

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION  
(MUMBAI CIRCLE), PUNE**

**MEMORANDUM OF ASSOCIATION  
(Amended upto 14-6-2001)**

- 1. NAME:** The name of the Society shall be "STATE BANK OF INDIA PENSIONERS' ASSOCIATION, (MUMBAI CIRCLE), PUNE " which may, by way of abbreviation, be designated as "S.B.I. PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE".
- 2. LOCATION :** The Registered Office of the Association shall be situated at Pune, and is at present located at Anubandh Apartments, Bldg. No. B-2, Flat No.16, 4<sup>th</sup> Floor, Near Ramkrishna Math, Sinhgad Road, Pune-411 030.
- 3. AIMS & OBJECTS :** The objects for which the Association is established are:
- a) To organise and unite the pensioners of the State Bank of India and its subsidiaries, predecessors.
  - b) To promote and foster a spirit of co-operation and fellowship amongst pensioners in all centres in India.
  - c) To secure and protect the rights and privileges and to promote the interest and welfare of all pensioners by legitimate and constitutional means.
  - d) To secure for the benefit of pensioners all kinds of reliefs - financial, medical and any other reliefs.
  - e) To render pecuniary and/or other help to the deserving and distressed pensioners and their dependants.
  - f) To subscribe to become a member of and/or co-operate with any other Society or Association.
  - g) To affiliate to any other Association or Federation or to get other Associations affiliated to or form a Federation.
  - h) To do all such things as may be deemed incidental or conducive to the attainment of the foregoing object.
  - i) Notwithstanding anything contained elsewhere in this Memorandum of Association, it is hereby expressly provided that the objects for which the Association is established are, at all times, the objects of Public Charitable nature, the benefits of which shall not be restricted to any particular castes, community or class and shall be available to public in general and all pensioners in particular as the Managing Committee of the Association for the time being may determine and that under no circumstances whatsoever, any of the objects of the Association shall directly or indirectly involve carrying on any activity for profit.
- 4.** The names, addresses and occupations of the members of the Managing Committee to whom, by rules of the Association, the Management of its affairs is entrusted are as under:

SNo.	Name	Age	Address	Occupation	Designation
1.	Laxman Narayan Pabalkar	81	Model Colony,Pune	Pensioner	President
2.	Krishnaswamy Natarajan	76	'Bageshree',Shankar Ghanekar Marg,Prabhadevi,Mumbai	—do—	Vice-President
3.	Gangadhar Shankar Aphale	68	State Bank Colony, Parvati, Pune-09	—do—	Vice-President
4.	Keshav Dattatraya Paradkar	61	State Bank Colony, Vithalwadi Road,Pune.	—do—	Secretary
5.	Narahar Mahadeo Paranjape	58	—do—	—do—	Jt.Secretary
6.	Hari Dhondo Chitale	64	—do—	—do—	Treasurer
7.	Purushottam Trimbak Chaphalkar-	76	1176,Shukrawar Peth, Pune	Pensioner	Member
8.	Jaikrishendas Thakurdas Gursahani	73	Gym.View,16thRoad, Khar, Mumbai	—do—	Member

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9. Ganesh Govind Vaze	77	1331,Sadashiv Peth,Pune--do—	Member
10.Vishwanath Ramchandra Dhongde	70	State Bank Colony, Parvati, Pune --do--	Member
11.Shridhar Ganesh Khare	60	Rajarshi Shahu Chhatrapati Society Pune-Satara Road, Pune -do-	Member
12.William Dominic Rodrigues	75	Park View,94 Almeida Road, Bandra, Mumbai --do--	Member
13.Shridhar Ambadas Palsapure	62	State Bank Quarters, Laxminagar, Nagpur --do--	Member
14.V.Vijaya Raghavan	67	3, Balaji Nagar,Anakaputhur, Madras. --do-	Member

5. We, the several persons, whose names and addresses are given below, having associated ourselves for the purpose described in this Memorandum of Association, do hereby subscribe our names to this Memorandum of Association and get our several and respective hands hereunto and are desirous of being formed into an Association under the Societies Registration Act, 1860, Act XXI of 1860, this fifteenth day of February, one thousand nine hundred and eighty four at PUNE.

Sr.No.	Full Name	Address	Occupation	Signature
1.	Laxman Narayan Pabalkar	Model Colony,Pune	Pensioner of State Bank of India	Sd/-
2.	Krishnaswamy Natarajan	'Bageshri',Shankar Ghanekar Marg. Prabhadevi, Mumbai.	--do--	Sd/-
3.	Gangadhar Shankar Aphale	State Bank Colony,Parvati,Pune	--do--	Sd/-
4.	Keshav Dattatray Paradkar	State Bank Colony, Vithalwadi Road, Pune	--do-	Sd/-
5.	Narahar mahadeo Paranjape	--do--	--do--	Sd/-
6.	Hari Dhondo Chitale	--do--	--do--	Sd/-
7.	Prushottam Trimbak Chaphalkar,	1176 Shukrawar Peth, Pune	--do--	Sd/-
8.	Jaikrishendas Thakurdas Gursahani	Gym.View,16th Road, Khar,Mumbai	--do--	Sd/-
9.	Ganesh Govind Vaze	1331,Sadashiv Peth,Pune	--do--	Sd/-
10.	Vishwanath Ramchandra Dhongde	State Bank Colony,Parvati,Pune	--do--	Sd/-
11.	Shridhar Ganesh Khare	Rajarshi Shahu Chhatrapati Socy., Pune-Satara Road, Pune	--do--	Sd/-
12.	William Dominic Rodrigues	Park-View, 94 Almeida Road,	--do--	Sd/-
13.	Shridhar Ambadas Palsapure	State Bank Quarters, Laxminagar, Nagpur	--do--	Sd/-
14.	V. Vijaya Raghavan	3, Balaji Nagar, Anakaputhur, Madras	--do--	Sd/-

Witness : J.V.Dhongde,  
Occupation : Service,  
Address :No.25, State Bank Colony, Shahu College Road,Pune 411009.

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION,  
(MUMBAI CIRCLE), PUNE.  
RULES & REGULATIONS**

**1. MEMBERSHIP :**

Qualification : Pensioners and family pensioners of the State Bank of India and its predecessors shall be eligible to become members of the Association. Spouses of pensioners and family pensioners shall be eligible to become Associate Members.

**2. CLASS OF MEMBERS :**

- a) Patron : Any person qualified to be a member by paying or having paid an admission fee of Rs.10/- and a sum of Rs.1000/- and above, shall, on approval of the Managing Committee, be a Patron.
- b) Life Member : Any person qualified to be a member by paying or having paid an admission fee of Rs.10/- and a sum of Rs. 500/- and above, shall, on approval of the Managing Committee, be a Life Member.
- c) Family Pensioner Patron Member : Any person qualified to be a family pensioner by paying or having paid an admission fee of Rs.10/- and a sum of Rs.1000/- and above, shall, on approval of the Managing Committee, be a Family Pensioner Patron Member.
- d) Family Pensioner Life Member : Any person qualified to be a family pensioner by paying or having paid an admission fee of Rs.10/- and a sum of Rs.500/- and above, shall, on approval of the Managing Committee, be a Family Pensioner Life Member.
- e) Associate Patron Member : Any serving employee of the State Bank of India or a spouse of the Bank's pensioner by paying admission fee of Rs.10/- and a sum of Rs.1000/- and above, shall, on approval of the Managing Committee, be admitted as an Associate Patron Member.
- f) Associate Life Member : Any serving employee of the State Bank of India or a spouse of the Bank's pensioner by paying admission fee of Rs.10/- and a sum of Rs.500/- and above, shall, on approval of the Managing Committee, be admitted as an Associate Life Member.

**3) SUBSCRIPTIONS, CONTRIBUTIONS AND DONATIONS :**

- i) Contributions : Members may be called upon by the Managing Committee to pay contributions in addition to usual subscriptions to the Association to meet the expenses.
- ii) Donations : The Association may receive donations from any person, be he a member or not, or from any Institution or Organization, subject to the approval of the Managing Committee.

**4) APPLICATION FOR MEMBERSHIP:**

- a) Application for membership shall be made in the form prescribed for the purpose. It shall be accompanied by the admission fee and patron/ life membership fee.
- b) All applications for membership shall be placed before the Managing Committee. A person shall become a member of the Association, if his application is approved by the Managing Committee. The Managing Committee shall be entitled to reject any application without assigning any reason therefor. Notwithstanding anything contained elsewhere in these Rules and Regulations it shall be the absolute discretion of the Managing Committee to co-opt any person as patron/life member of the Association on such terms and conditions or on happening of such events as they may in their absolute discretion feel appropriate

**5) CESSATION OF MEMBERSHIP :**

A member shall cease to be a member of the Association:

- a) On his death.
- b) On submitting his resignation in writing to the Secretary after payment of all dues to the Association and if and when the resignation is accepted.
- c) If found guilty by a competent court of an offence involving moral turpitude or of any offence in connection with formation, promotion, management or conduct of the Affairs of the Association or of a body corporate.
- d) For any action detrimental to the interest of the Association.
- e) On his becoming insane or insolvent.

## **6) REGISTER OF MEMBERS :**

The Association shall maintain a Register of Members containing the names, addresses and their occupations, the date of admission and cessation. The Register will be kept open for inspection of the members of the Association on requisition. The same register will be maintained as per rule No. 15 in schedule VI of S.R. ACT, 1860.

## **7) Rights and Obligations of Members :**

Every member excepting an Associate Member shall have the right to

- a) offer himself for election to the Managing Committee or second the nomination of a candidate for election;
- b) to vote at any General Meeting;
- c) to submit suggestions for discussion and decision of the Managing Committee / General Body or any sub-committee on any matter;
- d) to inspect the accounts of the Association by prior appointment with the Secretary :
- e) defaulting member shall not be allowed to take part or vote in a meeting.

## **8) Managing Committee / Governing Body of the Association :**

### **i) Composition and election :**

There shall be a Managing Committee consisting of not less than ten (10) and not more than Thirty (30) members. The management of the affairs of the Association shall be vested in the "Managing Committee" which shall exercise all powers of the Association. Members of the Managing Committee shall be elected biennially at the alternate Annual General Meeting of the Association. The Office bearers of the Managing Committee shall consist of :

President  
Five Vice-Presidents  
Secretary  
Joint Secretary  
Treasurer

The five Sub-Centres established / to be established at places where Bank's Zonal Offices are functioning in Mumbai Circle will be known as Zonal Sub Centres and they will initially elect biennially the members of the Circle Managing Committee on the basis of number of members on the roll of the respective Zonal Sub Centres as per rules framed / to be framed by the Managing Committee from time to time in this regard. The Presidents of Zonal Sub Centres will be ex-officio Vice Presidents of the Circle Managing Committee and their number will be included in the numbers allotted as above. The election to the posts of President, Secretary, Joint-Secretary and Treasurer of the Circle Managing Committee will be from members of Pune proper as far as possible.

In the biennial elections, Office bearers of the Circle Managing Committee will be elected at the relevant Annual General Meeting and the names of members elected by the various Zonal Sub Centres will be announced thereat for inclusion in the new Managing Committee of the Circle Association.

### **ii) Termination of membership of the Managing Committee :**

A member of the Managing Committee shall cease to be a member of the Managing Committee if :

- a) he resigns and if and when his resignation is accepted.
- b) he absents himself from three consecutive meetings of the Managing Committee without intimation or without any reasonable ground.

### **iii) Meetings of the Managing Committee :**

A meeting of the Managing Committee shall be held at least once in three months at such place, date and time as the Secretary may notify. Any eight members of the Managing Committee may requisition the meeting of the Managing Committee and the Secretary shall summon the same within seven days, failing which the President may do so and no business other than specified in the notice shall be transacted at such meeting.

**iv) Notice :**

Seven days notice of the meeting specifying the place, date and time and general nature of work and business to be transacted shall be given to every members of the Managing Committee. Emergency Meeting may be called on a day's notice.

**V) Quorum :**

Five members shall constitute a quorum for the Managing Committee meeting and if a quorum is not formed within 15 minutes of the appointed time, the members present may adjourn the meeting. The adjourned meeting will be held on the same day and at the same place after half an hour of the scheduled time of the meeting. At the adjourned meeting, the members present shall constitute the quorum.

**vi) Procedure of the Meeting :**

The president or in his absence the Vice-President shall preside over the meetings and in their absence members present shall elect a Chairman of the meeting. All questions before the meeting will be decided by a majority of votes, each member having one vote. In case of an equality of votes, the Chairman shall have a second / casting vote. The President / Chairman shall decide all questions relating to the Constitution and Regulations of the meeting and his decision shall be final and binding.

**vii) Powers and duties of the Managing Committee :**

The Managing Committee shall have the general power of supervision and conduct overall affairs of the Association and in particular shall discharge the following duties :

- i) (a) to admit members,  
(b) to summon the Annual General Meeting of the Association and any special meeting of the General Body if and when required.  
(c) to draw, make, accept, endorse, discount or negotiate cheques, pro-notes, bills of exchange, hundies and / or other negotiable instruments in pursuance of the objects of the Association,
- ii) to keep proper accounts of the Association and to open Bank accounts in the name of the Association.
- iii) to frame, amend or repeal any of the Rules and Regulations.
- iv) to procure, raise, collect and receive subscriptions, donations, gifts and contributions, and to borrow money if and when necessary,
- v) to sell, lease, mortgage or otherwise dispose of all or any part of the property of the Association as deemed necessary or expedient for the interest of the Association.
- vi) to appoint persons as employees, auditors, doctors, nurses compounders, advocates, solicitors and / or other agents, to define their duties and functions, to fix their remuneration and terms of appointments, to take disciplinary action and to suspend or dismiss or fine them and to appoint any special committee for specific object.
- vii) approve and sanction annual accounts of the Association,
- viii) to purchase or otherwise acquire for the Association any property, rights or privileges, movable or immovable.
- ix) to require and direct the members to pay the costs, charges and expenses for any service or assistance rendered by the Association.
- x) to give grants, loans, donations, contributions or other financial assistance to needy pensioners or their dependants or to other organisations.
- xi) to represent the members of the Association and to take such steps, legal or otherwise, as may be necessary to safeguard their interests,
- xii) to recommend to the General Body regarding the appointment of auditors,
- xiii) to sue or be sued in the name of the President or Secretary,
- xiv) to do such other things as may be found necessary in furtherance of the aims and objects of the Association.
- xv) The Managing Committee shall have power to act notwithstanding any vacancy which may exist in its membership, and to co-opt any other member if necessary.
- xvi) The Managing Committee may conduct business by a resolution duly circulated

to all available members of the Committee and supported by a majority.

- xvii) To nominate a member of the Managing Committee on the Governing Body of the All India Federation of the State Bank of India Pensioners' Associations.

**SAFE CUSTODY OF FUNDS :**

The Managing Committee of the Association shall be responsible for the safe custody of the funds and assets of the Association.

The funds of the Association shall be kept in the State Bank of India, any nationalised Bank and / or any savings scheme sponsored by the central or State Government or any PUBLIC SECTOR undertaking. The Managing Committee shall determine as to who should operate the accounts, and sign, execute documents on behalf of the Association.

**BOOKS OF ACCOUNTS AND INSPECTION OF :**

The books of accounts and other papers shall be kept at the registered office and shall be open to inspection of the members of the Managing Committee during office hours and for the other members on written request.

**ACCOUNTING YEAR :**

The Accounting Year of the Association shall be financial year i.e. 1<sup>st</sup> April to 31<sup>st</sup> March commencing from the year 1989-90. The accounts will be kept in the forms prescribed and shall be balanced yearly as on 31<sup>st</sup> day of March.

**AUDIT :**

The accounts of the Association shall be audited annually and the correctness of the statements of accounts, Balance Sheet be certified by a qualified auditor.

**GENERAL MEETINGS:**

1. There shall be two kinds of general meetings

- a) Annual
- b) Special or Extra-Ordinary.

2. The Association shall hold an annual general meeting at least once in every year within three months of the close of each year. At least 14 days' notice specifying the place, day and time shall be given to every member of the Association.

3. The quorum for transaction of any business shall be one-tenth (1/10<sup>th</sup>) of the total number of members on the register. When there is no quorum, the meeting shall be adjourned say after half an hour. No quorum will be necessary for the adjourned meetings.

4. The business to be transacted at the Annual General Meeting.

- a) To confirm the minutes of the last Annual General Meeting and/or Special/ Extra-Ordinary General Meeting, if any.
- b) To adopt with or without modifications the report of the working of the Association for the previous year ended.
- c) To pass audited accounts of the said year.
- d) To appoint auditors and to fix their remuneration.
- e) to elect biennially office-bearers and members of the Managing Committee for the ensuing two-year period.
- f) Miscellaneous, if any, with the permission of the chair.

5. A Special/Extra-Ordinary meeting shall be convened after giving 14 days' notice by the Secretary whenever necessary or if one-tenth of the members of the Association requisition such meeting specifying the nature of the business to be transacted at the meeting. On receipt of such notice, the Secretary shall hold such meeting within 30 days. In default by the Secretary, the President shall hold such meeting with prior intimation to the Secretary. No business other than that specified in the notice shall be transacted.

**6. POWERS OF A GENERAL MEETING :**

Without prejudice to the general powers conferred by these Regulations, a general meeting shall have the following powers.

- a) To frame Rules and Regulations and amend, repeal or add to the Memorandum of Association/Rules and Regulations or any part thereof, when necessary.
- b) To supersede, amend, alter, modify, or set aside any resolution, motion passed by the Managing Committee.

- c) To remove any of the Office-bearers or a Member of the Managing Committee if two-third of the members present at the meeting agree to such removal.
- d) To postpone the election of the Office-bearers/Members of Managing Committee for such period not exceeding three months, as may be necessary.
- e) To appoint and remove auditors if two-third of the members present at the meeting agree to such removal.
- f) to transact any other work as may be brought before the meeting with the permission of the Chair.

Omission to give a Notice of an Annual General Meeting to a member or non-receipt thereof by any such member as the case may be, shall not invalidate any such meeting which would otherwise be validly called and held or any business transacted or resolution passed at any such meeting. Pasting of the agenda of the meeting on the Notice Board of the Association shall be deemed to be sufficient notice.

## **7. DUTIES OF OFFICE-BEARERS :**

### **(1) PRESIDENT**

- a) He shall preside over all meetings of the Association. In his absence Vice-President shall preside and in the absence of both, any member of the Managing Committee present will act as Chairman.
- b) He will watch the general affairs of the Association and may represent the Association in important matters.
- c) He will keep overall check, control and supervision on the affairs of the Association for its smooth and regular working.

### **(2) SECRETARY :**

- a) he shall convene all meetings of the Association.
- b) maintain minute books of all meetings,
- c) attend all correspondence, issue general circulars and notices,
- d) receive all applications for membership of the Association, scrutinise and place them before the Managing Committee.
- e) sign on behalf of the Association all letters, documents, circulars, etc.
- f) represent the Association in all matters and sign papers regarding proceeding, settlements, compromise, etc.
- g) shall have power to spend upto Rs.2000/- and scrutinise all bills upto Rs.2000/- received for payment and give pay order. For bills over Rs.2000/- he shall obtain approval of the Managing Committee.
- h) attend to all correspondence and carry on the day-to-day administration of the Association and transact all other business subject to the directions of the Managing Committee.
- i) obtain statements of accounts from the Treasurer and after proper scrutiny and verification, place them, if found in order, before the Managing Committee.

### **3. TREASURER:**

- a) he shall collect and receive all kinds of subscriptions, donations etc. and grant receipts therefor.
- b) maintain and keep cash books and such other accounts as may be found necessary.
- c) deposit cash and cheques in the bank accounts and shall be the custodian of the cash in hand, Bank Pass Books, cheque books, seal, statements of accounts, vouchers and all other papers, books and documents connected with accounts.
- d) prepare and submit quarterly statements of all receipts and payments to the Secretary for submission to and approval of the Managing Committee.
- e) shall have power to retain with him cash upto Rs.1000/- and to spend to the extent of Rs.1000/- for contingent expenses and will make all disbursements on behalf of the Association.
- f) shall submit at the end of each accounting year complete statement of accounts for the approval of the Managing Committee and copy of the same after such approval shall form part of the Annual Report.

**4. VICE-PRESIDENTS :**

They shall help and assist the President in all matters and in the absence of the President any one of them shall perform all his duties.

**5. JOINT SECRETARY :**

He shall help and assist the Secretary and the Treasurer in all matters and in the absence of the Secretary shall perform all his duties.

**8. ESTABLISHMENT OF ZONAL SUB CENTRES :**

For effective functioning of the Association, a Zonal Sub-Centre may be opened at a place where there are 200 members and where an Office of the Dy.General Manager of the State Bank of India is in existence. Each sub-centre will hold an annual meet but elect biennially its managing committee consisting of President, Secretary and suitable number of other members depending upon the total membership of the centre.

**9.** Judicious representation will be given to ladies by electing appropriate number of lady members on the Circle as well as Zonal Managing Committees.

**ALTERATION OF MEMORANDUM OF ASSOCIATION AND RULES AND REGULATIONS:**

1) Without prejudice to the powers conferred under these regulations on the Managing Committee, the two-third of the members present at a general/special/extra-ordinary meeting convened for the purpose of addition,alteration,modification or rescission of any clause in the Memorandum of Association or any Rule and Regulation, particulars and texts whereof have been incorporated in the notice, may by special resolution add, alter,modify or rescind from time to time as may be deemed fit any part of the Memorandum and the Rules and Regulations framed by the Managing Committee and the same shall be sent for confirmation to the Registrar of Societies and after receipt of the confirmation the change will be effective.

2) Rules and Regulations which are not incorporated here will be governed in accordance with the Government of Maharashtra, SOCIETIES REGISTRATION ACT 1860 (XXI of 1860). The change in the name or object will be made as per Sec. 12 and 12A of S.R.Act., 1860.

**DISSOLUTION OF THE ASSOCIATION :**

The Association may be dissolved by a resolution to that effect passed by two thirds of the members of the Association present at a general/special/extra-ordinary meeting, provided also that the meeting in question is attended by at least 60% of the members on the register. The said meeting shall also decide the manner of disbursement of the funds, assets etc. of the Association after dissolution. The dissolution will be made as per Sec. 13 and 14 of the S.R. ACT 1860.

Certified that this is the true and correct copy of the Rules and Regulations of the State Bank of India Pensioners' Association (Mumbai Circle),Pune.

We, the undersigned, members of the Managing Committee/Governing Body of the association do hereby certify that the above is a true copy of the Rules and Regulations of the Association.

<b>Name</b>	<b>Signature</b>
Laxman Narayan Pabalkar	Sd/-
Krishnaswamy Natarajan	Sd/-
Gangadhar Shankar Aphale	Sd/-
Keshav Dattatraya Paradkar	Sd/-
Narahar Mahadeo Paranjape	Sd/-
Hari Dhondo Chitale	Sd/-
Purushottam Trimbak Chaphalkar	Sd/-
Jaikrishendas Thakurdas Gursahani	Sd/-
Ganesh Govind Vaze	Sd/-
Vishwanath Ramchandra Dhongde	Sd/-
Shridhar Ganesh Khare	Sd/-
William Dominic Rodrigues	Sd/-
Shridhar Ambadas Palsapure	Sd/-
V.Vijaya Raghavan	Sd/-

Witness : J.V.Dhongde

Occupation : Service

**Address:** 25,State Bank Colony, Shahu College Road, Pune 411009.