or from time to time as may be deemed fit, the regulations and bylaws framed by the managing committee and the same shall be sent to the Registrar of societies for confirmation.</p> <p>The new regulation will become effective only after receipt of the confirmation from him, No amendment or alteration shall be made unless it is voted by three fourth of the members present at a special meeting convened for the purpose & confirmed by three fourths of the members present at a second special meeting .</p>	<p>ALTERATIONS OF RULE & REGULATIONS</p> <p>Without prejudice to the powers conferred under the regulations of Managing Committee three fourths of the members present at the General or Extraordinary General Meeting or Special General Body Meeting convened for the specific purpose of additions, alterations, modifications or revision of any byelaws or subsidiary rule or regulations, alter, add, modify or rescind or from time to time as may be deemed fit, the regulations and bylaws framed by the managing committee and the same shall be sent to the Registrar of societies for confirmation.</p> <p>The new regulation will become effective only after receipt of the confirmation from him, No amendment or alteration shall be made unless it is voted by three fourth of the members present at a special meeting convened for the purpose & confirmed by three fourths of the members present at a second special meeting .</p>	Consequential Ammendment

INDEPENDENT AUDITOR'S REPORT

To
The Members of SBI Pensioners' Association (K)-Regd,
Bengaluru

Opinion on the financial statements

We have examined the accompanying financial statements of SBI Pensioners' Association (K)-Regd, ("Association") Bangalore Circle, LHO Compound, St Marks Road, Bengaluru 560.001, which comprise the Balance Sheet as at March 31, 2025, the Statement of Income & Expenditure and the Receipts & Payments for the year then ended, and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards and other accounting principles generally accepted in India of the state of affairs of the association as at 31st March, 2025, and its profit for the year ended on that date.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and financial performance of the Association including the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one

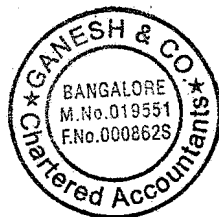
resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing our opinion on the effectiveness of the entity's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

In our opinion and to the best of our knowledge and according to explanations given to us, the financial statements give the information required in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of Balance Sheet, of the state of affairs of the Association, as at 31st March 2025 and
- b) in case of Income & Expenditure Account, of the excess of Income over Expenditure of the Association for the year ended 31st March 2025;

Place: Bangalore
Date : 29/09/2025



For Ganesh & Co.,
Chartered Accountants
FRN: 000862S

P. Ganesh
P Ganesh

Membership No. :019551
UDIN: 25019551BMJLOZ5055

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (K)-Regd.,
St. Mark's Road, Bangalore 560 001

BALANCE SHEET AS ON 31-3-2025

2023-24		Particulars	2024-25	
Rs.	Rs.		Rs.	Rs.
LIABILITIES				
Members' Funds				
<i>Life Membership Subscriptions:</i>				
1,00,92,033	92,13,633	As per last Balance Sheet	1,00,92,033	1,18,95,783
	10,60,800	Additions during the year	19,88,550	
	1,82,400	Less transferred to Death Relief Fund	1,84,800	
<i>Reserve Fund:</i>				
67,28,061	64,38,919	As per last Balance Sheet	67,28,061	86,97,914
	2,89,142	Add Excess of Income over expenditure	19,69,853	
<i>Legal Fund</i>				
4,82,982	4,20,532	Opening Balance	4,82,982	5,36,182
	62,450	Additions during the year	53,200	
<i>Death Relief fund</i>				
28,98,569	27,77,814	Opening Balance	28,98,569	30,74,647
	1,82,400	Add: Transferred from life membership	1,84,800	
	1,73,355	Add: Interest transferred to the fund	1,76,278	
	2,35,000	Less amount released for death relief	1,85,000	
Other Current Liabilities				
1,719		Advance received		1,850
Short Term Provisions				
9,218		Provision for taxes		1,56,800
2,02,12,582		TOTAL		2,43,63,176.21
ASSETS				
Property, Plant & Equipment				
28,880	1,04,186	Computer and Accessories	1,33,324	17,328
	29,138	Additions during the year	-	
	1,33,324		1,33,324	
	1,04,444	Less: Depreciation	1,15,996	
Current Investments				
1,14,160		S.B.I. Shares		1,14,160
Cash and Bank Balances				
3,06,738	92,442	SB Account in Bangalore Branch	2,53,770	6,08,150
	98	OD Account in Bangalore Branch	1,966	
	2,12,209	Balance in Death Relief Fund A/c	3,50,425	
	1,989	Cash on hand and Postage stamps	1,989	
<i>Other bank balances</i>				
1,92,51,581	1,40,87,000	Reinvestment Deposits with SBI Bangalore Branch	1,66,03,460	2,29,71,751
	20,00,000	Fixed deposit for Death Relief Fund	20,00,000	
	6,75,000	Reinvestment Deposit for Death Relief Fund	6,75,000	
	10,00,865	Reinvestment Deposit for OD account	11,43,259	
	14,88,716	Add: Interest accrued	25,50,032	
Short Term Loans & Advances				
5,11,223	3,82,454	TDS	5,11,223	6,51,787
	(3,989)	Less Taxes paid	(9,218)	
	1,32,758	Add: TDS During the year	1,49,782	
2,02,12,582		TOTAL		2,43,63,176.21

As per report of even date enclosed
for Ganesh & Co.

for SBI Pensioners Association (K)

Chartered Accountant For SBI Pensioners Association (Karnataka)

For SBI Pensioners Association (Karnataka)

P Ganesh

Membership No. 019551

Place: Bangalore

Date: 29-09-2025

General Secretary

Treasurer

President

President



For SBI Pensioners Association (Karnataka)

Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (K)-Regd.,
St. Mark's Road, Bangalore 560 001

INCOME & EXPENDITURE A/C FOR THE YEAR ENDED 31-3-2025

2023-24		Particulars	2024-25	
Rs.	Rs.		Rs.	Rs.
		Income from operations		
	64,900	Admission fees		51,400
	91,875	Contribution from members		30,08,300
	13,56,353	Annual subscriptions		4,53,326
		Other income		
	34,985	Dividend		
	14,300	Miscellaneous Receipts		69,724
15,64,413	2,000	Excess provision written back		
		Interest income		
	13,632	Savings Bank A/c	38,135	
	4,356	Interest on income tax refund		
13,45,520	13,27,532	Fixed Deposit Interest	14,97,751	15,35,886
29,09,933		TOTAL		51,18,636
		Expenditure		
2,58,000		Employee salary Medical Expenses		2,60,000
		Other Expenses		
1,26,360		Postage & courier charges		1,37,984
70,898		Printing & Stationery		55,126
21,012		Web /Communication expenses		25,437
10,450		Filing fee		20,320
1,55,210		Travelling expenses Committee		1,05,313
1,72,760		Conveyance - Committee members		1,63,350
2,52,216		Meeting expenses - Units		17,498
-		Federation Executive council meeting expenses		460
55,560		Affiliation fee to Federation		59,110
		Canteen Expenses		36,080
		Audit fee		14,750
10,130		Miscellaneous expenses		6,868
7,74,361		AGM Expenses		3,22,008
		AGM expenses (Units)		91,370
		Honorarium to Senior Pensioners		2,83,545
2,236		Bank charges		1,955
13,780		Computer service and Web site maintenance		36,793
		Pensioners' Magazine		
	7,54,017	Magazine printing & Postage Charges	8,62,111	
4,81,906	2,72,111	Less: Subscriptions received	1,95,925	6,66,186
8,000		Magazine Licence		
		Donation to Federation legal fund		5,00,000
		Finance Costs		
6,086		Interest on OD		-
19,253		Depreciation		11,552
4,71,715		Excess of income over expenditure		23,02,931
(9,218)		Less Provision for tax		(1,56,800)
4,62,497		Income after tax		21,46,131
(1,73,355)		Less interest/contributions transferred to Death Relief fund		(1,76,278)
4,62,497		Balance carried over to balance Sheet		19,69,853
29,09,933		TOTAL		51,18,636

As per report of even date enclosed
for Ganesh & Co.

Chartered Accountants

P. Ganesh
P. Ganesh

Membership No.: 019551
Place: Bangalore
Date: 29-09-2025



[Signature]
General Secretary

for SBI Pensioners Association (K)

[Signature]
Treasurer President



STATE BANK OF INDIA PENSIONERS' ASSOCIATION (K)-Regd.,
St. Mark's Road, Bangalore 560 001

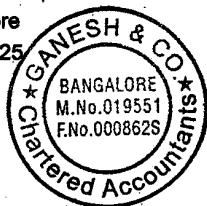
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31ST MARCH 2025

RECEIPTS	RS.	RS.	PAYMENTS	RS.	RS.
<u>Membership Fee</u>			<u>Expenses</u>		
Members	9,52,600		Conveyance - Committee members	1,63,350	
Associate Members	1,22,500	10,75,100	Bank Charges	1,955	
<u>Life Subscription</u>			Postage & Courier	1,37,984	
Membership Fee	6,30,000		Printing & Stationery	55,126	
Magazine Subscription	2,83,450	9,13,450	Travelling expenses Committee	1,05,313	
<u>Annual Subscription</u>			Salaries & Medical	2,60,000	
Members	4,53,926		Sundry Expenses	2,868	
Annual subscription-Magazine	1,95,925	6,49,851	Computer maintenance	36,793	
Legal Fund collected		53,200	Printing of magazine	8,62,111	
<u>Contributions</u>			Web /Communication expenses	25,437	
Voluntary contribution members	30,08,300		Meeting expense of		
Donations	69,706		Committee members	17,498	
Admission fee	51,400	31,29,406	Federation Executive Committee	68,165	
<u>Interest/Dividend</u>			Filing fee	20,320	
S B Interest	27,518		Federation Affiliation fee	59,110	
S B Interest DRF	10,617		Canteen expenses	36,080	
Interest on FD	18,289		Audit Fee 22-23 & 23-24	14,750	
miscellaneous income	18		AGM expenses of		
Interest DRF account	1,42,000	1,98,442	Units	91,370	
<u>Miscellaneous receipts</u>			Members Bangalore	6,33,057	
AGM advance refund	3,11,049		Presents for honouring Seniors	2,83,545	
Fed council reimbursement	67,705		Penalty to P & T	4,000	
FD matured	5,00,000		Refund of excess subscription	600	28,79,432
Miscellaneous receipts	1,850	8,80,604	Contribution to Federation legal fund		5,00,000
<u>Opening Balances:</u>			FD new		30,16,460
Stamps	1,989		Advance repaid		1,719
Death relief fund account	2,12,209		TDS on deposits		16,030
SBI OD account	98		Death Relief paid		1,85,000
Savings Bank account	92,442	3,06,738	<u>Closing Balances:</u>		
			Stamps	1,989	
			Death relief fund account	3,50,425	
			SBI OD account	1,966	
			Savings Bank account	2,53,770	6,08,150
TOTAL		72,06,791	TOTAL		72,06,791

Compiled as per records
for Ganesh & Co.
Chartered Accountants

for SBI Pensioners Association (K)

P. Ganesh
Membership No. 019551
Place: Bangalore
Date: 29-09-2025



General Secretary

Treasurer

President

For SBI Pensioners Association (Karnataka)

For SBI Pensioners Association (Karnataka)

General Secretary

President

For SBI Pensioners Association (Karnataka)

Treasurer



STATE BANK OF INDIA PENSIONERS' ASSOCIATION

(Karnataka)

Regd. under Societies Registration Act 1960. Registration No. 140/86-87 Dt. 3.7.86

**P.B. No.: 5456, State Bank Buildings
St. Mark's Road, Bangalore - 560 001**

All Correspondence to be
Addressed to the General Secretary
E-mail : pensbi757@gmail.com

Tel : 2594 3140

ELECTION CIRCULAR NO. 3. Dated:

24-10-2025

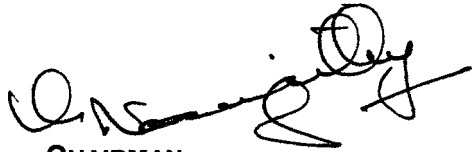
Final List of Contestants

Please refer to our Circular No.2 dated 16-10-2025, announcing the List of Valid Nominations for the Triennial Election 2025-28 of SBI Pensioners Association (Karnataka), The last date for withdrawal of nominations was 4.00 pm on 23.10.2025. After due verification of withdrawal request letters and acceptance, the final list of Valid Nominations have been arrived. The Election will be conducted for the posts, wherever required. The final list of candidates for the published posts are as under:

1.	President — 1 Post	1. LAKSHMANA RAO R (2002)
		2. RAMESH RAO T (5108)
2.	Vice-President — 4 Posts	1. DR. RAJU D (6414)
		2. NADAF G D (2415)
		3. PRASAD K N N (5248)
		4. SUBASH KUMAR W R (2482)
		5. VIJAYA M KATHAVATE (2517)
3.	General Secretary —1 Post	1. DR. RAJU D (6414)
		2. RAMASWAMY RAO A L (1893)
4.	Joint General Secretary — 1 Post	1. SHANKAR N NAIK (3200)
5.	Secretaries — 7 Posts (Excluding Reserved 2 Posts)	1. ANGADI B K (2112)
		2. BASAVARAJ R K (6120)
		3. MOHINI UDUPI (6330)
		4. RAO S P (2619)
		5. SUDARSHAN C K (5791)
		6. SUMANA RAM (1553)
		7. VIJAYALAKSHMI M S (1280)
		8. VISHWANATH A S (6332)

6.	Secretary - Hubballi — 1 Post	1. RAGHAVENDRA A CHOUDHRI (4761)
7.	Secretary - Women — 1 Post	1. BHARATHI H D (3898)
8.	Treasurer — 1 Post	1. BASAVARAJ R K (6120)
		2. MANOHARA RAO N (5008)
9.	Assistant Treasurer — 1 Post	1. RENUKA DESAI (4099)
10.	Committee Members — 6 Posts (Excluding 2 Reserved Posts)	1. DATTA RAJU S (5959)
		2. GAJANAN S BORKAR (6100)
		3. GOPALAKRISHNA D (2784)
		4. MOHAN RAJ D (2662)
		5. PUTTA BASAVIAH (3725)
		6. RAVI S (5757)
		7. SADASHIVA NAIK.M (2922)
11.	Committee Member - Women — 1 Post	1. MOHINI UDUPI (6330)
12.	Committee Member - Family Pensioner — 1 Post	1. HARINI MAHESH B S (FP 427)

2. Election will be conducted for the contested posts on 24.11.2025 at the venue of the AGM from 9.00 a.m to 1.00 p.m at "Sri Vidya Vihara", Sri Chandrashekara Bharathi Kalyana Mantapa Compound, Sri Pampa Mahakavi Road, Shankarapuram, Bengaluru — 560004.
3. The list of members eligible to vote as on 15.10.2025 is considered for Election Purpose and the same is published in the website of the Association (<http://www.sbipensionerkar.in>). However, as per "Election to SBIPA (K) 2025-28 — Rules and Guidelines" published by the Management Committee of the Association, any member who desires to pay arrears of subscription as notified/called for by the Association may be allowed to do so on or before the day of Election. New members who are admitted to Association as on 31.10.2025 are only eligible to vote in the Election.
4. **ALL COMMUNICATIONS IN RESPECT OF THE ELECTION SHOULD BE ADDRESSED TO THE CHAIRMAN AT THE ABOVE ADDRESS.**


CHAIRMAN
CHIEF RETURNING OFFICER
[NANJUNDA MURTHY V]





ವೆಂಕಟೇಶ ಮೂರ್ತಿಗೆ ನಮನ

ತಾಯಿ ಕಮಲಮ್ಮ, ತಂದೆ ಗೋಪಾಲಯ್ಯರ
ಮುದ್ದಿನ ಮಗನಿವರು
ದೊಡ್ಡ ಮುದಿಗೆರೆಯಲ್ಲಿ ಜನಿಸಿದರು
ತುಂಬುಸಂಸಾರ ನಡೆಸಿದರು
ಇಬ್ಬರು ಕುವರಿಯರ ಜನಕನಿವರು

ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಯಾಗಿ ದುಡಿದಿರುವರು
ಸಾಹಿತಿಯಾಗಿ ಕಥೆ ಕವನ ಬರೆದಿರುವರು
ನೋಡಲಿವರು ವಾಮನ ಮೂರ್ತಿ
ದಾಖಲಿಸಿರುವರು ಬ್ಯಾಂಕ್ ಪ್ರತಿಭಾವಂತರ ಕೀರ್ತಿ

ಕೀರ್ತಿವೆತ್ತವರ ಬಗೆಗೆ ಪುಸ್ತಕ ಬರೆಸಿ
ಬ್ಯಾಂಕ್ ಭಾಷಾ ಇಲಾಖೆಯಿಂದ ಬಿಡುಗಡೆಗೊಳಿಸಿ
ಬ್ಯಾಂಕಿನಲ್ಲಿ ಕನ್ನಡ ರಾಜ್ಯೋತ್ಸವ ಆಚರಿಸಿ
ಬಹುಮಾನ ನೀಡಲು ವಿವಿಧ ಸ್ಪರ್ಧೆಯ ರಚಿಸಿ

ಕಮ್ಮಟ ನಡೆಸಿ ಕನ್ನಡ ಉಳಿಸಿ
ಕವಿವರೇಣ್ಯರ ಪುಸ್ತಕ ಬರೆಸಿ
ಕನ್ನಡ ಬಾರದವರಿಗೆ ಕನ್ನಡ ಕಲಿಸಿ
ಎಲ್ಲರಿಗೂ ಬಹುಮಾನ ಕೊಡಿಸಿ

ಅವಿರತ ದುಡಿದು, ಅಪಾರ ಸ್ನೇಹಿತರ ಗಳಿಸಿ
ಅದಮ್ಮ ಜೀವನೋತ್ಸಾಹದ ಸಾಹಸಿ
ಸರಳ ಸ್ವಭಾವದ ಸ್ನೇಹಮಯಿ
ಸಜ್ಜನಿಕೆಯ ವ್ಯಕ್ತಿತ್ವದ ಎಂಜಿವಿ

ಮುನಿಸಿಕೊಂಡವರನ್ನು ಒಲಿಸಿಕೊಳ್ಳುವ ಸಂಘಟಕ
ನಿರ್ಮಿಸಲು ದುಡಿದರು ಬೆಂಗಳೂರು ಘಟಕ
ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳ ಸಂಘದ ಪದಾಧಿಕಾರಿ
ಅಧಿಕೃತ ಭಾಷಾ ವಿಭಾಗದ ಅಧಿಕಾರಿ

ಸದಾ ಸಂಘದಲಿ ಕ್ರಿಯಾಶೀಲ
ಪಿಂಚಣಿದಾರರ ಸಂಘದ ಲೋಲ
ಪಿಂಚಣಿದಾರರ ಸಂಘ ಅಂದ್ರೆ ನನ್ನದೇ ಮನೆ ಅಂತಾರೆ
ತಪ್ಪದೆ ಪ್ರವಾಸಕ್ಕೆ ಕರ್ಕೊಂಡೊಗಿ ಎಲ್ಲರನು ತಣಿಸುತ್ತಾರೆ

ಎಂಬತ್ತಕ್ಕೆ ಮುಂಚೆ ಎದ್ದು ಹೋಗಿದ್ದು ಯಾಕೆ?
ಸಂಘಟನೆಯ ಕೆಲಸ ಇನ್ನು ಸಾಕೇ ?
ಇವರಿಗೆ, ಎಂಬತ್ತೆಂದರೆ ನಂಬಲಾಗದು
ಎಂ.ಜಿ.ವಿ. ಯ ಸ್ಥಾನ ತುಂಬಲಾಗದು

ಜೀವನದ ಜಂಜಡವ ಮುಗಿಸಿದಿರಿ
ಎಲ್ಲರ ಮನದಲಿ ಸದಾ ಇರುವಿರಿ
ಎಲ್ಲರಿಗೂ ಸ್ನೇಹದ ನೆನಪು ತರುವಿರಿ
ವೆಂಕಟೇಶ ಮೂರ್ತಿಯವರಿಗೆ ನನ್ನ ನಮನವಿದೋ
ಪುಷ್ಪದಾರ್ಚನೆಯ ವಂದನೆಯೋ

ರೇಣುಕಾ ದೇಸಾಯಿ

09-10-2025

HOMAGE

The year 2025 has been a sorrowful year as our Association lost two of its Senior Office Bearers. It is hardly 7 months after losing Shri Syed Amanulla Ji Secretary of our Association, we have now lost Shri M.G.VenkateshMurthy Vice President of our Association and former Sr. Vice President of our beloved Federation. Shri Venkatesha Murthy was deeply Associated not only with Pensioners Association but he was also office bearer of Officers Association while in service. He served as Treasurer and Vice President of SBIOA(K) for long time. He was also Secretary of SBIOA(K) Housing Society.

His love for his mother Tongue Kannada and the proficiency in it was second to none. He was also known for writing instant small poems in Kannada. Added to it his posting in Official Language Department helped him further to showcase his Kannada literary strength. Many important books written on famous Kannada literary giants were

published by our Banks Official Language Department under his leadership which are worth preserving. One of his very popular publication being Banking Lokada Pratibhavantaru.

He was also actively participating and organising literary meets under the banner of Samanvaya Samiti Kannada ve Satya Pratisthana.

As Vice President of our Pensioners Association he was in forefront in publishing our Pensioner Musings month after month. The effort and strain he undertook for this work was tremendous. He was also well known in organising Trips every year which became very popular.

As former Senior Vice president of our Pensioners Federation his contribution and Guidance can never be forgotten. At last all good things has to come to an end. Our Pensioners fraternity will always remember his work and ever smiling face. Praying for his soul to rest in peace.

DEATH RELIEF FUND (Rs.5,000/- EACH) PAID SINCE LAST REPORT

SI.No	Mem.No	NAME OF THE DECEASED Pensioner/Family Pensioner/ Associate member	AMOUNT PAID TO
1	1312	Sri. P K S Menon	Smt. Thangamma S Menon
2	3542	Sri.Suresh K Choudhary	Smt. Shivamma Choudhary
3	3187	Sri. Narendra B Joshi	Smt.Vidya N Joshi
4	4496	Smt. Prameela M.V.	Sri. Venkatesh
5	3225	Sri. Veeresh B. Kuntoji	Smt.Geeta V. Kuntoji
6	1511	Sri. M. G. Venkatesha Murthy	Smt. Savita Murthy
7	4303	Sri. Mahadevappa Solankar	Smt. Renuka M. Solankar
8	2285	Smt. Lalitha V. Chennai	Sri. Virupakshi V. Chennai
9	2122	Smt. Manjiri M. Gore	Sri. M.G. Gore

**MEMBERS TO BE HONOURED WHO HAVE COMPLETED 70/80/90 YEARS
AS ON 31ST DECEMBER 2025 (BANGALORE)**

Sl. No.	Mem. No.	Name	Sl. No.	Mem. No.	Name
1	268	Narasimhan T R V	36	1114	Bailur S M
2	273	Shanbhag R M	37	1128	Vaman Gurunath Nadiger
3	281	Parthasarathy P R	38	1134	SundaraPalyam prasanna
4	282	Kashyapa S V	39	1208	Parameswaran Jagannathan
5	299	Sreenivasa Rao .T	40	1217	Trinadha Murthy C H
6	309	Madappa C B	41	1338	Gopalakrishnan C L
7	1223	Tharakaraman R	42	1343	Nagaraja M B
8	116	Govindaswamy V	43	1345	Krishna Prabhakar Joshi
9	141	Romuald C M F	44	1348	Jayaram N S
10	243	Tendulkar J.S	45	1352	Vijayan M
11	247	A S Mulki	46	1367	Thiruvengadam G
12	630	Shanbhag P H	47	1370	Fernandes P D
13	634	Natanavelu S V	48	1378	Abdul Samad P A
14	652	Adiga S V	49	1383	Krishnsnappa M
15	662	Hari B S	50	1384	Subhash Chandra Upadhayay
16	668	Munikrishnappa	51	1395	B.Bhimanna
17	674	Ijeri V S	52	1398	Rudrappa D Gadiyappanavar
18	675	Fernandis N J	53	1400	Ravindran K
19	718	Sathyanarayanan K S	54	1401	Satyanarayana D V
20	740	Ashok M R	55	1413	Venkataswamy M
21	797	V.J.Kamath	56	1546	Sathyanarayan J
22	806	Devayya Rajanikanth N	57	1668	Pradyot Ranjan Chanda
23	817	Jai Prakash S V	58	2171	Bhaskar David Sumitra
24	834	Adiga P B N	59	3374	Sobha Vasudevan
25	851	Acharya K V S	60	4789	Majumdar Prosenjit
26	867	Anantha Narayana P S	61	4805	S Lakshmi Reddy
27	873	Venkatraman R Bhat	62	5547	Lokanath Singh
28	893	Geeta Srinivasa	63	5966	P K Sreenath
29	898	Sripad Narayanrao Gudi	64	612	Roger M Binny
30	942	Prasad B N	65	715	Mohan S K
31	975	Packianathan Christopher	66	728	Sujatha S
32	998	Vijaya Kumar P N	67	731	Sudhamani S Murthy
33	1045	Nagaraja Rao S N	68	744	Indira Babu
34	1091	Krishna Murthy T	69	796	Shantha Kumari N S
35	1104	Gopalan S L	70	892	Pratesh Kumar K

Sl. No.	Mem. No.	Name
71	937	Jagdeesh Kumar S
72	948	Kalavathy Vijaykant
73	1037	Prabha Mani K N
74	1583	Mangala Devi R S
75	1666	Bhaskara N.S
76	1733	Raghavendra Achar B
77	1735	Balappa K
78	1758	D.Srikanth
79	1781	Nirmala. K.
80	1865	Narasinga Rao.R.
81	2811	Suresh H.S.
82	2907	Krishna Rangrao Kulkarni
83	2970	Sridhara.K
84	2993	Mahesh. M.V.
85	2995	Ratni Saraswathi
86	2997	.Jagannatha.R
87	2998	Devendra D.S.
88	3005	Ragevendra Kumar. S.V.
89	3006	Badarinarayan.R.Bidarhalli
90	3012	Chandrashekar.B.G
91	3015	Ramachandra Reddy, H.V
92	3019	Ramesh Angya.B
93	3021	Jayakumar.M.S..
94	3022	Budi Shankar Bhat
95	3025	Padmini.C
96	3026	Mohan Reddy.H
97	3027	Purushothama Kunjathur,
98	3029	Somashekhar.R
99	3030	Suresh R Mule
100	3033	Madhukar. N.V.
101	3035	Vijayalaxmi V kulkarni
102	3037	Gabrial Borra
103	3038	Kusuma. S.S.
104	3040	Shyama Sundara Maiya.U
105	3042	Mallikarjuna.M
106	3050	Sampathraj.L
107	3051	Chandrashekar,R.K.

Sl. No.	Mem. No.	Name
108	3053	Anand K.Moger
109	3055	Aravind Hunasigi
110	3059	Anthony Dass. N
111	3065	Manohar.E
112	3066	Dhanasegar. M
113	3069	Bhimaji Kambagi
114	3071	Sri. Bhaskaragowda G Patil
115	3072	Prasanna. S.N.
116	3073	Nagaraj.N
117	3079	Harinath.P
118	3082	Mukund Amarappa Lamani
119	3083	Mohan Krishnarao Desai
120	3084	Purushottam R.Joshi
121	3088	Chandrasekharan Pillai.S
122	3090	Parameshwar G.Shastrri
123	3096	Shesha Prasad.S
124	3102	Mohammed Riaz Khazi Syed
125	3105	Sreenivasulu.H
126	3109	Sripathy. K.N.
127	3114	Achutha Kumar. M.P.
128	3118	Yellappa. S.K.
129	3120	Geetha Pranesh
130	3121	Rahiman.M.A
131	3122	B.D. Ramgounda
132	3126	Subramani.D
133	3127	Rachaiiah
134	3129	Gowri Sivaram
135	3132	Timmanna H Koraddi
136	3133	Shivaji Rao,
137	3134	Vasudevamurthy. M
138	3141	Krishnaiah. M
139	3142	Jayashree. K.N.
140	3143	Maltesh Gurunath Joshi
141	3145	Kasunur Chandrashekhar Goud
142	3157	Arjunan.K
143	3161	Sriprakash. H.V
144	3165	Gurunath S.Karagar

Sl. No.	Mem. No.	Name
145	3167	Kishore Manja Neralakatte
146	3170	Dalappa
147	3178	Suryaprabha Rallabandi
148	3186	Udaya Suryan.M
149	3189	Krishnakumar.A.V.
150	3191	Chincholikar.M.R
151	3192	Hanamant Appaji Kulkarni
152	3200	Shankar N.Naik
153	3203	Mallikarjun Bhalke
154	3204	Murahari.Bhat
155	3205	Arun L.Kagwad
156	3207	Palaksha.H
157	3208	Panduranga.J.S.
158	3210	Maimuna Jaleel Sheikh
159	3211	Palani.C.K.
160	3213	Mahabala.K.N.
161	3214	Raghavendra.P.Hosur
162	3216	Vamadevaiah Kallimathada
163	3217	Jagadish Kumar.P.N
164	3218	Sriraman.T
165	3220	Ningaraju.M
166	3234	Balasubramanyam.B.A
167	3238	Gopal .P.V.
168	3240	Manjunath. S
169	3242	Vadiraj Ramachandra Koulgi
170	3247	Madhava Rao Padubidri
171	3249	Channakeshav Hanumantrao Hirekeruru
172	3251	Ramakrishna Nayak
173	3254	Arun Kumar.D.S.
174	3257	Shilpachary.H.C.S.
175	3261	Prabhu. U.D
176	3264	K.Ramakanth
177	3268	Narayanawamy C.
178	3275	Venugopal C.R.
179	3278	Ashok .M.Deshpande
180	3281	Krishnan G.S.
181	3282	Ganesh Babu M.R.

Sl. No.	Mem. No.	Name
182	3283	Mariyappa
183	3284	Shyama Sunder Rao. D
184	3287	Satyavathi Davangere
185	3288	Gangadhara.C
186	3289	Sandhya.R.Desai
187	3290	Vijaya Kumar.T.S.
188	3291	Raghunath.K
189	3294	Prasanna Kumari.V
190	3299	Shobha.S.Rao
191	3302	Vijayalakshmi.B.A.
192	3305	Hanamant Ramachandra Joshi
193	3307	Ramesh K.Ankolekar
194	3327	Prema. K.T.
195	3385	Jeevanna V Badami
196	3386	Ramakrishna.K
197	3393	Gurudath.K.N
198	3595	Hiremath.S.S
199	3597	Satish Ganapati Badgeri
200	3612	Sudarshan Rao
201	3625	Puliyanda Nanjappa Lavan
202	3645	Shivayogi.S.Wali
203	3684	Jayapala.V
204	3693	Ichanda Medappa Poovaiah
205	3724	Shiva Prasad.N
206	3985	N.Bupesh
207	4030	Ashok Dattatray Purohit
208	4088	V.Periyasami
209	4132	G Venkatesh
210	4190	T.Dinesh Prabhu
211	4328	R.Ramasubramanian
212	4675	H.Jayaramu
213	5017	T S Vaidyanathan
214	5047	B Narayan Rao
215	5371	Dr. V.Eswaran
216	5659	Savithri H A
217	5962	Abdulkhader K Dafedar
218	6283	B C Lakshmana Reddy
219	6307	K.S.N. Murthy

**MEMBERS TO BE HONOURED WHO HAVE COMPLETED 70/80/90 YEARS
AS ON 31ST DECEMBER 2025 (OTHER UNITS)**

Sl. No.	Mem. No.	Name	Units	Sl. No.	Mem. No.	Name	Units
1	311	Lokare G B	Belgaum	27	3144	TippannaD.Guggare	Belgaum
2	609	Kubal S K	Belgaum	28	3193	Suhas Uttam Revankar	Belgaum
3	856	Gopinath Baburao Patil	Belgaum	29	3196	Mahadev Tubaki	Belgaum
4	1342	Rathna Annaji Kulkarni	Belgaum	30	3198	Uday Sambhatt Chikodi	Belgaum
5	1388	Kulkarni Shrikant Dattatreya	Belgaum	31	3202	Rajendra N. Gourgonda	Belgaum
6	1854	Vijay Gurunath Kulkarni	Belgaum	32	3219	Vinayak Dattatraya Havaladar	Belgaum
7	1935	Isuf Mohdgous Ankalgi	Belgaum	33	3223	Dhanapal Ganapati Honakamble	Belgaum
8	2003	NijalingayyaS.Hiremath	Belgaum	34	3224	Vidyadhar Shivalingappa Deshnur	Belgaum
9	2005	Pundalik K Patil	Belgaum	35	3231	Vinayak N Kulkanri	Belgaum
10	2107	Majid Allabux Sayyad	Belgaum	36	3235	Suresh Yallappa Andhari	Belgaum
11	1468	Kadolkar V D	Belgaum	37	3265	Ramachandra N Kittur	Belgaum
12	1796	SubhashChandra.Dadu.Magadam	Belgaum	38	3267	Prabhakar R Malage	Belgaum
13	3020	Arun Timmanna Nayak	Belgaum	39	3270	Swathi s Kamat	Belgaum
14	3041	Geetanjali Prakash Ghivari	Belgaum	40	3271	Pralhad H Kulkarni	Belgaum
15	3048	Shrikant Vasant Deshpande	Belgaum	41	3272	AbhimanyauArjun Jadhav	Belgaum
16	3067	Gulab Appa Belavi	Belgaum	42	3276	Nagesh kallappa Patil	Belgaum
17	3070	Arvind Krishnarao Hungund	Belgaum	43	3311	Arun Kumar Babu Kolkar	Belgaum
18	3076	Bharama Nagappa Gavi	Belgaum	44	3318	Sanjeev Ranganathrao Belavadi	Belgaum
19	3077	Jayashree Maruti Patil	Belgaum	45	3329	Sharada Subhash Angadi	Belgaum
20	3095	Davalsab Sultansab Khilari	Belgaum	46	3437	Govind Bhagawantrao Patil	Belgaum
21	3099	Bhimsen Krishnaji Deshpande	Belgaum	47	5482	Parashuram C Patil	Belgaum
22	3100	Sadanand Raghunath Naik	Belgaum	48	1427	Hanumanthappa F ronad	Bagalkot
23	3104	Vijay T.Nayak	Belgaum	49	3031	Veerappa Irappa Ronad	Bagalkot
24	3107	Vasant Rama Kallannavar	Belgaum	50	3150	Rangappa Ylamanappa Chalwadi	Bagalkot
25	3124	Suryakant Laxman Madaval	Belgaum	51	3155	Muragod Mallappa Chandappa	Bagalkot
26	3138	Dattatray Kalyan Kulkarni	Belgaum	52	3233	Basappa S.Katageri	Bagalkot

Sl. No.	Mem. No.	Name	Units
53	3262	Hanamappa B Madar	Bagalkot
54	938	S T Kamat	Kumta U K
55	1361	Narayan Venkatesh Shanbhag	Sirsi U K
56	1362	Gajanan Subray Shetti	Karwar UK
57	1382	Mahabaleswar Nagesh Vaidya	Kumta U K
58	1399	Devaraya Deya Nagekar	Ankola U K
59	1431	Shrikath D Hegde	Haliyal U K
60	3137	Prakash K. Pednekr	Karwar UK
61	3206	Ramachandra Manu Pawaskar	Sirsi U K
62	3230	Krishnand Ganesh Bhat	Kumta U K
63	3555	Laxman Mukund Kanade	Sirsi U K
64	645	Basavaraj Sheelavant	Bellary
65	821	Narasinga Rao M S	Bellary
66	1815	Lingutla Gopal Naidu	Bellary
67	1692	Hulagappa Korcha	Bellary
68	3013	Purushothama Reddy.V	Bellary
69	3058	Abraham.M	Bellary
70	3092	Nagaraja Anupa	Bellary
71	3160	Geetha K. Heblikar	Bellary
72	3314	Usman Saheb.K	Bellary
73	3227	Erappa.C	Vijayanagara
74	3136	Namdev.L. Kamble	Bidar
75	3147	Sharanappa L Gundwar	Bidar
76	1087	Krishna B. Kulkarni	Bijapura
77	1108	Vishnu Vinayak Chhatre	Bijapura
78	1350	Sangamesh R Kulkarni	Bijapura
79	2091	Vishnu Namdeo Thoke	Bijapura
80	1730	Vijayendra Keshav Karjol	Bijapura
81	1998	Madan R Deshpande	Bijapura

Sl. No.	Mem. No.	Name	Units
82	2982	Ashalata Ashok Joshi	Bijapura
83	3074	Padakatte. S.S	Bijapura
84	3091	Siddalingappa A..Telsang	Bijapura
85	3093	Shrikant Narayan Kulkarni	Bijapura
86	3098	Bharat Neminath Vardhaman	Bijapura
87	3101	Tippanna.K.Indi	Bijapura
88	3131	Govind Pralhadrao Savadatti	Bijapura
89	3199	Gururao Swamirao Kulkarni	Bijapura
90	3225	Veeresh Basavaraj Kuntoji	Bijapura
91	3244	Shashidhar Bhaskararao Kalamadi	Bijapura
92	3246	Ramesh Gundurao Joshi	Bijapura
93	3250	Ramadevi Gururaj Kulkarni	Bijapura
94	3253	Parimala N. Gumaste	Bijapura
95	3259	Rachappa Shankarappa Medi	Bijapura
96	3274	Ajitkumar Gangadi	Bijapura
97	3746	Shivaling A Kinagi	Bijapura
98	5700	Suresh R Salwadagi	Bijapura
99	3168	Janakallaiah.H.R.	Chikkamangalur
100	3168	Janakallaiah.H.R.	Chikkamangalur
101	3297	Adikarnataka Anjanappa	Chitradurga
102	1010	Dhanalakshmi K	Davangere
103	879	Honakeri B Fakirappa	Dharwad
104	889	Vasanth Lakshmana Rao Joshi	Dharwad
105	936	Bhalchandra Narayan Dhavale	Dharwad
106	2858	Shankar P lamboonavar	Dharwad
107	2987	Padma Madhu Tol	Dharwad
108	3039	Ramachandra K.Kulkarni	Dharwad
109	3043	Irappa Basappa. Patagundi	Dharwad
110	3334	Umesh Shridhar Lonakadi	Dharwad

Sl. No.	Mem. No.	Name	Units
111	4814	Doddappa M Naik	Dharwad
112	5721	Gururaj K Kallihal	Dharwad
113	3190	Arunkumar Bhoopal Kamble	Gadag
114	776	Mohammad Abdul Hameed	Gulbarga
115	1638	Bakkappa .B. Sangnoor	Gulbarga
116	3018	Chakrapani N. Imarti	Gulbarga
117	3032	Sidramappa Goudam Mali Patil	Gulbarga
118	3060	Kadagadkai Jairam	Gulbarga
119	3086	Raghavedra R Kulkarni	Gulbarga
120	3094	Hanamantraya S.Horsonkar	Gulbarga
121	3108	Ramanagouda B Patil	Gulbarga
122	3128	Jagannath.S.Khanage	Gulbarga
123	3169	S J Algudkar	Gulbarga
124	3181	Keshavrao Vasudevrao Kulkarni	Gulbarga
125	3212	Nagappa Holkar	Gulbarga
126	3258	Manohar Ambaji Mahavarkar	Gulbarga
127	3296	ShankarGouda Lingangouda Patil	Gulbarga
128	3432	Shankerappa Bani	Gulbarga
129	3471	Wadeyar.D.D.	Gulbarga
130	3638	Mohd Abdul Qayum	Gulbarga
131	3044	Prabhu Chennappa tonne	Yadgir
132	3115	Prabhakara.S	Hassan
133	3501	Krishna Kumar T	Hassan
134	3215	Veerabhadrapa B Chittur	Haveri
135	1701	Liyaqatali I.Magod	Ranebennur
136	278	Manvi P T	Hubli
137	345	Patil G H	Hubli
138	835	Divakar Chandrasekhar Joshi	Hubli
139	895	Hiremth B.K	Hubli

Sl. No.	Mem. No.	Name	Units
140	1155	Jahagirdar S A	Hubli
141	1456	Ganiger H Y	Hubli
142	1623	Irappa .B.Chadichal	Hubli
143	967	Kazi Shameem Fatima Sayed NaZim	Hubli
144	3045	Ashok M Mahendrakar	Hubli
145	3061	Anand S.Purohit	Hubli
146	3089	Shrishail Mallikarjun Bhalki	Hubli
147	3117	Kattimani.Chandrashekar.D	Hubli
148	3187	Narendra Baburao Joshi	Hubli
149	3237	Shailaja C.Hiremata	Hubli
150	3309	Satpute.H.,G	Hubli
151	3315	Dakshayani B.Jayakar	Hubli
152	4943	Naresndrasingh.S. Hanamsagar	Hubli
153	5167	Basanagouda M Mundeshi	Hubli
154	286	Bopaiah B P	Kodagu
155	464	Deviah B M	Kodagu
156	3172	Vijaya.H.K	Kodagu
157	3269	Kalappa K.M.	Kodagu
158	1035	Balarajau M	Mandya
159	280	Alex Rodrigues	Mangalore DK
160	769	Kirthi kumar N S	Mangalore DK
161	932	Ganesh Kamath A	Mangalore DK
162	955	Rohindranath Kodikal	Mangalore DK
163	958	Ananth Shet H	Mangalore DK
164	1098	Jayashree Gopal	Mangalore DK
165	1739	Theresa D'souza	Mangalore DK
166	2994	Jayaprakash S	Mangalore DK
167	3004	Sridhar.B.S.	Mangalore DK
168	3007	Cyril Jockim D'souza	Mangalore DK

Sl. No.	Mem. No.	Name	Units
169	3047	Vasu Naik.C.H	Mangalore DK
170	3054	Subrahmanya.P	Mangalore DK
171	3068	Koragappa.K	Mangalore DK
172	3140	Ananda Shettigar	Mangalore DK
173	3148	Vijaya Kumar Suratkal	Mangalore DK
174	3177	Vijaya Shetty.K	Mangalore DK
175	3183	Narayana Naik.K.B.	Mangalore DK
176	3248	Divakara.S.Shetty	Mangalore DK
177	3464	Felix D'cruz	Mangalore DK
178	6324	Naveenchandra Shenoy	Mangalore DK
179	641	Satyanarayana Rao K	Mysore
180	743	Vasudeva Rao Krishna	Mysore
181	3719	Ramachandra Batni	Mysore
182	739	Jayashree C M	Mysore
183	3049	Vishveswaraiah.M	Mysore
184	3103	Ravi Kumar.S.H	Mysore
185	3106	Meenakshi. V	Mysore
186	3119	Selvaraj.M	Mysore
187	3135	Ranganatha.M.K.	Mysore
188	3139	Siddaaraju.D	Mysore
189	3153	Govinda	Mysore
190	3163	Raghunath Rao. R	Mysore
191	3228	Nagaraj T.Navale	Mysore
192	3263	L.Renuka	Mysore
193	3363	Somayaji K.S.	Mysore
194	3382	Udupa. P.R.A.	Mysore
195	3642	Pauline Texeira	Mysore
196	5974	M M Mani	Mysore
197	6205	Radhakrishna K N	Mysore

Sl. No.	Mem. No.	Name	Units
198	775	Umakanth Keshavrao T	Shimoga
199	3024	Ravishankar Kaliwad	Shimoga
200	3166	Chalawadi, S.M.	Shimoga
201	3185	Chandavarkar.P.G.	Shimoga
202	3654	Manjunatha .P.K.	Shimoga
203	1411	Narasa Hanumaiah	Tumkur
204	4097	D.M.Rajashekar	Tumkur
205	4113	T.S.Prasad	Tumkur
206	3279	Harsha B.	Tumkur
207	4074	Umamahesh G.T	Tumkur
208	4078	Dattatreya.G.S	Tumkur
209	4172	S.Siddeswara	Tumkur
210	261	Pai S M	Udupi
211	1000	Gurunandan Rao H	Udupi
212	1056	Shantharam Prabhu V	Udupi
213	1202	Balakrishna P	Udupi
214	3052	Shivashankar.P.K.	Udupi
215	3085	Ramachandra Naik.K	Udupi
216	3130	Ramachandra Rao.H.K.	Udupi
217	3285	Renuka Devi. T.V	Udupi
218	3805	Srinivasa	Udupi
219	5495	Bhaskar R Shettigar	Udupi
220	357	Gokhale M K	Satara
221	1003	Ashok Raman Nair	Kerala
222	1386	Nagarajan M	Tamilnadu
223	1390	Sudarshan Kumar	Chandighar
224	3359	Seshavadhani Ramani	Tamilnadu
225	3149	Vishnu Ramachandra Dorkar	Maharastra
226	3514	Sanjay.V.Aryamane	Maharastra

BIRTHDAY OF MEMBERS DURING NOVEMBER MONTH

Sl. No.	Mem. No.	Name	Date of Birth	Mobile	Sl. No.	Mem. No.	Name	Date of Birth	Mobile
1	530	R S MALAI	1		37	238	Charles Joseph D'Souza	4	9448697680
2	675	Fernandis N J	1	9880244837	38	312	Chandan P A	4	
3	1109	Geeta Mathur	1	9448138286	39	2344	Amaranarahyana. H	4	9900199182
4	1138	Shanthi Premkumar	1	9611264976	40	3995	Srinidhi .K.R	4	9967999811
5	1662	Prakash. V	1	9880260799	41	724	Nayak. P.M.G	5	9449695820
6	1764	Mohan R	1	9845564373	42	806	Devayya Rajanikanth N	5	
7	1803	Maharudrappa Rudrappa Ganji	1	9448822745	43	1073	V. Nagaraj	5	9916761341
8	2462	Sanna Kenchaiah	1	9731189725	44	2205	Shiva Shankar	5	9845469948
9	3598	Monappa. D. Kamble	1	9480737580	45	2675	Gopalakrishna.T.S	5	9448225278
10	3617	Pradeepkumar. C.K.	1	8277171755	46	2948	Narayan Marutirao Koparde,	5	9980451888
11	3620	Krishna N. Mangaldevi	1	9449925172	47	2957	Dinesh Pai.S	5	9242690367
12	3819	Gobind Kumar Periwal	1	9434384860	48	3296	ShankarGouda Lingangouda Patil	5	9342331164
13	4735	A R Muralidhar	1	9448648447	49	3612	Sudarshan Rao	5	9448228071
14	5267	Uday Venkatesh Kulkarni	1	9686705040	50	3992	Sangappa.Patil	5	9482020752
15	5662	M.Shripathi	1	9448999852 9448894007	51	5316	Rudrappa S Dhannur	5	8277658226
16	5824	S R Venugopal	1	9741187543	52	5912	Vivek Subray Maiya Bijur	5	9480508278
17	6181	K Manjunath	1	9900846077	53	5959	S Datta Raju	5	6360109488
18	6235	Samir Kumar Samanta	1	9972871293	54	550	Chittaranjan Das Bolar	6	
19	689	Ramesh Rao Kulkarni	2	9242809458	55	1172	Vasundhara Manohar Ainapur	6	9880666488
20	795	Nagaraja Kaulagi	2	9449695820	56	1349	Muralidharan M P	6	9341994484
21	890	Prakash V S	2	9535026167 6360686260	57	2476	Ramakrishna. T.V	6	9448994622
22	905	Nirmal Kumar M	2	9480702460	58	2672	Raghuraj.R	6	9739616183
23	1770	Gangadharappa.K.R.	2	9880944867	59	2677	Hosmar Suresh Shenoy,	6	9739576493
24	2469	Vinod Kumar Behal	2	9448993122	60	2931	Mohan Niloba Kochrekar	6	9481952644
25	2985	Ravidhar Putta Raj	2	9483502611	61	3607	Raghavendra Vadirajacharya Batavi	6	9341111719
26	3442	Devadass.A	2	9035057856	62	3615	Annappayya Kundapura	6	8050105066
27	3602	Parthasarathy.T	2	9148434560	63	4190	T.Dinesh Prabhu	6	8762209423
28	3932	Ratnakar Devappa Maliye	2	9449824422	64	5916	Bhudevi Govindrajulu	6	9901067346
29	4767	Prakash A Rangaiah	2	9606666741	65	6229	Prasanta Kumar Biswal	6	8754140264
30	4783	Ravindra N	2	9686142740	66	6238	Radhakrishna G	6	9845218984
31	5022	Ashok Patwardhan	2	9448999851	67	1331	Kamala Kannan M	7	9902956873
32	5970	Lalitha Ravikumar	2	9429782463	68	2069	Ramappa K.B.	7	9901850224
33	6391	Shivaji M Naik	2	6366232505 9448858595	69	2687	Pradeep M.C.	7	9449049243 9964070829
34	4647	K P Dilip	3	9324899370	70	299	Sreenivasa Rao .T	8	
35	4743	Honna Mallaiah M	3	9739661166	71	1895	Suman S S	8	9448893824
36	5504	Soorya Karanth V	3	9448721889	72	2046	Murali.R.G.	8	9845931456

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
73	2465	Pralhad Shrinivasrao Sudambi	8	9449070732
74	2542	Nalini Srinivasan,	8	7899511371
75	2721	Chandrakant Yallappa Patil	8	9964902056
76	4006	Vijaya Murthy	8	9535617094
77	4371	Prakash Pai B P	8	9449715113
78	4469	Venkataramana Hebbar	8	7892701350
79	4749	Sudhakar Kini	8	9886333876
80	6222	Ananda Kumar P	8	9611347666
81	6233	Manjunath A Jaiwant	8	9731569366
82	6262	Jayanthi R Menon	8	9845212128
83	957	Prabhakar R Kulkarni	9	8147280090
84	1161	Johny Thattil	9	9886899240
85	1268	Narayana Swamy S S	9	7760518908
86	1753	Champak K.Tarafdar	9	9483949206
87	2472	Nagaraja Rao T.S	9	9448993150
88	2764	Hejamady Somnath Mendon	9	9880332918
89	2963	Suresh Naik.B	9	9591345300
90	4780	Sadashivan R	9	9448977229
91	4802	Vivekananda Bhat	9	9448479201
92	6217	Vivekanand N Panalakar	9	9686738911
93	1235	Gurjar G Ramesh	10	9449085477
94	1898	Subramani.N.S.	10	9945918276
95	2216	Arvind Kumar Waza	10	9886512223
96	2690	Konganathu Thomas Raj	10	9880198540
97	2711	Mohan Naidu.G	10	9986775807
98	2958	P.Mallikarjunappa Godhuli	10	9448994158
99	3262	Hanamappa Balappa Madar	10	9901780700
100	4028	M.S.Basavaraj	10	9845268216
101	4170	B.Shailaja	10	9742141440
102	4430	H.Seshagiri Rao	10	9448718886
103	4770	Nalini Ramesh	10	9916031406
104	5285	Anitha B A	10	9480836866
105	5922	M V Shyam Sundar	10	9448111091
106	357	Gokhale M K	11	9420809235
107	595	Arvindekar D V	11	9964546524
108	1165	Geeta Sridharan	11	
109	1231	Basappa P Sunagar	11	
110	2348	Varada Sundaraj Shetti	11	9008922633
111	2362	Chidambar Virupax Deshpande	11	9008314572
112	2925	Ashis Kumar Tiwari	11	9986530111

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
113	3194	Kanabur Prakash	11	9686999887 9449875689
114	5292	Balarama Varna	11	9480811704 8296441201
115	6247	Chidambar Kulkarni	11	9148678676
116	6278	Shashikala V	11	9980631900
117	1279	Maruti Sattupa Belgundkar	12	
118	1562	Shivaputrappa S Indi	12	
119	3596	Ravi Shanker Shet.S	12	9845032072
120	3616	Shylaja Giridhar	12	9480322616
121	4825	K C Somayaji	12	9448291292
122	6307	K S N Murthy	12	9701833264
123	2058	Nagaraj.S.R.	13	9448811133
124	2201	K.Puttaraju	13	7353800126
125	2341	Chandra Shekar P.V	13	9945700133
126	3905	B.M.Paramashivan (Begoore Mallikarjuniah Paramashivan)	13	9986378184
127	4131	K.S.Mohan	13	7829011165
128	4834	S Soundararajan	13	9448993104
129	5603	Vinutha V Badami	13	9902537206
130	5649	Venkatesh Naik	13	9448152166
131	1432	Kulkarni Ramesh A	14	
132	2332	Raghuram. S.M.	14	9901190653
133	2691	Jayaprakash L Balkatti	14	9342728700
134	2937	Ravi.K	14	9449818963
135	3509	Dayanand Narasimayya Obalashetty	14	9916203991
136	3635	Jayanth Kumar Codialbail Poovappa	14	9845420090
137	4729	N Muralidhar	14	9880323047
138	5187	L S Reddy Naik	14	9886178265
139	5914	Jamuna B V	14	9449358044
140	5919	Madhusudan Rao	14	9845300519
141	542	Sridharan R	15	
142	1890	Lingaraj.K..B	15	9880130433
143	2218	felix Andrade	15	9480038560
144	2340	Basavaraju.S	15	9448892110
145	2537	Pushpa Lalita Lakra	15	9845073288
146	2728	Gurunath Hanumanthappa Gajendragad	15	9449084255
147	2930	Krishnan .P.V	15	9448834713

Sl. No.	Mem. No.	Name	Date of Birth	Mobile	Sl. No.	Mem. No.	Name	Date of Birth	Mobile
148	2968	Basanna Gurappa Bhagawati	15	9448994119	188	2659	Mukunda M.B	20	9901297548
149	3245	Vijaykumar Bagalkoti	15	9980163456	189	2716	Ranga Ramaiah.R	20	9686385859
150	3331	Anand	15	9886353025	190	3315	Dakshayani B.Jayakar	20	9591298471
151	3712	Shashi Bhushan Agarwal	15	8143837437	191	4350	P.N.Bhaskar	20	9110411760 9686023520
152	3832	Manjula.G	15	9449266568	192	4368	E.Raveendra	20	8762162182
153	4906	Vilas Mahadevrao Kulkarni	15	9611090493	193	4736	Pampapathi.K J	20	9483558689
154	5082	Paresh Kumar Shah	15	8310932382	194	4747	Mahantyya Magundayya	20	9449375631
155	5284	Rama Srinath	15	9448459914	195	6218	Pushpa Nayak	20	9449105066
156	603	Edmund.J.Correa	16	9632727244	196	6227	R Shanthi	20	9483960223
157	1855	Ashok G Kayat	16	9900670017	197	587	Pujari S Y	21	
158	3633	Shayamsundar K.	16	9611545644	198	827	Vijaya S Burde	21	9945178992
159	4351	Venkataraman M Bhat	16	9448993118	199	2199	Sridhar C.R	21	9980222340
160	5479	P Somashekara	16	9886557753	200	2210	Gopala Krishna C.T	21	9242299786
161	5930	Banesh R Prabhu	16	9632168574	201	2333	Shivamani. P	21	9483512662
162	2307	Guru Murthy. C	17	9845209226	202	3034	Albert Dias,	21	9448565748
163	2695	Ananda Kumar .G	17	9343759772 8971912227	203	3603	Srinivas.G.S	21	6364302225
164	228	Subramanian G	18		204	3630	Krishna Murthy Urala	21	9342052588
165	359	Meera Dayakar	18	9945148084	205	3725	Putta Basavaiah	21	9845871007
166	858	Pandurang Dattatreya Satam	18	9449925826	206	3827	M.G.ShivajiRao	21	9632112422
167	1327	Balasundaram K	18	9916517811	207	4025	C.S.Bheemaroo	21	9986820818
168	1330	Joseph M S	18	8867149064	208	4759	Abhoy kumar Keshri	21	9835680202
169	1653	Kannan M.C	18	9901557895	209	5242	Rekha M Deshpande	21	9448679889
170	2471	Dheerendra S	18	9448993811	210	5605	B N Ramanujam	21	9449940905
171	5512	S Subhashini	18	9945402565	211	6234	Venkatesh G Bailoor	21	9448062207
172	5994	Ishawar N Bhatkal	18	9480635308	212	188	Srinivasa Rao S V	22	9242936614
173	926	Nadgouda C V	19	8087355520	213	326	Ramesh B J	22	9980535548
174	1580	Ramesh D R	19	9845553840	214	579	Champa T S	22	9243307309
175	2478	Raghavendra Rao. P	19	9900053220	215	937	Jagdeesh Kumar S	22	9845100442
176	2686	Vijay R Kulkarni	19	9886741953	216	2482	Subash Kumar W.R.	22	9243435780
177	2718	Dilip Kumar Banerjee	19	9934606020	217	2501	Manoram R.S	22	9241810886
178	5039	Anuradha Narayan	19	9482947880	218	2620	Prakash VCK	22	8050370858 9704158440
179	5244	Chetana V Murthy	19	9880546794	219	2671	Jayarama K.N	22	7760404560
180	5275	George John Dsouza	19	9480539943	220	2696	Gopinatha. H.S	22	9448998224
181	5631	Ravindra P Ramgounda	19	9449932145	221	2934	Anilkumar B Raikar	22	9972016149
182	5840	Sulochana Parthasarathy.T.B	19	9242138817	222	3931	Mrs Nalini Murthy	22	9986057357
183	236	Santosh Kumar K	20		223	3954	Sheela Suresh Madbhavi	22	9880709274
184	1280	Vijayalakshmi M S	20	9916175977	224	4004	Nandkishor Govindrao Bhende	22	9480565180
185	1281	Pradeep Awasthi	20	9425013099	225	4282	Vitalrao N Kulkarni	22	9972344157
186	1673	Nagaraj S	20	9972810290	226	4403	M.Sukumaran	22	9449168340
187	1767	Ashok R Joshi	20	9980280976					

Sl. No.	Mem. No.	Name	Date of Birth	Mobile	Sl. No.	Mem. No.	Name	Date of Birth	Mobile
227	4868	K Narasimha Nayak	22	9553575888	265	1206	Sankappa B Poojary	27	
228	116	Govindaswamy V	23		266	1346	Ganapathy H S	27	7760408238
229	580	Nair R R	23	9900822845	267	2510	Ramakrishna Rao.S	27	9632699444
230	4374	Jagadish Rao.K	23	9448276746	268	2928	Gopalakrishna Shenoy G	27	9448830306
231	4580	M Ravichandran	23	9972089455	269	2936	Haridasan. M.K	27	9448046213
232	5648	UshaDevi I Shamannavar	23	6363380383	270	5029	Ajtkumar Mannur	27	9448993025
233	5935	Pradeep Kumar Chari	23	7358604800	271	5301	Girijakumari N	27	9741009353
234	6246	Harishankar N M	23	9480810202	272	5913	Neeta V Dhawale	27	9449471104
235	2468	Vaidyanathan S	24	9448993297	273	716	Usha Ramaswamy	28	9845472938
236	2929	George Koshy Njattukalayil	24	9449493079	274	903	Rama S Kini	28	
237	3852	K.V.Srinivasan	24	9731802951	275	1223	Tharakaraman R	28	
238	5293	Sanjay Sinha	24	9035573007	276	1545	Mohan R P	28	9972332523
239	5910	M.Ravindranath	24	9886127874	277	2380	Kashinath Singh	28	9886376613
240	1133	Lynette D'souza	25	9844794136	278	2488	Arun G Dharwadkar	28	9113845269
241	2425	Chandrashekar S.Sarawad	25	9448662407	279	2689	Mahendraji.K	28	9449046095
242	2894	Savitha Devi.V	25	9845456254	280	2984	Jyothi Madhavan	28	9901057315
243	2944	Raghavendra B Mutalik	25	9449802138	281	3272	AbhimanyauArjun Jadhav	28	9945945878
244	2953	Narayana Bhat	25	9448545300	282	3279	Harsha B.	28	9448951119
245	2964	Naveen Chandra Ullal	25	9480065051	283	4071	Surya Narayana Kekuda	28	9008591009
246	3628	Shanthaveeraiah, C.M.	25	9448580258	284	4810	Subramanya P Gudge	28	9482924870
247	3972	Madhava K Mesthry	25	9886231866	285	6324	K Naveen Chandra Shenoy	28	9986327863
248	4269	R.Ranga Prakash	25	8762744887	286	578	Sunitha M Kamath	29	
249	5306	Ravikumar R Karajagi	25		287	1896	Rawal.N.L.	29	9481208427
250	5327	Vedavathi M	25	9964600757	288	2233	Murdeswar C.P	29	9483806954
251	5949	Y.Sridhar	25	9900024790	289	3260	Thribhuvan Kumar. J.T	29	9845373301
252	58	Mangai Ramesh	26	9840795210	290	4377	Saroja Jaganathan	29	9880770017
253	662	Hari B S	26	9448988134	291	4791	V Veena	29	9845729472
254	1217	Trinadha Murthy C H	26		292	5658	Shailaja Vijayakumar	29	9845854550
255	1633	Umesh Kumar	26		293	1634	Balakrishna Prabhu K	30	9343572452
256	1697	Ramchandra Maruti More	26		294	1775	Ambasa V Katwe	30	9480725278
257	1708	Malathi Devi B	26	9448815234	295	3688	Arunkumar.S.Kamalapurkar	30	9986900881
258	1768	Geeta.V.Rao	26		296	3721	Paraswanath. S.J.	30	9449132653
259	3600	Pradeep.A. Shiralikal	26	9480692089 9739656639	297	3961	S.P.Mohandas	30	9448850536
260	3955	Raghavendra.R.Mugalkhod	26	9606317640	298	3973	Satish.N	30	9844510497
261	4063	V.Ramdas Pai	26	9113803488	299	3974	Divakar Shesha Naik	30	9448200998
262	5673	Balachandra K S	26	9886362836 8861670546	300	3976	D.R.Ravikumar	30	9916909199
263	6070	K Rajendran	26	9481285149	301	4411	Geeta Dinesh	30	9448993089
264	6252	Caroline Maria Dsouza	26	9902029257	302	4748	Shivadas	30	9945769851
					303	4833	Daisy Nathalia Baretto	30	9844066401

SBI Pensioners Association(K) wishes all the above Comrades on their BIRTH DAY



OBITUARY

MEM. NO.	NAME	DIED ON
3225	Sri. Veeresh B Kuntoji	16-09-2025
1524	Sri. Mohan V Kulkarni	20-09-2025
	Smt. Shanaz Associate Member	10-08-2025
	W/o Khadir Saheb F Mamdapur(M No.2397)	
5990	Sri. Gopala G	08-09-2025
4496	Smt. Pramila M V	04-10-2025
	Smt. Lalitha V C Associate Member	29-09-2025
	W/o V V Chennai M.No.2285)	
	Smt. Chaya Chavan Associate Member	24-09-2025
	S/o. Raju Babu Chavan (M.No.5081)	
1511	Sri. M. G. Venkatesha Murthy	09-10-2025
2201	Sri. K Puttaraju	26-09-2025
1408	Sri. S K Katkar	14-10-2025
3396	Sri. G.S. Sadepur	17-10-2025
4282	Sri. V.N. Kulkarni	17-10-2025
3700	Sri. Abdusamad M Gajendragad	18-10-2025
	Smt. Shylaja D. Maste	13-06-2025
	(W/o. Dipak V. Maste) M. No. 2775	
	B.D. Sreedevi	19-10-2025
	(W/o. H. Ramsesh) M. No. 2797	
2191	Smt. Vijayalakshmi G. Prasad	21-10-2025
251	Sri. C.G. Chengappa	24-10-2025

'Pensioners Musings' conveys its condolences to the bereaved family and prays the Almighty to bestow strength and courage on them to bear the loss. May the souls rest in peace.

EDITORIAL COMMITTEE

Sri T. Ramesh Rao

Sri Raghavendra A. Choudhry

Sri A. L. Ramaswamy Rao

Smt Renuka Desai

Sri G. D. Nadaf

Sri N. Manohara Rao

STATE BANK OF INDIA
BRANCH CODE & NAME : _____

S B I EMPLOYEES' PENSION FUND
DECLARATION-CUM-LIFE CERTIFICATE
(FAMILY PENSIONER)

WIFE

I Smt. _____ widow of late Shri _____ (PF Index No. _____) a deceased employee/pensioner hereby declare that I have not remarried till date. I undertake to inform the Bank in the event of any change in this position.

ELDEST SON

I Shri _____ eldest son of late Shri _____ (PF Index No. _____) a deceased employee/pensioner hereby declare that I am not employed/*gainfully employed till today, the ____ day of ____ 200 /I am employed and my monthly income from such employment is Rs. _____. I undertake to inform the Bank as soon as there is a change in this position.

ELDEST DAUGHTER

I, Kum. _____ eldest unmarried daughter of late Shri _____ a deceased employee/pensioner hereby declare that I am neither married nor employed/*gainfully employed till today, the ____ day of ____ 200 /I am employed and my monthly income from such employment is Rs. _____. I undertake to inform the Bank as soon as there is a change in this position.

Signature/LTI of Wife/Eldest Son/Eldest Daughter _____ Address : _____
Date : _____ Signed in my presence
Branch Manager/Gazetted Officer
(Office Seal)

FOR WIFE/ELDEST SON/ELDEST DAUGHTER

Certified that Smt/Shri _____ Wife/Son/Daughter of late Shri _____ a deceased employee/pensioner of the Bank appeared before me today and signed/affixed his/her LTI below in my presence.

Signature/LTI of Wife/Eldest Son/Eldest Daughter _____

FOR LEGAL GUARDIAN

I Smt/Shri _____ legal guardian of Master/Miss _____ eldest son/daughter of late Shri _____ a deceased employee/pensioner of the Bank hereby declare that Master/Miss _____ is alive as on this date, the ____ day of ____ 200 and undertake to intimate the Bank as soon as there is a change in this position.

Signature/LTI of the legal guardian of Master/Miss _____ Signed in my presence
Eldest Son/Daughter of the deceased Employee/pensioner _____
Date : _____ Branch Manager/Gazetted Officer
(Office Seal)

ACKNOWLEDGEMENT

Received Life Certificate from Shri/Smt _____ (PF Index No. _____) for the year 2019.

Branch : _____
Date : _____ Branch Manager (Seal)

ANNEXURE

IBI/SBI/SBS/SBIN PENSION LIFE CERTIFICATE

Certified that Shri / Smt. a pensioner of the Bank appeared before me today and signed / affixed his / her L.T.I below in my presence.

Signature / L.T.I

Branch Manager/
Gazetted Officer

Date

(Office seal)

Name of the Pensioner : _____

P.F. Index Number : _____

Pension A/c No. : _____

Name and Code of the Pension paying Branch : _____

ACKNOWLEDGEMENT

(to be given to the applicant by the Branch receiving the Life Certificate)

Received from Shri/Smt. _____

his / her Life Certificate on _____.

Date _____

Branch _____

Signature of the officer
receiving Life Certificate

Seal of the Branch

CHIEF MANAGER (HR)
STATE BANK OF INDIA
 Admin. Unit-1, Bengaluru Zone –I Net-
 work-I, 1st Floor, SBM Building,
 K G Road,
 BENGALURU-560009

Name :.....
 House Address :.....
 Account No :.....

Please retransmit the returns - Annexure -A, Annexure -B and Annexure -C duly filled in and certified immediately. Otherwise, NO monthly financial relief /medical facility under the scheme will be given.
 Beneficiary Name:..... CONTACT NO.....

STATE BANK OF INDIA EMPLOYEES' MUTUAL WELFARE SCHEME	E SCHEME	Annexure -A
CERTIFICATE OF NON -REMARriage		
<p>I hereby declare that I have not remarried till date and I undertake to inform the bank in case such event takes place.</p>		
Place:.....	Signature:	
Date :.....	Name of Beneficiary:	
<p>I certify that to the best of my knowledge and belief and above declaration is correct.</p>		
Name:.....	Signature:.....	
Seal	* Designation of the authorized officer :	
<p>(*All the Officers in the active service of State Bank of India will be deemed to be authorized officer for the purpose)</p>		

STATE BANK OF INDIA EMPLOYEES' MUTUAL WELFARE SCHEME	E SCHEME	Annexure -B
LIFE -CERTIFICATE		
<p>Certified that I have seen the beneficiary Smt/Shri..... Widow of /Daughter of Son of late Shri/Smt. recipient Monthly Financial Relief under State Bank of India Employees' Mutual Welfare Scheme and that she/he is alive on date .</p>		
Place:.....	Signature:	
Date :.....	Name of Beneficiary:	
<p>I certify that to the best of my knowledge and belief and above declaration is correct.</p>		
Name:.....	Signature:.....	
Seal	* Designation of the authorized officer :	
<p>(*All the Officers in the active service of State Bank of India will be deemed to be authorized officer for the purpose)</p>		

STATE BANK OF INDIA EMPLOYEES' MUTUAL WELFARE SCHEME	E SCHEME	Annexure -C
NON -EMPLOYEMENT CERTIFICATE		
<p>I declare that neither I nor my wife is serving and getting any Medical Benefit from any establishment.</p>		
Place:.....	Signature:	
Date :.....	Name of Beneficiary:	
<p>I certify that to the best of my knowledge and belief and above declaration is correct.</p>		
Place:.....	Signature:	
Date :.....	Name of :.....	
Seal	* Designation of the authorized Officer:	
<p>(*All the Officers in the active service of State Bank of India will be deemed to be authorized officer for the purpose)</p>		

THESE ARE NOT RULES BUT GUIDELINES

Listening is important
as important as speaking;
Listen carefully,
maintain silence and allow
others also to listen.

Never interrupt a speaker.
If you want to rise on a point of order,
write in brief your point and send to
the Chairman.
Let him stop the speaker, to hear
you on your point of order.

Be empathetic in your argument.
But not insulting or derisive to others.
Be always courteous to the Chair
and the Members.

Do not just criticise but make concrete
alternative proposals,
If you want an amendment to the text
of the report or resolution of the house,
Please write out the same, place it
before the Chairman before you start
speaking on it.

Wait for your turn to speak;
Note your points and ask for Chair's
permission to speak;
either by raising the hand
or by sending a Note.

Speak to the point;
confine to the agenda;
Say all you want to say when you are
in your feet;
still try to be brief.

Having made your point, leave it to the
house to decide,
Your point may be well made,
but democracy demands that you
bow to the wishes of the majority.

When a motion is before the house,
do not bring a counter motion.
Seek amendments to the one before
the house.
Address your remarks always to the
Chair and avoid dialogue with another
member.

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PENSIONERS' MUSINGS Monthly

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ADMISSION OF NEW MEMBERS

The Following were admitted as Members of Pensioners Association during September 2025

MEM No.	NAME	MEM No.	NAME
6402	Lata Sivakumar	6413	Narendranath V
6403	Neeladri Rao LVSR	6414	Raju D
6404	Saji Anna Philips	6415	Bhuvaneshwari V
6405	Asifa Hameed	6416	Anjanappa Byrappa
6406	Girija Divakar Patil	6417	Kalpavalli D Anand
6407	Krishnamurthy D T	6418	Usha K
6408	Bharathi D	6419	Krishna D Umarji
6409	Prakash B	6420	Satya Praksh N
6410	Kritika Nanaya	6421	Hanumanthacharya Vaidya
6411	Ganesh Kanchan	6422	Rajashree Vaidya
6412	Shivamma	6423	Akram Khan B
		6424	Karegowda N K

We extend a warm welcome to all the above members to the SBI Pensioners Association (K)

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Sri T. Ramesh Rao

President

on behalf of State Bank of India

Pensioners' Association (Karnataka)

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