



# ಜೆನರಲ್ ಮ್ಯಾಸಿಂಗ್ಸ್ PENSIONERS' MUSINGS

NEWSLETTER OF SBI PENSIONERS' ASSOCIATION (KARNATAKA)

Vol.: 14 Issue: 8 Bangalore August- 2024 Pages : 24 Subscription per Copy Rs. 12.50

*Editorial.....*

## GOVERNING AND GENERAL BODY MEETING OF THE FEDERATION

Governing Body meeting and 38th Annual General Body Meeting of the Federation of SBI Pensioners Associations were held at Pune on Tuesday the 24th September, 2024 in a grand manner. The meetings were organised by the team of Mumbai Metro and Maharashtra Circles under the leadership of Mr. Pradip Deshpande,, President, and Sri Sudhir Pawar, General Secretary. The Circle Association had taken all care to ensure the successful conduct of both the Meetings.

Sri G.K.Gandhi, President, Pensioners Federation, presided over the Meeting. Sri D.K.Basu General Secretary, Pensioners Federation, presented the Report. The Delegates who had come from all parts of the Country participated in the deliberations and took up several issues for discussions at length. Sri M.G.Venkatesha Murthy, Senior Vice President, Pensioners Federation, Sri T.Ramesh Rao, President, SBIPAK), Sri Shankar Naik, Vice President, SBIPA(K) Sri A.L.Ramaswamy Rao, General Secretary, SBIPA(K), and Sri Manohar Rao, Treasurer, SBIPA(K) have attended the meeting as Delegates from Karnataka. Sri R.A.Choudhry, Secretary from Hubli, was the Observer.

The meeting had an occasion to deliberate on various developments both at the industry level and at Banks level, which includes Mediclaim Policies and also on E-Pharmacy, Pending issues with Corporate Centre, Structured Meeting with Corporate Centre, LHO and Administrative Offices, Latest position of Court Cases, Coordination with serving Employees/Officers Federation.

Finally, the meeting was concluded with vote of thanks to the President and the General Secretary of the Federation for smooth conduct of the meeting, Special thanks was expressed to the SBIPA, Mumbai Metro & Maharashtra

Circles for the arrangements for the Meeting. The meeting ended after enchanting National Anthem, by all the participants.

### GOLDEN JUBILEE ANNUAL GENERAL BODY MEETING OF SBIPA, MUMBAI METRO & MAHARASHTRA CIRCLES

SBIPA, Mumbai Metro and Maharashtra Circles, celebrated its 50th Annual General Body Meeting at Pune on 25th September, 2024 with a record participation of around 2000 members. Sri Vinod Kumar Mishra, Dy.MD HR & CDO was the Chief Guest, and a host of Senior Executives from the Bank, Sri G.K.Gandhi, President, and Sri D.K.Basu, General Secretary of our Federation and Office Bearers of Federation, have participated in the meeting. It was indeed a colourful unique Golden function worth its name.

Let us congratulate SBIPA Mumbai Metro & Maharashtra Circles for their successful journey of 50 years in serving their members

### COURT CASE

#### WP 1875/2013 in DLHI HIGH COURT

Our Case was last listed for hearing on 6th August, 2024. At the request of learned Senior Counsel for the Petitioner, who prays for time to ensure that the written submissions as also the amendment application stated to have been filed by the Petitioners are brought on record.

Finally the case was adjourned for 03-12-2024.

Let us do everything positive to achieve our future goal with the co-operation of our members .

ಕನ್ನಡ ರಾಜ್ಯೋತ್ಸವ ಹಾಗೂ ದೀಪಾವಳಿಯ ಶುಭಾಶಯಗಳು

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪಿಂಚಣಿದಾರರ ಸಂಘ (ಕರ್ನಾಟಕ), ಬೆಂಗಳೂರು

40ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆ

ಸಂಘದ 40ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಯನ್ನು ದಿನಾಂಕ 21-12-2024, ಶನಿವಾರ  
ಬೆಳಿಗ್ಗೆ 10.00 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 : 18-10-2024

ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ

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

**40th Annual General Body Meeting**

**NOTICE**

**40th Annual General Body Meeting of our Association will be held on Saturday the 21st December 2024 at 10.00 a.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.

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

Bangalore  
Date : 18-10-2024

**General Secretary**

## EXTRACT OF THE REPORT OF GENERAL SECRETARY TO THE GOVERNING BODY AND 38TH ANNUAL GENERAL MEETING HELD ON 24TH SEPTEMBER 2024 AT PUNE

### COURT CASE PENDING WITH HIGH COURT IN DELHI

It is said winning of a battle does not always bring war to an end. Our court case (1875 of 2013) which landed in the High Court in Delhi in 2013, via Supreme Court where the adjudication commenced in the year 2011. Since then we won one battle, which brought relief to 5th to 7th bipartite retirees on the recommendation of Murmu committee, set up by Government of India, which sanctioned them their due pension as per related bipartite settlement/joint note from the date of retirement. The residual battle was limited to abolish the 40% - 50% imbalance.

As all of you are aware that the concerned committee constituted by DFS, Govt, of India found quote that the anomaly of calculation of pension at dual rate within an organisation (SBI) needs to be rectified at uniform rate of 50% for all the pensioners and this opinion of the Committee may be placed before the competent authority for taking a final decision on the same unquote. On the basis of the report the court asked the Govt. Bank to implement the recommendation. But in its recommendation to the Bank the 'Appropriate Authority' in DFS asked State Bank Management to pay the difference raising the pension amount to 50% of the average of last twelve months salary of an employee who has been

receiving less than 50% from a prospective date and SBI Board fixed the date of payment from 10th November 2023 and Pension Regulation for SBI retirees has been amended accordingly. Now we have to pursue in the court of law for abolishment of the anomaly retrospectively, i.e. from the date of one's retirement.

### SBI HEALTH ASSIST (POLICY B) : E-PHARMACY

We all felt happy when the above scheme was released for the current period as most of our desires were fulfilled including waiver of the debarment for renewal, additional slabs of Additional Super Top up and multiple option to choose a e-pharmacy vendor. This highly subsidised Mediclaim policy is unique on many a count but pensioners at large are unhappy for the unsatisfactory service of the e-pharmacy vendors. They are not able to supply medicines in many locations, denying supply of so many medicines under corporate discount facility and even they are offering a meagre 5% discount on medicines of their choice, while in local shops those medicines are available at 10-20% discount. The scheme as it now appears is like offering a crane a nicely cooked broth on a saucer. We have written at least three letters and took up the issue in the last structured meeting at Indore on 27.10.2023, which could not, however, yield any result as yet, excepting introduction of WhatsApp facility to place orders for medicines.



Office bearers of SBIPA(K) attending the Governing and General Body Meeting held at Pune.

### **Redressal of Anomaly in Pension of IBI Retirees**

After implementation of Pension at the rate of 50% of average of last twelve months' salary for all SBI retirees, we were informed by our Chennai affiliate that there are a few IBI retirees, who are getting pension less than 50% of the average of their last twelve months' pay. When we first took up the matter with Corporate Centre, we were told that the 50 : 40 imbalance came into being after retirement of all the IBI employees hence there cannot be any case of deprivation among the IBI retirees. We argued that they are getting less than 50%, because of the ceiling on pension prevailing at the material time. Ultimately, Bank could see reasons in our argument and all such SBI pensioners (22 in number) have been sanctioned and paid the related increase as was due to them. I thank Corn. A. Sridharan, General Secretary of our Chennai affiliate for drawing our attention to the deprivation.

### **Relationship with other organisations**

State Bank family consists of serving and retired employees. The retired employees of State Bank of India are treated at par with serving employees in many matters. Apart from providing a same rate of interest on deposits, Dispensary facility, allotment of Holiday Home and Guest Houses, Bank also treat our organisation almost at par with the other two organizations at least in the matter of organizing structured meetings at different times. All the

three organizations, two representing serving employees and our organisation the one and only entity representing the pensioners/family pensioners/retirees of State Bank of India, jointly can ensure more benefits for the State Bank family. Till now what ever we could achieve, as pensioners, we had to achieve through court cases; be it raising limit of pension from Rs. 1,000/- to Rs.2,400/- facility of family pension, payment on pension as per pay of 5th, 6th and 7th bipartite wage settlement or abolishing 50:40 imbalance in pension. But there are still so many issues we have to settle and we cannot go to courts for settlement of each of those issues. The alternative is a joint effort through a coordinated actions together with other two organizations, namely All India State Bank of India Staff Federation and All India State Bank Officers' Federation.

Since my taking over as your General Secretary, I am on the job of forming permanent co-ordination with the other two Federations and desire could achieved we attire support of the leaders our Chandigarh affiliates, Com. Amar Pal in particular. With their help and support we could have a meeting at Chandigarh on 21.04.2024 with leadership of all the Federation were present to chalk out the road map of a Co-ordination initiative to achieve further benefits and to eradicate discrimination in different bent vis-a-vis pensioners of other banks. We hope that in near future we will be able to this co-ordination vibrant and meaningful.

### **LIFE CERTIFICATE**

Members are aware that we have to submit the Life Certificate before 30th November, 2024. In this connection, the Bank has advised all the Branches to accept Life Certificate of SBI/IBI Pensioners and Family Pensioners of non-home Branches also. Format of the Life Certificate has been placed in this issue.

Members are requested to submit the Life Certificate before 30th November, 2024.

### **ANNUAL GENERAL BODY MEETING**

Managing Committee Meeting of SBIPA(K) held at Bangalore on 18th October, 2024 decided to conduct the 40th Annual General Body Meeting at Bangalore on Saturday, the 21st December, 2024. Notice of the Meeting is printed in this issue. General Secretary's Report and the Audited Statement of Accounts for the year ended 31st March, 2024 will be published in November 2024 issue before the AGM.

### **HONOURING OF MEMBERS**

We are planning to Honour our members on completion of 70, 80 and 90 years of age during last week of November, 2024. Venue, date and other details will be published in our next months issue.



**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/ Address : \_\_\_\_\_ Signed in my presence  
Eldest Son/Eldest Daughter \_\_\_\_\_ Branch Manager/Gazetted Officer  
Date : \_\_\_\_\_ (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

guardian of  
Master/Miss \_\_\_\_\_  
Eldest Son/Daughter of the deceased  
Employee/pensioner  
Date : \_\_\_\_\_

Signature/LTI of the legal  
Signed in my presence  
Branch Manager/Gazetted Officer  
(Office Seal)

**ACKNOWLEDGEMENT**

Received Life Certificate from Shri/Smt \_\_\_\_\_ (PF Index No. \_\_\_\_\_) for the year 2012 .

Branch :  
Date :

Branch Manager (Seal)

## THE PROSTATE GLAND AND ITS EFFECT ON US, (MEN ONLY).

As we grow older, all our human parts shrinks but only our prostate glands enlarge

Read it and apply, esp the part on diet.

Useful for all MEN over-40:

A useful article / talk on Benign Prostate Hyperplasia (BPH) or in simple terms, Enlarged Prostate. Diet is the most important part of this talk which is something within our control; and it works.

### FULL TEXT OF PROSTATE HEALTH AWARENESS LECTURE

#### MEN MUST READ

Gentlemen,

I am here to speak with you on Prostate. The topic is misleading. Is prostate strictly for men? Yes, ONLY men have prostate and ONLY men over 40 years but the healthcare enlightenment is for everyone. There is no woman who does not know a man 40 years and above, father, uncle, brother, son, friend, neighbour, colleague...

Essentially what I will be doing today is health promotion. Responsible health promotion must provide three things:

1. Information
2. Reassurance
3. A plan of action.

Let us start with a background on prostate health.

Everyone has a pair of kidneys. The job of the kidney is to remove waste. It is the LAWMA (waste management company) of your body. Everyday your blood passes through the kidney several times to be filtered. As the blood is filtered, urine is formed and stored in a temporary storage tank called the urinary bladder.

If there were to be no urinary bladder, as a man walks on the road, urine will be dropping.

Now think of the plumbing work in your house. Think of the urinary bladder as the overhead storage tank. From the storage tank, a good plumber will run pipes to other parts of the house, including the kitchen. God in His wisdom ran pipes from our urinary bladder to the tip of the penis. The pipe is called the urethra. Just below the bladder and surrounding the urethra is a little organ called the prostate gland.

The prostate gland is the size of a walnut and weighs about 20grams. Its job is to make the seminal fluid which is stored in the seminal vesicle.

After age 40, for reasons that may be hormonal, the prostate gland begins to enlarge. From 20 grams it may grow to almost 100 grams. As it enlarges, it squeezes the urethra and the man begins to notice changes in the way he urinates.

If you have a son under 10, if he has a little mischief like we all did at that age, when he comes out to urinate, he can target the ceiling and the jet will hit target. Call his father to do same, wahala dey. His urine stream is weak, cannot travel a long distance and sometimes may come straight down on his legs. So he may need to stand in awkward position to urinate.

Not many men will be worried their urine stream cannot hit the ceiling. Toilets are on the floor and not on the ceiling. But other symptoms begin to show.

#### TERMINAL DRIPPLING:

The man begins to notice that after urinating and repacking, urine still drops on his pants. This is the reason why after an older man urinates, he has to ring bell. A younger man simply delivers to the last drop and walks away. Just see an older man coming from the bathroom. Sometimes he may clutch the newspaper closely to hide the urine stains, particularly on plain colored trousers.

#### HESITANCY

At this point you wait longer for the urine flow to start. There are 2 valves that must open for you to urinate – the internal and external sphincters. Both open but because of obstructions in the urethra, you wait longer for the flow to start.

#### INCOMPLETE EMPTYING

You have this feeling immediately after urinating that there is still something left.

As all these things happen, the bladder begins to work harder to compensate for the obstruction in the urethra. The frequency of urination goes up. Urgency sets in. Sometimes you have to practically run into the toilet. Nocturia also becomes common. You wake up more than 2 times at night to urinate. Your wife begins to complain.

Men being men may not talk to anyone even at this point. Then the more serious complications start.

Stored urine gets infected and there may be burning sensation when urinating.

Stored urine forms crystals. Crystals come together to form stone either in the bladder or in the kidney. Stones may block the urethra.

Chronic urinary retention sets in. The bladder stores more and more urine. The size of the bladder is 40 - 60cl. A bottle of coke is 50cl. As the bladder stores more urine it can enlarge up to 300cl. An overfilled bladder may leak and this leads to wetting / urinary incontinence. Also the volume may put pressure on the kidney and may lead to kidney damage.

What may likely bring the man to hospital is acute urinary retention. He wakes up one day and he is not able to pass urine.

Everything I have described above is associated with prostate enlargement, technically called benign prostate hyperplasia.

There are other diseases of the prostate like:

1. Prostatitis – inflammation of the prostate
2. Prostate cancer – cancer of the prostate.

This discussion is on prostate enlargement.

I have bad news and good news.

The bad news is that everyman will have prostate enlargement if he lives long enough.

The good news is that there are life style changes that can help the man after 40 to maintain optimum prostate health.

## **NUTRITION**

Look at what you eat. 33% of all cancers, according to the US National Cancer Institute is related to what we eat.

Red meat everyday triples your chances of prostate disease. Milk everyday doubles your risk. Not taking fruits/vegetables daily quadruples your risk.

Tomatoes are very good for men. If that is the only thing your wife can present in the evening, eat it with joy. It has loads of lycopene. Lycopene is the most potent natural antioxidant.

Foods that are rich in zinc are also good for men. We recommend pumpkin seeds (ugbogulu).

Zinc is about the most essential element for male sexuality and fertility.

Men need more zinc than women. Every time a man ejaculates he loses 15mg of zinc. Zinc is also important for alcohol metabolism. Your liver needs zinc to metabolize alcohol.

## **ALCOHOL CONSUMPTION**

As men begin to have urinary symptoms associated with prostate enlargement, it is important they look at alcohol consumption. More fluid in means more fluid out.

Drink less. Drink slowly.

## **EXERCISE**

Exercise helps build the muscle tone. Every man should exercise. Men over 40 should avoid high impact exercise like jogging. It puts pressure on the knees. Cycling is bad news for the prostate. We recommend brisk walking.

## **SITTING**

When we sit, two-third of our weight rests on the pelvic bones. Men who sit longer are more prone to prostate symptoms. Do not sit for long hours. Walk around as often as you can. Sit on comfortable chairs. We recommend a divided saddle chair if you must sit long hours.

## **DRESSING**

Men should avoid tight underwear. It impacts circulation around the groin and heats it up a bit. While the physiological temperature is 37 degrees, the groin has an optimal temperature of about 33 degrees. Pant is a no-no for men. Wear boxers. Wear breathable clothing.

## **SMOKING**

Avoid smoking. It affects blood vessels and impact circulation around the groin.

## **SEX**

Regular sex is good for the prostate.

Celibates are more pronenn to prostate illness. While celibacy is a moral decision, it is not a biological adaptation. Your prostate gland is designed to empty its contents regularly.

Thought: when someone shared something of value with you and benefit from it. You have a moral obligation to share it with others because someone in your friends list might be saved.

The subject is very important Please post the message on the largest number of your acquaintances:

"Pieces of lemon in a glass of hot water can save you for the rest of your life," says Professor Chen Horin, chief executive of the Beijing Military Hospital.

Even if you are busy, you should look at this message and pass it on to others!

Hot lemons can kill cancer cells!

Cut the lemon into three pieces and place it in a cup, then pour hot water, it will become (alkaline water), drink it every day will certainly benefit everyone.

Hot lemons can once again release an anti-cancer drug.

Hot lemon juice has an effect on cancerous tumors and has shown treatment for all types of cancer.

Treatment with this extract will only destroy the malignant cells and will not affect healthy cells.

Second: The acids and mono-carboxylic acid in lemon juice can regulate hypertension and protect narrow arteries, adjust blood circulation and reduce blood clotting.

After reading, tell someone else and pass it on to someone you love and take care of your personal health.

**Advice:**

Professor Chen Horin points out that anyone who has received this letter is at least guaranteed to save someone's life ... I have done my part, I hope you will help me to spread it too.

"ಕನ್ನಡ ಜಾಗೃತಿ"

ಗೋಕಾಕ್ ಚಳವಳಿಯ ವಿಶೇಷ ಸಾಕ್ಷ್ಯಚಿತ್ರದ ಲೋಕಾರ್ಪಣೆ

(ನಿರ್ಮಾಣ, ನಿರ್ದೇಶನ: ಡಾ. ಜಯಂತಿ ಮನೋಹರ್ ಮತ್ತು ಬಿ.ಎಸ್. ಮನೋಹರ್)

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರ್ಕಾರವು ಗೋಕಾಕ್ ಚಳವಳಿಯ ಸಂಸ್ಕರಣೆಯನ್ನು ದಿನಾಂಕ:05-10-2024ರಂದು ರಾಯಚೂರಿನ ಕೃಷಿ ಮತ್ತು ವಿಜ್ಞಾನ ವಿಶ್ವವಿದ್ಯಾಲಯದ ಆವರಣದಲ್ಲಿ ಆಯೋಜಿಸಿತ್ತು.

ಇಲ್ಲಿ ಅನೇಕ ವಿಚಾರ ಸಂಕಿರಣಗಳು, ಸಾಂಸ್ಕೃತಿಕ ಚಟುವಟಿಕೆಗಳು ಆಯೋಜನೆಗೊಂಡಿದ್ದವು.

ಕರ್ನಾಟಕದಲ್ಲಿ 42 ವರ್ಷಗಳ ಹಿಂದೆ ನಡೆದ ಮಹಾ ಆಂದೋಲನ, ಗೋಕಾಕ್ ಚಳವಳಿಯ ಪ್ರಮುಖ ಭಾಗಗಳನ್ನು ಚಿತ್ರೀಕರಿಸಿ, ಸಿದ್ಧಪಡಿಸಿರುವ ಸಾಕ್ಷ್ಯಚಿತ್ರ 'ಕನ್ನಡ ಜಾಗೃತಿ' ಯು ಸಾಂಕೇತಿಕವಾಗಿ ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಗಳಿಂದ ಲೋಕಾರ್ಪಣೆ ಗೊಂಡಿತು.

ಇದು, ಈಗ ಲಭ್ಯವಿರುವ ಆ ಐತಿಹಾಸಿಕ ಹೋರಾಟದ ಏಕಮೇವ ದೃಶ್ಯ ದಾಖಲೆಯಾಗಿದೆ. ಬಹುತೇಕ ಟಿ.ವಿ. ವಾಹಿನಿಗಳು ನಮ್ಮಿಂದ ಕೆಲವು ಭಾಗಗಳನ್ನು ಪಡೆದು, ನಮ್ಮ ಸಂದರ್ಶನಗಳನ್ನು ಮಾಡಿದ್ದಾರೆ. ಕನ್ನಡ ಭಾಷೆಯ ಹಿರಿಮೆಗಾಗಿ ನಡೆದ ಆ ಐತಿಹಾಸಿಕ ಗೋಕಾಕ್ ಚಳವಳಿಗೆ ಕನ್ನಡ ನಾಡಿನ ವರನಟ ಡಾ.ರಾಜಕುಮಾರ್ ನೇತೃತ್ವದಲ್ಲಿ ರಾಜ್ಯದ ಉದ್ದಗಲದಲ್ಲಿ ಮಿಂಚಿನ ಸಂಚಾರ ಮಾಡಲಾಯಿತು.

ಹಿರಿ-ಕಿರಿಯರೆನ್ನದೆ ಸಮಾಜದ ಎಲ್ಲಾ ವರ್ಗದ ಜನರು ಭಾಗವಹಿಸಿದ್ದ ಕನ್ನಡಿಗರು ಮರೆಯಬಾರದ ಆ ಬೃಹತ್ ಜನಾಂದೋಲನವನ್ನು ನಮ್ಮ ಯುವಜನತೆಗೆ ತಿಳಿಸುವಲ್ಲಿ ನಮ್ಮ ಸಾಕ್ಷ್ಯಚಿತ್ರ 'ಕನ್ನಡ ಜಾಗೃತಿ' ಸಾರ್ಥಕ ಕೆಲಸ ಮಾಡುತ್ತಿರುವುದು ನಮಗೆ ಹೆಮ್ಮೆ ಎನಿಸುತ್ತದೆ.

ನಾವು ನಿರ್ಮಾಣ ಮಾಡಿರುವ ಈ ಸಾಕ್ಷ್ಯಚಿತ್ರದ ಚಿತ್ರೀಕರಣ, ಸಂಕಲನ, ನಿರ್ದೇಶನಗಳೆಲ್ಲವನ್ನೂ ನಾವೇ ನಿರ್ವಹಿಸಿದ್ದೇವೆ. ಈ ಸಾಕ್ಷ್ಯಚಿತ್ರವು ರಾಜ್ಯ ಸರ್ಕಾರ ಆಯೋಜಿಸಿರುವ ಮಹತ್ವದ ಗೋಕಾಕ್ ಚಳವಳಿ ಸಂಸ್ಕರಣ ಸಭೆಯಲ್ಲಿ ಪ್ರದರ್ಶನಗೊಳ್ಳುತ್ತಿರುವುದು ನಮಗೆ ಸಂತಸ ತಂದಿದೆ.

ಈ ಸಂದರ್ಭದಲ್ಲಿ ಬಿ.ಎಸ್.ಮನೋಹರ್ ಅವರನ್ನು ಮುಖ್ಯಮಂತ್ರಿ ಅವರು ಸನ್ಮಾನಿಸಿದರು.

ಶ್ರೀ ಬಿ.ಎಸ್. ಮನೋಹರ್ ಮತ್ತು ಡಾ. ಜಯಂತಿ ಮನೋಹರ್ ಅವರಿಗೆ ಅಭಿನಂದನೆಗಳು.



ಶ್ರೀ ಬಿ.ಎಸ್. ಮನೋಹರ್ ಅವರಿಗೆ ಮುಖ್ಯಮಂತ್ರಿಗಳಿಂದ ಸನ್ಮಾನ.

## ಔಷಧಿ ಎಂದರೆ ಇಂಜಿಕ್ಷನ್ ಮತ್ತು ಮಾತ್ರೆಗಳು ಮಾತ್ರ ಅಲ್ಲ

### ಅಂತಹ ಕೆಲವು ಔಷಧಿಗಳೂ ಇವೆ....

1. ವ್ಯಾಯಾಮ ಒಂದು ಔಷಧ !
2. ಬೆಳಗಿನ ನಡಿಗೆಯೇ ಮದ್ದು !
3. ಉಪವಾಸವೇ ಔಷಧ !
4. ಕುಟುಂಬದೊಂದಿಗೆ ಆಹಾರವು ಒಂದು ಔಷಧವಾಗಿದೆ !
5. ನಗು ಒಂದು ಔಷಧ !
6. ಗಾಢನಿದ್ರೆ ಒಂದು ಔಷಧ !
7. ಆತ್ಮೀಯರೊಂದಿಗೆ ಸಮಯ ಕಳೆಯುವುದೇ ಒಂದು ಔಷಧ !
8. ಯಾವಾಗಲೂ ಸಂತೋಷವಾಗಿರುವುದೇ ಒಂದು ಔಷಧ !
9. ಕೆಲವು ಸಂದರ್ಭಗಳಲ್ಲಿ ಮೌನವೂ ಔಷಧ !
10. ಎಲ್ಲರಿಗೂ ಸಹಕಾರ ನೀಡುವುದೇ ಒಂದು ಔಷಧ !
11. ಒಳ್ಳೆಯ ಸ್ನೇಹಿತ ಔಷಧಿ ಅಂಗಡಿ ಇದ್ದಂತೆ !

ಇವೆಲ್ಲವನ್ನೂ ಅನುಸರಿಸಿ ಹಣವೂ ಖರ್ಚಾಗುವುದಿಲ್ಲ; ಹಾಗೆಯೇ ಇದು ಯಾವುದೇ ಅಡ್ಡ ಪರಿಣಾಮ ಬೀರುವುದಿಲ್ಲ.

## CONDOLENCE

We share the grief of greater TATA family and our fellow citizens on passing away of Shri Ratan Naval Tata, Chairman Emeritus of TATA Sons and the most beloved industrialist of this country. Apart from being a visionary entrepreneur he was a good human being with down to the earth mental makeup. A legend during his life time, Shri Tata will remain as an icon in hearts of every Indian for decades to come. His contribution to industrial growth of this country will be cherished for long.

We bow down our heads to show respect to the departed soul of this great son of mother India.

**G. K. Gandhi**  
President

**Dipak Kumar Basu**  
General Secretary

**Federation of SBI Pensioners' Associations**

## ದೀಪಾವಳಿ



ದೀಪಾವಳಿಯು  
ಮರಳಿದೆ  
ಸಂತಸದ ಓಕುಳಿ  
ಚಿಲ್ಲಿದೆ

ಮನೆಯ ಸುತ್ತಲಿನ  
ಕತ್ತಲೆಯನೋಡಿಸಲು  
ದೀಪಜ್ಯೋತಿಯು  
ಬೆಳಗಲಿ

ಮನದ ಕ್ಲೇಶವನು  
ದೂರಾಗಿಸಲು  
ಜ್ಞಾನ ಜ್ಯೋತಿಯು  
ಬೆಳಗಲಿ

ನೆರೆಹೊರೆಯವರೊಂದಿಗೆ  
ಸುಮಧುರ  
ಬಾಂಧವ್ಯ  
ನಿರಂತರವಿರಲಿ  
ಬಂಧು ಮಿತ್ರರೊಂದಿಗೆ  
ಸಂಭ್ರಮದ  
ದೀಪಾವಳಿಯ  
ಆಚರಣೆ ಇರಲಿ

ಶುಭವಾಗಲಿ  
ದೀಪಾವಳಿ  
ನಿಮ್ಮೆಲ್ಲರ  
ಬಾಳಿಗೆ

ಸದಾ  
ಬಯಸುವೆವು ನಾವು  
ನಿಮ್ಮೆಲ್ಲರ  
ಏಳಿಗೆ

—ಎಂ.ಜಿ.ವೆಂಕಟೇಶ ಮೂರ್ತಿ

## MEMBERS DIRECTORY

We are pleased to inform the members that the Association is updating the members directory shortly. In this connection we request the members to advice us any changes in their mobile numbers after 01-10-2019. Please send your whatsApp message of changed Telephone numbers with Membership Number and Name to our Office Number 9448994148.

## **N.PARTHASARATHY** (MEMBERSHIP NO. 5674)



I am N.Parthasarathy, retired Chief Manager from Bangalore. I was interested in chess from the age of 10. I played in a number of tournaments with strong players of the day and had some success and was MES college champion for 3 years and runner up once and also selected for University team once in 1982 as a reserve.

However , once I joined service, I could not find time to play. After retirement, I resumed my original interest

Since, there was a huge 40 year gap, there were huge changes in chess playing atmosphere. I spent many hours on preparing and practicing and started playing regularly in chess tournaments physically. In the last one year, I took part in 17 tournaments and secured best veteran prize in 4 tournaments. These are

1. 49th Bdrca tournament at Hoskote.

2. Bothireddy memorial tournament at Indiranagar

3. Triple crown 1st Bangalore All India fide rated tournament at Nayandahalli

4.14th Scma tournament at Vijaya college. I also received a Guinness certificate for being part of a world record attempt to play maximum tournaments on July 10th world chess day.

As of now, my world revolves around Chess only. I am getting verbal appreciation in tournaments for taking part at an advanced age.

I am glad to share that I secured 2nd Runner up position in the National Masters Run held in Blore on 22nd September.

There is one more aspect in my life. My family is totally involved in charitable causes since 6 years. We are regularly donating Food, Clothes, Stationery,Provisions, Toys and other requirements to various charity homes in Bangalore and outside.



**SBIPA(K) Congratulates Sri. N. Parthasarathy for his achievements**

## APPEAL TO ALL OUR MEMBERS FOR DONATION

To strengthen our Federation/Circle Association , we appeal to all the pensioners who are benefitted with increase in pension. In lieu of the basic being changed from 40% to 50% and also who have got a fixed amount as Exgratia w.e.f 01/11/2022 on account of 12th BPS/9th Joint Note understandings to contribute a minimum amount as mentioned below which will help our Federation and Circle association to go a long way .

- a) For those whose basic changed from 40% to 50% minimum Rs.3000/-.
- b) For those who were paid ex-gratia minimum of one month Exgratia.

The amount can be credited to our association account No. 36301300122, IFS Code SBIN 0000813 maintained at our Bangalore Branch and a message can be sent indicating your membership No. or your PF No. to mobile No. 9448994148 or through cheque fvg. SBIPA(K) or cash.

### SPECIAL APPEAL TO OUR MEMBERS WHO RETIRED DURING THE PERIOD OF 12TH BIPRTITE AND 9TH JOINT NOTE

We appeal to all our member who retired on or after 01/11/2022 but before 31/05/2024 to contribute a sum as per below as a one time measure.

- 1) Officers benefitted with 9th joint note Rs.5000.00
- 2) Award staff benefitted with 12th bipartite Rs.3000.00

The above contributions are purely voluntary.

The above decision was taken in the Managing Committee meeting held during April and June 2024

## 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	1373	SRI. A. AROCKIADASS	SMT. SAGAYA REBECCA

## EDITORIAL COMMITTEE

Sri M. G. Venkatesha Murthy	Editor	Sri G. D. Nadaf	Member
Sri T. Ramesh Rao	Member	Sri Raghavendra A. Choudhry	Member
Sri A. L. Ramaswamy Rao	Member	Smt. Renuka Desai	Member

## ADMISSION OF NEW MEMBERS

The Following were admitted as Members of Pensioners Association during SEPTEMBER 2024

SI.No	MEM NO	NAME	MOBILE NO
1	6181	K Manjunath	9900846077
2	6182	Chandrashekhar P Bidnal	9740301486
3	6183	S Ravi	9740095900
4	6184	Ramesh K Hugar	8951441964
5	6185	Handadi Keshava Rao	8879387070/9900910088
6	6186	Dinesha Aroor	901953349
7	6187	Lalita S Hanagodimath	9449925352
8	6188	Ravikumar	9980053407
9	6189	S Krishna Murthy	9448226072
10	6190	Manoj Kumar	7718841453
11	6191	Pushpavathi T	9449695079/9483500628
12	6192	Lalitha Lakshmi	9880540576

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



## OBITUARY

MEM. NO.	NAME	DIED ON
214	SRI.A D BHAT	22-09-2024
3164	SRI.VINOD D NAYAK	29-09-2024
200	SRI. M S L SHASTRY	07-10-2024
1373	SRI.AAROCKIADAS	25-09-2024
FP 390	SMT. SANMATHI RAVINDRA	07-10-2024

'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.

## ATTENTION

This is to inform that Pensioners' Musings are dispatched from our office every month on 27th or 28th. If the same is not received by any of our members, kindly contact your post office or lodge a complaint.

## DONATIONS RECEIVED FROM MEMBERS ON ACCOUNT OF PENSION REVISION

Sl. No.	MEM NO	NAME	AMOUNT	Sl. No.	MEM NO	NAME	AMOUNT
1		DIVAKARA HEGADE	1800	35		A M GAJENDRAGAD	1600
2		RAMAPPA K B	900	36		ASHOK P HONAGEKAR	5500
3		S VENKATARAMAN	1000	37		SHAILAJA C SHANBHOGUE	1000
4		C B NAGAMMANAVAR	3000	38		USHA G	1001
5		HARSHA B	1500	39		MURALIDHAR RAO B V	800
6		D RAJA	3000	40		JAMES CHRISTOPHER	3000
7		SATYANARAYANA	3000	41		GAJABAR NAVAB DESAI	3000
8		M RAVICHANDRAN	4100	42		RAJASHREE V HABIB	800
9		SUMANA A GADIYAR	1600	43		M A MAHARVARKAR	700
10		H K VENATESHA MURTHY	3000	44		B V KULKARNI	1400
11		K V UPADHYA	4000	45		HANUMANTHA B KASHI	1100
12		V A ARUNA	1100	46		S R KULKARNI	1600
13		DILIP R NADONI	1400	47		PADMAJI G S	3000
14		B S PRBHUKUMAR	1500	48		YADGIR Z A	3000
15		GOPALAKRISHNA BHAT	1500	49		VISHWANTH M HOLLA	5000
16		A N KAGALKAR	3000	50		P MOHANAN	2500
17		LEO D SOUZA	900	51		R D JOSHI	6000
18		SUNDRAM PACKIA DHAS	3000	52		NAGAMANI A K	2400
19		SURYAKANT K HONWAD	3000	53		S V ADIGA	2000
20		SURYAMURTHY N S	1400	54		PREMA K T	2300
21		REKHA M NADIGER	800	55		PAMPAPATHI HIREMATH	2000
22		MEENAKSHI RAMASWAMY	3000	56		RAVI SRINIVASAN	3000
23		R D GADIYAPPANAVAR	3000	57		N RAMACHANDRA	2600
24		H K RAMACHANDRA RAO	1500	58		GOPALAKRISHNA R JAMAKHANDI	1001
25		ASHOK K KULKARNI	1600	59		G N DESAI	2500
26		PADMAJA V CHULKI	3000	60		M J REBELLO	3000
27		S S HONWAD	3000	61		K P RAJA RAO	3000
28		GIRIJA L	3000	62		VEENA RAO	2000
29		GANAPATHY H S	2900	63		RAMESH J KULKARNI	900
30		D S KAYARTHAYA	3000	64		N SHARANAPPA	3000
31		K BALAKRISHNA PRABHU	3000	65		T V KUNHIKRISHNAN	3000
32		B S GOPALAKRISHNA	3000	66		KISHORE M NERALAKATTE	4600
33		UMESH N NAYAK	3000	67		K S VINOD KUMAR	2000
34		SHIVARAM R NAIK	2000	68		S S HIREMATH	5500

SI. No.	MEM NO	NAME	AMOUNT	SI. No.	MEM NO	NAME	AMOUNT
69		PRABHAT KUMAR SRIVASTAVA	1000	103		G S KRISHNAMURTHY	3000
70		L HANUMANTH	5000	104		H R MADHUSUDHANA	4600
71		VASUDEV SHENOY K	1000	105		CHANDRASHEKHAR M SAMANT	2500
72		VISHNU MURTHY NAYAK K	3000	106		SUNANDA S	3000
73		USHA SUBRAMANIAM	1100	107		KASTURI D	20000
74		NITHYANANDA CHIMBALKAR	1500	108		N BALASUBRAMANYAM	3000
75		VED SRINIVAS	5000	109		J SIDDAIAH	2400
76		K N CHANDRASHEKHAR	5000	110		K NARASIMHULU LINGANNA	1600
77		H R SHANTHARAM	3000	111		M NARAYANA RAO	1600
78		RAJASHREE	500	112		K PURUSHOTHAMA	2700
79		AMBADAS R GHANTI	2500	113		B K GURUMURTHY	3000
80		M G HIREMATH	1300	114		H S SUBRAMANYA	3000
81		MANIK PRABHU	1400	115		NEETA V DHAWALE	3000
82		S P LANGOTI	400	116		M V M PRASAD	3000
83		MAREMMA B SAGAR	600	117		T DINESH PRABHU	1600
84		S N BIDKAR	2600	118		PRAKASH K A	1100
85		AMBADAS R GHANTI	3000	119		D S GOPINATH	5000
86		RAGHAVENDRA KALLURKAR	3000	120		THERESA D SOUZA	1900
87		K M PRATHAP	1300	121		M A MULLA	5900
88		KALASUBRAMANYA	1000	122		SYED S AHMED	5500
89		H B HONAMATTI	3000	123		JAYANTHI VIJAYA	1400
90		B B NARAYAN	4700	124		DAVID RAJ G	3000
91		ANANTHA PADMANABHA	1100	125		SATHYANARAYANA RAO A	600
92		S KAMALA	2000	126		ANKULU M	3000
93		K A KHAVATAKOP	1500	127		V PADMA REKHA	1000
94		RETHIKALA DEVI S	1400	128		MARUTI RAMSING RAJPUT	3000
95		K B MAMADI	3000	129		K GANESH KAMATH	5900
96		SURESH P R	1100	130		ASHALATHA S PANDIT	1000
97		S J BANAVALI	1400	131		SRINIVASA RAO T	800
98		UMA THILAK KUMAR	1000	132		M GAJANANA VITHOBA	3000
99		DR T V KRISHNA MURTHY	3000	133		SURESH V NALAVADE	1500
100		PRAMOD A HUNSWADKAR	3000	134		AJIT J PATIL	2501
101		KALPANA RAMACHANDRA RAO	1500	135		NIRMALA K	2300
102		HANNAH DORAIRAJ	1100	136		KALAPPA K M	1400

*We acknowledge with thanks the Donation received from the above members.*

## 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	675	Fernandis N J	1		31	5970	Lalitha Ravikumar	2	9429782463
2	1109	Geeta Mathur	1	9448138286	32	299	Sreenivasa Rao .T	3	
3	1138	Shanthi Premkumar	1	9611264976	33	1627	Bharath Kumar P.C	3	9448252433
4	1662	Prakash. V	1	9880260799	34	4647	K P Dilip	3	9324899320
5	1764	Mohan R	1	9845564373	35	4743	Honna Mallaiiah M	3	9739661166
6	1803	Maharudrappa Rudrappa Ganji	1	9448822745	36	5504	Soorya Karanth V	3	9448721889
7	2462	Sanna Kenchaiah	1	9731189725	37	238	Charles Joseph D'Souza	4	
8	3598	Monappa. D. Kamble	1	9480737580	38	312	Chandan P A	4	
9	3617	Pradeepkumar. C.K.	1	8277171755	39	2344	Amaranarahyana. H	4	9900199182
10	3620	Krishna N. Mangaldevi	1	9449925172	40	3995	Srinidhi .K.R	4	9967999811
11	3819	Gobind Kumar Periwal	1	9434384860	41	FP-695	Daniel Philip	4	
12	4735	A R Muralidhar	1	9448648447	42	724	Nayak. P.M.G	5	9449695820
13	5267	Uday Venkatesh Kulkarni	1	9686705040	43	806	Devayya Rajanikanth N	5	
14	5662	M.Shripathi	1	9448999852/ 9448894007	44	2205	Shiva Shankar	5	9845469948
15	5824	S R Venugopal	1	9741187543	45	2675	Gopalakrishna.T.S	5	9448225278
16	FP-578	Gopalakrishanan P N	1		46	2948	Narayan Marutirao Koparde,	5	9980451888
17	6181	K Manjunath	1	9900846077	47	2957	Dinesh Pai.S	5	9242690367
18	689	Ramesh Rao Kulkarni	2	9242809458	48	3011	Subramanya. B.R	5	9449048731
19	795	Nagaraja Kaulagi	2		49	3296	ShankarGouda Lingangouda Patil	5	9342331164
20	905	Nirmal Kumar M	2	948702460	50	3612	Sudarshan Rao	5	9448228071
21	1030	Mohan S	2		51	3992	Sangappa.Patil	5	9482020752
22	1770	Gangadharappa.K.R.	2	9880944867	52	5316	Rudrappa S Dhannur	5	8277658226
23	2469	Vinod Kumar Behal	2	9448993122	53	5912	Vivek Subray Maiya Bijur	5	9480508278
24	2985	Ravidhar Putta Raj	2	9483502611	54	5959	S Datta Raju	5	6360109488
25	3442	Devadass.A	2	9448861955	55	550	Chittaranjan Das Bolar	6	
26	3602	Parthasarathy.T	2	9148434560	56	1073	V. Nagaraj	6	9916761341
27	3932	Ratnakar Devappa Maliye	2	9449824422	57	1172	Vasundhara Manohar Ainapur	6	9880666488
28	4767	Prakash A Rangaiah	2	9606666741	58	1349	Muralidharan M P	6	9341994484
29	4783	Ravindra N	2	9686142740	59	2476	Ramakrishna. T.V	6	9448994622
30	5022	Ashok Patwardhan	2	9448999851	60	2677	Hosmar Suresh Shenoy,	6	9739576493
					61	2931	Mohan Niloba Kochrekar	6	9481952644

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
62	3607	Raghavendra Vadirajacharya Batavi	6	9341111719
63	3615	Annappayya Kundapura	6	8050105066
64	4190	T.Dinesh Prabhu	6	8762209423
65	5916	Bhudevi Govindrajulu	6	9901067346
66	FP -8	G Bhudevi	6	
67	1331	Kamala Kannan M	7	
68	2069	Ramappa K.B.	7	9901850224
69	2687	Pradeep M.C.	7	9449049243 9964070829
70	1895	Suman.S.S.	8	9448893824
71	2046	Murali.R.G.	8	9845931456
72	2465	Pralhad S Sudambi	8	9449070732
73	2542	Nalini Srinivasan,	8	7899511371
74	2721	Chandrakant Yallappa Patil	8	9964902056
75	4006	Vijaya Murthy	8	9535617094
76	4371	Prakash Pai B P	8	9449715113
77	4469	Venkataramana Hebbar	8	7892701350
78	4749	Sudhakar Kini	8	9886333876
79	FP-220	Vijaya Murthy	8	
80	957	Prabhakar R Kulkarni	9	8147280090
81	1161	Johny Thattil	9	
82	1268	Narayana Swamy S S	9	
83	1753	Champak K.Tarafdar	9	9483949206
84	2472	Nagaraja Rao T.S	9	9448993150
85	2764	Hejamady Somnath Mendon	9	9880332918
86	2963	Suresh Naik.B	9	9591345300
87	4780	Sadashivan R	9	9448977229
88	4802	Vivekananda Bhat	9	9448479201
89	1235	Gurjar G Ramesh	10	9449085477
90	1898	Subramani.N.S.	10	9945918276
91	2216	Arvind Kumar Waza	10	9886512223
92	2690	Konganathu Thomas Raj	10	9880198540

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
93	2711	Mohan Naidu.G	10	9986775807
94	2958	P.Mallikarjunappa Godhuli	10	9448994158
95		Hanamappa B Madar	10	9901780700
96	3285	Renuka Devi. T.V	10	9663851220
97	4028	M.S.Basavaraj	10	9845268216
98	4170	B.Shailaja	10	9742141440
99	4430	H.Seshagiri Rao	10	9448718886
100	4770	Nalini Ramesh	10	9916031406
101	5922	M V Shyam Sundar	10	9448111091
102	FP-12	Sagai Mary Paul	10	
103	FP-746	Jayashree	10	
104	595	Arvindekar D V	11	9964546524
105	1165	Geeta Sridharan	11	
106	1231	Basappa P Sunagar	11	
107	2348	Varada Sundaraj Shetti	11	9008922633
108	2362	Chidambar Virupax Deshpande	11	9008314572
109	2497	Padmavathi Kalmady	11	9739353689
110	2925	Ashis Kumar Tiwari	11	9986530111
111	3194	Kanabur Prakash	11	9686999887 9449875689
112	5292	Balarama Varna	11	9480811704 8296441201
113	1279	Maruti Sattupa Belgundkar	12	
114	1562	Shivaputrappa S Indi	12	
115	3596	Ravi Shanker Shet.S	12	9845032072
116	3616	Shylaja Giridhar	12	9480322616
117	4825	K C Somayaji	12	9448291292
118	FP-390	Sanmathi Ravindra	12	
119	2001	Balarangaswamy.K.R.	13	9986049887
120	2058	Nagaraj.S.R.	13	9448811133
121	2341	Chandra Shekar P.V	13	9945700133
122	2497	Padmavathi K	13	9739353689
123	3905	B.M.Paramashivan (Begoore Mallikarjuniah Paramashivan)	13	9986378184

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
124	3944	Nagaraja Kanti K.S	13	9448203657
125	4131	K.S.Mohan	13	7829011165
126	4834	S Soundararajan	13	9448993104
127	5603	Vinutha V Badami	13	9902537206
128	5649	Venkatesh Naik	13	9448152166
129	1432	Kulkarni Ramesh A	14	
130	2332	Raghuram. S.M.	14	9901190653
131	2691	Jayaprakash L Balkatti	14	9342728700
132	2937	Ravi.K	14	9449818962
133	3509	Dayanand Narasimayya Obalashetty	14	9916203991
134	3635	Jayanth Kumar Codialbail Poovappa	14	9845420090
135	4729	N Muralidhar	14	9880323047
136	5187	L S Reddy Naik	14	9886178265
137	5914	Jamuna B V	14	9449358044
138	5919	Madhusudan Rao	14	9845300519
139	FP-79	Shashikala S Pujar	14	
140	542	Sridharan R	15	
141	1890	Lingaraj.K..B	15	9880130433
142	2218	Ravindra N Sahastry	15	9480038560
143	2340	Basavaraju.S	15	9448892110
144	2537	Pushpa Lalita Lakra	15	9845073288
145	2728	Gurunath Hanumanthappa Gajendragad	15	9449084255
146	2930	Krishnan .P.V	15	9448834713
147	2968	Basanna Gurappa Bhagawati	15	9448994119
148	3245	Vijaykumar Bagalkoti	15	9980163456
149	3331	Anand	15	9886353025
150	3712	Shashi Bhushan Agarwal	15	8143837437
151	3832	Manjula.G	15	9449266568
152	4906	Vilas Mahadevrao Kulkarni	15	9611090493
153	5284	Rama Srinath	15	9448459914

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
154	FP-19	Shantha	15	
155	FP-435	Mandakini D S	15	
156	603	Edmund.J.Correa	16	9632727244
157	1855	Ashok G Kayat	16	9900670017
158	3633	Shayamsundar K.	16	9611545644
159	4351	Venkataraman M Bhat	16	9448993118
160	5523	K. Lakshmanan	16	9916405156
161	5930	Banesh R Prabhu	16	9632168574
162	2307	Guru Murthy. C	17	9845209226
163	2695	Ananda Kumar .G	17	9343759772 8971912227
164	359	Meera Dayakar	18	9945148084
165	858	Pandurang Dattatreya Satam	18	
166	1327	Balasundaram K	18	
167	1330	Joseph M S	18	8867149064
168	1653	Kannan M.C	18	9901557895
169	2471	Dheerendra S	18	9448993811
170	5512	S Subhashini	18	9945402565
171	5994	Ishawar N Bhatkal	18	9480635308
172	926	Nadgouda C V	19	8087355520
173	1580	Ramesh D R	19	9845553840
174	2478	Raghavendra Rao. P	19	9900053220
175	2686	Vijay R Kulkarni	19	9886741953
176	2718	Dilip Kumar Banerjee	19	9934606020
177	5244	Chetana V Murthy	19	9880546794
178	5275	George John Dsouza	19	9480539943
179	5631	Ravindra P Ramgounda	19	9449932145
180	5840	Sulochana Parthasarathy.T.B	19	9242138817
181	FP-321	Precilla N L	19	
182	236	Santosh Kumar K	20	
183	1280	Vijayalakshmi M S	20	9916175977
184	1281	Pradeep Awasthi	20	

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
185	1673	Nagaraj S	20	
186	1767	Ashok R Joshi	20	9980280976
187	2468	Vaidyanathan S	20	9448993297
188	2659	Mukunda M.B	20	9901297548
189	2716	Ranga Ramaiah.R	20	9686385859
190	3315	Dakshayani B.Jayakar	20	9591298471
191	4350	P.N.Bhaskar	20	9110411760 9686023520
192	4368	E.Raveendra	20	8762162182
193	4736	Pampapathi.K J	20	9483558689
194	4747	Mahantyya Magundayya	20	9449375631
195	FP-601	Asha Seshadri	20	
196	587	Pujari S Y	21	
197	758	Manavalan A V	21	8377932410
198	827	Vijaya S Burde	21	
199	2199	Sridhar C.R	21	9980222340
200	2210	Gopala Krishna C.T	21	9242299786
201	2333	Shivamani. P	21	9483512662
202	3034	Albert Dias	21	9448565748
203	3260	Thribhuvan Kumar. J.T	21	9845373301
204	3603	Srinivas.G.S	21	6364302225
205	3630	Krishna Murthy Urala	21	9342052588
206	3725	Putta Basavaiah	21	9845871007
207	3827	M.G.ShivajiRao	21	9632112422
208	4025	C.S.Bheemaroo	21	9986820818
209	4759	Abhoy kumar Keshri	21	9835680202
210	5242	Rekha M Deshpande	21	9448679889
211	5605	B N Ramanujam	21	9449940905
212	FP-726	Uma S Kulkarni	21	
213	188	Srinivasa Rao S V	22	9242936614
214	579	Champa T S	22	9243307309

Sl. No.	Mem. No.	Name	Date of Birth	Mobile
215	937	Jagdeesh Kumar S	22	
216	2482	Subash Kumar W.R.	22	9243435780
217	2501	Manoram R.S	22	9241810886
218	2620	Prakash VCK	22	8050370858 9704158440
219	2671	Jayarama K.N	22	7760404560
220	2696	Gopinatha. H.S	22	9448998224
221	2934	Anilkumar B Raikar	22	9972016149
222	3931	Mrs Nalini Murthy	22	9986057357
223	3954	Sheela Suresh Madbhavi	22	9880709274
224	4004	Nandkishor Govindrao Bhende	22	9480565180
225	4282	Vitalrao N Kulkarni	22	9972344157
226	4403	M.Sukumaran	22	9449168340
227	4868	K Narasimha Nayak	22	9553575888
228	116	Govindaswamy V	23	
229	580	Nair R R	23	
230	4374	Jagadish Rao.K	23	9448276746
231	4580	M Ravichandran	23	9972089455
232	5648	Usha Devi I Shamannavar	23	6363380383
233	5935	Pradeep Kumar Chari	23	7358604800
234	FP-16	HARINAKSHI A	23	
235	1798	Ranoji Rao V.	24	9945767525
236	2929	George Koshy Njattukalayil	24	9449493079
237	3852	K.V.Srinivasan	24	9731802951
238	5910	M.Ravindranath	24	9886127874
239	FP-698	A Anthonyamma	24	
240	1133	Lynette D'souza	25	
241	2380	Kashinath Singh	25	9886376613
242	2425	Chandrashekar S.Sarawad	25	9448662407
243	2894	Savitha Devi.V	25	9845456254
244	2944	Raghavendra B Mutalik	25	9449802138

Sl. No.	Mem. No.	Name	Date of Birth	Mobile	Sl. No.	Mem. No.	Name	Date of Birth	Mobile
245	2953	Narayana Bhat	25	9448545300	274	1223	Tharakaraman R	28	
246	2964	Naveen Chandra Ullal	25	9480065051	275	1545	Mohan R P	28	9972332523
247	3628	Shanthaveeraiah, C.M.	25	9448580258	276	2485	Narasimha Murthy S	28	9900994462
248	3972	Madhava K Mesthry	25	9886231866	277	2689	Mahendraji.K	28	9449046095
249	4269	R. Ranga Prakash	25	8762744887	278	2984	Jyothi Madhavan	28	9901057315
250	5306	Ravikumar R Karajagi	25		279	3272	AbhimanyuArjun Jadhav	28	9945945878
251	5327	Vedavathi M	25	9964600757	280	3279	Harsha B.	28	9448951119
252	5949	Y.Sridhar	25	9900024790	281	4071	Surya Narayana Kekuda	28	9008591009
253	58	Mangai Ramesh	26	9840795210	282	4810	Subramanya P Gudge	28	9482924870
254	662	Hari B S	26		283	578	Sunitha M Kamath	29	
255	1217	Trinadha Murthy C H	26		284	1896	Rawal.N.L.	29	9481208427
256	1633	Umesh Kumar	26		285	2233	Murdeshwar C.P	29	9483806954
257	1697	Ramchandra Maruti More	26		286	4377	Saroja Jaganathan	29	9880770017
258	1708	Malathi Devi B	26	9448815234	287	4791	V Veena	29	9845729472
259	1768	Geeta.V.Rao	26		288	5658	Shailaja Vijayakumar	29	9845854550
260	3600	Pradeep.A. Shiralikal	26	9480692089/ 9739656639	289	fp-183	Shanti Kalappa	29	
261	3955	Raghavendra.R.Mugalkhod	26	9606317640	290	FP-594	B H Usha	29	
262	4063	V.Ramdas Pai	26	9113803488	291	1634	Balakrishna Prabhu K	30	9343572452
263	5673	Balachandra K S	26	9886362836 8861670546	292	3688	Arunkumar.S.Kamalapurkar	30	9986900881
264	6070	K Rajendran	26	9481285149	293	3721	Paraswanath. S.J.	30	9449132653
265	1206	Sankappa B Poojary	27		294	3961	S.P.Mohandas	30	9448850536
266	1346	Ganapathy H S	27	7760408238	295	3973	Satish.N	30	9844510497
267	2510	Ramakrishna Rao.S	27	9632699444	296	3974	Divakar Shesha Naik	30	9448200998
268	2928	Gopalakrishna Shenoy G	27	9448830306	297	3976	D.R.Ravikumar	30	9916909199
269	2936	Haridasan. M.K	27	9448046213	298	4411	Geeta Dinesh	30	9448993089
270	5029	Ajitkumar Mannur	27	9448993025	299	4748	Shivadas	30	9945769851
271	5301	Girijakumari N	27	9741009353	300	4833	Daisy Nathalia Baretto	30	9844066401
272	5913	Neeta V Dhawale	27	9449471104	301	FP-205	Justina Paul	30	
273	903	Rama S Kini	28						

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

## ಯಶಸ್ವಿ ಒಂದು ದಿನದ ಪ್ರವಾಸ

ದಿನಾಂಕ 22 ಆಗಸ್ಟ್ 2024 ರಂದು ಗುರುವಾರ ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್‌ನ ಪಿಂಚಣಿದಾರರ ಸಂಘ (ಕರ್ನಾಟಕ)ದ ಧಾರವಾಡ ಘಟಕವು ಧಾರವಾಡದಿಂದ ಬೆಳಗಾವಿ ಹತ್ತಿರದ ಅಂಬೋಲಿ ಜಲಪಾತ ಹಾಗೂ ಹತ್ತಿರದ ಕವಳಶೇಟ್ ಎಂಬ ನಿಸರ್ಗ ರಮಣೀಯ ಸ್ಥಳಕ್ಕೆ ಹಾಗೂ ಹಿರಣ್ಯಕೇಶಿ ದೇವಾಲಯಕ್ಕೆ ಒಂದು ದಿನದ ಪ್ರವಾಸವನ್ನು ಆಯೋಜಿಸಿತ್ತು.

ಕೇವಲ ಹತ್ತು ದಿನ ಮುಂಚಿತವಾಗಿ ಈ ಯೋಜನೆಯನ್ನು ಮಾಡಿದ್ದರೂ ಸುಮಾರು 40 ಜನ ಪಿಂಚಣಿದಾರರು ಮತ್ತು ಅವರ ಕುಟುಂಬದ ಸದಸ್ಯರು ಈ ಪ್ರವಾಸದಲ್ಲಿ ಭಾಗಿಯಾಗಲು ಉತ್ಸಾಹ ತೋರಿದರು. ಪಿಂಚಣಿದಾರರ ಸಂಘದ ಅಧ್ಯಕ್ಷ ಶ್ರೀ ಪರಶುರಾಮ ನಂದ್ಯಾಳ್ಕರ್, ಶ್ರೀ ಎಸ್ ಜಿ ಸವಣೂರು, ಶ್ರೀ ಎ. ಪಿ. ಮುಲ್ಲಾ, ಶ್ರೀ ರಮೇಶ್ ತಂಡಿ, ಶ್ರೀ ಕೆ.ಎಸ್. ಬಳಬಟ್ಟಿ, ಶ್ರೀ ಆರ್. ಬಿ. ಪುರಾಣಿಕ, ಶ್ರೀ ಪಿ. ಆರ್. ರಾಯದುರ್ಗ, ಶ್ರೀ ಎಂ. ವಿ. ಹೊಂಡಪ್ಪನವರ್, ಶ್ರೀ ಸುಭಾಷ್ ಸುಂಕದ್ ಮತ್ತು ಶ್ರೀಮತಿ ರಮೋಲಾ ಮಂಜುನಾಥಯ್ಯ ಮುಂತಾದವರುಗಳ ಸಹಕಾರದಿಂದ ಪ್ರವಾಸವನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಏರ್ಪಡಿಸಲಾಗಿತ್ತು. ನಿಗದಿತ ದಿನದಂದು ಮುಂಜಾನೆ ಆರೂವರೆ ಗಂಟೆಗೆ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್‌ನ ಧಾರವಾಡ ಶಾಖೆಯ ಬಳಿಯಿಂದ ಒಂದು ಬಸ್ ಹೊರಟು ಬೆಳಗಾವಿಯನ್ನು ಸುಮಾರು 8:30 ಗಂಟೆಗೆ ತಲುಪಿ ಅಲ್ಲಿ ಬೆಳಗಿನ ಉಪಹಾರವನ್ನು ಬಸ್ ಪ್ರಯಾಣಿಕರು ಸ್ವೀಕರಿಸಿದರು. ನಂತರ ಅಂಬೋಲಿ ಜಲಪಾತವನ್ನು ತಲುಪಿದವು. ರಸ್ತೆ ಬದಿಯಲ್ಲಿ ಅತ್ಯಂತ ಎತ್ತರದಿಂದ ಸುಂದರ ರಮಣೀಯವಾಗಿ ಧುಮುಕುವ ಅಂಬೋಲಿ ಜಲಪಾತದ ಬಳಿ ನಿಂತು ಅದರ ಸೌಂದರ್ಯವನ್ನು ಸವಿದವು. ದಾರಿಯಲ್ಲಿ

ಚಹಾದ ವ್ಯವಸ್ಥೆಯನ್ನೂ ಮಾಡಲಾಗಿತ್ತು. ನಂತರ ಹಿರಣ್ಯಕೇಶಿ ದೇವಾಲಯದತ್ತ ಬಸ್ ಮೂಲಕ ಹೋದವು. ಅಲ್ಲಿ ಧಾರವಾಡದಿಂದ ತಂದಿದ್ದ ಭೋಜನವನ್ನು ಮುಗಿಸಿಕೊಂಡು ಹತ್ತಿರದಲ್ಲಿ ಇದ್ದ ಹಿರಣ್ಯಕೇಶಿ ದೇವಾಲಯದತ್ತ ನಡೆದುಕೊಂಡು ಹೋದವು. ಈ ದೇವಾಲಯದ ಬಳಿ ಮಾರ್ಕಾಂಡೇಯ ನದಿಯು ಉಗಮವಾಗಿ ಮುಂದೆ ಹರಿಯುತ್ತಿದ್ದುದನ್ನು ನೋಡಿ ಆನಂದಿಸಿದವು. ಹಿರಣ್ಯಕೇಶಿ ದೇವಾಲಯದಲ್ಲಿ ಶಿವ ಹಾಗೂ ಗೌರಿಯರ ದರ್ಶನವನ್ನು ತೆಗೆದುಕೊಂಡು ಸುತ್ತಲಿನ ಅರಣ್ಯದ ಸೌಂದರ್ಯವನ್ನು ನೋಡಿ ಆನಂದಿಸಿದವು.

ಅಲ್ಲಿಂದ ಮುಂದೆ ಕವಳಶೇಟ್ ಎಂಬ ಸ್ಥಳಕ್ಕೆ ಬಂದವು. ಅಲ್ಲಿದ್ದ ಆಳದ ಪ್ರಪಾತ, ಅಲ್ಲಿನ ಜಲಪಾತಗಳು, ಅಲ್ಲಿ ಕವಿಯುತ್ತಿದ್ದ ಮಂಜು ಇವುಗಳನ್ನು ನೋಡಿ ಸಂತೋಷಪಟ್ಟು ಸುಮಾರು ಒಂದು ಗಂಟೆ ನಂತರ ಅಲ್ಲಿಂದ ಹೊರಟು ಬೆಳಗಾವಿ ತಲುಪಿ ಅಲ್ಲಿದ್ದ ರಾಮದೇವ್ ಎಂಬ ಸುಪ್ರಸಿದ್ಧ ಹೋಟೆಲಲ್ಲಿ ರುಚಿಕಟ್ಟಾದ ಉಪಹಾರ ಮುಗಿಸಿಕೊಂಡು ಧಾರವಾಡದತ್ತ ಪ್ರಯಾಣ ಬೆಳೆಸಿ ಸುಮಾರು ರಾತ್ರಿ 9 ಗಂಟೆಗೆ ಧಾರವಾಡ ತಲುಪಿದವು.

ದಾರಿಯಲ್ಲಿ ಶ್ರೀ ರಮೇಶ್ ತಂಡಿ, ಶ್ರೀಮತಿ ಶರಯೂ ತಂಡಿ, ಶ್ರೀ ಎಂ. ವಿ. ಹೊಂಡಪ್ಪನವರ್, ಶ್ರೀ ಜಿ. ವಿ. ಹೊಂಡಪ್ಪನವರ್, ಶ್ರೀ ಸುಭಾಷ್ ಸುಂಕದ್, ಶ್ರೀಮತಿ ಬಡಗಂಡಿ ಮುಂತಾದವರು ಹಾಡಿ ಎಲ್ಲರ ಮನರಂಜಿಸಿದರು.

ಈ ಪ್ರವಾಸದಿಂದ ಎಲ್ಲರೂ ಸಂತೋಷಪಟ್ಟರು.



## ಸ್ಕ್ರಾಚ್ ಕಾರ್ಡ್ ವಂಚನೆ

45 ವರ್ಷದ ಸುಜಾತಾ ಎಂ.ಬಿ.ಎ. ಪದವಿ ಮುಗಿಸಿದ ಬಳಿಕ ಪುನಃ ಪ್ರತಿಷ್ಠಿತ ಕಂಪನಿಯೊಂದರಲ್ಲಿ ಹಿರಿಯ ಹುದ್ದೆಯಲ್ಲಿದ್ದು ಕೈತುಂಬ ಸಂಬಳ ಗಳಿಸುತ್ತಿದ್ದಳು. ಲಗ್ನವಾಗದಿರಲು ನಿರ್ಧರಿಸಿದ್ದ ಆಕೆ ಒಬ್ಬಂಟಿಯಾಗಿಯೇ ಅಪಾರ್ಟ್‌ಮೆಂಟ್ ಒಂದರಲ್ಲಿ ವಾಸಿಸುತ್ತಿದ್ದಳು. ಸುಜಾತಾಳ ಮಾತಾಪಿತರು ಮತ್ತು ಸೋದರ ಮಹಾರಾಷ್ಟ್ರದ ಜಿಲ್ಲಾ ಕೇಂದ್ರವೊಂದರಲ್ಲಿ ವಾಸಿಸುತ್ತಿದ್ದರು. ಪುನೆಯಲ್ಲಿ ತನ್ನ ಸ್ವಂತ ಮನೆಯೊಂದನ್ನು ಹೊಂದಬೇಕೆಂದು ನಿರ್ಧರಿಸಿದ್ದ ಸುಜಾತಾ ಸುಮಾರು 2 ಕೋಟಿ ರೂಪಾಯಿಯಷ್ಟು ಬೆಲೆಯ ಅಪಾರ್ಟ್‌ಮೆಂಟ್ ಬುಕ್ ಮಾಡಿದ್ದಳು. ಕೆಲವೇ ತಿಂಗಳಲ್ಲಿ ಅವಳ ಮನೆಯನ್ನು ಅವಳಿಗೆ ಹಸ್ತಾಂತರಿಸುವುದಾಗಿ ಬಿಲ್ಡರ್ ತಿಳಿಸಿದ್ದ.

ಒಂದು ಸಂಜೆ ಸುಜಾತಾ ಕಚೇರಿಯಿಂದ ಮನೆಗೆ ಮರಳಿದ ನಂತರ ಆಕೆಗೆ ಕೊರಿಯರ್ ಮೂಲಕ ಒಂದು ಪತ್ರ ಬಂತು. ಪ್ರತಿಷ್ಠಿತ ಅನ್‌ಲೈನ್ ಫ್ಯಾಷನ್ ಕಂಪನಿ ಮೀಷೋದ ವಿಳಾಸದಿಂದ ಆ ಪತ್ರ ಬಂದಿತ್ತು. ದುಬಾರಿ ಬೆಲೆಯ ಬಟ್ಟೆಗಳು ಮತ್ತಿತರ ಉನ್ನತ ಬೆಲೆಯ ವಸ್ತುಗಳನ್ನು ಮಾರುತ್ತಿದ್ದ ಮೀಷೋದಿಂದಲೇ ಸುಜಾತಾ ಈ ಹಿಂದೆ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಿದ್ದ ಕಾರಣ ಲಕೋಟಿಯಲ್ಲಿ ಏನಿರಬಹುದೆಂಬ ಉತ್ಸುಕತೆಯಿಂದ ಆಕೆ ಲಕೋಟಿಯನ್ನು ಒಡೆದಳು. ಅದರಲ್ಲಿದ್ದ ಪತ್ರದಲ್ಲಿ ಹೀಗೆ ಬರೆದಿತ್ತು:

“ಪ್ರಿಯರೇ, ನೀವು ಮೀಷೋ ಕಂಪನಿಯ ನಂಬಿಕಸ್ಥ ಗ್ರಾಹಕರಾಗಿರುವುದಕ್ಕೆ ಧನ್ಯವಾದಗಳು. ಇನ್ನು ಕೆಲವೇ ವಾರಗಳಲ್ಲಿ ನಿಮ್ಮ ಕಂಪನಿಯು ತನ್ನ ವಾರ್ಷಿಕೋತ್ಸವವನ್ನು ಆಚರಿಸಿಕೊಳ್ಳುತ್ತಿದೆ. ಈ ಸುಸಂದರ್ಭದ ಪ್ರಯುಕ್ತ ನಾವು ನಿಮ್ಮಂತಹ ಕೆಲವು ಪ್ರಮುಖ ಗ್ರಾಹಕರಿಗೆ ಲಾಟರಿಯೊಂದನ್ನು ಏರ್ಪಡಿಸಿದ್ದೇವೆ. ಇದರಲ್ಲಿನ ಬಹುಮಾನಗಳೆಲ್ಲವೂ ನಗದು ಬಹುಮಾನಗಳೇ ಆಗಿದ್ದು ಮೊದಲ ಬಹುಮಾನ ಒಂದು ಕೋಟಿ ರೂ.; ನಿಮಗೆ ಬಂದಿರುವ ಬಹುಮಾನವೇನೆಂದು ತಿಳಿಯಲು ಈ ಪತ್ರದೊಡನೆ ಲಗತ್ತಿಸಿರುವ ಸ್ಕ್ರಾಚ್ ಕಾರ್ಡ್ ಉಜಿೞಿ. ಧನ್ಯವಾದಗಳು.” ಕುತೂಹಲಗೊಂಡ ಸುಜಾತಾ ಕೂಡಲೇ ಆ ಸ್ಕ್ರಾಚ್ ಕಾರ್ಡ್ ಉಜಿೞಿದಾಗ ಅದರಲ್ಲಿ “ಕಂಗ್ರಾಚುಲೇಷನ್ಸ್ ನೀವು 15 ಲಕ್ಷ ರೂಪಾಯಿಗಳ ನಗದು ಬಹುಮಾನ ಪಡೆದಿದ್ದೀರಿ. ಈ ಹಣವನ್ನು ಪಡೆಯಲು ಕೆಳಗಿನ ಸಂಖ್ಯೆಗೆ ಭಾನುವಾರವನ್ನು ಹೊರತುಪಡಿಸಿ ಬೆಳಗಿನ ಹತ್ತರಿಂದ ಸಂಜೆ 5ರವರೆಗೆ ಕರೆ ಮಾಡಿ” ಎಂದು ಬರೆದು ಕರೆ ಮಾಡಬೇಕಾಗಿದ್ದ ಫೋನ್ ನಂಬರ್ ಕೊಡಲಾಗಿತ್ತು.

ಮಾರನೆಯ ದಿನಕ್ಕಾಗಿ ಕಾತರದಿಂದ ಎದುರುನೋಡುತ್ತಿದ್ದ ಸುಜಾತಾ ಬೆಳಗಿನ ಹತ್ತು ಗಂಟೆಗೆ ಸರಿಯಾಗಿ ಸ್ಕ್ರಾಚ್ ಕಾರ್ಡ್‌ನಲ್ಲಿದ್ದ ನಂಬರ್ ಗೆ ಕರೆ ಮಾಡಿದಳು. ಆ ನಂಬರ್ ಬಹಳ ಕಾಲದವರೆಗೆ ಕನೆಕ್ಟ್ ಆಗಲಿಲ್ಲ. ಕಡೆಗೂ ಹನ್ನೆರಡು ಗಂಟೆಗೆ ಆ ಸಂಖ್ಯೆ ಕನೆಕ್ಟ್ ಆಯಿತು. ಕರೆ ಸ್ವೀಕರಿಸಿದ ವ್ಯಕ್ತಿ, “ಮೇಡಂ, ನೀವು ಮುಂದೇನು ಮಾಡಬೇಕು ಎಂದು ನಂತರ

ತಿಳಿಸುತ್ತೇವೆ. ಆದರೆ ಎಲ್ಲಕ್ಕಿಂತ ಮೊದಲಿಗೆ ನೀವು ನಿಮ್ಮ ಫೋಟೋ, ನಿಮ್ಮ ಆಧಾರ್ ಕಾರ್ಡ್ ಮತ್ತು ಪ್ಯಾನ್ ಕಾರ್ಡ್ ಸ್ಕ್ಯಾನ್ ಕಾಪಿ ಮಾಡಿಕೊಂಡು ನಾವು ಬರೆದಿರುವ ಪತ್ರದ ಮತ್ತು ಸ್ಕ್ರಾಚ್ ಕಾರ್ಡ್ ಫೋಟೋ ತೆಗೆದು ಈ ನಂಬರ್‌ಗೆ ವಾಟ್ಸಾಪ್ ಮಾಡಿ” ಎನ್ನುತ್ತಾ ಕರೆ ಮುಗಿಸಿದ. ಅದೇ ರೀತಿ ಸುಜಾತಾ ಆ ಎಲ್ಲಾ ದಾಖಲಾತಿಗಳನ್ನು ಅವನು ಕೊಟ್ಟ ವಾಟ್ಸಾಪ್ ನಂಬರ್‌ಗೆ ಕಳುಹಿಸಿದಳು. ಅನಂತರ ಅವಳಿಗೆ ‘ನಿಮ್ಮ ಐಡೆಂಟಿಟಿ ಗುರುತಿಸಲಾಗಿದೆ. ನಮ್ಮಿಂದ ಬರುವ ಪತ್ರ ನಿರೀಕ್ಷಿಸಿ’ ಎನ್ನುವ ರೆಕಾರ್ಡ್ ಮಾಡಿದ ಸಂದೇಶ ಬಂದಿತು.

ಸುಮಾರು 15 ದಿನಗಳ ನಂತರವೂ ಆಕೆಗೆ ಯಾವುದೇ ಸಂದೇಶ ಬರದೇ ಹೋದಾಗ ಆಕೆ ಮತ್ತೆ ಅದೇ ವಾಟ್ಸಾಪ್‌ಗೆ ಸಂದೇಶ ಕಳುಹಿಸಿದಳು. ಆಗ ಅವಳಿಗೆ ಕರೆ ಮಾಡಿದ ಒಬ್ಬ ವ್ಯಕ್ತಿ ‘ಮೇಡಂ, ಒಂದು ಸಣ್ಣ ಸಮಸ್ಯೆಯಾಗಿದೆ. ನೀವು ವಾಸಿಸುತ್ತಿರುವ ರಾಜ್ಯದಲ್ಲಿ ಲಾಟರಿ ಗೆದ್ದವರ ಹಣದಿಂದ ನಾವು ಶೇ. 30ರಷ್ಟು ಹಣವನ್ನು ಕಡಿತಗೊಳಿಸಿ ಅದನ್ನು ತೆರಿಗೆ ಇಲಾಖೆಗೆ ಕಟ್ಟಬೇಕಾಗಿದೆ. ಈ ಪ್ರಕ್ರಿಯೆಗೆ ಸುಮಾರು 2 ತಿಂಗಳು ಹಿಡಿಯುತ್ತದೆ. ನಿಮಗೆ ಕೂಡಲೇ ಹಣ ಬೇಕಾದಲ್ಲಿ ನೀವು ತೆರಿಗೆ ಹಣವಾದ 4,50,000 ರೂಪಾಯಿಗಳನ್ನು ನಾವು ಹೇಳಿದ ಅಕೌಂಟ್‌ಗೆ ಕಳುಹಿಸಿದರೆ ನಿಮ್ಮ ಬಹುಮಾನದ ಹಣವನ್ನು ಕೂಡಲೇ ಕಳುಹಿಸಲಾಗುವುದು’ ಎಂದ. ‘ವಿಳಂಬವಾದರೂ ಪರವಾಗಿಲ್ಲ, ತೆರಿಗೆ ಹಣವನ್ನು ಮುರಿದುಕೊಂಡೇ ಉಳಿದ ಹಣವನ್ನು ನನಗೆ ಕಳುಹಿಸಿ’ ಎಂದಳು ಸುಜಾತಾ.

‘ಇಲ್ಲಿ ಒಂದು ಸಮಸ್ಯೆಯಿದೆ. ಇನ್ನು 15 ದಿನಗಳೊಳಗೆ ತೆರಿಗೆಯನ್ನು ತುಂಬದಿದ್ದಲ್ಲಿ, ನಿಮ್ಮ ಬಹುಮಾನ ಬೇರೆಯವರ ಪಾಲಾಗುತ್ತದೆ. ಬೇರೆ ಬಹುಮಾನ ವಿಜೇತರು ಈಗಾಗಲೇ ತೆರಿಗೆ ಹಣವನ್ನು ತುಂಬಿದ್ದಾರೆ’ ಎಂದು ಆತ ಫೋನ್ ಕಟ್ ಮಾಡಿದ. ಸುಜಾತಾ ಸಂದಿಗ್ಧ ಸ್ಥಿತಿಗೆ ಸಿಲುಕಿದಳು. ಹೇಗಿದ್ದರೂ ಅನಾಯಾಸವಾಗಿ ತನಗೆ 15 ಲಕ್ಷ ಬರುತ್ತಿದೆ. ಇದನ್ನು ಒಟ್ಟಾರೆಯಾಗಿಯೇ ಬಿಲ್ಡರ್‌ಗೆ ಕೊಟ್ಟು ತನ್ನ ಹೊಸ ಫ್ಲಾಟ್‌ಗಾಗಿ ಕಡೆಯ ಕಂತನ್ನೂ ಕಟ್ಟಿದರೆ ತನ್ನ ಕೈಗೆ ಹೊಸ ಮನೆಯು ಬೇಗನೇ ಸಿಗಬಹುದೆಂದು ಆಕೆ ಯೋಚಿಸಿದಳು. ಮತ್ತೆ ಅದೇ ನಂಬರಿಗೆ ಕರೆ ಮಾಡಿ ತೆರಿಗೆಯ ಹಣವನ್ನು ಎಲ್ಲಿಗೆ ತುಂಬಬೇಕೆಂದು ಕೇಳಿ ಹಣ ತುಂಬಬೇಕಾದ ಬ್ಯಾಂಕ್ ಅಕೌಂಟ್ ವಿವರಗಳನ್ನು ಕೇಳಿ ಪಡೆದಳು.

‘ಮೇಡಂ, ನೀವು ಹಣವನ್ನು ತುಂಬಿದ ಕೂಡಲೇ ಅದರ ಸ್ಟ್ರೀನ್ ಷಾಟನ್ನು ನಮಗೆ ವಾಟ್ಸಾಪ್ ಮುಖಾಂತರವೇ ಕಳುಹಿಸಿ’ ಎಂದು ಆ ವ್ಯಕ್ತಿ ಹೇಳಿದ. ಮಾರನೆಯ ದಿನವೇ ಸುಜಾತಾ ನಾಲ್ಕೂವರೆ ಲಕ್ಷ ರೂ.ಗಳನ್ನು ವರ್ಗಾಯಿಸಿ ಆ ಸಂಸ್ಥೆಯ ನಂಬರಿಗೆ ಮಾಹಿತಿಯಿತ್ತು ಸ್ಟ್ರೀನ್ ಷಾಟನ್ನು ಕಳುಹಿಸಿದಳು. ಕೂಡಲೇ ಅದೇ ಸಂಸ್ಥೆಯಿಂದ ಅವಳಿಗೆ ಕರೆ ಬಂದಿತು. “ನಿಮ್ಮ ಹಣ ನಮಗೆ ಮುಟ್ಟಿದೆ. ನಿಮ್ಮ ಕ್ಲೇಮ್ ಪ್ರೊಸೆಸ್ ಮಾಡುತ್ತಿದ್ದೇವೆ,

ಕೆಲವೇ ದಿನಗಳಲ್ಲಿ ನಿಮ್ಮ ಅಕೌಂಟ್‌ಗೆ ನಿಮ್ಮ ಹಣವನ್ನು ಹಾಕಲಾಗುವುದು” ಎಂದು ಕರೆ ಮಾಡಿದಾತ ಹೇಳಿದ.

ಲಾಟರಿ ಹಣವು ಬಂದ ಬಗ್ಗೆ ತನ್ನ ಬ್ಯಾಂಕಿನಿಂದ ಯಾವುದಾದರೂ ಎಸ್‌ಎಂಎಸ್ ಬರುತ್ತದೆಯೋ ಎಂದು ಪ್ರತಿದಿನವೂ ಸುಜಾತಾ ಕಾದು ನೋಡುತ್ತಿದ್ದಳು. ಆದರೆ ಯಾವ ಸಂದೇಶವೂ ಬರಲಿಲ್ಲ. 15 ದಿನ ಕಾದ ನಂತರ ಮತ್ತೆ ಅದೇ ನಂಬರ್‌ಗೆ ಕರೆ ಮಾಡಿದಳು. ‘ಮೇಡಂ, ಇನ್ನೊಂದು ತೊಂದರೆಯಾಗಿದೆ. ನಿಮ್ಮ ರಾಜ್ಯದ ರೂಲ್ಸ್ ಪ್ರಕಾರ 15 ಲಕ್ಷ ಮತ್ತು ಅದಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಹಣವನ್ನು ಪಡೆಯುವವರು ಶೇ.47ರಷ್ಟು ತೆರಿಗೆ ಕಟ್ಟಬೇಕಂತೆ. ನೀವು ಶೇ. 30 ಮಾತ್ರ ಕಟ್ಟಿದ್ದೀರಿ. ಉಳಿದ ಶೇ. 17ರಷ್ಟು ಟ್ಯಾಕ್ಸ್, ಅಂದರೆ 2,55,000 ರೂ. ಹಣವನ್ನು ತುಂಬಿದರೆ ಮಾತ್ರ ನಿಮ್ಮ ಲಾಟರಿ ಹಣ ನಿಮಗೆ ಬರುತ್ತದೆ’ ಎಂದು ಹೊಸ ಬ್ಯಾಂಕ್ ಅಕೌಂಟ್ ಒಂದನ್ನು ನೀಡಿದ. ಸುಜಾತಾ ಈ ಹಣವನ್ನೂ ತುಂಬಿದಳು.

ಎರಡು ದಿನಗಳ ನಂತರ ಅವಳಿಗೆ ವಾಟ್ಸಾಪ್ ಸಂದೇಶವೊಂದು ಬಂತು. ಅದರಲ್ಲಿ ಲಾಟರಿ ಹಣದ ಮೊದಲ ಕಂತನ್ನು ಅವಳ ಬ್ಯಾಂಕಿಗೆ ತುಂಬಲಾಗಿದೆಯೆಂದೂ ಪರಿಶೀಲಿಸಿ ತಿಳಿಸಬೇಕೆಂದೂ ಬರೆದಿತ್ತು. ಸುಜಾತಾ ಆನ್‌ಲೈನ್ ಮೂಲಕ ತನ್ನ ಅಕೌಂಟನ್ನು ಪರಿಶೀಲಿಸಿದಳು. ಐವತ್ತು ಸಾವಿರ ರೂ. ಸಂದಾಯವಾಗಿತ್ತು. ಕಂಪನಿಯವರನ್ನು ಮತ್ತೆ ಸಂಪರ್ಕಿಸಿದ ಸುಜಾತಾ ‘15 ಲಕ್ಷದ ಬದಲು 50 ಸಾವಿರ ರೂ. ಮಾತ್ರ ಏಕೆ ಸಂದಾಯವಾಗಿದೆ’ ಎಂದು ಕೇಳಿದಳು. ‘ಬ್ಯಾಂಕ್ ಅಕೌಂಟ್ ನಿಮ್ಮದೇ ಎಂದು ಖಾತ್ರಿಪಡಿಸಿಕೊಳ್ಳಲು ಕಡಿಮೆ ಹಣ ಹಾಕಿದ್ದೇವೆ. ನಾಳೆಯೇ ಉಳಿದ ಹಣವನ್ನು ಕಳುಹಿಸಲಾಗುವುದು’ ಎಂಬ ಉತ್ತರ ಬಂತು.

ಇದಾದ ಒಂದು ವಾರದ ನಂತರ ಮತ್ತೆ ಆ ಸಂಸ್ಥೆಯ ಅಧಿಕಾರಿಯೊಂದು ಹೇಳಿಕೊಂಡವನು ಅವಳನ್ನು ಸಂಪರ್ಕಿಸಿ, ‘ಮೇಡಂ, ನಿಮ್ಮದು ಇನ್ನೊಂದು ತೊಂದರೆಯಾಗಿದೆ. ತೆರಿಗೆ ಅಧಿಕಾರಿಗಳು ನೀವು ಕಳೆದ ವರ್ಷದ ತೆರಿಗೆಯ ಬಾಕಿ ಉಳಿಸಿಕೊಂಡಿರುವರೆಂದು ತಿಳಿಸಿ ನಿಮಗೆ ಅಲ್ಲಿಯವರೆಗೆ ಯಾವುದೇ ಹಣ ಪಾವತಿ ಮಾಡಬಾರದು ಎಂಬ ನಿರ್ಬಂಧವನ್ನು ನಮಗೆ ಹಾಕಿದ್ದಾರೆ. ನಿಮ್ಮ ಕಳೆದ ವರ್ಷದ ತೆರಿಗೆ ಬಾಕಿ 2,34,750 ರೂ. ತುಂಬಿಸಿಕೊಂಡ ನಂತರವೇ ನಿಮ್ಮ ಲಾಟರಿ ಹಣವನ್ನು ಕೊಡಲು ಹೇಳಿದ್ದಾರೆ. ಅದರಂತೆ ಬಾಕಿ ಹಣವನ್ನು ತುಂಬಿ’ ಎಂದು ಮತ್ತೊಂದು ಬ್ಯಾಂಕಿನ ಅಕೌಂಟ್ ನಂಬರನ್ನು ಕೊಟ್ಟ.

“ಕಳೆದ ವರ್ಷ ನಾನು ಆದಾಯತೆರಿಗೆ ಸರಿಯಾಗಿಯೇ ತುಂಬಿರುವ ಬಗ್ಗೆ ನನಗೆ ಆ ಇಲಾಖೆ ಇ ಮೇಲ್ ಮೂಲಕವೇ ಮಾಹಿತಿ ನೀಡಿದೆಯಲ್ಲ? ಇದೇನು ಹೊಸ ಸುದ್ದಿ ಹೇಳುತ್ತಿರುವಿರಿ?” ಎಂದು ಸುಜಾತಾ ಪ್ರಶ್ನಿಸಿದಾಗ ಆ ಅಧಿಕಾರಿ ತನಗೇನೂ ಗೊತ್ತಿಲ್ಲವೆಂದ.

ಮುಂದೇನು ಮಾಡಬೇಕೆಂದು ತೋಚದ ಸುಜಾತಾ ತೆರಿಗೆ ಬಾಕಿಯೆಂದು ಹೇಳಿದ್ದ ಹಣವನ್ನೂ ತುಂಬಿದಳು. ಒಂದು ವಾರದ ನಂತರವೂ ಲಾಟರಿ ಹಣ ಬರದೇ ಇದ್ದಾಗ ಆಕೆ ತನ್ನನ್ನು ಸಂಪರ್ಕಿಸಿದ್ದವರ

ಫೋನ್‌ಗಳನ್ನು ಸಂಪರ್ಕಿಸಿದಳು. ಮೂರೂ ಫೋನ್‌ಗಳು ಸ್ವಿಚ್ ಆಫ್ ಆಗಿದ್ದವು. ಗಾಬರಿಗೊಂಡ ಸುಜಾತಾ ಮೀಷೋ ಕಂಪನಿಯ ಕೇಂದ್ರ ಕಚೇರಿಗೇ ಹೋದಳು. ಅಲ್ಲಿನ ಅಧಿಕಾರಿಗಳು ತಮ್ಮ ಸಂಸ್ಥೆಯ ಯಾವುದೇ ಲಾಟರಿ ಯೋಜನೆಯನ್ನು ಪ್ರಾಯೋಜಿಸಿಲ್ಲ ಎಂದರು. ಆಗ ಆಕೆ ಸೈಬರ್ ಪೊಲೀಸ್ ಠಾಣೆಗೆ ಹೋಗಿ ದೂರು ಕೊಟ್ಟಳು. ಅಲ್ಲಿಯವರೆಗೆ ಆಕೆ 8.90 ಲಕ್ಷ ರೂ.ಗಳನ್ನು ಮೂರು ವಿವಿಧ ಬ್ಯಾಂಕ್ ಅಕೌಂಟ್‌ಗಳಿಗೆ ವರ್ಗಾಯಿಸಿದ್ದಳು.


ಸೈಬರ್ ಪೊಲೀಸ್ ಠಾಣೆಯಲ್ಲಿ ಪ್ರಕರಣ ದಾಖಲಾಗಿ ತನಿಖೆ ಪ್ರಾರಂಭವಾಯಿತು. ಆದರೆ ಆರೋಪಿಗಳು ಮೂರೂ ಖಾತೆಗಳನ್ನು ಮುಚ್ಚಿ ಅವುಗಳಲ್ಲಿದ್ದ ಎಲ್ಲಾ ಹಣವನ್ನು ತೆಗೆದುಕೊಂಡು ಮಾಯವಾಗಿದ್ದರು. ಕಡೆಗೂ ಆರೋಪಿಗಳೂ ಸಿಗಲಿಲ್ಲ. ಪ್ರಕರಣವನ್ನು ಮುಚ್ಚುವಾಗ ತನಿಖಾಧಿಕಾರಿ ಸುಜಾತಾಳಿಗೆ, “ಅಂಗಡಿಗಳಿಗೆ ಹೋಗಿ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಿ ಬಿಲ್ ಪಾವತಿಸುವಾಗ ನಿಮ್ಮ ಸೆಲ್ ಫೋನ್ ನಂಬರ್ ಮತ್ತು ಇಮೇಲ್ ಐಡಿಯನ್ನು ಕೊಡಲೇಬೇಡಿ” ಎಂಬ ಸಲಹೆಯಿತ್ತರು.

“ಮೂರ್ಖರು ಜೀವನದಲ್ಲಿ ಮೂರು ವಸ್ತುಗಳನ್ನು ಅತಿ ವೇಗವಾಗಿ ಲಭಿಸಿಕೊಳ್ಳಬೇಕೆಂದು ಬಯಸುತ್ತಾರೆ- ಅವೇ ಹಣ, ಯಶಸ್ಸು ಮತ್ತು ಇತರರ ಗಮನ ಎನ್ನುತ್ತಾನೆ” ಅಮೆರಿಕದ ಆರ್ಥಿಕ ಸಲಹೆಗಾರ ಜೇಮ್ಸ್ ವಿಲಿಯಂ ಫ್ರೀಕ್. ವಿದ್ಯಾವಂತೆಯಾಗಿದ್ದರೂ ವಿವೇಚನೆಯನ್ನು ಬಳಸದ ಸುಜಾತಾ ಮೂರ್ಖರ ಸಾಲಿಗೆ ಸೇರಿದ್ದು ಆಶ್ಚರ್ಯಕರ.

ಕೃಪೆ : ವಿಜಯವಾಣಿ

ಡಾ. ಡಿ.ವಿ. ಗುರುಪ್ರಸಾದ್  
(ಲೇಖಕರು ನಿವೃತ್ತ ಪೊಲೀಸ್ ಅಧಿಕಾರಿ)

## CONGRATULATIONS



Sri Y.S. Rajendrakumar, our Senior Member secured 2nd Runner up position in the National Masters Run held in Bengaluru on 22nd September.

**MEMBERS TO BE HONOURED WHO HAVE COMPLETED 70/80/90 YEARS  
AS ON 31ST DECEMBER 2024( BANGALORE)**

<b>Sl. No.</b>	<b>Mem. No.</b>	<b>Name</b>	<b>Sl. No.</b>	<b>Mem. No.</b>	<b>Name</b>
1	82	Omana Krishna kumar	28	897	Shanta Shankar
2	188	Srinivasa Rao S V	29	935	Rebello M J
3	238	Charles Joseph D'Souza	30	940	Sunder Raj P
4	272	Seshadri C K	31	944	Mathew M.T
5	301	Rao K V	32	945	Chandrika Shankaramurthy
6	420	Devaraj M	33	978	Sunder B
7	498	Srinivasa Murthy E A	34	1029	Ramana Rao N
8	577	Jamadar A M	35	1075	Mohan Kamath K
9	616	Nagashetti S M	36	1090	Ramesh Babu B B
10	631	Korgalmath K V	37	1124	Philomena Jaya Anthony
11	647	Victor S M	38	1132	Madhav N Deshpande
12	663	Kotera N Subbaiah	39	1164	Anant B Mahishi
13	664	Rabindranath G Shanbhag	40	1280	Vijayalakshmi M S
14	669	Muralidhara B V	41	1295	Venkatanarasaiah B S
15	720	Prasanna Kumar T S	42	1297	Veeranna H Hattarki
16	722	Huilgol. A.R	43	1305	Rajan Babu V A
17	725	Narasimhan S	44	1312	Menon P K S
18	738	Sudha Ravindranath	45	1316	Govinda Rao V
19	746	Gopinath D S	46	1319	Joseph John
20	779	Sivasankaran S	47	1325	Meenachi Sundaram M
21	781	Narayanaswamy H S	48	1326	Banakar J S
22	801	Swaminathan R	49	1327	Balasundaram K
23	840	Ravaniah B	50	1330	Joseph M S
24	852	Ranganatha Rao S	51	1331	Kamala Kannan M
25	855	Patil E G	52	1332	Fazlu Ansari
26	864	Aswatha Narayana Sharma	53	1333	Madhusudhana K
27	869	Gundu Rao Sanbog	54	1339	Ravindra N Dambal

<b>Sl. No.</b>	<b>Mem. No.</b>	<b>Name</b>
55	1346	Ganapathy H S
56	1349	Muralidharan M P
57	1360	Anjaneyalu Gopalakrishnan
58	1377	Muniramu. M
59	1424	Shaikh Q J
60	1443	Muniswamy
61	1487	Ravindra H M
62	1632	Kasthuri C.S
63	1640	Venkatesh N
64	1650	Shankar Naik L
65	1653	Kannan M.C
66	1667	Belagatti G.G
67	1683	Vijay Vittal Rao C.N
68	1694	Nagamani A.K
69	1706	Nagaraja S.R
70	1717	Mahalingappa
71	1719	Hari Prasad
72	1737	Anuradha ArunKumar
73	1753	Champak K.Tarafdar
74	1761	Ramasubban A S
75	1769	Bantwal Vamana
76	1792	Balachandran R
77	1804	Paramasivan. C.
78	1869	Vernekar P.S.
79	1884	Dwarakanath. P.B.
80	2028	Vishnu Venkappa Yaji
81	2070	Girija Narayana Swamy
82	2195	Sharma P.S.N
83	2272	Anantha Padmanabha. M.P

<b>Sl. No.</b>	<b>Mem. No.</b>	<b>Name</b>
84	2585	Hemalatha Devi.G
85	2619	Prahlada Rao S
86	2671	Jayarama K.N
87	2701	Nalini Mahesh
88	2714	Shivaji Rao Kadam
89	2719	Rajanna.K
90	2722	Bhaskaraiah. K.B
91	2725	Robert Monterio
92	2734	Thukaram Rao Power
93	2738	Ranganatha .T.K
94	2740	Shankar. P
95	2741	Shivakumar.T.M
96	2742	Venkatasubbaiah, K
97	2743	Ramachandraiah. M.S
98	2744	Ranganatha.B.S.
99	2745	Ramesh B.V
100	2751	Usha Ramaswamy Iyengar
101	2753	Shankar Basavanneppa Chadichal
102	2757	Ambika Rajagopal Padaki
103	2758	Uma S. Babu
104	2759	Ashok S.Rao
105	2760	Swaminathan.A.V
106	2769	Mohan P
107	2773	Ranganatha.B.R
108	2777	Kalmaje Venkanna Acharya,
109	2780	Sudheendra.N
110	2781	Susheela Adavappa
111	2782	Narasimhan Moorthy
112	2784	Gopalakrishna .D

Sl. No.	Mem. No.	Name
113	2787	Bhanu Prakash Dubey
114	2791	Kotha Subhash Reddy
115	2792	Virupaxi M.Hagaragi
116	2795	Manjunathadev.H.G
117	2796	Kalpana Ramachandra Rao
118	2797	Ram Sesh. H
119	2800	Sunil Kumar
120	2803	Bhaskar S
121	2804	Krishnan.B
122	2809	Guruprasad C.G
123	2810	Basappa C Ganigar
124	2813	Abdul Nazeer
125	2816	Nagaraja Shastry.K
126	2821	Kamalapuram Venkataramana
127	2822	Radhakrishna .D.N
128	2824	Raja Naik, K.P
129	2827	C S Santo
130	2831	Prasad.K.R
131	2832	Accamma Uthappa.K
132	2836	Narayan. B.B
133	2837	Subhanje.V.R
134	2838	Madhava Rao.R
135	2840	Channabasappa N Gunjalli
136	2841	Krishnamurthy.S
137	2844	Anantharamaiah Manjunath
138	2846	Jayanthi Vijayan
139	2847	Subhash H.N
140	2852	Sinnur.C.Y
141	2855	Rajanna.M

Sl. No.	Mem. No.	Name
142	2863	Usha Gururaj.K
143	2864	Prema.B.N.
144	2866	Madhusudhan.S
145	2869	RAmesh S.Kuppelur
146	2873	Amaravel.L
147	2874	Acharya P.R.
148	2875	Narayan Ishwar Hegde,
149	2876	Daya Shankar.T
150	2877	Rajagopal K
151	2878	Seshagiri Achar.B
152	2879	Ramamurthy.P
153	2880	Rajagopal.P
154	2881	Leelavathi.A.S
155	2883	Radhamanohar.S
156	2885	Shankar. T.P
157	2888	Ramesh Kurugadu
158	2892	Venkatesh Krishnamurthy
159	2898	Prakash. A.S
160	2899	Raghavendra.B.Jahagirdar
161	2902	Ashok.Y.Chandavari
162	2904	Prabhu Kumar. B.S.
163	2906	Katti.H.S.
164	2910	Syed Amanulla
165	2911	Uma Ravichandran
166	2912	Hanumanth.L
167	2915	Kumara Swamy.P.K
168	2917	Srivatsa. K.R.
169	2919	Madhav D Sampgaonkar
170	2921	Yagnanarayana Itala

Sl. No.	Mem. No.	Name
171	2922	Sadashiva Naik.M
172	2925	Ashis Kumar Tiwari
173	2928	Gopalakrishna Shenoy G
174	2929	George Koshy Njattukalayil
175	2930	Krishnan .P.V
176	2933	Appaji Rao.B
177	2934	Anilkumar B Raikar
178	2936	Haridasan. M.K
179	2937	Ravi.K
180	2939	Tumkur Krishna Prasad
181	2940	Poonkodi.C
182	2942	Ramesh S Ferozabadkar
183	2945	Madhusudhana.H.R
184	2949	Gururaja Rao..B.L.
185	2951	Appanna R Kulkarni
186	2952	Hanumanthappa. M
187	2961	Gandhi.M.S
188	2966	Balaji Singh
189	2969	Prakash. M.N.
190	2971	Parimala. N
191	2973	Gopalakrishna M.A.
192	2980	Thippeswamy. H.B.
193	2981	Vishwanatha.D.S
194	2984	Jyothi Madhavan
195	2991	Aruna Prakash. S.L.
196	3125	Aparna.D.S.
197	3201	Nalini Gopal
198	3236	Gopalappa,C
199	3241	Mahadeva.M

Sl. No.	Mem. No.	Name
200	3245	Vijaykumar Bagalkoti
201	3260	Thribhuvan Kumar. J.T
202	3277	Chandrasekhar K.
203	3286	Geetha R.Parvathikar
204	3310	Sridhar.G.S.
205	3352	M K Subramanya
206	3418	Chandrasekharasetty Medam
207	3551	Lakshmi Ram Singh
208	3589	Shivananda.M
209	3608	Vittal Udupi Achar
210	3628	Shanthaveeraiah, C.M.
211	3629	Vijendra Krishnaji Joshi
212	3785	Raghunath V.A
213	3786	M.M.Kumar
214	3809	Mohamed Shafiuddin
215	3920	Mariswamy
216	3941	C.Muniraju
217	3950	S.Nagaraj (Sitaramaiah Nagaraj)
218	4019	H.Venkatachalaiah
219	4026	K.Vinaya Kumar
220	4060	M.Paramanandhan
221	4093	S.Ravikrishnan
222	4230	P.N.Karunakara
223	4379	Mukund Ramrao Kulkarni
224	4476	K A Ramaiah Setty
225	4544	N.S.Subhadra
226	5018	Krishna Murthy
227	5359	Sathyaprasad K S
228	5640	Mohan Rao Mirazkar
229	5960	Arjun B Guran
230	6002	R Subramanian

**MEMBERS TO BE HONOURED WHO HAVE COMPLETED 70/80/90 YEARS  
AS ON 31ST DECEMBER 2024 (OTHER UNITS)**

<b>Sl. No.</b>	<b>Mem. No.</b>	<b>Name</b>	<b>Units</b>	<b>Sl. No.</b>	<b>Mem. No.</b>	<b>Name</b>	<b>Units</b>
1	684	Govind Maruti Bhosale	Bagalkot	23	1829	Ganapati K Kadam	Belgaum
2	992	Hanamant Srinivas Joshi	Bagalkot	24	1980	Sadashiv Pandurang Ghodake	Belgaum
3	1088	Dodwad S M	Bagalkot	25	2006	Narayan Krishna Pawar	Belgaum
4	1115	Harale M M	Bagalkot	26	2729	Gururaj Dattatraya Joshi	Belgaum
5	2968	Basanna Gurappa Bhagawati	Bagalkot	27	2731	Narayan Gurunath Jambotkar	Belgaum
6	3252	Krishna Veerabhadrapa Rajur	Bagalkot	28	2775	Dipak V,Maste	Belgaum
7	455	Jambogi B B	Belgaum	29	2776	Basavaraj Y.Taragar	Belgaum
8	533	Kulkarni M D	Belgaum	30	2790	Vasant Iswar Terdal	Belgaum
9	594	Killari F S	Belgaum	31	2805	Chandrakant Devappa Kakatkar	Belgaum
10	677	Dharwadkar V G	Belgaum	32	2814	Suresh P Kallimani	Belgaum
11	777	Tendolkar M R	Belgaum	33	2826	Dilip R Nadoni	Belgaum
12	912	Jahangir Abbaskhan Desai	Belgaum	34	2829	Shekhar M Dodamani	Belgaum
13	913	Vijay Gangadhar Chaugule	Belgaum	35	2834	Ashok S Patil	Belgaum
14	926	Nadgouda C V	Belgaum	36	2850	Ramkrishna T Kelkar	Belgaum
15	1136	Basavaraj. S .Kollurmath	Belgaum	37	2851	Sidrai Bhairu Tumari	Belgaum
16	1187	Gorikhan M M A	Belgaum	38	2872	Hemant R Desai	Belgaum
17	1308	Vishnu Mahadev Gavade	Belgaum	39	2913	Ashok Irapa Undi	Belgaum
18	1567	Nirmala Vijay Kargavi	Belgaum	40	2923	Arun Narayan Naik	Belgaum
19	1596	Kishor Anantrao Gargatte	Belgaum	41	2926	Mohammedsharif.Budensaheb	Belgaum
20	1680	Appasaheb B Kamble	Belgaum	42	2948	Narayan Marutirao Koparde,	Belgaum
21	1681	Vilas Dhnyanoba Hawal	Belgaum	43	2956	Shivaputra R Dorabare	Belgaum
22	1807	Channappa.N.Shintri	Belgaum	44	2996	Sadanand Devappa Chalawadi	Belgaum

Sl. No.	Mem. No.	Name	Units
45	2999	Shyam Ramchandra Shirodkar	Belgaum
46	999	Setra Venkateshwara Setty	Bellary
47	1293	Shivaji H Pawar	Bellary
48	2024	Swaroop Kumar Narupo	Bellary
49	2750	Ramudu.C	Bellary
50	2789	Raja Goud Jalihal	Bellary
51	2798	Gurusiddayya Mathad	Bellary
52	2799	Savithamma Venkatesh	Bellary
53	2845	Pasupaleti Narayana	Bellary
54	3078	Raghavendra Kadlur	Bellary
55	2849	Thippanna.D	Vijayanagara
56	1197	Sharad krishna Mahale	Karwar UK
57	2088	Gurunath Laxminarayan Bhat	Honnagara U K
58	2746	Gopal Ramachandra Walke	Honnagara U K
59	2793	Vishnu Ganesh Shetty	Bhatkala UK
60	2868	Chandahas Y.Devali	Sirsi U K
61	2900	Ganapati V.Hegde	Kumta U K
62	2931	Mohan Niloba Kochrekar	Karwar UK
63	2974	Shrikant Ganapati Bhomkar	Karwar UK
64	2989	Shivaram Ramachandra Naik	Karwar UK
65	2748	Hajnale Ashok Jaivant Rao	Bidar
66	3538	Manik tumba	Bidar
67	5085	K I Vaidya	Bidar
68	2959	Kurber Narasimhalu Linganna	Raichur

Sl. No.	Mem. No.	Name	Units
69	540	Deshpande G P	Bijapura
70	2778	Narayan Shreedhar zalki	Bijapura
71	2808	Irappa C Kalyanadavar	Bijapura
72	2819	Noorahmed M.Fouji	Bijapura
73	2108	P.Shivanandam,	Chitradurga
74	2905	Krishna Swaminathan	Chikkamangalur
75	2958	P.Mallikarjunappa Godhuli	Chitradurga
76	3938	P.Satyanarayana Setty	Chikkaballapura
77	3944	Nagaraja Kanti K.S	Chikkamangalur
78	2321	Neeta Anand Jammihal	Davangere
79	2730	Ranganath H	Davangere
80	2779	Mallikarjun Yallappa Tuljannavar	Davangere
81	2835	P.D.Palekar	Davangere
82	5808	Kotresh J S	Davangere
83	667	Parvathikar V S	Dharwad
84	689	Ramesh Rao Kulkarni	Dharwad
85	1067	Shivaji Ganesh Kulkarni	Dharwad
86	1096	Narayan .K. Padasalgi	Dharwad
87	1174	Vishwanath A R	Dharwad
88	2717	Sriranga.V	Dharwad
89	2786	Anand Pandurang Deshpande	Dharwad
90	2807	Allabaksh Kasimsab Bangled	Dharwad
91	2817	Shankar Y.Joshi	Dharwad
92	2823	Basavaraj Y Maddi	Dharwad

Sl. No.	Mem. No.	Name	Units
93	2842	Prakash M.Parishwad	Dharwad
94	2859	Subhas.R.Malunavar	Dharwad
95	2860	Harish M Savanur	Dharwad
96	2944	Raghavendra B Mutalik	Dharwad
97	2946	Suhas C.Swami	Dharwad
98	2947	Subhadra Madhuraa Dharwadkar	Gadag
99	2770	Harriet Sequerira	Hassan
100	844	Madvalkar H P	Hubli
101	968	Shrinivas T Kulkarni	Hubli
102	1321	Gurusiddappa Ishwarappa	Hubli
103	2752	Muhammed Ali.B	Hubli
104	2761	Basvaraj Parappa Dharani	Hubli
105	2828	Sreenivasa. K.S	Hubli
106	2843	Tammaji R Mutalik,	Hubli
107	2861	Hanamant V Nimbalkar	Hubli
108	2889	Simpi Gurupad Shankarappa	Hubli
109	2914	Nalavade. S.V.	Hubli
110	3008	Sudhendra Ramarao Parvatikar	Hubli
111	5410	Jettappa K Kamble	Hubli
112	2101	Ponnappa. M.A.	Kodagu
113	2918	BantaraG.Narayana	Kodagu
114	102	Parthasarathy B C	Kolar
115	2754	Raghavendra.V.G	Mandya
116	2774	Kantharaju.M	Ramnagar

Sl. No.	Mem. No.	Name	Units
117	2783	Shivalingaiah	Mandya
118	2820	Shivanna E	Mandya
119	2865	Sanjeevaiah	Maddur
120	409	George D'Souza	Mangalore DK
121	603	Edmund.J.Correa	Mangalore DK
122	954	Rohini R Kodikal	Mangalore DK
123	1034	Prabhakara K	Mangalore DK
124	1055	Uchila Govind Loknath	Mangalore DK
125	1324	Harishchandra K Shetty	Mangalore DK
126	1708	Malathi Devi B	Mangalore DK
127	2735	Janardhana.S	Mangalore DK
128	2788	Vishwanath Kotekar	Mangalore DK
129	2856	Suresh Rao.S	Mangalore DK
130	2867	Ramesha Anchan	Mangalore DK
131	2890	Ramakrishna Rao. K.V.	Mangalore DK
132	2897	Shashidhara Hebbar	Mangalore DK
133	2924	Chidananda Mayya	Mangalore DK
134	2927	Nonayya Devadiga	Mangalore DK
135	2935	Shreerama.K	Mangalore DK
136	2953	Narayana Bhat	Mangalore DK
137	2963	Suresh Naik.B	Mangalore DK
138	2964	Naveen Chandra Ullal	Mangalore DK
139	2988	Keshava Karkera. K	Mangalore DK
140	3222	Narayanan.K.C.	Mangalore DK

Sl. No.	Mem. No.	Name	Units
141	3614	Keshava. B	Mangalore DK
142	5998	Marcel M D'Souza	Mangalore DK
143	922	Vidyalatha A	Mysore
144	980	Rugma P	Mysore
145	990	Hosakote Devaraja	Mysore
146	1444	Manohar kumar B A	Mysore
147	1558	Umamani S	Mysore
148	1559	Padmamma M V	Mysore
149	2833	Jayanna.N.P	Mysore
150	2886	Chinnamma Venkatappa	Mysore
151	2901	Nanjunda Nayak	Mysore
152	2916	Ananda Murthy.S	Mysore
153	2950	SURESH	
154	2985	Ravidhar Putta Raj	Mysore
155	3016	Basavaraj Kallappa Kumbar	Mysore
156	3723	Nagaraj.N.V.	Mysore
157	3839	N.R. Srinivas Rao	Mysore
158	3881	H.Venkatrao	Mysore
159	3884	B.N.Harish	Mysore
160	3926	M.Y.Kumar	Mysore
161	4343	B.N.Sreenivasa Murthy	Mysore
162	5456	Lakshukumar D C	Mysore
163	2125	Surendra Keshav Rayakar	Shimoga
164	2954	Shivanna. M	Shimoga
165	3011	Subramanya. B.R	Shimoga

Sl. No.	Mem. No.	Name	Units
166	5761	B P Hanumatharayappa	Tumkur
167	519	Sriganeshan S	Udupi
168	701	Naik H S	Udupi
169	1204	Ramakrishna S	Udupi
170	1298	Madhukar Shettigar K	Udupi
171	1476	Krishnamoorthy Rao B	Udupi
172	1625	Hari Shyanbhog	Udupi
173	2755	PAI. V.G	Udupi
174	2891	Manjunath Sherugar.D	Udupi
175	2896	Ganesh Upadya, H	Udupi
176	2957	Dinesh Pai.S	Udupi
177	1335	Balasubramaniam S	Tamilnadu
178	2839	Venkataraman.S	Tamilnadu
179	3057	Paramasivam.P	Tamilnadu
180	1672	Ramesh G Desai	Gulbarga
181	2723	J A Bhujang	Gulbarga
182	2772	Suresh A Pawar	Gulbarga
183	2801	M.D.Rasool	Gulbarga
184	2802	Vijayakanth S.Kheni	Gulbarga
185	2815	Mallesha s Sangawar	Gulbarga
186	2960	Balakrishna.V.Kulkarni	Gulbarga
187	3481	Yadgiri.Z.A	Gulbarga
188	3483	D S Sackri	Gulbarga
189	3637	Bhanudas L.Kurne	Gulbarga

Posting at Periodicals Rate Rs. 2/-

Published and Posted at Bangalore PSO, Mysore Road, Bangalore - 560026 on 27/28th of every month

PENSIONERS' MUSINGS Monthly

October - 2024

Pages 32

Single Copy : Rs.12.50

## SAMADHAN PAKHWADA- LHO BANGALORE

Samadhan Pakwada for the quarter ended September 2024 was held on 27th September at LHO Bangalore. Nearly 50 Pensioners Attended the Programme. Sri Sushil Kumar Singh GM (NW1), Sri Rajesh Chourey DGM & CDO, AGM (PPG) and other officials from PPG, HR Dept Participated in the meeting. AGM (PPG) in his opening remarks reiterated that the grievances should be of self only and requested the Pensioners not to represent on behalf of others. After the meeting Sri Sushil Kumar Singh and Sri Rajesh Chourey shared the concerns of the Bank. They requested that Pensioners should play the

role of ambassadors of the Bank in mobilizing CASA Deposits to the Bank. They reiterated that % of casa is falling below 40% is a matter of serious concern for the Bank. They also requested to open accounts of family members with the Bank. They also assured that the service at the branches by front line staff who are younger generation will be improved further by advising them suitably. Sri T Ramesh Rao, President, Sri N Manohar Rao, Treasurer and Sri S P Rao, Committee Member attended the meeting. In the end Sri Rathnakara Rao, AGM (PPG) proposed vote of thanks.

**Edited, Printed & Published By :**

**Sri T. Ramesh Rao**

President

on behalf of State Bank of India

Pensioners' Association (Karnataka)

State Bank Buildings, St. Mark's Road,

Bangalore - 560 001. Ph : 080-2594 3140

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**Published on 25th of Every Month**

**PRINTED AT :**

**SRIPADMA PRINTERS**

15/20, Kanaka Complex,

7th Cross, Srinivasanagar

Banashankari 1st Stage

Bangalore - 560 050

Ph : 94480 72296

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