



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

RULES & REGULATIONS

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ASSOCIATION, (MUMBAI CIRCLE), PUNE.
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1. MEMBERSHIP:

1.1 Qualification: Pensioners and family pensioners of the State Bank of India and its Associate Banks (before and after merger of these Associate Banks with State Bank of India) and its predecessors shall be eligible to become members of the Association. Spouses of pensioners and that of family pensioners shall be eligible to become Associate Members.

2. CLASS OF MEMBERS AND SUBSCRIPTION:

2.1 Patron Member: Any person qualified to be a member (vide para 1.1 above) by paying onetime admission fee of Rs.20/- and subscription of Rs.2000/- and above, shall, on approval by the ‘Circle Managing Committee’, be admitted as a Patron Member.

2.2 Associate Patron Member: Any serving employee of the State Bank of India or a spouse of the Bank’s pensioner by paying onetime admission fee of Rs.20/- and subscription of Rs.2000/- and above, shall, on approval by the ‘Circle Managing Committee’, be admitted as an Associate Patron Member.

2.3 Family Pensioner Patron Member: Any person qualified to be a family pensioner (being spouse of the Bank’s Pensioner who is no more) by paying onetime

admission fee of Rs.20/- and subscription of Rs.2000/- and above, shall, on approval by the 'Circle Managing Committee', be admitted as a Family Pensioner Patron Member.

2.4 Every after three years, effective from the approval to the revised 'MOA &RR' by the 'Assistant Charity Commissioner, Pune', (i.e. the appropriate authority), the onetime Membership subscription for all the above three categories, shall be increased by Rs.250/- so as to take care of inflationary trend. This increase shall have to be approved by the 'Circle Managing Committee' and then in the 'Annual General Meeting' of the preceding year.

3. CONTRIBUTIONS AND DONATIONS:

3.1 Contributions: Members may be called upon by the Circle Managing Committee to pay contributions in addition to usual subscriptions to the Association to meet the expenses.

Further each pensioner at the time of becoming a Member of the Association is required to pay Rs.1000/- as onetime contribution for the magazine 'Samvad' being published every month by the Association. This is in addition to his/her usual membership subscription to the Association as above.

All the existing Patron Members /Family Pensioner Patron Members **(excluding those donated Rs.1000/- for 'Samvad' to the Association's appeal in the past)** also

will have to contribute the one time contribution of Rs.1000/- . Any reduction in this amount depending upon the category of Members (as some being very old/ economically weaker) by whom this amount will have to be contributed will be decided by the CMC before implementation’.

3.2: Every after 3 years, effective from the approval to the revised ‘MOA &RR’ by the ‘Assistant Charity Commissioner, Pune’, (i.e. the appropriate authority), the onetime contribution for ‘Samvad’ for all the three categories shall be increased by Rs.250/-, so as to take care of inflationary trend. This increase shall have to be approved by the ‘Circle Managing Committee’ and then in the ‘Annual General Meeting’ of the preceding year.

3.3 Donations: The Association may receive donations from any person, be he a member or not, or from any Institution or Organization. However, the donations from any Institute or Organisation are subject to the approval of the Circle Managing Committee.

4. APPLICATION FOR MEMBERSHIP: **4.1** Application for membership shall be made in the form prescribed for the purpose. It shall be accompanied by the admission fee, patron membership subscription and contribution for ‘Samvad’.

4.2 All applications for Membership shall be placed before the ‘Circle Managing Committee’. A person shall become

a Member of the Association, if his/her application is approved by the 'Circle Managing Committee'. The 'Circle 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 'Circle Managing Committee' to co-opt any person as patron 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:

5.1 On his death.

5.2 On submitting his resignation in writing to the General Secretary or the Secretary of the respective ZSC, after payment of all dues to the Association and if and when the resignation is accepted.

5.3 If found guilty by a competent court of an offence involving moral turpitude or of any offence in connection with the formation, promotion, management or conduct of the Affairs of the Association or of a body corporate.

5.4 For any action detrimental to the interest of the Association.

5.5 On his becoming insane or insolvent.

6. REGISTER OF MEMBERS:

6.1 The Association shall maintain in Electronic Form a Register of Members containing the names, addresses

and their occupations, the date of admission and cessation and all such particulars required for the purpose. The Register in Electronic Form will be accessible for inspection by the registered members of the Association on requisition in writing only. 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:

7.1 offer himself for election to the Circle /Zonal Sub Centre Managing Committee or propose or second the nomination of a candidate for election,

7.2 to vote at any General Meeting,

7.3 to submit suggestions for discussion and decision of the Circle/Zonal Sub Centre Managing Committee / General Body or any sub-committee on any matter,

7.4 to inspect the accounts of the Association by prior appointment with the General Secretary.

7.5 Defaulting member shall not be allowed to take part or vote in a meeting. A defaulting Member is defined as under:

‘A defaulting Member means who has ceased to be a Member in terms of the Provisions of these Rules No. 5.1 to 5.5 above and / or he / she is liable to pay any dues of the Association, e.g. subscription, contribution etc.’

8. MANAGING COMMITTEE / GOVERNING BODY OF THE ASSOCIATION:

8.1 Composition:

8.1.1 There shall be a 'Circle Managing Committee' (hereinafter referred to as CMC) consisting of not less than ten (10) and not more than Thirty-five (35) Members. In addition to this, the CMC has powers to appoint observers (the number of observers is to be decided by the President of the Circle depending upon the requirement) for the 'Circle Managing Committee'. All the Members of the CMC can exercise voting powers whereas the Observers have no voting powers. The 'Circle Managing Committee' will take a review of the total number of the CMC Members and the observers every after 4 years. The period of 4 years shall preferably commence and coincide with the biennial election time of the Circle Office Bearers. The management of the affairs of the Association shall be vested in the "Circle Managing Committee" which shall exercise all powers of the Association. All the Office Bearers, except the Vice - Presidents of the 'Circle Managing Committee' shall be elected biennially at the alternate Annual General Meeting of the Circle Association. The Office bearers of the Circle Managing Committee shall consist of:

i) President ii) Six Vice-Presidents iii) General Secretary iv) Secretary v) Treasurer

The number of Vice Presidents may increase depending upon formation of additional Zonal Sub Centre(s) as

specified in Para No. 16 '**Establishment of Zonal Sub Centre**' of the Rules and Regulations.

8.1.2 The six 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 'Circle 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 shall preferably be from the members of Mumbai and that of General Secretary, Secretary and Treasurer of the 'Circle Managing Committee' will be preferably from Members of Pune proper as far as possible.

8.1.3 In the biennial elections, Office bearers of the 'Circle Managing Committee', except Vice-Presidents, will be elected at the relevant Annual General Meeting and the names of members elected by the various Zonal Sub Centres (since the elections of the Zonal Sub Centres Office Bearers are to be conducted before the Circle AGM) will be announced during the Circle AGM for inclusion in the new 'Circle Managing Committee' of the Association.

8.1.4 Election: The' Election Rules of the State Bank of India Pensioners' Association (Mumbai Circle), Pune' have been described in Paragraph No. (18) of these 'Rules and Regulations'.

8.2 Termination of membership of the Managing Committee:

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

8.2.1 he resigns and if and when, his resignation is accepted.

8.2.2 he absents himself from three consecutive meetings of the 'Circle Managing Committee' without intimation or without any reasonable ground.

8.3 Meetings of the 'Circle Managing Committee':

A meeting of the 'Circle Managing Committee' shall be held at least once in three months at such place, date and time as the General Secretary may notify. Any eight members of the Circle Managing Committee may requisition a '**Special Meeting of the Circle Managing Committee**' and the General Secretary shall summon the same within 14 (fourteen) days, failing which the President may do so and no business other than specified in the notice shall be transacted at such meeting.

8.4 Notice:

14 (fourteen) 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 member

of the Circle Managing Committee. An **‘Emergency Meeting of the Circle Managing Committee’** may be called on a notice of 7 (seven) days.

8.5 Quorum:

Five members shall constitute a quorum for the ‘Circle 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.

8.6 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.

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

- 8.7.1(a)** to admit members,
- 8.7.1(b)** to summon the Annual General Meeting of the Association and any special meeting of the General Body, if and when, required,
- 8.7.1(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,
- 8.7.2** to keep proper accounts of the Association and to open Bank accounts in the name of the Association,
- 8.7.3** to discuss the framing, amending or repealing any of the provisions contained in the 'Memorandum of Association and Rules and Regulations' and after approval of the draft, it can put up in the Special/Extra Ordinary/ Annual General Meeting of the Association for approval by the Members,
- 8.7.4** to procure, raise, collect and receive subscriptions, donations, gifts and contributions, and to borrow money if and when necessary,
- 8.7.5** 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,
- 8.7.6** 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
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and to appoint any special committee for specific object,
8.7.7 to approve the revenue or capital expenditure, in excess of, the powers delegated to the General Secretary. The Committee shall approve the expenses of the Circle AGM and will approve and sanction quarterly/half yearly/ annual accounts of the Association,
8.7.8 to purchase or otherwise acquire for the Association any property, rights or privileges, movable or immovable,
8.7.9 to require and direct the members to pay the costs, charges and expenses for any service or assistance rendered by the Association,
8.7.10 to give grants, loans, donations, contributions or other financial assistance to needy pensioners or their dependents or to other organisations,
8.7.11 to represent the members of the Association and to take such steps, legal or otherwise, as may be necessary to safeguard their interests,
8.7.12 to recommend to the General Body regarding the appointment of auditors,
8.7.13 to sue or be sued in the name of the President or General Secretary,
8.7.14 to do such other things as may be found necessary in furtherance of the aims and objects of the Association,
8.7.15 The 'Circle 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,
8.7.16 The 'Circle Managing Committee' may conduct

business by a resolution duly circulated to all available members of the Committee and supported by a majority,
8.7.17 To nominate one or more members of the Circle Managing Committee on the Governing Body of the All India Federation of the State Bank of India Pensioners' Associations,

8.7.18 The 'Circle Managing Committee' shall decide an outer limit for reimbursements claimed by the Office Bearers relating to Conveyance, Telephone/Mobile, etc. and the class by which the Office Bearers of the Association shall travel for attending Association's work, etc. A schedule of eligibility may be prepared for such reimbursements depending upon the post of the Office Bearer, the city/town where he/she has been staying and approved in the 'Circle Managing Committee'. The schedule may be implemented with effect from 1st April 2018 and revised every after, three years by the 'Circle Managing Committee'.

8.7.19 The Association has been publishing a monthly magazine named 'Samvad' in which various important information relating to the interest of the Pensioners and some literature is being published. The General Secretary is the Publisher of this magazine and there is an 'Editorial Committee' consisting of 4 persons at present. One of the committee members of the 'Editorial Committee' is an 'Editor' of this magazine. The CMC is empowered to make appointments of the Publisher and Members of the

‘Editorial Committee’, including the Editor and their tenure. The CMC is also empowered to take decisions relating to the matters of appointment of Printers, approve the rates for printing and any matter relating to publishing of ‘Samvad’ magazine.’

9. SAFE CUSTODY OF FUNDS:

The ‘Circle 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 ‘Circle Managing Committee’ shall determine by passing a resolution as to who should operate the accounts, and sign, execute documents on behalf of the Association.

10. BOOKS OF ACCOUNTS AND INSPECTION OF:

The books of accounts and all other important documents, papers etc. including those maintained in electronic forms, shall be kept at the Registered Office of the Association and shall be open to inspection by the members of the ‘Circle Managing Committee’ during office hours and for the other members on written request and with prior appointment of the General Secretary/Treasurer. Similarly, the books of accounts of each ZSC shall be kept at the respective ZSC. Each Zonal Sub Centre will maintain separate books of accounts, on the lines of those

maintained by the Head Quarter and prepare at the end of each month, a progressive summary of all the accounts and submit it to the Head Quarter for consolidation so as to reach them by 5th of the following month.

11. ACCOUNTING YEAR:

The Accounting Year of the Association shall be financial year as determined by the Government of India. The accounts will be kept in the forms prescribed and shall be balanced yearly on the date of financial year ending.

12. AUDIT:

12.1 The accounts of the Association shall be audited annually and the correctness of the statements of final accounts, and Financial Statements comprising of Income/ Expenditure Statement, Receipt/Payment Statement and Balance Sheet be certified by a duly appointed Chartered Accountant/qualified Auditor.

12.2 If the Circle Managing Committee feels it appropriate, they may appoint an Internal Auditor (who should preferably be one of the CMC Members) to inspect and audit the accounts of the Association's Head Quarter (Registered Office) at Pune and the accounts of each ZSC. The Internal Auditor shall submit the audit report within 7 days from the completion of the entire audit.

13. GENERAL MEETINGS:

13.1 There shall be two kinds of General Meetings

13.1.1 Annual

13.1.2 Special or Extra-Ordinary.

13.2. The Association shall hold an Annual General Meeting at least once in every year within six 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.

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

13.4. The following business will be transacted at the Annual General Meeting:

13.4.1 To condole the death of Members deceased since last AGM.

13.4.2 To confirm the minutes of the last Annual General Meeting and/or Special/Extra-Ordinary General Meeting, if any.

13.4.3 To adopt with or without modifications the CMC's Annual Report on the working of the Association for the previous year ended.

13.4.4 To pass audited accounts of the said year.

13.4.5 To appoint auditors and to fix their remuneration.

13.4.6 to elect biennially office-bearers and members of the 'Circle Managing Committee' for the ensuing two-year period.

13.4.7 Miscellaneous, if any, with the permission of the chair.

13.5. A Special/Extra-Ordinary General Meeting shall be convened after giving 14 days' notice by the General Secretary, whenever necessary or if one-tenth (1/10th) 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 General Secretary shall hold such meeting within 30 days. In default by the General Secretary, the President shall hold such meeting with prior intimation to the General Secretary. No business other than that specified in the notice shall be transacted in such Meeting.

14. POWERS OF SPECIAL / EXTRA ORDINARY GENERAL MEETING:

Without prejudice to the general powers conferred by these Regulations, a Special/Extra-Ordinary General Meeting shall have the following powers.

14.1 To frame Rules and Regulations and amend, repeal or add to the 'Memorandum of Association/Rules and Regulations' or any part thereof, when necessary.

14.2 To supersede, amend, alter, modify, or set aside any resolution, motion passed by the 'Circle Managing Committee'.

14.3 To remove any of the Office-bearers or a Member of the 'Circle Managing Committee' if two-third of the members present at the meeting agree to such removal.

14.4 To postpone the election of the Office-bearers/

Members of 'Circle Managing Committee' for such period not exceeding three months, as may be necessary.

14.5 To appoint and remove auditors if two-third of the members present at the meeting agree to such removal.

14.6 To transact any other work as may be brought before the meeting with the permission of the Chair.

14.7 Omission to give a Notice of an 'Annual General Meeting, Special / Extra-Ordinary 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.

15. DUTIES OF OFFICE-BEARERS:

15.1 PRESIDENT

15.1.1 He shall preside over all the meetings of the Association. In his absence the Senior most Vice-President shall preside and in the absence of both, any member of the 'Circle Managing Committee' decided by the present members of the CMC by majority, will act as Chairman.

15.1.2 He will watch the general affairs of the Association and may represent the Association in important matters.

15.1.3 He will keep overall check, control and supervision on the affairs of the Association for its smooth and regular working.

15.2. GENERAL SECRETARY:

15.2.1 He shall convene all meetings of the Association.

15.2.2 Maintain minute books of all meetings,

15.2.3 Attend to all correspondence, issue general circulars and notices,

15.2.4 Receive all applications for membership of the Association, scrutinise and place them before the 'Circle Managing Committee' for approval or otherwise.

15.2.5 Sign on behalf of the Association all letters, documents, circulars, etc.

15.2.6 Represent the Association in all matters and sign papers regarding proceedings, settlements, compromise, etc.

15.2.7 He shall have power to spend up to Rs. 50,000/- at any one instance and scrutinize all bills up to Rs. 50,000/- (Rs. Fifty thousand only) received for payment and issue cheques / give pay order. For bills over Rs. 50,000/- he shall obtain approval of the 'Circle Managing Committee'. For certain recurring expenses e. g. printing etc. expenses for Association's monthly magazine 'Samvad', the General Secretary, shall take approval of the CMC in advance for the proposed expenditure for an entire year. Further for any capital expenditure of over Rs. 50,000/-, (Rs. Fifty thousand only) the General Secretary shall have to take prior approval of the CMC.

15.2.8 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 'Circle Managing Committee'.

15.2.9 Scrutinise and verify the correctness of the statements of accounts prepared by the Treasurer and ensure that they are in order, before the Treasurer places them, to the 'Circle Managing Committee' for approval.

15.3 TREASURER:

15.3.1 He shall collect and receive all kinds of subscriptions, donations etc. and grant receipts therefor.

15.3.2 Maintain and keep cash books and such other accounts as may be found necessary.

15.3.3 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.

15.3.4 Prepare and submit quarterly/half yearly/annual statements of Income/Expenditure, Receipts and Payments and Balance Sheet, as the case may be, to the 'Circle Managing Committee' for approval.

15.3.5 Shall have power to retain with him cash up to Rs. 10,000/- (Rs. Ten thousand only) at any time, and to spend to the extent of Rs.10,000/- (Rs. Ten thousand only) for contingent expenses e. g. postage etc. and will make all disbursements on behalf of the Association.

15.3.6 Shall submit at the end of each accounting year complete statement of final accounts (comprising of Receipts / Payments, Income/ Expenditure and Balance Sheet duly audited by the Chartered Accountant) for the

approval of the 'Circle Managing Committee/Circle Annual General Meeting' and copy of the same after such approval shall form part of the Annual Report.

15.3.7 Shall maintain liaison with the Chartered Accountant for audit of the Accounts and to attend all such work related to accounts and Income Tax and other taxes, if applicable.

15.4. VICE-PRESIDENTS:

15.4.1 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.

15.5. SECRETARY:

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

16. ESTABLISHMENT OF ZONAL SUB CENTRES (ZSC):

16.1 For effective functioning of the Association, a Zonal Sub-Centre may be opened at the specific request of the Office Bearers from that centre, at a place where there are 500 or more patron members (in the area of the proposed ZSC) and where an Office of the Dy. General Manager of the State Bank of India (i. e. Zonal Office or Administrative Office headed/controlled by the DGM) is in existence. Each Zonal Sub-Centre will hold Zonal Sub Centre's 'Annual General Meeting' and elect biennially its Managing Committee (to be termed as ZSC Managing Committee) consisting of President, Vice President,

Secretary, Joint Secretary, Treasurer and suitable number of other members from the Districts under their control, depending upon the total membership of the centre. Each District covered by the respective ZSC, will be under the administrative control of that Zonal Sub Centre.

16.2 DUTIES OF PRESIDENT, VICE-PRESIDENT, SECRETARY, JOINT-SECRETARY AND TREASURER AT ZONAL SUB CENTRES:

16.2.1 All the above Office bearers at each ZSC shall perform the duties at the Z.S.C., similar to their counterparts (wherever applicable), at Circle level as under:

Circle Level	ZSC Level
President	President
Vice-President	Vice-President
General Secretary	Secretary*
Secretary	Joint Secretary
Treasurer	Treasurer*

*The Secretary of ZSC can exercise financial powers up-to Rs. 10,000/-, (Rs. Ten thousand only) at any one instance, whereas the Treasurer of ZSC has powers to retain cash balance up-to Rs. 5,000/-, (Rs. Five thousand only) at any time, for meeting incidental revenue expenses. The expenditure incurred, in excess of the financial powers of the ZSC Secretary, including the expenditure related to the Annual General Meeting of the ZSC, will have to be approved/sanctioned by the 'ZSC Managing Committee'.

17. REPRESENTATION TO LADIES:

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

18. ELECTION RULES OF THE STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE: These have been described in detail as under:

18.1 Elections to various posts of the Association at Circle and Zonal Sub Centre levels shall be held biennially.

18.1.1 The appointment of the Election Officer (hereinafter referred to as the E.O.) shall be made by the Circle Managing Committee for the Circle level elections and by the 'Zonal Sub Centre Managing Committee' for the ZSC level elections. The Managing Committee at each level shall fix up the time schedule for the respective elections and set in motion the election process. In addition to the E. O., at least 2 or more members depending upon the requirement may be appointed by the respective Managing Committee to assist the E. O. in his/her duties and they shall perform the duties allotted to them by the E. O. The E. O. and the Members assisting him/her shall not be the contestants, proposers or seconders for any post in the election which, they are going to conduct.

18.1.2 The E. O. shall be the exclusive Authority for conducting the specific Biennial Elections and his/her decision in all the matters relating to the elections shall be final and binding on all Members. The E.O. shall have to ensure smooth, free and fair conduct of Election.

18.1.3 Objection/dispute if any, in the matter relating to the conduct of election shall be immediately registered with the E. O., in writing, as early as possible but prior to the declaration of the results. Any irregularities pointed out thereafter, shall in no way invalidate the Election Results.

18.1.4 All the elections at the Circle level and at the Zonal Sub Centre level shall take place on the date of the respective Annual General Meetings only.

18.2. Notice for the Elections to be held:

18.2.1. A proforma of the Notice for the elections of the Circle/ZSC is given as Annexure-I.

This notice is to be sent along with the Notice for the respective Annual General Meeting of the Circle/ZSC. This Notice for election shall be sent at least two months before the date of the election.

18.2.2. For guidance of the Members, a typical schedule for election is illustrated as under:- (Please note that this is an illustration only)

- i) Date of Notice to be sent 20th June or earlier
- ii) Last date for submission of Nominations 20th July
- iii) Last date for withdrawal of Nominations 31st July
- iv) Release of list of final contestants (valid nominations) 5th August
- v) Date of polling (Date of the respective A.G.M.) * 20th to 25th August

(*Note: If the date of Notice for election is between 20th and 25th June, the election can be conducted between

20th August to latest up to 25th August i. e. within 2 months from the date of Notice for election.)

18.2.3. Holding of Biennial election, should form one of the Agenda items of the Notice of the AGM as given hereunder for the information of the Members.

“Item No ——— To hold Biennial Elections of the Office Bearers for the various posts of the Circle Association/ Zonal Sub Centre for the period, e.g. 2016-17 to 2017-18”. The brief procedure of Election, in the form of a ‘Notice for the Election’ is given in Annexure-I to this notice. However, for detailed guidelines please refer to the para no. 18, titled as “Election Rules of the SBIPA (Mumbai Circle), Pune” contained in the Rules and Regulations of the SBIPA Association (Mumbai Circle), Pune.

18.2.4. The elections for all the ZSCs shall be conducted under any circumstances before the conduct of the Circle level elections.

18.3. ELIGIBILITY OF VOTERS AND VOTING PATTERN: -

18.3.1. Only those registered Members (Pensioners and Family Pensioners only), whose names have been duly admitted as Members of the Association till 31st March shall be eligible to vote in the election which is to be conducted, after 31st March i.e. in the succeeding financial year. Associate Members are not eligible to vote.

18.3.2. CIRCLE OFFICE BEARERS: - Each Circle Office Bearer shall be elected by majority of votes by all the

eligible registered Members, as mentioned in Para 18.3.1 above and they should be present during the respective AGM. Every candidate duly nominated should also be present during the respective AGM.

18.3.2.1. At the Circle level the posts are President, General Secretary, Treasurer and Secretary. However, as per the tradition, the President shall be preferably from Mumbai as the President has to keep liaison with the SBI Corporate Centre, L.H.O., etc. The General Secretary, Treasurer and the Secretary, shall also be preferably from Pune as the Association's Registered Office is at Pune. Further, the accounts of the Circle are maintained at Pune Office and 'Samvad magazine', of which the General Secretary is Publisher is being published from Pune. **However, any Member staying outside Mumbai/Pune is eligible to contest for the above posts, if he/she is willing to work and the Association's work should not be affected at any cost.**

18.3.3. ZONAL SUB CENTRE OFFICE BEARERS:- The ZSC Office Bearers, shall be voted by all the registered Members of the respective ZSCs and every duly nominated candidate should be present during the respective AGM.

18.3.3.1. At the ZSC level the posts are ZSC-President, ZSC-Vice President, ZSC - Secretary, ZSC-Treasurer and ZSC-Joint-Secretary. All these Office Bearers shall be preferably residing in the City where either the Z.O. /

Administrative Office of the Bank headed by DGM or Association's ZSC is located. **If any Member offers to work for the Association but resides at a location other than where either the Bank's Z. O./ Administrative Office headed by DGM, or Association's ZSC is located, but geographically covered by the Z.O. of the SBI and the Zonal Sub Centre of the Association, he/ she shall be eligible to contest the Election and if elected the Association's work should not suffer at any cost.**

18.3.4. DISTRICT OFFICE BEARERS:- The District Office Bearers shall be voted by all the registered Members of the respective District. While the respective Districts are free to conduct their elections, the election/appointment of the District Office Bearers shall be controlled by the respective ZSC, if required and in case of any problem faced by the respective District.

18.4. Nomination Form:

18.4.1. A specimen of the 'Nomination Form' is given as Annexure -II.

18.4.2. All nominations should be sent in a closed cover addressed to the E. O. at his notified address (to be mentioned in the Notice of the respective AGM) within the stipulated time (i.e. the closing date and time). No cover will be accepted by the E.O. after the prescribed date and time. The cover containing the nomination must clearly mention thereon 'Nomination for the post of———'. The

E. O. shall keep all such covers in his/her personal custody until the date fixed for opening thereof. **All nominations shall be sent by “Speed Post” only.**

18.4.3. All the particulars required in the ‘Nomination Form’ must be clearly and legibly filled in. It should be dated and signed by the proposer, seconder and the candidate. All of them must be eligible to vote in the election being registered Members vide Para **18.3.1** above.

18.4.4. All Nominations received by ‘Speed Post’ on or before the prescribed date and time shall be recorded serially by the E.O. in a register as and when they are received. All these nominations should be opened only by the E.O. in the presence of two observers as witnesses. The fact of opening should be recorded in a register and signed by the E. O. and both the observers.

18.4.5. After registering all the nominations received as per Para **18.4.4** above, each nomination shall be scrutinized by the E.O. If the nomination is found to be in order or not, appropriate remarks there against shall be recorded on the ‘Nomination Form’ as well as in the register and signed by the E.O. as to the acceptance or rejection of the same. Thereafter, a list of contesting candidates for each post shall be prepared as the list of valid ‘Nominations’. The entire process shall be carried out in presence of the two witnesses.

18.4.6. Any incomplete or defective Nomination which is not in accordance with the Election Rules {i.e. “Election

Rules of the SBIPA (Mumbai Circle), Pune” contained in para No. 18 of the ‘Rules and Regulations of the SBIPA (Mumbai Circle), Pune’}, shall be rejected by the E.O. The E. O.’s decision in this regard shall be final. At the time of conducting elections he/she should give the information of rejected nominations to the Members present in the respective AGM.

18.4.7. Every Nomination form declared as invalid by the E. O. shall be advised by him/her to the respective candidate. The rejected Nomination Form can then be verified by the nominee or by his authorized representative with nominee’s written consent by seeking prior appointment of the E. O. on his contact number sufficiently in advance before the AGM.

18.5. Withdrawal of Nomination:-

18.5.1. In the case of applications received for ‘Withdrawal of the Nomination’, on or before the last date and time of withdrawal, as declared in the Election Notice, appropriate entries shall be made against the names of the candidates in the list of valid nominations and initialed by the E.O.

18.5.2. Withdrawal of nomination shall be in writing only, dated and signed by the contestant. The E.O. shall advise the fact of withdrawal to the concerned candidate.

18.6. Eligibility for the Contestants:-

18.6.1. All those who are registered Members (Pensioners and Family Pensioners only) of the Association as on 31st March, of the preceding year in which the election is to be

held, shall be eligible to contest for any posts. For Circle/ZSC Office Bearer, he/she shall be a permanent resident of that Circle/ZSC respectively. Associate Members are not eligible to contest.

No member shall contest for more than two posts. If he/she is elected for both the posts he/she shall vacate one post before the installation of newly elected 'Circle Managing Committee' or the 'Zonal Sub Centre Managing Committee' as the case may be. In case, the candidate elected for two posts is unable to decide as to which post is to be vacated, the President of the CMC or of the ZSMC, as the case may be, shall have discretion to declare anyone of the posts as deemed to be vacated at the time of installation of newly elected Committee. This decision shall be binding on the candidate concerned.

18.7 Apex Committee:-

18.7.1 In the case of any serious dispute, as an extreme step if the E. O. feels it appropriate, shall hold the result of that particular post/position in abeyance and shall leave it to the best and conscious decision of the "Apex Committee" of the 'SBIP Association' whose decision in this case will be final.

18.7.2 For All Elections: The CMC of the Circle shall be the competent authority to constitute the 'Apex Committee' for all the elections at the Circle/ZSC level and it shall be formed at appropriate time. The 'Apex Committee' shall consist of a Chairman, who shall be the President of the

Circle, one Vice President and General Secretary of the Circle.

18.8. Co-Option:-

18.8.1. If there are no nominations for any particular single post (excluding the post of Circle President) at the Circle Level, the newly elected 'Circle Managing Committee' at its first Meeting after installation (to be held within one month), shall co-opt any Member with his/her consent for such post. The tenure of such co-opted office bearer shall be the same as that of any other duly elected Members for that relevant period.

18.8.2. The above procedure is applicable mutatis mutandis to the Zonal Sub Centre Committee for their election/co-option.

18.8.3. Any vacancy/vacancies caused by resignation, disqualification, death or removal, of any Committee Member, shall be filled in by co-opting an eligible member by the respective Committees.

18.9. System or Methodology of polling/voting:-

18.9.1. The voting shall be only through the personal presence of the Members in the respective AGM through Ballot Papers or by raising of hands. **If majority of the Members present in the respective AGM agree to hold the election by raising of hands, so as to save time and labour, the same may be accepted by the E. O.** The system of voting through Postal or by any other mode of communication and Proxy votes, shall not be permitted.

18.10. Conduct of Poll:-

18.10.1. The E. O. shall, depending upon the Agenda of the respective AGM, and in consultation with the Chairman of the respective AGM, shall have the discretion to decide on the timing of the Election.

18.10.2. Every voter who received ballot paper from the E. O. shall acknowledge to that effect in the Register/ Voter's list maintained by the E. O. for having received it.

18.10.3. An enclosure or a secluded place/proper arrangement shall be provided during the Election Process, for voters to mark the Ballot Papers. After the ballot paper is marked the voters shall deposit it in the Ballot Box placed in front of the E. O. Any extraneous matter or markings or signature on the ballot paper will invalidate the ballot paper.

18.10.4. The contestants shall remain present during the polling. However, they shall not in any way participate or interfere in the conduct of the election/voting process / counting of votes etc.

18.10.5. In the case of "Polling by Ballot Papers" the E.O. has to keep a Ballot Box ready. Before the polling starts in the AGM, the empty Ballot Box will be shown to the respective candidates. The fact that the Ballot Box does not contain any thing shall be recorded by the E. O. and witnessed by two independent witnesses. The Box shall then be sealed properly, in the presence of these witnesses. When the polling is over, the E.O. shall take

the Ballot Box in his custody. After the polling is over, the E. O. with the help of assistants may start counting the votes. He may take assistance of some more Members if required for this work. The remaining blank and unused Ballot Papers may be sealed in an empty envelope in the presence of two witnesses.

18.11. Ballot Papers -Printing and Custody Etc.:-

18.11.1. Once the list of contestants is finalized, if required, the E. O. may take a decision of printing the serially numbered Ballot Papers and he/she should be assisted by the respective Circle / ZSC in this regard. However, this should be done well in advance if there is a contest.

18.11.2. The names of contesting candidates in the Ballot paper should appear in Capital Letters arranged in alphabetical order. Full Name of the Contestant should appear in the order viz. First name, middle name, surname and if any similar name appears in the list of contestants they will be allowed to use the alias name. The E. O. is empowered to draft/design the ballot paper suitably.

18.11.3. The number of Ballot papers to be printed shall be at least 20% more than the total number of anticipated voters during the Election/AGM and shall be serially numbered while they are printed. No ballot paper will be considered valid unless it is signed in full at the appropriate place by the E. O.

18.11.4. As soon as the printed and serially numbered ballot papers are received, the same should be counted

and made into lots of hundred each by the E.O. in presence of two Members. Thereafter, they should be entered in the Ballot Papers Received and Issued Register and kept in the joint custody of the E. O. and any one of the Members assisting the E.O. after being individually signed by the E. O.

18.12. Counting and Declaration of Results:

18.12.1. On the day of the respective AGM, with the assistance of Members required for the purpose, the Ballot Box shall be opened after the polling is over. The ballot papers should then be made into suitable lots of say 25/50/100 each and be properly scrutinized. The incorrect voting for any post will only invalidate voting for that post and shall not affect the validity of election to the remaining posts.

18.12.2. Tally sheets should be prepared for each post. Each person drafted for counting (called enumerator) should have a set of tally sheets. Each enumerator should be given one or more lots of the Ballot Papers. From each ballot paper appropriate marking should be made by the Enumerator in the tally sheets. When all the Ballot Papers entrusted to Enumerators are marked off, they should take total of the votes against each name in the sheets. All the sheets should then be consolidated to get the final tally. The result sheet should be signed by the E. O. and the other members assisting him/her.

18.12.3. Once the procedure of the Election is over (i.e. till signing of the result sheet as mentioned in Para **18.12.2**

supra) the E. O. shall, take into account if any Member/ Contestant, has observed and brought to the notice of the E. O. any irregularity during the entire process of the election. The E. O., according to the seriousness of the irregularity, shall take appropriate decision in the matter and then address his views about the irregularity to the Members present in the respective AGM. Thereafter, he/ she shall announce the results and forward a copy of the result with his/her report to the respective Circle/ Zonal Sub Centre Managing Committee.

18.12.4. All the Ballot papers, tally sheets, result sheets, other records and Registers should then be packed up and sealed by the E. O. and be retained in his custody at Association office for 6 months and thereafter destroyed with the due approval from the respective Circle/ZSC President.

18.12.5. If equal number of votes are polled, by more than one contestant, i.e. in case of a tie, the winner shall be decided by drawing of lots, under the supervision of the E. O. with two witnesses. The E. O. should ensure specific mention of resorting to drawing of lots for deciding the elected Member, in his official communication of declaration of election results.

18.13. Meeting of the New Committees:

18.13.1. The newly elected Committee either at the Circle/ Zonal Sub Centre level shall meet preferably within a period of 30 days from the date of declaration of the

election results by the E.O. However, they shall be deemed to assume office immediately after the results are declared.

18.14. Co-operation by All the Members:

18.14.1. All the Members of the Association are requested to follow these rules in letter and spirit and co-operate during the entire process of Election at any level.

19. COMMUNICATION THROUGH E-MAIL/SHORT MESSAGING SERVICES (SMS) /ASSOCIATION'S WEBSITEERS WITH MEMEBRS:

In view of the recent technological developments, any communication done with the Members through E-mail/ Short Messaging Services/Website of the Association, may be treated as valid communication. In such cases, if any Member desires to get hard copies of the communications, he/she may write to the Association on its registered address, along with a self-addressed and duly affixed postage stamps envelope.

20.. ALTERATION TO MEMORANDUM OF ASSOCIATION AND RULES AND REGULATIONS:

20.1 Without prejudice to the powers conferred under these regulations on the 'Circle Managing Committee', the two-third of the members present at a General / Special / Extra-ordinary General Meeting convened for the purpose of addition, alteration, modification or rescission of any clause in the Memorandum of Association or any Rules and Regulations, particulars and texts whereof have been

incorporated in the notice or communicated separately, may by a special resolution add, alter, modify or rescind from time to time as may be deemed fit any part of the **‘Memorandum of Association and the Rules and Regulations’** framed by the ‘Circle Managing Committee’ and the same shall be sent for confirmation to the Registrar of Societies and to the Assistant/Deputy Charity Commissioner of the Region and after receipt of the confirmation the change will be effective.

20.2 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.

21. DISSOLUTION OF THE ASSOCIATION:

21.1 Any number not less than three-fifths of the members of the Association may determine in a ‘General/Special/Extra-ordinary General Meeting’ called for the purpose that it shall be dissolved, and thereupon it shall be dissolved forthwith, or at the time then agreed upon, and all necessary steps shall be taken for the disposal and settlement of the property of the society, its claims and liabilities according to the rules of the Association applicable thereto. A resolution to that effect may be passed in such a General/Special/Extra-ordinary General Meeting called for the purpose. 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 and the prevailing laws in force.

21.2 At the event of dissolution, after settling all the claims, liabilities and expenses of the Trust, the proceeds if available, shall be transferred to a 'Public Charitable Trust' which is registered under Section '12AA' of the Income Tax Act 1961. In any case the said surplus shall not be distributed or divided amongst the 'Trustees or Members' themselves.

The present 'Trust Deed' (i.e. this 'Memorandum of Association & Rules and Regulations') shall be of perpetual existence.

22. EXEMPTION UNDER THE INCOME TAX ACT:

That any change in the Trust Deed which shall affect the exemption claimed, received or receivable under the Income Tax Act, 1961 will be by approval of the Income-Tax Commissioner, No. 1, Pune.

At the event of dissolution, after settling all the claims, liabilities and expenses of the Trust, the proceeds if available, shall be transferred to a 'Public Charitable Trust' which is registered under Section '12AA' of the Income Tax Act 1961. In any case the said surplus shall not be distributed or divided amongst the 'Trustees or Members' themselves.

The present 'Trust Deed' (i.e. this 'Memorandum of Association & Rules and Regulations') shall be of perpetual existence.

23. CERTIFICATE:

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

We, the undersigned, present Trustees/Members of the 'Circle 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.

Name Designation

1) Shri. Pradip Vaman Deshpande	President
2) Shri Sudhir Mahadeo Pawar	General Secretary
3) Shri Pravin Damodar Kulkarni	Secretary
4) Shri Vishnu Venkatrao Mukim	Treasurer
5) Shri Sadashiv Balvant Gokhale	Vice-President
6) Shri Sahebrao Nago Desai	Vice-President
7) Shri Chandrakant P. Kulkarni	Vice-President
8) Shri Dnyaneshwar Khobragade	Vice-President
9) Shri Mohinder P. S. Sawhney	Vice-President
10) Shri Mohan Parvatkar	Vice-President
11) Shri Saylu Sayanna Dasarwar	Vice-President

sd/-	sd/-	sd/-
Shri P. V. Deshpande	Shri S. M. Pawar	Shri S. B. Gokhale
(President)	(General Secretary)	(Vice President)

**STATE BANK OF INDIA PENSIONERS'
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Ph:020-29512141**

Zonal Sub Centers

Amaravati

Aurangabad

Nagpur

Nanded

Nashik

Mumbai

Panaji

Pune