



**STATE BANK OF INDIA
PENSIONERS' ASSOCIATION
CHANDIGARH CIRCLE**

**37TH ANNUAL
GENERAL
MEETING**

**AT
BABA MAKHAN SHAH LUBANA BHAWAN,
Sector 30-A Chandigarh
ON
Sunday, 21st April, 2024**

- Notice
- General Secretary's Report
- Audited Statements of Accounts
- Amendments to Rules & Bye Laws of Association







SBI PENSIONERS' ASSOCIATION CHANDIGARH CIRCLE

EXECUTIVE COMMITTEE 2022-25

NAME	DESIGNATION	CONTACT NUMBER
VIJAY MAGON	PRESIDENT	9814213038
AMAR PAL	VICE PRESIDENT	9872724377
D P S CHHABRA	VICE PRESIDENT	9814853954
DR M K VIRMANI	GENERAL SECRETARY	9815992473
BHARAT BHUSHAN	DY GEN SECRETARY	8146744767
CHAMAN SINFGLA	DY GEN SECRETARY	9779586391
O P INDAL	ASST GEN SECRETARY	8699023883
D L KHANEJA	ORG SECRETARY	8199902526
H B S BATRA	ORG SECRETARY	9815627290
CHUNI LAL DHIMAN	TREASURER	9779707769
ASHOK SHARMA	ASST TREASURER	7087360640
SK BAJAJ	SECRETARY	8968601306
NK SINGLA	SECRETARY	9815654631

LOCAL HEAD OFFICE, CHANDIGARH

DEVINDER KAPOOR	PRESIDENT	9815611449
ASHOK PAHUJA	SECRETARY	9872295252
SURINDER SINGH	ASST SECRETARY	9417165752
SC PAUL	TREASURER	9872667761

MOHALI MODULE

KC SHARMA	ZONAL PRESIDENT	9988953237
ARUN SIKKA	DY. GEN. SECRETARY	8968331133
ASHOK WADHERA	ASST. GEN. SECRETARY	9872020139
SURESH SHARMA	ZONAL TREASURER	9872401592

LUDHIANA MODULE

K K MEHRA	ZONAL PRESIDENT	9815115181
V K KALIA	DY. GEN. SECRETARY	9915106200
MADAN LAL KHUSDIL	ASST. GEN. SECRETARY	9814852364
KULDEEP MARIA	ZONAL TREASURER	9815978601

BHATINDA MODULE

V K DUREJA	ZONAL PRESIDENT	9814389072
K K CHOPRA	DY. GEN. SECRETARY	9417393333
M L KALRA	ASST. GEN. SECRETARY	9779585215
GULSHAN OBROI	ZONAL TREASURER	98955010639

PANCHKULA MODULE

S P AGGARWAL	ZONAL PRESIDENT	9992999524
PARDEEP GUPTA	DY. GEN. SECRETARY	8146616000
RAMESH SAWHNEY	ASST. GEN. SECRETARY	9417217380
S C DHIR	ZONAL TREASURER	9417251819

ROHTAK MODULE

H S KUNDU	ZONAL PRESIDENT	9813239623
AMARJEET MAGGON	DY. GEN. SECRETARY	9416101210
NARESH GUPTA	ASST. GEN. SECRETARY	8219965458
VED KHURANA	ZONAL TREASURER	9729074103

H P MODULE

U S NEGI	ZONAL PRESIDENT	8278733988
B S RANTA	DY. GEN. SECRETARY	9816677117
P C HEER	ASST. GEN. SECRETARY	7018113620
M S VERMA	ZONAL TREASURER	9418234370

J&K MODULE

ALOK SHARMA	ZONAL PRESIDENT	9419107313
SATISH SHARMA	DY. GEN. SECRETARY	9419330233
KULDEEP SINGH JAMWAL	ASST. GEN. SECRETARY	9419287165
K N SINGH	ZONAL TREASURER	9419193720

SBI Pensioners Association Chandigarh Circle

NOTICE

Date 24/03/24

To all the members of SBIPA Chandigarh Circle
37th Annual General Meeting

The executive committee of SBIPA Chandigarh Circle in its meeting held on 20/03/2024 has decided to hold the annual general meeting of the association on 21st April 2024 at BABA MAKHAN SHAH LUBANA BHAWAN SECTOR 30-A Chandigarh.

Accordingly, notice is hereby given under rule 9 of the rules and bye laws of the association to hold the general body meeting of the association on aforementioned venue and date from 10 am to 5.30 pm.

Agenda (rule10)

- a) To receive and adopt the General Secretary's Report
- b) To consider and pass amendments to bye laws of the association.
- c) passing of accounts for the period 1st April 2022 to 31st March 2023 & 01/04/2023-31/03/2024.
- d) any other matter with the permission of the chair.

All the members are requested to make it convenient to attend the meeting.

Dr M K Virmani
General Secretary

SBI PENSIONERS ASSOCIATION, CHANDIGARH CIRCLE
37TH ANNUAL GENERAL MEETING,
21ST APRIL 2024
AT BABA MAKHAN SHAH LUBANA BHAWAN SECTOR 30 A CHANDIGARH

GENERAL SECRETARY'S REPORT

WELCOME

Mr President and esteemed members of SBIPA, Chandigarh circle –It gives me immense pleasure to welcome you all to the 37th Annual General Meeting of SBIPA, Chandigarh Circle being held today i.e 21st April,2024 in one of the best auditoriums of Chandigarh-**BABA MAKHAN SHAH LUBANA BHAWAN, SECTOR 30A** Chandigarh.

CONDOLENCES

We offer our heartfelt condolences to the families of those who have left us during the period 05/06/2022 to 15/04/2024. Pensioners Mail, our regular quarterly magazine has been publishing the names of our members/spouse in obituary column. Shri T L Mittal, our Moga unit secretary was amongst those who left for their heavenly abode during the period. Shri D N Gosh, former chairman SBI, S Bishan Singh Bedi, Cricketer, S Parkash Singh Badal, former chief minister Punjab Shri Raju Srivastav , renowned comedian Shri Pankaj Udhas, Gazal Singer , M S Swaminathan, renowned scientist, Shri M R Awasthi and Shri L V Subramaniam trade union leaders of banking industry are a few of the personalities who left us during the period. We also condole the death of defence personnel and para military forces who sacrificed their lives for the sake of our motherland.

Let us observe one minute silence in their memory.

POLITICAL DEVELOPMENTS

The election commission of India has declared general elections to the Indian Parliament, the Largest Democracy of the World. The elections will be held in seven stages and the results will be declared on 4th June,2024. This time the contest is mostly between NDA and INDI alliance barring a few states like West Bengal, Telangana, Punjab and Odisha where the local parties are not a part of any alliance. I appeal to all the members to exercise their right to franchise and elect the right person to govern our country.

ECONOMIC DEVELOPMENTS

Despite worldwide slow down, India has maintained its economic growth. The world bank has revised its GDP to over 7% for the financial year 23-24. India is set to be the world's third largest economy within the next 6 years. All appreciations to work force of Banking Industry as the banks are the backbone of Indian economy.

DEVELOPMENTS AT APEX LEVEL

With the efforts made by our federation, many of the pending issues could be resolved during the period;-

- a) **DA anomaly-** Those retired before November 2002 were being deprived of 100% DA neutralization for long. This anomaly stands removed and the eligible pensioners are now being paid enhanced DA.
- b) **40%-50% anomaly-** The anomaly was depriving officers scale 2 and above the pension @ 50% of last drawn basic for a long. This also stand removed with the intervention of court in response to a plaint filed by our federation and others. While others are claiming credit for this achievement, but without the presentation made by our federation, it could not have been possible. Hence the role of FSBIPA for this great

achievement must be appreciated by one and all. The arrears w ef Nov 2023 have been paid to most of the eligible pensioners. Rest will be paid during the month of April,2024.

- c) **Pension Updation-** Our federation has decided to take up the issue with all sincerity so as to provide much needed relief to the pensioners.
- d) **Ex Gratia-** The 12th bipartite settlement has provided for an ex gratia payment to all the old pensioners, without having any impact on the demand for pension updation. As such our crusade for pension updation will continue till we achieve it.the arrears wef 1/11/22 are expected to be paid to the eligible pensioner during the month of april,2024
- e) **SBI Salute-** During AMRUT MAHOTASAVA, the bank has paid a one time ex gratia payment to all those who attained the age of 75 years on or before 31st August 2023.
- f) **SBI created history-** Buoyed by relentless pursuit of best policies and stretegies across niche segments and the hard work done by staff as well as the solid base made by pensioners, the standalone net profit during FY 2023 rose by over 58% to 50232 crores This is the highest profit by any listed corporate domestically. We congratulate the bank and are sure that the bank will initiate more welfare measures for staff pensioners.
- g) **ROLE OF UFBU-** The UFBU under the leadership of com Sanjeev Bandlish has become more vibrant and result oriented. The 12th bipartite settlement, which has been the best ever since the bipartisan started in the banking industry, is a clear evidence of my contention. The best increase in pay package in the least possible time and that too without any agitation or strike action. Moreover, it is for the first time that the staff pensioners also received attention as they have been paid ex gratia without disturbing the demand for updating of pension. The role of UFBU in the settlement of DA disparity issue of pre November 2002 retirees are commendable and needs to be appreciated by one and all.

KUDOS TO AISBOF

All India State Bank Officers Federation under the leadership of Comrade Rupam Roy and Deepak Kumar Sharma also scaled new heights. The role played by the federation in getting 40%- 50% pension disparities settled will be written in golden letters.

CHAIRMAN'S ROLE

The role of our Chairman Shri Dinesh Kumar Khara has been praiseworthy. In the matter of SBI SALUTE, settlement of DA Parity and 40%-50% pension disparity he played a very phenomenal role. SBIPA appreciates such gestures and hope that in future also the pensioners will get similar favour from bank's top management-which they deserve too.

CIRCLE LEVEL DEVELOPMENTS

- a) **Membership-** It is shocking to note that our circle with 23078(as on 31/03/24) Pensioners/family pensioners have just around 7500 members of SBIPA. My enquiries with PPG Department revealed that over 4000 pensioners are inactive i.e. they are not being paid pension due to one reason or the other. As such total pensioners who are members of any of the associations are 50% of the total strength of active members. To our satisfaction, out of these 9500 members, our association i.e. SBIPA Chandigarh Circle has 80% membership..

My earnest appeal to all the associations floated by eSBOP pensioners to join hands with us in the interest of all the pensioners and fight for their rights unitedly. I appeal to all the members to motivate their friends to

join SBIPA Chandigarh Circle. We will be happy to have 100% strength of the total active pensioners/family pensioners.

- b) **LHO DISPENSARY-** SBIPA has been able to resolve the problems relating to dispensary at local Head Office. The behavior of Doctors towards retirees has undergone a sea change. They are more polite, compassionate and sympathetic. The medicines are now dispensed for two months to all. Three months to seriously ill and above 80 years of age. Also those going out of station are getting the medicines for three months; the timings have been extended up to 5 pm.
- c) **STRUCTURED MEETINGS** – We are happy to inform that bank is convening structured meetings regularly and all the issues brought to our notice by our members are not only discussed but resolved immediately. We have been able to get the dispensaries established at various centres and trying to have at all RBO centres. Arrangements with Path labs for cashless services for pensioners at all big centre is our priority. The budget for purchase of medicines for bank's dispensaries has been increased, wherever found inadequate.
- d) **STAGNATION INCREMENT-** our team is actively following up the matter and ensuring payment of stagnation increment to all the eligible pensioners.
- e) **REVISED PPOs-** We are ensuring that revised PPOs to all are sent on priority basis.
- f) **GRIEVANCE REDRESSAL PROGRAM-** - The latest initiative by the bank aimed at finding solutions to the staff pensioners is going well with the pensioners. During the program, the pensioners are duly supported by our local representatives. In LHO, the president and general Secretary along with other locally available office bearers are invariably present to provide moral support to those coming with issues. However, at certain centres, the seriousness is not attached and the staff not competent enough to handle the issues is deputed to attend to the grievances of pensioners. We have apprised the circle management and have been assured that the bank will take care of our feedback in future.
- g) **PROGRAM FOR RETIRING STAFF-** On our request, the bank has resumed the Program after a long gap and now this is being regularly organized at SBILD Panchkula. The President, general secretary and the locally available office bearers ensure their presence to apprise the participants about the working of association, the benefits of joining SBIPA as well as the do's and don'ts after retirement. It provides us an opportunity to enroll new member
- h) **eSBOP ISSUES-** With a view to resolving eSBOP pensioners' issues, we requested the management to convene a small committee meeting to discuss these issues and have a satisfactory resolution. The bank had agreed and the date was also fixed but owing to kisan agitation, the meeting could not take place. We hope to reschedule the meeting shortly.
- i) **MEETINGS WITH TPA-** Thanks to the bank for arranging regular interaction with representatives of TPA & M/S Anand Rathi Brokers. Since CDO and officials from PPG Department conduct such meetings, we are able to find solutions to a lot many issues.
- j) **ePHARMACY ISSUES-** Despite strenuous efforts by us, our federation and the bank, the problems still exist with all the four e vendors. We are working tirelessly to ensure proper service to policy B holders. We are hopeful that the vendors will improve their services at the earliest

k) SBI HEALTH ASSIST

Despite best efforts by our representatives, only 26% of the pensioners/family pensioners came forward to join health insurance policy B this year. We vouch that this is the best health policy provided by SBI at very reasonable premium and the

Pensioners need to be motivated to buy it to have a financial security against

medical emergencies We take pride in getting a large number of long pending bills settled, reducing the time taken in getting admission and discharge at the hospitals and getting the bills paid to the satisfaction of pensioners

Another achievement which is the most important relates to payment of balance amount of medical bill once the limit in policy B exhausts from REMBS and staff welfare fund.

l) MEETINGS

Most of our units are holding regular monthly meetings with good participation by members. They are arranging religious and excursion tours , celebrating birth days/ anniversaries and updating the members on all the issues concerning them. Medical camps/ talks by famous doctors benefitting members are a regular feature. We appeal to the members to form units, wherever not yet formed, and start activities beneficial to pensioners.

AGMs are also held at various centres. During the period, The circle office bearers headed by President and General Secretary attended the AGMs at **Jalandhar, Bhatinda, Karnal, Palampur, Panipat and Shimla**. We appeal to all big centres to

organize General Body meetings and we will be happy to join them

m) MEMBERSHIP NUMBERS

We are issuing distinctive membership number to each of the members. All are requested to refer the same while corresponding with the association. This number will be useful for the smooth conduct of elections too in future. We will try to hold online elections in future to save the members from avoidable fatigue.

n) MWS SCHEME

Another area of concern for pensioners is not availability of funds in MWS which depletes the chances of payment of family pension and also medical bills.. Our constant follow up has helped in improving the position to a great extent and we will continue our efforts to ensure benefits to all Mutual Welfare Scheme Scheme subscribers.

o) RELATIONSHIP WITH WORKING ORGANISATIONS

At Circle Level, we are enjoying excellent fraternal relations. We are regularly meeting Shri Sanjay Sjharna, General Secretary and Shri Priya Vrat, President of SBIOA Chandigarh Circle. We also make it a point to visit Shri Sanjeev Bandlish, General Secretary SBISA Chandigarh Circle whenever he is available. We are fortunate to meet Com Deepak Sharma, General Secretary, AISBOF regularly and seek his help wherever required.

AMENDMENTS TO RULES AND BYE LAWS OF ASSOCIATION

On the basis of recommendations submitted by the committee formed by us for the purpose headed by Shri DPS CHHABRA, former GS SBIOA Chandigarh Circle, we propose to amend the rules and bye laws of the association as per amendments annexed to this report

STATEMENT OF ACCOUNTS

The balance sheets for the financial year ended 31/03/2023 & 31/03/2024 are annexed for consideration and approval by the august house.

ACKNOWLEDGEMENTS

I AM GRATEFUL TO OUR PRESIDENT Comrade Vijay Magon, a seasoned leader, for his continued support in day to day working. My special thanks to Com Amar Pal, who has always been a source of guidance and strength for me as well as for entire membership. Kudos to Shri C L Dhiman, treasurer and Ashok Sharma, Assistant Treasurer for maintaining the record of membership, issuing membership numbers and maintaining accounts in an excellent manner. I also thank the members of constitution amendment committee headed by Shri DPS Chhabra and supported by Shri D K Sharma. Shri S K Vali, Shri S K Bajaj, Shri S S Kumaria, Shri S P Aggarwal, Shri T P Singh and Shri Chaman Singla. I VECIFORECELY ACKNOWLEDGE THE ROLE OF Shri Chaman Singla, who has always been working for strengthening the association by motivating e-SBOP pensioners to join SBIPA, Chandigarh Circle. My thanks to all EC Members, unit secretaries and other office bearers/active members for their role in strengthening our association. The volunteers, who made arrangements for successful holding of AGM deserve special appreciation. The support extended by the AGM PPG and her staff deserves special thanks. I am overwhelmed by the cooperation I received from Circle Development Officer Shri Kajal Kumar Bhowmik for giving due importance to the issues raised by the association on ongoing basis, we have always been supported by AGM HR and CM HR, AGM OAD, AGM HRMS in our Endeavour to serve the membership. The support we received from the CGM Shri Vinod Jaiswal deserve a special mention as without his support, nothing could have been achieved.

I shall be failing in my duties if I do not mention the cooperation and guidance received from Shri G K Gandhi, president, Shhri Dipak Basu, general Secretary FSBIPA and all the members of General body of FSBIPA for their regular motivation and guidance which enabled me to successfully take up our issues with authorities.

My special thanks to the management committee of BABA MAKHAN SHAH LUBANA BHAWAN for providing us this beautiful auditorium for the conduct of AGM today. Our thanks to M/S Shiva Caterers for catering services. Last but not the least, my gratitudes to all who helped in making today's AGM a grand success.

Wish you all good health

Dr M K Virmani

General Secretary

Dated 21/04/2024

Passed in the Annual General Meeting held on 21/04/2024

Vijay Magon

President

SBIPA ZINDABAD -- OURS UNITY ZINDABAD

SBI Pensioners Association Chandigarh Circle

RESOLUTIONS

The General body of SBIPA Chandigarh Circle, in its meeting held on 21st April.2024 at BABA MAKHAN SHSH LUBANA BHAWAN Sector 30A, Chandigarh resolved as under;-

- 1 It is resolved to demand suitable office to SBIPA in LHO Building at the earliest.
- 2 It is resolved to demand adequate sitting arrangements at all dispensaries established by the bank.
- 3 It is resolved to demand establishment of dispensaries at all the centres with total strength of 100 or more working staff plus pensioners.
- 4 It is resolved to demand provision of physiotherapy centre at all the dispensaries at LHO and AOs.It is further resolved to request the bank to appoint specialist doctors at these dispensaries.
- 5 It is resolved to demand issuance of revised PPOs to all the pensioners without waiting for their request.
- 6 It is resolved to demand extension of subsidy, payable to pensioners above the age of 70 years towards insurance premium, to all the pensioners.
- 7 It is resolved to demand pension updation for staff pensioners.
- 8 It is resolved to demand LFC, as available in many of the state governments, to SBI Staff pensioners.
- 9 It is resolved to demand Review of DA payable to pensioners on quarterly basis instead of half yearly basis.
- 10 It is resolved to demand allowing mentally challenged and physically crippled children of pensioners to enroll as family pensioners, even if the disability is detected /Occurred after retirement.
- 11 To demand staff plus senior citizens rate of interest on SBIPA deposits held with SBI as the SBIPA represents the bank's pensioners who are obviously senior citizens
- 12 It is resolved to demand payment of sbi salute ex gratia to all the pensioners/family pensioners on their attaining the age of 75 years.

**SBI Pensioners Association Chandigarh Circle
Amendment to Rules and Bye Laws**

4 (h)	<p>Membership : Any pensioner of State Bank of India and its predecessors in Chandigarh Circle and who is not a member of any other Association of pensioners shall be eligible to become a ordinary member or a life member.</p>	<p>Membership : Any pensioner of State Bank of India and/or eABs(merged with SBI) of Chandigarh Circle shall be eligible to become a life member</p>																																		
32	<p>Elections: Election of office bearers shall be held biennially at the Annual General Body Meeting by secret ballot papers or in any other manner as decided by the General Body.</p>	<p>Elections: The election process to be simplified not compelling all the members to come to HQ at this advance stage of life. The Polling by secret ballot, if required, shall be held at LHO/ different Administrative Office Centres/ Other Major Centres to be decided by the EC Election of office bearers shall be held (every three years). Election Process: 1.The Executive Committee will appoint Returning Officer to conduct the elections who will notify the positions for which elections to be held. Nominations to be invited for various posts. 2. After date of withdrawal, the election process will start. 3.The result to be declared immediately after counting.</p>																																		
24	<p>The following Office bearers shall be elected biennially:</p> <table border="1" data-bbox="280 1352 865 1829"> <tr><td>President</td><td>1</td></tr> <tr><td>Vice President at Head Quarter</td><td>1</td></tr> <tr><td>Vice President –Punjab (Gurdaspur,Jalandhar, Kapurthala, Nawanshahr, Amritsar, Hoshiarpur, Tarantaran)</td><td>1</td></tr> <tr><td>Vice President-Rest of Punjab</td><td>1</td></tr> <tr><td>Vice President-Haryana</td><td>1</td></tr> <tr><td>Vice President-J&K, Himachal Pradesh</td><td>1</td></tr> <tr><td>General Secretary</td><td>1</td></tr> <tr><td>Dy. General Secretary</td><td>1</td></tr> <tr><td>Asstt. General Secretary</td><td>1</td></tr> </table>	President	1	Vice President at Head Quarter	1	Vice President –Punjab (Gurdaspur,Jalandhar, Kapurthala, Nawanshahr, Amritsar, Hoshiarpur, Tarantaran)	1	Vice President-Rest of Punjab	1	Vice President-Haryana	1	Vice President-J&K, Himachal Pradesh	1	General Secretary	1	Dy. General Secretary	1	Asstt. General Secretary	1	<p>The Circle Office Bearers to be elected shall be :-</p> <table border="1" data-bbox="919 1352 1393 1675"> <tr><td>President</td><td>1</td></tr> <tr><td>Vice President</td><td>2</td></tr> <tr><td>General Secretary</td><td>1</td></tr> <tr><td>Deputy General Secretary</td><td>2</td></tr> <tr><td>Asstt. Gen Secretary</td><td>1</td></tr> <tr><td>Organising Secretary</td><td>2</td></tr> <tr><td>Secretary (Finance)</td><td>1</td></tr> <tr><td>Asstt. Secretary (Finance)</td><td>1</td></tr> </table> <p>All eligible members who have the right to vote will be eligible to contest for any post from the circle ,preferably from TRICITY Chandigarh so that it does not</p>	President	1	Vice President	2	General Secretary	1	Deputy General Secretary	2	Asstt. Gen Secretary	1	Organising Secretary	2	Secretary (Finance)	1	Asstt. Secretary (Finance)	1
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	<table border="1"> <tr> <td>Organising Secretaries (Chandigarh, Panchkula, Mohali, Punjab and J&K)</td> <td>5</td> </tr> <tr> <td>Treasurer</td> <td>1</td> </tr> <tr> <td>Asstt. Treasurer</td> <td>1</td> </tr> </table> <p>Proviso : The President , General Secretary & Treasurer shall be from <u>Chandigarh/Panchkula/Mohali.</u></p>	Organising Secretaries (Chandigarh, Panchkula, Mohali, Punjab and J&K)	5	Treasurer	1	Asstt. Treasurer	1	<p>affect the functioning of the Association in any manner.</p> <p>The Executive committee shall have the discretion of co-opting 4/5 Secretary(ies) as per requirement, who will be members of EC. Executive Committee shall have the discretion of calling special invitees to its meetings</p>																										
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	<p>Zonal Secretaries: For effective follow up the activities of the positions of Zonal Secretaries will be created, one for each zone as under:</p> <table border="1"> <tr> <td colspan="2">Punjab Area</td> </tr> <tr> <td>Zone 1</td> <td>Chandigarh, Mohali, Patiala, Ropar</td> </tr> <tr> <td>Zone 2</td> <td>Ludhiana, Sangrur&Fatehgarh Sahib</td> </tr> <tr> <td>Zone3</td> <td>Moga, Ferozepur, Faridkot, Mukatsar</td> </tr> <tr> <td>Zone 4</td> <td>Jalandhar, Kapurthala, Hoshiarpur, Nawanshahar</td> </tr> <tr> <td>Zone 5</td> <td>Amritsar, Gurdaspur, Tarantaran</td> </tr> <tr> <td>Zone 6</td> <td>Jammu & Kashmir</td> </tr> <tr> <td>Zone 7</td> <td>Disstt. Kangra, Chamba, Hamirpur, Shimla etc.</td> </tr> </table> <p>The Vice Presidents, Organising Secretaries and Zonal Secretaries of respective zones shall meet once in a quarter, review the progress in various spheres of activities & the concerned Vice President will submit report to the President. The expenses so incurred will be reimbursed by the Circle Association. Organising Secretaries shall organize such meetings.</p>	Punjab Area		Zone 1	Chandigarh, Mohali, Patiala, Ropar	Zone 2	Ludhiana, Sangrur&Fatehgarh Sahib	Zone3	Moga, Ferozepur, Faridkot, Mukatsar	Zone 4	Jalandhar, Kapurthala, Hoshiarpur, Nawanshahar	Zone 5	Amritsar, Gurdaspur, Tarantaran	Zone 6	Jammu & Kashmir	Zone 7	Disstt. Kangra, Chamba, Hamirpur, Shimla etc.	<p>MODULES</p> <p>Each Module shall have the following positions:-</p> <table border="1"> <thead> <tr> <th>Office bearer</th> <th>No. of posts</th> </tr> </thead> <tbody> <tr> <td>Zonal President</td> <td>1</td> </tr> <tr> <td>Dy General Secretary</td> <td>1</td> </tr> <tr> <td>Asstt. General Secretary</td> <td>1</td> </tr> <tr> <td>Zonal Treasurer</td> <td>1</td> </tr> </tbody> </table> <p>Apart from the modules, the major cities having membership of 200 and above shall be left to the EC to decide and create a unit .</p> <p>Zonal Committees of modules shall open an account in the local branch of our bank to be operated by the Zonal President/DGS of the module alongwith the Zonal Treasurer. In the absence or non availability of Zonal President, the Asstt. Gen Secy shall preside over the meetings.</p> <p>Major centres shall have the following set up to be called as REGIONAL CENTRES with following committee members.</p> <table border="1"> <tbody> <tr> <td>Regional President</td> <td>1</td> </tr> <tr> <td>Asstt. Gen Secretary</td> <td>1</td> </tr> <tr> <td>Secretary Finance</td> <td>1</td> </tr> </tbody> </table> <p>Regional President and AGS of the Region will be ex-officio member of the Module Committee of respective zone.</p>	Office bearer	No. of posts	Zonal President	1	Dy General Secretary	1	Asstt. General Secretary	1	Zonal Treasurer	1	Regional President	1	Asstt. Gen Secretary	1	Secretary Finance	1
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26	<p>President : The President shall be the Executive Head of the Association and his advice shall be taken by the Secretary in all matters, pertaining to the administration of the Association.</p>	<p>President : The President shall be the Executive Head of the Association and his advice shall be taken by the General Secretary in all matters, pertaining to the administration of the Association.</p>
43	<p>The General Secretary may be permitted to have with him a sum not exceeding Rs.1000/- in cash for meeting petty expenses.</p>	<p>The General Secretary may be permitted to have with him a sum not exceeding Rs.10000/- in cash for meeting petty expenses.</p>
44	<p>b) The Treasurer, may be permitted to have with him a sum not exceeding Rs.500/- in cash for petty expenses.</p>	<p>b) The Treasurer, may be permitted to have with him a sum not exceeding Rs.3000/- in cash for petty expenses.</p>
27	<p>Vice President : The Vice President shall assist the President generally in the discharge of his functions. In the absence of the President , the VicePresident shall act for him and preside over the meetings of the Association</p>	<p>27. Vice President : The Vice President shall assist the President generally in the discharge of Association functions. In the absence of the President the Vice President shall act as President to preside over the meetings of the Association</p>
9	<p>The General Body shall ordinarily meet once every year at such place and date within 3 months after the close of the Financial years as may be determined by the Executive Committee</p>	<p>The General Body shall meet twice during the entire tenure, once in the middle of the term and second on or before the date of triennial election. The elections shall however be held triennially, probably in the month of October/November keeping in view the climate of the area as may be determined by the Executive Committee.</p>
54		<p>Contributions: In special circumstances, all the members may be called upon by the Executive Committee to pay contribution\donation specified for any occasion, in addition to the usual subscription, to meet any unforeseen expenditure. Any member who fails to pay such contributions shall suffer</p>

		ineligibility to contest the election or to propose/second the candidature.																								
55		<p>Rights of Members</p> <p>a) Every members shall have the right to offer himself/herself for election to the Executive committee and/or to propose/second the nomination of candidate for election of the Office bearers provided he/she has paid dues to the association on a prescribed date to be determined by Executive Committee.</p> <p>b) Right to vote and support any candidate</p> <p>c) To inspect the membership register and/or accounts of Association and list of voters at the time of election on written request</p>																								
<u>4</u>	<p>1. Subscription:</p> <p>a) Life Membership subscription of the Association will be Rs.1000/- provided the old (Pre 1.11.97) retirees may pay subscription at the rate prevailing at that time of his/her retirement with minimum of Rs.500/- with appropriate admission fee of Rs.50/-</p> <p>ii) Family Pensioner getting reduced Pension : Rs.110/-</p> <p>iii) Family pensioner getting full pension : Rs.510/-</p>	<u>Total Rs.1500/-</u>																								
	<p><u>REVISED (JANUARY 2022)</u></p> <p><u>1.Subscription</u></p> <p><u>a)Life membership subscription of the association will be as under:</u></p> <p><u>For officer and Clerical staff</u></p> <table> <tr> <td><u>Life Membership fee</u></td> <td><u>Rs.2000/-</u></td> </tr> <tr> <td><u>Admission fee</u></td> <td><u>Rs. 200/-</u></td> </tr> <tr> <td><u>Total</u></td> <td><u>Rs.2200/-</u></td> </tr> </table> <p><u>For sub staff, guards and family pensions</u></p> <table> <tr> <td><u>Life Membership fee</u></td> <td><u>Rs.1300/-</u></td> </tr> <tr> <td><u>Admission fee</u></td> <td><u>Rs. 200/-</u></td> </tr> <tr> <td><u>Total</u></td> <td><u>Rs.1500/-</u></td> </tr> </table>	<u>Life Membership fee</u>	<u>Rs.2000/-</u>	<u>Admission fee</u>	<u>Rs. 200/-</u>	<u>Total</u>	<u>Rs.2200/-</u>	<u>Life Membership fee</u>	<u>Rs.1300/-</u>	<u>Admission fee</u>	<u>Rs. 200/-</u>	<u>Total</u>	<u>Rs.1500/-</u>	<p><u>1.Subscription</u></p> <p><u>a)Life membership subscription of the association will be as under:</u></p> <p><u>For officer and Clerical staff</u></p> <table> <tr> <td><u>Life Membership fee</u></td> <td><u>Rs.2700/-</u></td> </tr> <tr> <td><u>Admission fee</u></td> <td><u>Rs. 300/-</u></td> </tr> <tr> <td><u>Total</u></td> <td><u>Rs.3000/-</u></td> </tr> </table> <p><u>For sub staff, guards and family pensions</u></p> <table> <tr> <td><u>Life Membership fee</u></td> <td><u>Rs.1700/-</u></td> </tr> <tr> <td><u>Admission fee</u></td> <td><u>Rs. 300/-</u></td> </tr> <tr> <td><u>Total</u></td> <td><u>Rs.2000/-</u></td> </tr> </table> <p><u>For Family Pensioners whose spouse</u></p>	<u>Life Membership fee</u>	<u>Rs.2700/-</u>	<u>Admission fee</u>	<u>Rs. 300/-</u>	<u>Total</u>	<u>Rs.3000/-</u>	<u>Life Membership fee</u>	<u>Rs.1700/-</u>	<u>Admission fee</u>	<u>Rs. 300/-</u>	<u>Total</u>	<u>Rs.2000/-</u>
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		<p><u>was a member of SBIPA at the time of His/Her death:</u></p> <p><u>i)Membership.....NIL</u></p> <p><u>ii)Re-admission...Rs 300/-</u></p>
45(e)	<p>Contribution to any cause intended for the benefit of pensioner in general ,provided such contributions in any year shall not exceed 1/4th of the General Reserve at the commencement of the year of Rs 2500/- which ever is lower.</p>	<p>Contribution to any cause intended for the benefit of pensioners in general ,provided such contributions in any year shall not exceed 1/4th of the General Reserve at the commencement of the year or Rs 10000/- which ever is lower.</p>

SBIPA Chandigarh Circle
Income & Expenditure Statement
 (PROVISIONAL / UNAUDITED)
 1-Apr-2023 to 31-Mar-2024

Particulars	1-Apr-2023 to 31-Mar-2024	Particulars	1-Apr-2023 to 31-Mar-2024
Direct Expenses	4,36,744.70	Direct Incomes	14,32,878.00
<i>Annual General Meeting Expenses</i>	<i>10,400.00</i>	<i>Donations Received</i>	<i>1,101.00</i>
<i>C A Fees</i>	<i>2,000.00</i>	<i>Members Subscriptions Received</i>	<i>7,09,502.00</i>
<i>Federation Subscription Paid</i>	<i>61,000.00</i>	<i>Savings Bank Interest</i>	<i>11,522.00</i>
<i>Local Conveyance Expenses</i>	<i>2,290.00</i>	<i>TDRs Interest Received</i>	<i>7,10,753.00</i>
<i>Miscellaneous Expenses</i>	<i>1,900.00</i>		
<i>Monthly Meeting Expenses</i>	<i>8,310.00</i>		
<i>Outsourcing Charges</i>	<i>18,000.00</i>		
<i>Postage and Courier Charges</i>	<i>22,029.70</i>		
<i>Stationery and Printing</i>	<i>1,75,538.00</i>		
<i>Travelling Expenses</i>	<i>1,35,277.00</i>		
Gross Surplus c/o	9,96,133.30		
	14,32,878.00		14,32,878.00
Excess of Income over Expenditure	10,39,152.30	Gross Surplus b/f	9,96,133.30
		Indirect Incomes	43,019.00
		<i>Dividend Received</i>	<i>43,019.00</i>
Total	10,39,152.30	Total	10,39,152.30

SBI PENSIONERS ASSOCIATION CHANDIGARH CIRCLE

Balance Sheet (Provisional/Unaudited)

1-Apr-2023 to 31-Mar-2024

Liabilities	as at 31-Mar-2024	Assets	as at 31-Mar-2024
Capital Account	1,14,29,417.96	Investments	1,71,330.00
<i>CAPITAL ACCOUNT</i>	<i>1,14,29,417.96</i>	<i>Deposits (Assets)</i>	<i>1,050.00</i>
		<i>Equity Shares Investment SBI</i>	<i>1,70,280.00</i>
Loans (Liability)			
Current Liabilities			1,20,22,325.26
		Current Assets	1,22,97,240.26
		<i>Bank Accounts</i>	
		<i>Interest Receivables</i>	<i>1,37,989.00</i>
		<i>TDS</i>	<i>1,36,926.00</i>
SURPLUS A/c	10,39,152.30		
<i>Opening Balance</i>			
<i>Current Period</i>	<i>10,39,152.30</i>		
Total	1,24,68,570.26	Total	1,24,68,570.26

Sd/-
Vijay Magon
 President

Sd/-
Dr. M. K. Virmani
 General Secretary

Sd/-
C. L. Dhiman
 Treasure

Sd/-
Ashok Sharma
 Asst. Treasure

SBIPA CHANDIGARH CIRCLE

Profit & Loss A/c

1-Apr-2022 to 31-Mar-2023

Particulars	1-Apr-2022 to 31-Mar-2023	Particulars	1-Apr-2022 to 31-Mar-2023
Direct Expenses	9,66,185.50	Direct Incomes	14,56,471.00
<i>Amounts Paid to SBIPA Units</i>	12,150.00	Dontions Received	1,100.00
<i>Annual General Meeting Expenses</i>	3,85,392.00	<i>Members Subscription Received</i>	8,30,601.00
Bank Charges	383.50	Savings Bank Interest	8,032.00
CA Annual Charges	12,000.00	TDR Interest Received	<u>6,16,738.00</u>
Elections Expenses	8,840.00		
Federation Subscriptions	33,000.00		
	.00		
<i>Local Conveyance Expenses</i>	25,640.00		
Miscellaneous Expenses	14,059.00		
<i>Monthly Meeting Expenses</i>	10,167.00		
<i>Postage and Courier Charges</i>	29,624.00		
<i>Printing and Stationery Exp</i>	2,61,387.00		
Staff Welare Expenses	72,470.00		
<i>Telephone and Mobile Expenses</i>	7,400.00		
Travelling Expenses	83,673.00		
Website Charges	<u>10,000.00</u>		
Gross Surplus c/f	4,90,285.50		
	<u>14,56,471.00</u>		<u>14,56,471.00</u>
Nett Surplus	5,25,588.50	Gross Surplus b/f	4,90,285.50
		Indirect Incomes	35,303.00
		Dividend Received	30,033.00
		Tax refund received	5270
			<u>5270</u>
Total	5,25,588.50	Total	5,25,588.50

SBIPA CHANDIGARH CIRCLE

Balance Sheet

1-Apr-2022 to 31-Mar-2023

Liabilities	as at 31-Mar-2023	Assets	as at 31-Mar-2023
Capital Account	1,09,03,829.46	Current Assets	1,14,29,417.96
<i>CAPITAL ACCOUNT</i>	<u>1,09,95,733.46</u>	Deposits (Asset)	1,050.00
Loans (Liability)		Bank Accounts	1,11,04,743.96
Current Liabilities		<i>EQUITY SHARES</i>	1,70,280.00
Income and Expenses Account	5,25,588.50	<i>Interest Receivable on TDRs</i>	88,627.00
<i>Opening Balance</i>		<i>TDS</i>	<u>64,717.00</u>
<i>Current Period</i>	<u>5,25,588.50</u>		
Total	1,14,29,417.96	Total	1,14,29,417.96

Sd/-
Vijay Magon
President

Sd/-
Dr. M. K. Virmani
General Secretary

Sd/-
C. L. Dhiman
Treasure

Sd/-
Ashok Sharma
Asst. Treasure

Sd/-
Gupta Ashok Kumar & Associates
Membership no 084934