

SBI PEN. ASSN.'S SAMVAD

स्टेट बँक पेन्शनर्स असोसिएशन (मुंबई सर्कल), पुणे यांची गृहपत्रिका

Price Rs. 3/-



॥ स्वयमेव मृगेद्रता ॥

संवाद

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥
सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

Vol-2

Issue - 12

जून २०१०

June 2010

Notice of Annual General Meeting of
State Bank of India Pensioners' Association
Notice of Annual General Meeting of SBI
Pensioners' Association (Mumbai Circle), Pune to be
held at Pune on Monday, the 12th July 2010 is printed
on Page No 3. Please note that no separate Notice
of the AGM will be sent to the members.

- Secretary

असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस
वार्षिक सर्व साधारण सभा सोमवार दि. १२ जुलै २०१०
रोजी पुणे येथे होणार आहे, त्याची नोटीस पान क्र.३ वर छापली
आहे. सभेची वेगळी नोटीस सभासदांना पाठवली जाणार
नाही, याची कृपया नोंद घ्यावी.

- सचिव

संपादकीय

सभासद मित्रांनो,

'ग्लोबल वॉर्मिंग' ची शास्त्रीय कारणे वर्तमानपत्रात वाचत असतानाच यंदाचा उन्हाळा आला, ग्लोबल वॉर्मिंगचा अर्थ जाणवू लागला आणि भरीस भर म्हणून पंचांगातला अधिक महिना नेमका वैशाखच ठरला. अधिक काय आणि निज काय, कोठलेही तपमान ४० ते ४५ च्या आसपास. सोलापूर, नागपूर, चंद्रपूरचे आकडे ऐकूनच भडकायला होत असे. आता मान्सूनची दिशा काहीशी सरकली. महाराष्ट्रातील त्याचे आगमन लांबले. पण उशीराने का होईना पुरेसा पाऊस पडो एवढीच या क्षणीची प्रार्थना.

अधिक महिन्यात वाण देण्याची प्रथा आपणाकडे आहे. विशेषतः जावयाला ते वाण दिले जाते. (कौतुकाला जातीधर्माची अट नसते.) त्यानुसार आपल्या काही सभासद बंधूंनी वाण दिले असेल, काही जणांनी घेतलेही असेल. काही जणांनी तर दोन्ही साधले असेल. त्यानिमित्ताने भर उन्हाळ्यातही कौतुकाचा, प्रेमाचा, जिव्हाळ्याचा ओलावा अनुभवला असेल आणि उन्हाळा किंचित सुखद झाला असेल. या ठिकाणी विंदा करंदीकरांच्या ओळी आठवतात -

देणान्याने देत जावे घेणान्याने घेत जावे
घेणान्याने घेता घेता देणान्याचे हात घ्यावेत

सुझास अधिक सांगणे न लगे आणि त्यासाठी अधिक महिन्याची वाट पहाण्याचे कारण नाही.

वाचक मित्रहो, आम्हाला मात्र या निमित्ताने अभिनव वाण मिळाले आणि ते म्हणजे महाभारताची एक प्रत (मूळ संस्कृत

संहिता असलेली) रामायण, महाभारत ही आपली राष्ट्रीय महाकाव्ये. महाभारत पूर्वीच घडले असे नव्हे तर आजही आपण त्या त्या व्यक्तीरेखा अनुभवत असतोच की, उदा.: द्विधाचित्त अर्जुन सभापर्वात एक प्रसंग आहे तो नारद-युधिष्ठिर संवादाचा. तो वाचताना आम्हाला आपल्या सेवानिवृत्ती वेतनाच्या प्रश्नाची आठवण झाली. नारद विचारतात,

कच्चितबलस्य भक्तं च वेतनं च यथोचितम् ।

संप्राप्तकालं दातव्यं ददासि न विकर्षसि ? ॥ सभापर्व अ.५-३६

सैन्याला योग्य वेळी यथोचित अन्न वेतन तू देतोस ना ? वेतन द्यायला उशीर लावून त्यांना पीडा देत नाहीस ना ? असा प्रश्न धर्मराजाला नारदानी विचारला आहे. महाभारतकाली 'पेन्शन' नव्हते. पण म्हणून काय झाले ? विद्यमान व्यवस्थेने मान्य केलेली निवृत्तिवेतन योजना उभयपक्षी लागू आहे. आमचे युधिष्ठिर म्हणजे अर्थखाते काय करत आहे ?

आपली बँक देण्यास तयार असली तरी झारीतले शुक्राचार्य केंद्रिय अर्थमंत्र्यांना अपुरी, माहिती देऊन अंधारात ठेवत आहेत. श्री.दांडेकरसाहेब प्रभृतींनी पुनः पुनः सांगूनही सनदी अधिकारी बधत नाहीत. ते आधुनिक दुर्योधनच नव्हेत काय?(सुईच्या अग्रावरची मातीसुद्धा देणार नाही असे म्हणणारा दुर्योधन आठवतो ना!)

मित्रांनो, आपण म्हणाल मग भारतीय 'युद्ध' होणार का ? तर होय सनदशीर, न्यायालयीन संघर्षाची तयारी आपणास करावी लागणारच. अखेर 'यतो धर्मः ततो जयः' हेच खरे.

- श्रीधर विश्वनाथ सहस्रबुद्धे

Visit us at : www.sbipensionerspune.org

e-mail : sbipenmumbai@yahoo.com



श्री.वसंत मोरेश्वर प्रभुदेसाई कै.ल.ना.पाबळकर स्मृती सुवर्ण पदकाचे २००९-२०१० सालाचे मानकरी

श्री.वसंतराव प्रभुदेसाई यांना यावर्षीचे कै.ल.ना.पाबळकर स्मृती सुवर्ण पदक देण्याचा निर्णय असोसिएशनच्या २ जून २०१० च्या कार्यकारिणीच्या बैठकीत घेण्यात आल्याची बातमी कळल्यावर प्रभुदेसाईंच्या असंख्य चाहत्यांमध्ये आनंदाची लहर पसरली असणार यात मुळीच शंका नाही. गेली अनेक वर्षे सातत्याने केलेल्या अथक परिश्रमाचे, उत्कृष्ट कार्याचे व समरसून दिलेल्या मार्गदर्शनाचे हे फळ आहे अशीच भावना सर्वांच्या मनात असणार आहे.

प्रभुदेसाई यांचा जन्म ६ ऑगस्ट १९३३ रोजी ठाणे येथे एका घरंदाज कुटुंबात झाला. शालेय शिक्षण ठाणे येथे व कॉलेज शिक्षण मुंबईच्या रुइया कॉलेजमध्ये घेऊन त्यांनी बी.ए.ची पदवी संपादन केली. जुलै १९५८ मध्ये त्यांनी स्टेट बँकेत नोकरीस प्रारंभ केला व निरनिराळ्या पदांवर जबाबदारीची कामे केली. नंतर नंतर त्यांनी Advances Portfolio मध्ये इतके प्राविण्य मिळवले की अनेकांना त्यांचे वरिष्ठ 'कांही अडचण आली तर प्रभुदेसाईंना विचारा' असे सांगत असत. त्यांनी तयार केलेली प्रकरणे सर्व दृष्टीने इतकी परिपूर्ण असत की त्यांची मंजूरी कोणत्याही query शिवाय होत असे. प्रभुदेसाईंनी केलेली तपश्र्या मनस्वी होती हाच त्याचा अर्थ असावा.

दांडेकरांची व प्रभुदेसाईंची ओळख १९८५ पासून होती. प्रभुदेसाई यांनी एप्रिल १९८८ अखेर बँकेतून सेवानिवृत्ती घेतली, व लगेचच कै.भास्करराव गद्रे व श्री.दांडेकर यांच्या विनंतीवरून असोसिएशनमध्ये प्रवेश केला. त्यानंतर सतत १४ वर्षे मुंबईच्या झोनल सब-सेंटरच्या मॅनेजिंग कमिटीचे सभासद म्हणून ते कार्यरत राहिले. मुख्यतः नवीन सभासद-नोंदणीवर त्यांनी लक्ष केंद्रित केले व त्यानिमित्ताने दादरपासून बदलापूरपर्यंत भरपूर भ्रमंती केली. खरं म्हणजे त्यांना आधी असोसिएशनच्या कामाची कांहीच माहिती नव्हती. एकदा केव्हातरी त्यांना मिळणाऱ्या पेन्शनच्या रकमेवरून चर्चा झाली तेव्हा दांडेकरांच्या लक्षात आले की, पेन्शनमध्ये FDR ची रक्कम कमी धरली होती. पुढे वाढीव FDR मंजूर होऊन पेन्शनमध्ये वाढ झाली. याचा फायदा असा झाला की, इथून पुढे प्रभुदेसाई यांचे on the job शिक्षण सुरू झाले व हळूहळू त्यांचेकडे पेन्शन, फॅमिली पेन्शन, कॉम्युटेशन ऑफ पेन्शन, लाईफलाँग पेन्शन, मेडिकल स्कीमच्या केसेस यांची रीघ सुरू झाली. दांडेकरांचे सान्निध्य व मार्गदर्शन यामुळे त्यांनी या कामात रुची घेतली व येईल त्या कामासंबंधीच्या बँकेच्या नियमांचा आमूलाग्र अभ्यास करून त्यांनी पुढे इतके नैपुण्य मिळवले की त्यांनी पाठवलेल्या प्रकरणांना कोणत्याही आडकाठीशिवाय मंजूरी मिळू लागली. अनेक गुंतागुंतीच्या प्रकरणात त्यांनी चिकाटीने यश मिळवले व कोणतीही बिकट समस्या असली तरी एकदा प्रभुदेसाईंनी ते प्रकरण हाताळले की त्याला मंजूरी मिळण्यात कांहीच अडचण येत नाही असा लौकिक मिळवला.

मी व प्रभुदेसाई यांनी २२ वर्षापूर्वी एकाच वेळी असोसिएशनमध्ये प्रवेश केला व तेव्हापासून मी त्यांचे काम पहात आहे. हाती घेतलेल्या कामाचा अगदी मुळापर्यंत जाऊन अभ्यास करायचा व नंतर त्यातील अडचणी व खाचारखोचा शोधून त्यावर मात करण्याकरता अभ्यासलेल्या माहितीच्या आधारावर उत्तरे शोधून काढायची यात त्यांचा हातरखंडा आहे. एखाद्या गोष्टीच्या मागे लागल्यावर त्याची उकल होईपर्यंत ते स्वस्थ बसत नाहीत आणि या सर्व कामात स्वतः अभ्यास करणे व दांडेकरांचे मार्गदर्शन याला ते महत्व देतात. 'मला दांडेकरांच्यामुळे असोसिएशनचे काम करण्याची संधी मिळाली व त्यांच्या प्रेरणेने व त्यांनी दिलेल्या अमोल मार्गदर्शनामुळेच मी घडत गेलो' असे ते मानतात व मिळालेल्या यशाचे सर्व श्रेय गुरू म्हणून दांडेकरांच्या पदरात टाकतात. दांडेकर फेडरेशनचे जनरल सेक्रेटरी असतांना सहा वर्षे प्रभुदेसाई यांनी दांडेकरांना त्यांच्या कामात भरपूर मदत केली व एक भरवशाचा समर्थ कार्यकर्ता म्हणून नाव मिळवले.

प्रभुदेसाई यांचा ठाण्याचा वडिलोपार्जित वाडा खूपच मोठा होता व त्यात मोठे हॉल्स होते. शिवाय त्यांचे घर म्हणजे open house असल्यामुळे नातेवाईक, मित्रमंडळी आणि कामानिमित्त येणारे असंख्य कार्यकर्ते व पेन्शनर्स यांचा तिथे राबता असे. त्यांच्या घरी असोसिएशनच्या अनेक सभा होत. शिवाय मुंबईत/ठाण्यात येणाऱ्या पाहुण्या मंडळींना वसतीकरता हक्काचे घर म्हणूनही अनेकजण येत. त्या सगळ्यांची देखभाल आणि पाहुणचार सौ.वंदनावहिनी अतिशय आपलेपणाने करीत असत. त्यांचा पिढीजात मधुमेह त्रास देत असला तरी सरबराईत कुठे कमी पडत नसे. २००६ साली प्रभुदेसाईंनी ठाण्याचे घर विकले व ते पुण्यात रहावयास आले. अतिशय स्वाभाविकपणे त्यांनी पुण्याच्या कार्यालयात हजेरी लावण्यास सुरूवात केली. लक्षात ठेवण्याजोगी गोष्ट म्हणजे सध्या ते पदाधिकारी तर सोडाच पण कोणत्याही कमिटीचे साधे मेंबरही नाहीत तरी असोसिएशनचे कामात योगदान देणे सुरू केले.

प्रभुदेसाई हे खरे मुंबईकर आहेत. वक्तशीरपणा, व्यवस्थितपणा आणि शिस्त याबद्दल ते कटाक्षाने आग्रही असतात. आळस त्यांच्या आसपासही फिरकत नाही. हाती घ्याल ते तडीस न्या हा त्यांचा कामाच्या बाबतीतील ध्यास असतो. प्रभुदेसाई हे धार्मिक वृत्तीचे कुटुंबवत्सल गृहस्थ आहेत. सौ.वंदनावहिनी, दोन कन्या, जावई व नातवंडे असा त्यांचा सुरवी परिवार आहे. त्यांना प्रवासाची व धार्मिक स्थळांना भेटी देण्याची आवड आहे. त्यांनी अनेक सामाजिक व धार्मिक संस्थांना उदारहस्ते भरघोस देणग्या दिल्या आहेत. आपल्या असोसिएशनलाही त्यांनी आर्थिक सहकार्य केले आहे. सर्व कौटुंबिक जबाबदाऱ्या पार पाडल्यामुळे व अनेकांच्या कठिण समस्या दूर केल्यामुळे ते समाधानी आहेत.

त्यांना उत्तम प्रकृती व उदंड आयुष्य लाभो आणि अंगिकारलेल्या कामात भरपूर यश मिळो अशी परमेश्वराजवळ प्रार्थना.

- स.ग.रबडे

**State Bank of India Pensioners' Association
(Mumbai Circle), Pune**

"Anubandh", Building No.B-2, 4th Floor,Block No.16
Near Ramkrishna Math, Sinhagad Road, Pune - 411030

e-mail : sbipenmumbai@yahoo.com

Notice: 2009-2010

Date : 15th June 2010

36th Annual General Meeting

The Managing Committee of the Association in its meeting held on 2nd June 2010 has decided to hold the 36th Annual General Meeting of the Association **at 12.00 noon on Monday the 12th July 2010** at "**Sonal Hall**", 19 Karve Road, Near Ayurved Rasashala, **Pune-411004** (Phone No.020/25440424) to transact the following business. All the members are requested to make it convenient to attend the meeting.

AGENDA

1. To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after 22nd July 2009.
2. To confirm the Minutes of the last Annual General Meeting held on 22nd July 2009 which were printed in "SAMVAD" for November 2009.
3. To felicitate Chief Guest and other dignitaries.
4. To present the "**Late Shri.L.N.Pabalkar Memorial**" **Gold Medal to Shri. Vasant M. Prabhudesai, Pune**
5. To approve the audited Financial Statements for the year ended 31st March 2010. (copies enclosed)
6. Report of the Managing Committee for the year 2009-2010 to be read, discussed and adopted. (Copy of the report enclosed)
7. President's Address.
8. Elections of the Office-bearers of the Circle Association for the years 2010-2011 & 2011-2012 for the posts of President, Secretary, Jt.Secretary and Treasurer.
9. Announcement of the new Circle Managing Committee for the two years period 2010-2012.
10. Any other matter with the permission of the Chair.

R.N.Lalingkar
Secretary

N.B. : **Bank's Pensioners' Meet will also be held during the day at the same venue which please be noted.**

Kindly note the following carefully
General Body Meeting Programme : 12.00 noon to 5.30 p.m.
Lunch : between 10.30 am to 12.00 noon

- Venue -
'Sonal Hall'
19 Karve Road, Near Ayurved Rasa Shala,
PUNE - 411004
Phone Number 020/25440424
N.B.: PMT buses are available from
Pune Railway Station, Deccan Gymkhana &
Swargate passing through
Karve Road towards Kothrud.

Instructions for outstation Members :-

- 1) All the members are requested to note that this year **No Lodging/Boarding arrangements** have been made on **11th July (i.e. one day earlier in the evening as was being made heretofore)** for the outstation members. It is, therefore, requested to make their own lodging/boarding arrangements for those who are coming to Pune before 12th July 2010. The Annual General Meeting will start on 12th July 2010 at 12.00 noon at the above venue. However, the **LUNCH** arrangements have been made **for all the members (including outstation & local) who are attending the AGM on 12th July 2010** between **10.30 a.m. & 12.00 noon** at the same venue on the day of the AGM.
- 2) All the members, including outstation members, are, therefore, requested to have their lunch at the venue before 12.00 noon, so that the Annual General Meeting can be started exactly at 12.00 noon.
- 3) For those members who could not make it convenient to come to the venue before 12.00 noon due to late arrival of bus/railway etc. from their destinations, **they also will be provided lunch at the venue, even if they come after 12.00 noon**, at the back side of the venue. They are requested to have their lunch immediately, if they arrive after 12.00 noon and then attend the AGM.
- 4) The registration of members who attend AGM will start at 10 a.m.

General Instructions :

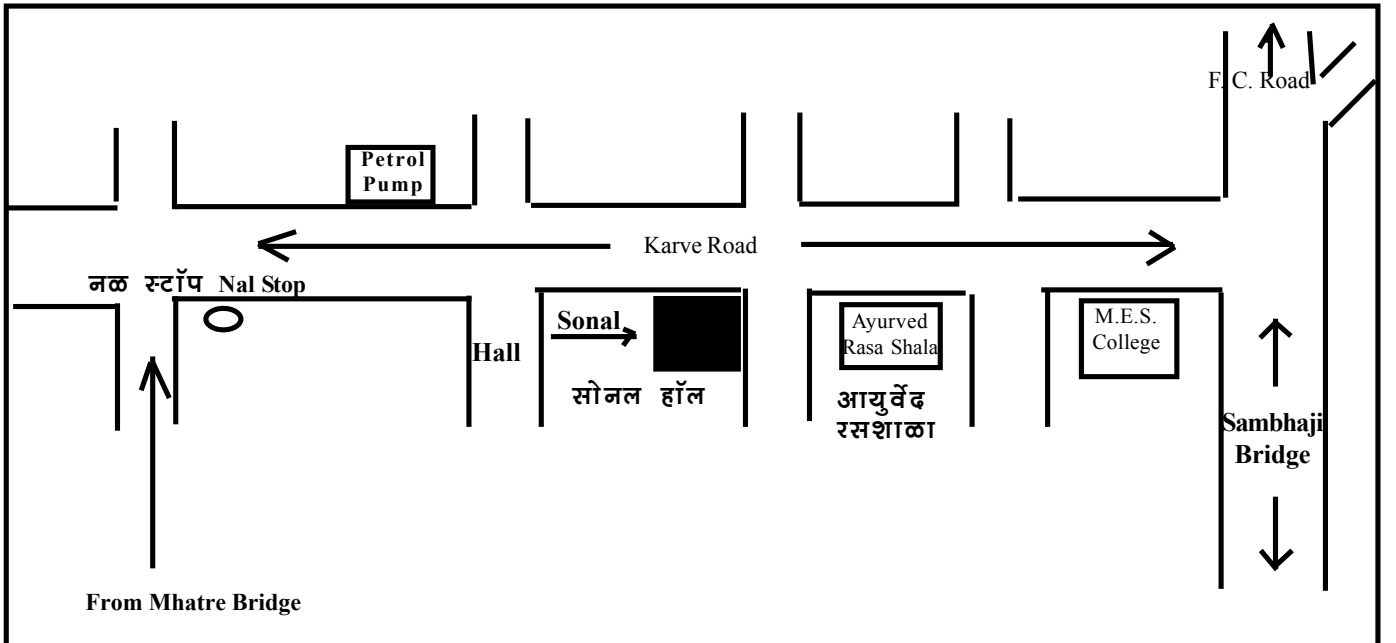
- 1) The minutes/proceedings of the last Annual General Meeting held at Ahmednagar on 22nd July 2009 were printed in 'SAMVAD' for November 2009. If any member requires any clarifications/suggestions he/she should advise us at the Association's office at Pune so as to reach the same **in writing a letter before 5th July 2010.**
- 2) Similarly, on receipt of the Annual Report for 2009-2010 and Financial Statements which are printed in this issue of 'SAMVAD', if any member desires to get clarifications/ details etc., about any matter, he/she is requested to send such queries in writing a letter to the Association's Pune Office before 5th July 2010. This will help the 'time management' of the AGM hence the request.

सर्व सभासदांसाठी विशेष सूचना

- १) परगावाहून वार्षिक सभेसाठी येणाऱ्या सभासदांसाठी केली जाणारी **आधले दिवशीची (म्हणजे ११ जुलै रोजी) संध्याकाळी/रात्रीची राहण्या-जेवणाची व्यवस्था असोसिएशनतर्फे यावर्षी होऊ शकणार नाही.** सभेसाठी घेतलेले कार्यालय १२ जुलै रोजी सकाळी ताब्यात मिळणार असल्याने आधले दिवशीची राहण्या-जेवणाची व्यवस्था बाहेरून येणाऱ्या सभासदांनी अन्य ठिकाणी स्वतः करावयाची आहे याची कृपया नोंद घ्यावी.
- २) मात्र दि.१२ जुलै २०१० रोजी सभेला येणाऱ्या **(स्थानिक व परगावाहून येणाऱ्या) सर्व सभासदांसाठी भोजनाची व्यवस्था सभास्थानी सकाळी १०.३० ते १२ या वेळेत करण्यात आलेली आहे.**
- ३) वार्षिक सभा बरोबर दुपारी १२ वाजता सुरू होईल. जे परगावचे सभासद दुपारी १२ नंतर येतील त्यांचेसाठी सुद्धा जेवणाची व्यवस्था केलेली आहे. तरी कोणत्याही कारणाने सभेस उशीरा (म्हणजे दुपारी १२ नंतर) येणाऱ्या सर्व सभासदांनी सभास्थानी प्रथम जेवण करून मग सभेत स्थानापन्न व्हावे ही विनंती.
- ४) वार्षिक सभेला येणाऱ्या सभासदांचे रजिस्ट्रेशन बरोबर सकाळी १० वाजता सुरू होईल.
- ५) गतवर्षी २२ जुलै २००९ रोजी अहमदनगर येथे झालेल्या वार्षिक सभेचा वृत्तांत नोव्हेंबर २००९ च्या संवाद मासिकात छापलेला आहे. त्यासंबंधी कोणा सभासदास अधिक खुलासा पाहिजे असल्यास, अशा सभासदाने कृपया ५ जुलै २०१० पूर्वी असोसिएशनच्या पुणे कार्यालयाशी लेखी पत्राद्वारे संपर्क साधावा.
- ६) तसेच या अंकात असोसिएशनचा २००९-१० चा वार्षिक अहवाल व ३१ मार्च २०१० अखेरची वार्षिक हिशोब पत्रके छापली आहेत. त्यासंबंधी कांही खुलासा पाहिजे असल्यास दि. ५ जुलै २०१० पूर्वी असोसिएशनचे कार्यालयाशी लेखी पत्राद्वारे संपर्क साधावा ही विनंती.

- सेक्रेटरी

Map showing Location of the Venue of AGM



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

Report of the Managing Committee for the Year 2009-2010

Dear Members,

1. On behalf of the Managing Committee I am glad to place before you the Annual Report of the Association for the year ended 31st March 2010.

2. Membership:-

Position of membership as on 31st March 2010 is as under.

New Admissions During the year 2009-10		Total position as on 31-03-2010
	Pensioners	
377	Patrons	7898
8	Benefactors	357
-	Life	422
	Less - Due to Deaths (-)	83
385	Sub Total	8594
	Family Pensioners	
	(including transferred from Associate members due to death of pensioners)	
17	Patrons	641
10	Benefactors	476
2	Life	304
	Less - Due to Deaths (-)	9
29	Sub Total	1412
	Associate Members	
351	Patrons	5873
5	Benefactors	698
-	Life	188
	Less - Due to Deaths (-)	37
356	Sub Total	6722
770	Grand Total	16728
===		=====

The Managing Committee is very much thankful to those members who have put in sincere efforts to enroll 770 new members during the year. It may also be observed that the number of retirees is less. However, more efforts need to be made to achieve target of 75% membership (of total pensioners/family pensioners of the Bank) during the current year. At present our total membership as on 31-03-2010 is 16,728. While taking review of efforts made for enrolling new members during the year, it will be worth noting that Shri. Rajiwadekar, Vice-President of our

Mumbai Zonal Sub-Centre, secured Branch-wise lists of 'would be' retirees from PPG Department which were distributed to all the Zonal Sub-Centres with a request to contact them on time and enroll them as our members. In turn, all the district representatives were entrusted the work by the Zonal Secretaries. All such efforts resulted in enrolling maximum number of retirees as our members. We take this opportunity and request our Benefactor/Life members to upgrade their present membership to Patron membership by paying the difference in membership fees. We also appeal to each member of the Association to enroll at least one new member as is being stressed by our President Shri.V.M.Gokhale in every meeting.

Resources :

All of us are aware that it is our constant endeavour to meet the expenses out of our income i.e.

- (a) Interest earned on Deposits;
- (b) Income on investments in Govt. Bonds;
- (c) Donations received from the members and
- (d) Membership fees.

Membership fees are retained as 'Trust Fund' and are being invested mainly in Govt. Bonds/Bank Deposits etc. On Liabilities side, it will be observed that our 'corpus' has increased by Rs.7,39,250/-, taking the amount of Trust Fund to Rs.1,64,30,433/-. 'Building Fund' has been increased by Rs.93,207/- mainly due to the contributions received from the members from Mumbai ZSC towards their share in acquiring Association's Thane Office own premises. Legal Fund has been increased by Rs.65,660/-. However, there is not much increase in Distress Relief Fund during the year. Members are requested to contribute generously towards legal fund to enable us to make our Association financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts. The expenses for 'Printing & Stationery', 'Traveling', 'Meeting Expenses', etc. are gradually increasing as per present market trend. As regards 'Postages', we are getting a concession in postal tariff for mailing up to 10000 copies of "Samvad" @ 25 paise up to 50 grammes weight per copy and Rs 2/- if weight exceeds 50 grammes per copy. Now total dispatches per month are more than 10,000 and this figure is increasing every month due to increase in membership. The renewal of this LWP license has been done and is now valid till 31-12-2010. We have also got permanent registration of our monthly magazine 'SAMVAD' from Registrar of Newspaper for India, New Delhi. The Association has received interest on Bank Deposits to the tune of Rs.6,77,254/- and on Govt. of India Bonds to the tune of Rs.5,63,666/-. We have not taken into account interest accrued but not received up to 31st March 2010 due to change in the accounting procedure. Dividend from other investments amounts to Rs.10,569/-, while Rs.7,700/- were received by way of Admission fees. The members have given Donations of Rs.3,04,410/-

(including Rs.93,207/- contributed by members from Mumbai ZSC towards Building Fund) during the year for various reasons. The lists of 'Donors' have already been printed in past issues of 'Samvad'. You will now observe that our financial position is getting improved and the members will appreciate this. It is worth noting that we have purchased premises during the month of January 2010 which will be used as our own 'Holiday Home'. The premises have been well furnished and are ready to use by our members.

Donations :

We have received donations for

- (a) Distress Relief Fund Rs.1,53,443/- ;
- (b) for 'Samvad' - Rs.1,53,264/- ;
- (c) Misc. Donations Rs.1,51,146/- and
- (d) Legal Fund - Rs.2,44,748/-.

Figures at (a) and (d) are reflected in the Balance Sheet on the Liabilities side while the figures at (b) and (c) are reflected on income side of Income & Expenditure A/c. It is our earnest desire to build up a corpus of substantial amount to enable us to give our share for providing relief to affected families as and when there is national/natural calamity like 'Tsunami', earthquake, floods etc. through social organizations.

As on 31st March 2010 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,53,443/- and Rs.2,24,748/- respectively. We take this opportunity and appeal to all the members to donate generously and increase the funds.

Meetings of the Managing Committee :

In all 4 Managing Committee Meetings were held during the year. Apart from administrative work and financial matters, various issues were discussed, viz., the membership drive, problems faced by the members in general, organizational matters such as pensioners' meetings, contacting non-members, organizing Health camps, arranging informative lectures on various issues of interest, taking review of working of Bank's dispensaries etc. The representatives of each zonal sub-centre actively participated in the discussions.

Special Activities :-

a) House Magazine 'Samvad':- We are publishing our house magazine 'Samvad' on monthly basis and sending it to all the members by post. The magazine is so popular that some of the pensioners from neighboring states like Madhya Pradesh and Karnataka have also become subscribers by remitting Rs.100/- per year. We are also sending 'Samvad' to all the office-bearers and Governing Body members of our Federation and office-bearers of serving staff Federations. We are also sending our SAMVAD to all the senior executives such as Chairman, M.Ds, Dy.M.Ds, CGMs/CDOs etc. at Corporate Centre and in Mumbai LHO for their information. Our 'SAMVAD' is well accepted by Bank's functionaries and other Circle Association office-bearers as well. 'Samvad' contains latest

news on Federation/Association front, reports on organizational and cultural activities undertaken by Sub-Centres and District units, literary works of our members like thought-provoking articles on special subjects/occasions, narration of self-experiences while in service, small stories, poems, jokes and cartoons etc. Competition of writing (in Marathi language) was organized by the Editorial Committee and many members participated in it. Prizes were also distributed to the winners at the hands of our President in our Annual General Meeting held on 22nd July 2009 at Ahmednagar. Now our monthly issues are also made available on our Association's web-site.

b) Website :- We had launched our website in 2007 containing useful information for members. Our improved web-site " www.sbipensionerspune.org " contains useful new links such as 'Samvad Magazine', 'Financial Statements', 'Photo Gallery', 'Current News', Bank's/Federation's Circulars', 'DA Rates', 'Financial Statements' etc. We are getting very good response from the members, especially from those who go abroad for certain period and are now able to read our 'SAMVAD' magazine and latest developments on Federation front on web-site from any corner of the world which is linked with internet. It is observed that the number of visits from pensioners from other Circles is increasing day by day & there is encouraging feedback from pensioner-members of other Circle Associations when they get latest information regarding developments on our "Federation front". Our members are also requested to visit the website occasionally to know the latest information.

c) Birthday Greetings :- We are getting, almost every week, appreciation letters from members on receipt of 'Birth-day Greeting Card' promptly sent by our devoted member Shri.M.K.Bapat. Shri.Bapat is handling this activity for the last more than 9 years. His family members also assist him for mailing more than 1200 cards per month. Recently Shri.L.V.Joshi and Shri.M.N.Rajwade from Pune also extended their helping hand to Shri.Bapat which is worth noting. Very often we get letters from family pensioners and old retirees who express their sincere appreciation for this good gesture of Association. Many reciprocate their appreciation by sending 'Donation' to the Association. We are really grateful to Shri.M.K.Bapat for this extra-ordinary service which keeps all the members cheerful throughout the year.

d) Library :- The Libraries were started at Pune & Thane office premises which are running successfully. Many books in Marathi/English, all donated by our members, are made available for reading at home and the response is encouraging.

e) Audit of our Financial Statements as on 31st March 2010 :-

It is worth mentioning here that it was possible to complete the audit of the Financial Statements as on 31-03-2010 before 28th April 2010. This was because of strenuous efforts taken by Shri.S.P.Barve, Treasurer, to collect the final Financial Statements/necessary papers/certificates from the branches, where our accounts are maintained, in time from all the ZSCs and getting the same audited from M/s A.R.Sulakhe & Co, Chartered Accountants. Chartered Accountants have also done the audit well in time. Mrs.Swati Rajurkar is helping us to maintain the financial accounts

with the aid of Computer. All the Secretaries of ZSCs S/Shri. J.B.Pusalkar, J.S.Vakil, I.H.Dias & J.B.Dharmadhikari deserve complements for their co-operation in the matter.

Reports from Zonal Sub-Centres -

1) Aurangabad Zonal Sub-Centre : - As reported in the past, the retirees from the branches under Aurangabad Zonal office prefer to settle down in Dhule and Jalgaon Districts. The membership of the sub-centre is also spread all over Marathwada region covering Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded & Osmanabad Districts. Under the leadership of Shri.S.D.Patil, President & Shri.J.B.Dharmadhikari, Seretary, the ZSC has enrolled 70 new members during the year and collected Rs.68330/- including subscription fees of Rs.66000/- and donations worth Rs. 2330/-. The District representatives are arranging get-togethers and functions like Tilgul/Haldi Kumkum and entertainment programmes.

Nanded Unit :- The active members have decided to publish a "Hand-written" four page quarterly 'News Letter' named "Vartalap", wherein they will publish the latest developments on Assoiation front and the local news about activities in the Nanded District. They have decided to distribute the sufficient Xerox copies to all the members residing in Nanded District. Really worth emulating idea of taking our handwritten quarterly by other places. We wish them a grand success.

2) Mumbai Zonal Sub-Centre : - Mumbai Zonal Sub-Centre is always on the forefront of the Association activities. Under the leadership of Shri.V.M.Gokhale, President and Shri.S.B.Gokhale, Secretary with the help of all the other active committee members, the sub-centre has shown exemplary growth in membership by enrolling 227 new members and taking its total membership to 4426. A sum of Rs.3,47,769/- has been collected, of which Rs.2,21,520/- by way of membership fees and Rs.1,26,249/- as donations for various purposes. All out efforts are always being made by the committee members and other active members to increase the membership. Pensioners meetings were arranged at Dombivali (E), Andheri(E) & Naupada branches during the year which were attended and addressed by sub-center's office bearers. Mumbai Sub-Centre's 23rd Annual General Meeting was held at Shivaji Mandir, Dadar on 26th February 2010 which was attended by more than 850 members. Mumbai Sub-Centre is now functioning from its own office premises for which they have collected sizable amount donations from members and have reached the target of 50% contribution towards its cost of purchase. This is a commendable achievement, indeed!

'Thane-Mulund Sanskritik Mandal' is arranging every alternate month entertainment programmes such as lectures of eminent personalities on various subjects, slide-show, a full course of 'Brahma-Vidya' etc. for the benefit of local members. They have also organized Medical Check-up camp during the year at Thane. 'Andheri Club' also is functioning since past many years and is organizing various cultural activities including publication of 'Deepavali-Annual' named 'Sneh-Deep' wherein literary contributions of local members are included.

Library at Thane :- Zonal sub-centre is also running a Library for which the books are collected from the members who donated them for the benefit of members. Many local members are taking advantage of this facility. Shri.Kanhere from Thane is managing the Library activities very efficiently with the help of local committee members. The address of the Thane office is as under:-

S.B.I.Pensioners' Association, Mumbai Zonal Sub-Centre,
'A' Wing, Flat No.5, Swami Siddharth Co-op. Housing Society,
S.V.Road,Naupada,Thane(W)-400602.(PhoneNo.022/25446837)

3) Nagpur Zonal Sub-Centre :-

Nagpur Zonal Sub-Centre is gaining its past glory under the able guidance of Shri.Shrikant Desai, President and dynamic leadership of Shri.jayant Vakil, Secretary, with a valuable support from S/Shri Mohan Singh Munot, Vice-President, from Khamgaon, Nilkanth Nagraj from Akola, Shrikrishna Deshmukh from Amravati, Avdhut Rotkar from Wardha, Bhojraj Rodge from Nagpur and Y.D.Gupta from Buldana.

In spite of heavy odds, the Zonal Sub-Centre has enrolled 126 new members and the total membership of the sub-centre is now 3,373. They have collected a subscription of Rs.1,18,000/- and Donations of Rs.52,243/- during the current year. A number of welfare programmes were arranged by the Nagpur ZSC during the year which includes, among others, the following prominent programmes.

- a) Lectures with slide show of eminent doctors from Wockhart Hospital on the subjects of Heart problems, Knee replacement surgery and healthy diet for good living.
- b) Informative lecture of Chief Manager (P&HR) on 'New SBIREMBS-III which was followed by question-answer session.
- c) Guidance to the members who retired under 'Exit option Scheme' by arranging 4 meetings to discuss the problem of demand for Income-tax made by Income-tax department.

All these programmes were largely attended and appreciated by the members. Zonal Sub-Centre has also initiated steps to establish approved Hospitals for members' benefit and suggested such four hospitals for Bank's consideration. ZSC was also instrumental to solve problems of (i) Shri.S.J.Deshpande of Akola regarding Locker; (ii) Shri.karhe of Amravati regarding settlement of his Medical claim; and (iii) 4 cases of family pensioner members under MWS.

Akola Unit :- Shri.Neelkanth Nagraj, Secretary of our Akola unit, is very much active since past more than 15 years and arranging regular meetings. AGM of the unit was organized at Staff Learning Centre, Akola which was a grand success.

Amravati Unit :- Shri.Shrikrishna Deshmukh, Secretary, has organized the unit's activities very well. He organized 'Sneh-Melava' of all pensioners at Amravati and the function was well attended. Yavatmal, Khamgaon and Wardha units :- These District units are also functioning very well under the leadership of S/Shri.Mohdarkar, M.G.Munot & Rotkar respectively who are very active and arranging local meetings regularly.

4) Panaji (Goa) Zonal Sub-Centre : - We are glad to note that the Panaji Sub-Centre is progressing very well under the dynamic leadership of Shri.P.M.Narkar, President. It is also noted with great satisfaction that with the active support of Shri.V.D.Kulkarni, Vice-President and Shri.I.H.Dias, Secretary, the regular meetings are being held at Panaji, Mapuca, Margao and occasional meetings at Ratnagiri Sawantwadi & Kudal. In all 12 Managing Committee meetings were organized during the year. The sub-centre has enrolled 30 new members during the year taking the total membership to 776. They have collected total subscriptions of Rs.24,000/- and donations worth Rs.25,395/- during the year. Annual General Meeting of the Sub-Centre was held on 28th March 2010 which was attended by 280 pensioners/family pensioners from Goa as also from nearby area in Ratnagiri & Sindhudurg districts. The members have also donated generously for 'Samvad' and expressed their happiness for getting first hand information about recent developments about pending issues.

Our Circle Association has purchased premises at Panaji admeasuring 101.03 sq. mtrs., comprising three bed-rooms, a Hall, a Kitchen and two toilet blocks. The premises will be used as our Association's "Holiday Home". Shri.Narkar, President of the ZSC has selected these premises and have made all arrangements to purchase the same from its owner Shri.Prabhudesai. The Holiday Home will be allotted to the State Bank of India pensioners/family pensioners only.

There is an excellent rapport of sub-centre's office-bearers with the Zonal Office functionaries, especially with the AGM (Admin) and Chief Medical Officer of the Module. This helped in getting many problems of the pensioners solved without difficulty. This is worth noting.

5) Pune Zonal Sub-Centre : - The Zonal Sub-Centre has enrolled 234 new members and has collected an aggregate amount of Rs.4,09,683/- as subscription and Donations during the year. Shri.V.R.Punekar is very active in enrolling new members, even after 76 years of his age. He has enrolled so far more than 1,350 new members during the last 11 years. Under the leadership of Shri.V.P.Bhave, President, Shri.C.P.Kulkarni, Secretary and unit's Jt.Secretary Shri.A.S.Pandit and other District representatives, the sub-centre has showed a very good progress in organizational activities. Apart from membership drive, they are holding local meetings, arrange cultural programmes under the banner "Sneh-Mandal" etc. All such activities help our members to keep themselves energetic. The active workers at all the district places helped the Association for conducting many activities. A few activities undertaken by the District representatives are as under.

Ahmednagar : - Regular monthly meetings are being arranged as also good rapport has been maintained with the local Branch Managers to redress the grievances of the members.

Kolhapur : - Activities like celebration of seasonal festivals, participation in local social activities, short duration trips to sight seeing places, organizing health check up camps/lectures of learned personalities have become the routine.

Nashik : - The unit organizes Annual Meet/family gathering of local members and arrange lectures by eminent personalities.

Satara : - The unit's members meet regularly once in a month besides Annual Meeting. The guest lectures by eminent personalities are also arranged.

Sangli : - The unit conducts regular meetings through out the year and discuss important issues affecting pensioners and seek information/guidance from Circle/Federation authorities.

Solapur : - Solapur unit participates in local cultural activities & arrange guest lectures of eminent writers/experts from literary fields/medical line etc.

Pune : - Being the head quarters of the Association, it becomes the responsibility of the local Committee members to look after the Association's office and maintain the books of accounts as also keep the membership record up to date. This is being done on a regular basis by SarvaShri.S.P.Barve, Treasurer, R.N.Lalingkar, Secretary, Bharat Gupte, Jt.Secretary, D.V.Kulkarni, Pramod Chate, Avinash Deshpande and D.A.Kulkarni.

Besides this, the other activities undertaken by the local active members are as under.

Sneh-Mandal : - Shri.M.M.Sirdeshmukh leads the group and arrange quarterly cultural and entertainment programmes. During the period under review they arranged four programmes and there was good response from the local members. Such activity brings the members more close.

Library : - This is another praise worthy activity being looked after by local active members. Library is having more than 1200 books (Marathi & English) on various subjects. S/Shri.Ashok Wakchaure, Arvind Kale and Subhash Belsare are managing the library work systematically.

On Federation Front : -

Our Federation had directed all Circle Associations to contact/meet the Ministers (Government of India) and MPs residing in their area of operation and request them to help in redressing difficulties/anomalies faced by the Pensioners/Family Pensioners of State Bank of India. Necessary gist of problems was also forwarded to all Circles. Accordingly efforts put in by our Circle Association are as under.

- i) A letter dated 01-01-2009 was addressed to Shri.Prithviraj Chavan, Hon'ble Minister of State (PMO), Govt of India, New Delhi, forwarding a gist of grievances of Pensioners/Family Pensioners of our Bank. The Minister was requested to redress our grievances. As a follow up action, again a letter dt.05-06-2009 was addressed to the concerned Minister with a request to give us an appointment to explain our grievances. Later on in August 2009 we were told on phone that the theory of "Three benefits" is a major hurdle in solving our problems. We, therefore, again sought an appointment with the concerned Minister, preferably at Karad, to explain the position in detail. With active support of Shri.V.Y. alias Balasaheb Prabhune, our pensioner from Karad, we got the appointment of Shri.Chavan. S/Shri V.M.Gokhale, B.G.Dandekar, S.B.Gokhale and V.Y.Prabhune met the Minister at his residence

at Karad on 09-08-2009 and explained him the correct position. We felt that he was convinced. He told us that he will call for comments from SBI. However, we are sorry to state that there is no progress.

- ii) As Hon'ble Minister Shri.Pranab Mukherjee was to visit Panaji (Goa), our Panaji ZSC representatives sought an appointment with the Finance Minister with the help of Shri Shantaram Naik, MP (RS). Accordingly on 25th July 2009 S/Shri P.M.Narkar, V.D.kulkarni, I.H.Dias and Ashok Malkarnekar handed over to the Finance Minister a Memorandum of grievances. However, there was no response. Shri.Naik enquired about the fate of that memorandum by writing a letter dt.29-08-2009. A reply dt.03-12-2009 by Shri.Namo Narayan Meena, Minister of State for Finance (Govt of India), was received by Shri.Naik. The reply was vague and contents were wrong. Earlier our representatives had discussions with Shri.Naik.

Incidentally, similar efforts are in process, particularly in Bengal and Chennai Circles.

- iii) Meetings of Federation of State Bank of India Pensioners' Associations :
- a) Governing Body Meeting of the Federation was held at Jagannath Puri on 12-07-2009. This meeting was attended by S/Shri V.M.Gokhale and B.G.Dandekar. Some of the suggestions made by the representatives are as under :-
- (i) Lobbying with influential persons
 - (ii) Seeking help from Media (Press & TV)
 - (iii) Coordination with Award Staff & Officers' Federations
 - (iv) Improvements to be made in Medical Schemes (since done)
 - (v) Request Corporate Centre for structured Meeting.
- b) Governing Body Meeting of Federation was held at Kolkata on the 16th and 17th January 2010 and was attended by S/Shri B.G.Dandekar and V.M.Gokhale.
- (i) It was decided to take legal action including filing a Writ petition by engaging the services of highly competent and reputed counsel for resolving our pending Pension issue and for improvement of Pension from time to time.
 - (ii) To organize the Silver Jubilee celebration of our Federation in a fitting manner.
- c) A meeting was arranged at New Delhi on 07-02-2010 with the Advocate of Supreme Court i.e. Shri. E.C.Vidyasagar which was attended by S/Shri P.P.S.Murthy, General Secretary of the Federation, B.G.Dandekar, the Advisor to Federation, V.M.Gokhale, our President, and H.R.Magon, General Secretary, Delhi Circle Association. This meeting was for briefing the advocate about our grievances pertaining to Pensioners/ Family pensioners and also discrimination caused from time to time by Government of India. In this connection the advocate has already forwarded to us the draft petition which will be placed before the Core Committee at the earliest.

d) A structured meeting with the Bank's management was held in Corporate Centre, Mumbai on 26-10-2009. Shri.B.P.Khare attended the Meet as representative of our Association. (Shri.V.M.Gokhale could not attend due to some personal difficulty). Shri.B.G.Dandekar, Advisor of the Federation, attended the Meet. A detailed report has been published in SAMVAD of November 2009. Some of the important issues are as under:-

(i) **Family Pension** – Unmarried/divorced/widowed children : We requested our Bank for making the unmarried/divorced/widowed children of the pensioner eligible for family pension, following similar provisions made in the Government Family Pension Scheme. We also made a request for making the disabled children eligible for family pension, in case the disability occurs after retirement.

(ii) Transferring the cases pending in various courts to Supreme Court : We requested our Bank to examine the question of transferring the large number of Writ Petitions pending in various High Courts to the Supreme Court for avoiding defending the large number of cases and the possibility of conflicting verdicts.

Response : In respect of those cases, where issues raised do not pertain to the VRS, this matter will be looked into by the Bank's legal department.

(iii) Grant of Second Family Pension in addition to Military Family Pension to the spouses of late Ex-servicemen employees of our Bank :

The above issue, already taken by us, was brought to the notice at this meeting.

Response : This matter will be examined by our Bank and an early decision will be communicated.

(iv) **Retired Employees Medical Benefit Scheme – Medical facilities** :

i) We made a fervent appeal not to deny the improved benefits to VRS/Exit option retirees, stating that they should also be made eligible for joining this modified scheme as early as possible.

Response : CGM responded stating that our Bank is keen on examining as to how it can take care of its pensioners. All the officials are trying to do what best they can. He felt happy that they could make improvements in REMBS. As per the present policy of our Bank, it would not be possible to extend these benefits to VRS/Exit option retirees.

(iii) **Supply of Medicines** : We made an appeal to revise the stocking pattern of the medicines required to be kept by the Bank's dispensaries, keeping in view the drugs now prescribed by the consultant specialists for the treatment of diseases of the Aged. The present guidelines issued in 1992 are old and needs to be revised, taking into account the prescription of new generation drugs by consultant/specialist doctors.

Response : The CGM stated that the limit on the amount stipulated for the supply of medicines has been enhanced. There may be gap in implementation of the instructions issued by the Bank. The revision of the stocking will be examined in consultation with the Bank's Chief Medical Officer.

State Bank of India Retired Employees Medical Benefit Scheme :

Complete scheme has been published in SAMVAD of November 2009 and reproduced in April 2010. The highlights are as under :

Plans with domiciliary treatment	Medical benefit
Plans for whole life time Contribution	(Self/spouse/dependent invalid children)
Plan - A1 Two months gross pension plus 15%	Rs. 2 lacs
Plan - B1 Rs.42,600/-	Rs. 3 lacs
Plan - C1 Rs.50,000/-	Rs. 4 lacs
Plan - D1 Rs.57,000/-	Rs. 5 lacs
Plan - E 1 Rs.62,000/-	Rs. 7 lacs

Under domiciliary treatment, out of the aggregate limit mentioned in above plans, an amount not exceeding 10% of the eligible amount would be earmarked for the domiciliary treatment, subject to yearly ceiling of 1/10th of the amount i.e. maximum up to 1% of the limit per annum can be availed for domiciliary treatment.

Diseases covered – Total 20 diseases are covered under the improved scheme as under :-

- (1) Cardiac Ailments ; (2) Cancer ; (3) Kidney failure/transplant ; (4) Paralysis ;
- (5) Retinal detachment or Cornea ; (6) Major Accidents ; (7) Tumour ;
- (8) Cerebro-Vascular Accidents / Brain Haemorrhage ; (9) Total hip / knee replacement;
- (10) Cataract and Glaucoma surgery ; (11) Tuberculosis;(12) Diabetes;
- (13) Appendicitis surgery replacement ; (14) Prostate ; (15) Hernia ;
- (16) Removal of stone in Gall Bladder ; (17) Alzheimer's disease ;(18) Parkinson's disease
- (19) Liver cirrhosis (non-alcoholic) ; (20) Arthritis.

Last date of application for membership as per Bank's Circular for existing Pensioners (i.e. old) is 13th October 2010. New retirees should submit their applications for membership within three months from the date of receipt of first pension. Please note this carefully.

Review of Court cases pending in various Courts :

- (1) Delhi High Court :- The Writ Petition filed by seven senior pensioners with the support of our Federation is being posted at regular intervals on Thursdays for hearing by the senior citizen Bench of the Delhi High Court. This writ petition is ready for final hearing. However it will not be possible to state when a judgement will be pronounced.
- (2) Andhra Pradesh High Court : W.P.No.20194 of 2002 and W.P.No.20228 of 2002 :- Our Federation and the Hyderabad Circle Pensioners' Association have got impleaded in the four writ petitions filed by some pensioners retired during the seventh Bipartite period.

These writ petitions were not posted for hearing for the last one year.

- (3) Karnataka High Court : W.P.No.16482 of 2006 : The above writ petition has been filed by Karnataka Circle Pensioners' Association seeking cent percent neutralization of dearness. No developments have been reported in this case.
- (4) Nagpur Bench of Bombay High Court : The writ petition seeking the revision of Family Pension at 30% of pay to all eligible pensioners has been filed by Mumbai Circle Pensioners' Association before the above bench. Our Bank has filed its Counter Affidavit stating that the family pension has since been revised. Our Circle Association has called upon our Bank stating that the revision made in Family Pension is very meagre and our Family Pension should be revised at 30% of pay and not linked with Industry level scheme.
- (5) Kerala High Court : The writ petition filed by some pensioners is still kept pending and has not been posted for final hearing.
- (6) Madras High Court : The Madras High Court delivered a common judgement and pronounced an order on 16-10-2008 in the four writ petitions filed by some pensioners. This order directed the Government to consider and approve the proposal dated 19-04-2006 of our Bank for the revision of pension on Seventh Bipartite pay scale. In this proposal, recommendation was made for payment of pension at 50% of pay up to Rs.14,240/- + PQP and 40% for pay in excess of Rs.14,250/- +PQP subject to a minimum of Rs.7,120/- + ½ of PQP. These petitions were filed by pensioners retired on 31-03-2001 under VRS, represented by an Advocate, who is a retired AGM, under our Bank's VRS. As this verdict, if implemented, would remove the unjust discrimination caused to the Seventh Bipartite pensioners, our Chennai Circle affiliate requested the Advocate not to file either a writ appeal or review petition and take steps for filing a contempt petition. He was advised of support by Chennai Circle Pensioners' Association, in case the Government prefers a writ appeal. Our Chennai Circle affiliate paid him a fee of Rs.5,000/- for filing four caveat petitions in order to prevent an ex-parte stay on the operation of this judgement. The Advocate, however, preferred to file four review petitions. On being persuaded, he withdrew the review petitions and filed a contempt petition. When the contempt petition was taken up by the Court, the Government Counsel brought to the notice of the Court that one review petition was still pending. It appears that out of the four review petitions, one was kept pending by the Court, pending its decision on refund of the Court fee demanded by the Advocate. The Court directed the Advocate to produce the order of the Court for the withdrawal of the review petition. It is reported that this order withdrawing the last review petition has been obtained. The contempt petition is proposed to be pursued. In the meanwhile, the Government has filed a writ appeal, after its request for the condonation of the delay was granted by the Court. The writ appeal by the Government is yet to be numbered.

Two more writ petitions for revision on Seventh Bipartite pay scales – one filed by the Advocate pensioner as one of the petitioners along with some pensioners and the other filed by some Seventh Bipartite pensioners were clubbed and heard together. Our Chennai Circle affiliate sought the help of the pensioners in the second case for getting itself impleaded. Initially they were not willing to extend their support for this purpose. Finally they agreed to permit our Chennai Circle affiliate to get impleaded. But before this application could be filed, the Court took up the case and the final arguments were completed on 08-03-2010. The judgement has been deferred. We are yet to be supplied with a copy of the writ petition. If a favourable judgement is delivered, the Government is likely to prefer a writ appeal. Our Chennai Circle affiliate is keeping a close watch on these developments.

N.B.- Latest position as on 15-6-2010 - the concerned Writ Petition Nos. 27757 & 27758 of 2008 and Writ Petition No. 8800 of 2009 have been dismissed by the court.

e) Additional information :-

Special Meeting of retired senior officers, i.e. MD to AGM, was held in Mumbai on 12th May 2010. The meeting was addressed by Circle President Shri.V.M.Gokhale and Advisor to the Federation Shri.B.G.Dandekar. Detailed report in this regard had been published in 'SAMVAD' issue of May 2010.

Acknowledgements : -

We express our deep gratitude to the Bank's Chairman, Managing Directors and the Dy. Managing Director & Corporate Development Officer, Chief General Manager (Personnel) and other Executives at Corporate Centre as well as Shri.V.D.Deshpande, AGM (PPG) Corporate Centre of the Bank for giving us opportunities to discuss with them our problems and difficulties of pensioners and related policy matters.

We are also grateful to the Chief General Manager, the General Managers & Circle Development Officer at Mumbai LHO for their kind co-operation and sympathetic approach towards the issues of Bank's pensioners.

We thank Asstt. General Manager (Per & HRD), Mumbai LHO, Asstt. General Manager, P.P.G.Dept., Mumbai LHO and their staff for their timely assistance. We are also grateful to Dy. General Managers at the Modules, Asstt. General Managers of all the Regions in all the Modules of the Circle, Chief Managers (Per & HRD), Welfare Officers, Medical Officers of all Zonal Offices in the Circle, whose helpful attitude resulted in solving pensioners' problems.

We are grateful to the Branch Managers of our Vakola (Mumbai) and Dattawadi (Pune) branches and their staff for co-operation in conducting the day to day operations of our Circle Association's accounts.

We are thankful to M/s. A.R.Sulakhe & Co., our Chartered Accountants, who have audited and finalized our accounts in time and also guided us on accounting and investment matters.

Personally, I am grateful to Shri.B.G.Dandekar, former President and now Advisor to the Federation, Shri.V.M.Gokhale, President of our Circle Association and Shri.S.B.Gokhale, former General Secretary of the Federation, under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/Shri.(Late) B.R.Gadre, K.D.Paradkar, K.S.Dhande, S.G.Rabade, M.D.Palkar & V.P.Bhave for their valuable guidance.

I am also thankful to all other Vice-Presidents, the Secretaries and Representatives of all the Zonal Sub-Centres, all colleagues in the Circle & Zonal Managing Committee for their cooperation in carrying out the Association work. I also place on record my grateful thanks to S/Shri Bharat Gupte, Jt. Secretary, S.P.Barve, Treasurer, C.P.Kulkarni, A.S.Pandit, M.K.Bapat, M.M.Sirdeshmukh, V.N.Kulkarni, P.H.Chate, Avinash Deshpande and all others whose valuable assistance has helped me in carrying on my duties.

May I conclude with extending my grateful thanks to the Editorial Committee of 'Samvad' i.e. S/Shri.P.R.Gupchup, Krantisen Athawale, S.S.Shingwekar, V.V.Dhupkar and S.V.Sahasrabudhe as also to all the members of the Association?

For & on behalf of the Managing Committee
R.N.Lalingkar
Secretary

संवाद

अंक 'संवाद'चा आणत असतो खूप आशा
असेल का आपली कविता, ही त्यातलीच एक आशा ।
नसेल कविता तर मग येते खूप निराशा
पण येईल पुढे असे वाटून पुन्हा जागते आशा
कधी एखादा लेख आवडला असतो 'संवाद'चा
उल्लेख येतो तर कधी गेलेल्या मित्राचा ।
मन मग तेव्हा चटकन अंतर्मुख होते
अभावितपणे मनात हिशेब होतो आपल्या झालेल्या वयाचा
हळूच वाटते फोन करावा आपण मित्राच्या घरी
पान डिरेक्टरीतले उघडताच थेंब अश्रूचा पडतो पानावरी ।
अवाक होऊन जाते मन डोळे येतात भरूनी
डोळे पुसत संपतो विचार फोन करायचा मित्राघरी ।
असा असतो म्हणून 'संवाद' आपल्यामधील दुवा
दूर दूर आता राहणाऱ्या मित्रांमधील एकमेव दुवा ।
म्हणूनच तो हवाहवासा वाटत असतो आपणाला
पहाताच अंक मग देतो आपण संपादकाला

मनापासून दुवा ।

- रमेश इंगोलीकर, अमरावती
दूरध्वनी - २६७९८८७

राहतो विठू तुझ्याच घरी

नको जाऊस पंढरपुरी

राहतो विठू तुझ्याच घरी ॥१॥

उघड सताड महाद्वार ते
मनोमनी कर स्वागता ते
विठू दिसेल दर्शन देईल
लिंबलोण त्या करी ॥१॥

सहा रिपूंनी तुला वेढिला

मार्ग पुढला कधी न दिसला

ज्ञानभवतीचा दिवा लाविता

मूर्ति दिसेल बरी ॥२॥

नीती-अनीती ठेव भान

शुद्ध आचरण श्रद्धास्थान

हीच वारी अन् तीर्थस्नान

भय ना चराचरी ॥३॥

- सुरेश कुलकर्णी, मुंबई

दूरध्वनी - ०२२-२६९९७४९०

AUDITORS' REPORT

The Members of

STATE BANK OF INDIA PENSIONERS' ASSOCIATION

'Anubandh' Bldg No. B-2/ 16 , Sinhagad Road,
Pune - 411 030

We have audited the attached Balance Sheet of 'STATE BANK OF INDIA PENSIONERS' ASSOCIATION' as at March 31, 2010 and also the Income and Expenditure Account and Receipts and Payments account for the year ended on that date annexed thereto. These financial statements are the responsibility of the Association's Management. Our responsibility is to express an opinion on these financial statements based on our Audit.

We conducted our audit in accordance with Auditing Standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes, examining on a test basis, evidence supporting the amounts and the disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

Subject to the Accounting Standards AS 9 'Revenue Recognition' and AS 29 'Provisions, Contingent Liabilities and Contingent Assets' in our opinion, the Balance Sheet and Income & Expenditure Account dealt with by this report comply with the mandatory Accounting Standards.

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

- a. In the case of the Balance Sheet, of the state of affairs of 'STATE BANK OF INDIA PENSIONERS' ASSOCIATION' as at March 31, 2010
- b. In the case of the Income & Expenditure Account of the deficit for the year ended on that date.

For A.R.SULAKHE & COMPANY
CHARTERED ACCOUNTANTS

Sd/-

(J. V. DHONGDE)

PARTNER

Place : PUNE

Date : 28/04/2010

**For Financial Statements as on 31st March 2010
please go to the "LINK" - 'Financial Statements'**

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

Notes on Income & Expenditure A/c and Balance Sheet for the period 1.4.09 to 31.3.10

INCOME:

1. Total Interest on TDR : Rs. 6,61,358/- : Increase in interest on TDR is due to :-
 - A) TDRs paid before maturity and reinvested at higher rate of interest.
 - B) Some additional investment made during the year.
2. Dividend on shares : Rs. 10,569/-
 - A) There is increase in dividend on shares is due to the bank has paid interim dividend of Rs.2,710 in Mar 2010.
 - B) Full year Dividend received on new shares purchased on 1.7.2008 Rs.71,550.
3. Admission fees /other income
 - A) Misc. Donations Received :- Rs.1,51,146/- : There is increase in donation amount by Rs.35,655/-.
 - B) Miscellaneous receipts – Rs.3,019/- : There is increase in the amount due to interest of Rs.2,544/- received from Income Tax Office on account of delay in refund of TDS .
 - C) Excess of Expenditure over Income - : Rs. 3,47,771/- : There is decrease in the loss during the year compared to last year mainly due to following reasons :-
 - a) Last year new expenses / additional expenses were incurred o/c : (i).Dharne programme, (ii).Nagpur Elections, (iii) Reimbursement of A.G.M. of Federation Meeting Expenses etc.
 - b) Increase in expenses for subscription to Federation .
 - c) Meeting expenses – This year expenses are reduced mainly because in case of Mumbai Sub-Centre, the re-imburement from the Bank for the last year amounting to Rs.50,000/- is received in the current year.
4. Some other expenses are also reduced during the current year.
5. In the current year Legal expenses of Rs.20,000/- are debited to Legal Fund a/c appearing in the Balance Sheet .
6. There is also increase in the amount of income o/c Miscellaneous Donations , Donation for Samvad. And F.D. interest amount.
7. Payment o/c Contribution to Charity commissioner discontinued from this year. Efforts are being made to reduce loss by decreasing expenses. But there is need of large donations from all members and sizable addition of new membership. All members are therefore requested to co-operate in the above matter.

EXPENDITURE :

1. Depreciation :- Rs. 3,52,451/- :-
There is increase in the amount mainly due to expenses incurred o/c Goa Sub Centre for purchase of premises for Office cum Holiday home at Panjim and Furniture items purchased for the above purpose.
2. Subscription to Federation :- Rs. 96,250/-
There is addition in the amount due to increase in the membership.
3. Subscription to Federation o/c Legal Fund :- Rs. 96,250/-
We have paid the amount as per Federation's instructions Rs.10/- per member for total members 9,625.

4. MEETING EXPENSES :- Rs.2,08,089/-

Sub Centre	Total Expenses	Less Re-imbusement Bank & AGM Donation	Total	Net Expenses
	Bank	Doantion		
	Rs.	Rs.	Rs.	Rs.
Pune Meeting :- ZSC AGM-23249+				
ZSC 2,598 +MCM 10,640+AGM 1,30,632/-	1,67,119/-	39,000/-	12,600/-	51,600/-
Mumbai ZSC MCM AGM 5,063+10,290+1,01,184/-	1,16,537/-	50,000/- (L.Y.)	-----	50,000/-
Goa AGM	38,825/-	19,980/-	-----	19,980/-
Aurangabad AGM	28,800/-	25,000/-	-----	25,000/-
Nagpur ZSC	3,388/-			
TOTAL	3,54,669/-	1,33,980/-	12,600/-	1,46,580/-
				2,08,089/-

5. Goa - Office cum Holiday Home Expenses :- Rs. 21,630/-

This amount includes various sundry items purchased for Office cum Holiday Home at Panaji.

6. Contribution to Charity Commissioner – Rs. -- Nil--

During the current year the Contribution to Charity Commissioner is not paid as per C.A. 's letter dt.5-02-2010, vide order from High Court for no more contribution to be paid to the Charity Commissioner with effect from F.Y. 2008-09.

BALANCE SHEET :- ASSETS

1. Investments :- A) Term Deposits :- Rs. 54,64,020/-. The Sub Centre wise break-up is as under

Pune	:	32,40,948/-
Mumbai	:	20,60,387/-
Nagpur		1,11,111/-
Goa	:	51,574/-

Total	:	54,64,020/-

The Term Deposits are reduced mainly of Mumbai Zonal Sub Centre. Because payment of FDR's are made before maturity for the purpose of purchase of premises i.e. Office cum Holiday Home at Panaji and expenses of furniture etc. for Holiday Home.

2. 8% Savings Bond of Govt. of India : Rs. 59,50,000/-

The amount is decreased due to payment of bonds Rs.10,00,000/- of Pune SubCentre on & maturity & amount is invested in TDR . The details are as under :-

Amount	Date of Maturity
3,00,000/-	06/01/2010
7,00,000/-	31/03/2010

10,00,000/-	

2. Advances and Deposits :-

Income Tax – TDS :- Rs. 77,388/- The year wise break-up is as under -

F.Y.	2008-09	Rs.	50,110/-	Mumbai
F.Y.	2008-09	Rs.	19,570/-	Pune
F.Y.	2009-10	Rs.	7,708/-	Mumbai

Rs. 77,388/-

Efforts are being made to arrange for refund of TDS from I..T. Dept.

3. Fixed Assets :

a) Furniture and Equipment :- Rs. 2,70,803/-

There is addition of Rs. 1,58,730/- in the furniture and Equipment on a/c following Sub Centres -

	Rs.	Particulars
Pune	17,720/-	Invertor , Battery etc.
Mumbai	10,640/-	Invertor, Mat etc.
Goa	1,30,370/-	Furniture etc. for Holiday Home

Total 1,58,730/-

b) Office Premises - : Rs. 46,47,707/-

There is addition of Rs.34,08,968/- in the amount o/c premises purchased for Office cum Holiday Home at Panaji .

c) Deficit :- Rs. 9,66,928/-. The figure indicates net loss of Rs. 3,47,771/- during the year.

The detailed comments are furnished under Income Expen.a/c on Income Side –Item No.C

Liabilities - :

1. Building Fund :- Rs.8,25,631/-

Increase is mainly due to collection of Rs. 93,207 by Mumbai ZSC by way of donation from members towards purchase of Thane Office Premises.

2. Legal Fund :- Rs. 2,24,748/-

There is addition of Rs. 65,660/- by way of donation on a/c Legal Fund during the year . The break-up is as under - :

	Rs.
Pune	- 1,050/-
Mumbai	- 41,449/-
Goa	- 23,161/-

Total - 65,660/-

Out of the above funds Rs.20,000/- were paid to the Advocate by Mumbai Sub Centre for Legal Suit Filed in the Nagpur Bench at Mumbai High Court for Family Pension Issue.

3. E.K.Thakur Prize Fund : Rs. 1,11,111/-The amount is received from ex-M.P. Shri.E.K.Thakur towards Prizes to be given to the members from Nagpur ZSC every year for good work done and services render to the Pensioners from Nagpur ZSC, from the generation of income by way of interest from the F.D. made for the purpose.

- S. P. Barve
Treasurer

OBITUARY

We very much regret to record the sad demise of our following members whose names were reported since last Annual General Meeting held on 22nd July 2009 at Ahmednagar. We hereby convey our sincere & heartfelt condolences to the bereaved families. **"May the departed Souls Rest in Peace"**

MEMNO	NAME	CITY	Birth Date	Expired on
PM/3483	MR.LAXMAN MADHAV JOSHI	DHULE	09/09/1933	28/06/2009
PM/8777	MR.SHANTARAM JANGLU SATHE	NANDURBAR	01/06/1951	02/05/2009
PM/1354	MR. K. V. KSHIRSAGAR	AHMEDNAGAR	04/09/1931	07/07/2009
APM/4130	MRS.SMITAR. BANDEKAR	GOA	22/10/1953	13/06/2009
PM/1258	MR. S. A. BURDE	MUMBAI	28/01/1932	19/07/2009
PM/1922	MR VISHWESH RATILAL DALAL	MUMBAI	26/10/1931	09/06/2009
LM/0358	MR.D. J. KHANDEPARKAR	MUMBAI	24/09/1922	30/03/2009
PM/0720	MR.A. N. NATHAMUNI	MUMBAI	19/03/1922	18/12/2008
APM/6616	MR.SASOON D.KURULKAR	MUMBAI	28/09/1941	31/12/2007
PM/3934	MR. SARAF ARVIND MURLIDHAR	PUNE	05/07/1944	03/08/2009
APM/2118	MR.ARVIND SHRIPAD PALSHIKAR	PUNE	29/06/1939	16/07/2009
PM/3526	MR.KAMLAKAR KEDU BAGAD	NASHIK	02/04/1943	30/07/2009
ABM/1423	MRS.SUSHILA NILKANTH AGARWAL	MUMBAI	—	11/07/2209
BM/0955	MR. D. I. A. D'SOUZA	MUMBAI	03/08/1923	11/03/2001
APM/1449	MR.ASHOK R. GOGTAY	MUMBAI	29/08/1936	27/06/2006
APM/1477	MRS.MANISHAM. BHAT	MUMBAI	06/12/1950	16/07/2009
ABM/1117	SMT.SUDHA KESHAORAO BHUTAD	NAGPUR	24/05/1926	19/05/2004
PM/6654	MR.CHANDRAKANT B. VADGAONKAR	MUMBAI	15/07/1935	01/07/2007
BM/2420	MR S R DEKHANE	SOLAPUR	20/12/1934	25/07/2009
APM/2520	MRS. PADMA NARAYANAN	NAGPUR	28/12/1949	06/07/2009
PM/3046	MR.ANANT HARIBHAU DHANKAR	NAGPUR	17/09/1941	26/06/2009
BM/3473	MR.NAGORAO MAROTRAO AMBEKAR	NAGPUR	15/02/1933	23/04/2009
PM/3381	MR.VASANT NILKANTH TELANG	NAGPUR	03/01/1940	30/08/2009
PM/6818	MR.DAMIEN AGNELO D'MELLO	MUMBAI	01/05/1945	04/09/2008
PM/4268	MR.VIJAY JAGANNATH KULKARNI	SANGLI	01/08/1950	19/08/2009
PM/2593	MR JAYANT BHAIKAVNATH ACHARYA	MUMBAI	30/08/1936	12/01/2009
APM/0892	MRS.MEENAXI T. PANDE	PUNE	29/08/1943	15/09/2008
ABM/1879	MRS.SHOBHA A. BARBADE	YAVATMAL	31/07/1947	11/09/2009
APM/5148	MRS.PRABHA SHARAD KHANZODE	NAGPUR	05/05/1936	11/09/2009
PM/0448	MR.N. M. PARANJAPE	PUNE	31/12/1925	21/09/2009
PM/8459	MR.VASANT DHARMU PARTE	WAI	10/03/1947	15/09/2009
PM/6192	MR.RAMESH SHANKARRAO AGNIHOTRI	AKOT	05/07/1942	22/09/2009
PM/4231	MR.DINKAR DATTOBA YADAV	SANGLI	01/03/1945	10/09/2009
APM/3748	MRS.KAMAL RAGHUNATH AIGALIKAR	MIRAJ	07/03/1937	18/09/2009
ABM/0408	MRS.SUDHA K. ARONDKAR	MUMBAI	28/11/1936	01/09/2009
FPBM/0314	SMT.SUSHMA SURESH DHAIRYAVAN	MUMBAI	03/02/1936	31/12/2004
PM/3542	MR.VIJAY SAMBHAJI PADWAL	NASHIK	09/04/1943	30/09/2009
APM/2422	MRS.ANJALI ARUN AMBAWADEKAR	NASHIK ROAD	02/02/1946	22/09/2009
APM/4815	MRS.UJWALA PRAKASH DESHMUKH	PUNE	20/05/1951	10/10/2009

PM/7701	MR.VIDYADHAR V. PUNTAMBEKAR	PUNE	16/01/1949	17/10/2009
LM/1133	MR. C. N. BAWADEKAR	PUNE	26/04/1932	12/10/2009
PM/3226	MR.VASUDEO NARAYAN KALE	PUNE	17/10/1927	15/10/2009
APM/0262	SMT NIRAJA NAGENDRANATH TALPADE	MUMBAI	20/03/1934	10/09/2009
BM/0931	MR. C. M. SENJIT	MUMBAI	13/02/1929	10/09/2009
BM/0762	MR.MADHAV G.PRADHAN	MUMBAI	25/01/1927	10/09/2009
PM/1224	MR. D. K. IRANI	MUMBAI	28/09/1931	25/10/2009
BM/1628	MR D M HAJARE	MUMBAI	22/03/1933	24/10/2009
FPPM/0144	SMT LAXMIBAI SHANKAR PADVEKAR	MUMBAI	—	08/10/2009
PM/4061	MR.SADANAND .C. DONDALKAR	YAVATMAL	05/05/1942	29/10/2009
PM/5489	MR.SAYEED ULLAH KHAN GULAB KHAN	YAVATMAL	31/03/1946	30/10/2009
LM/2282	MR G A BHUSEWAR	YAVATMAL	17/02/1929	06/11/2009
APM/3717	MRS.PUSHPA DATTATRAYA SONAJE	NASHIK	01/06/1950	02/11/2009
PM/9756	MR.NANDKUMAR P. GANDHE	AHMEDNAGAR	01/06/1953	24/09/2009
LM/0153	MR.V. R. JOSHI	MUMBAI	06/10/1918	26/06/2006
FPLM/0249	SMT SUMATI SADASHIV RANSING	PUNE	14/11/1931	16/05/2008
LM/0952	MR. R. C. RUKDIKAR	NAGPUR	06/05/1933	03/11/2009
PM/1213	MR. BHALCHANDRA V. ADVANT	PUNE	16/10/1931	18/11/2009
APM/5008	MRS.MANGALA KISHOR KULKARNI	AMRAVATI	10/03/1953	29/08/2009
ABM/1069	MRS.SUSHASINI M. DIVEKAR	NAGPUR	02/02/1927	29/09/2009
PM/5497	MR.RAMESH KHUSHALRAO VIRKHARE	NAGPUR	16/11/1945	04/11/2009
ABM/1266	MRS.SULOCHANA P. NERALKAR	AKOLA	01/07/1928	01/12/2009
PM/2927	MR.VINAYAK YASHWANT TILE	LASALGAON	01/06/1940	01/09/2009
LM/0554	MR.V. R. SHANBHAG	MUMBAI	07/03/1935	21/10/2009
PM/1834	MR D V KADAM	MUMBAI	02/04/1935	29/10/2009
PM/1556	MR NARESH B SAMBARKAR	MUMBAI	12/01/1936	02/11/2009
PM/1560	MR SUBODH KESHAVRAO KOTHARE	MIRA ROAD(E)	10/06/1935	05/11/2009
LM/0884	MR. SHIVRAM S. OKA	THANE	05/01/1922	28/11/2009
APM/2809	MRS.KAMAL BALKRISHNA RANDIVE	BADLAPUR (E)	01/07/1951	29/11/2009
PM/6991	MR.ABDUL RAHIM KARIM AGA	MUMBAI	28/09/1944	09/12/2009
PM/3658	MR.SHRIRAM SHRIDHAR PHATAK	PUNE	28/06/1943	12/12/2009
LM/0266	MR.WAMAN G. KOLHAPURKAR	AKOLA	09/12/1923	21/12/2009
PM/1280	MR. H. P. FERNANDES	MUMBAI	13/04/1932	11/08/2009
PM/9018	MR.KASHINATH V.DIVEKAR	MUMBAI	11/09/1951	01/09/2009
PM/7022	MR.MADHU VASANT MANJREKAR	MUMBAI	03/08/1943	05/10/2009
PM/1229	MR.C.S.KALYANASUNDARAM	BANGALORE	05/01/1928	06/10/2008
LM/1160	MR. SHAMRAO R. AMDEKAR	SOLAPUR	21/12/1932	18/11/2009
APM/2608	MRS MANGALA SIDRAMAPPA MUNOLI	SOLAPUR	22/07/1952	02/01/2010
BM/2696	MR.PRAHLAD RAGHUNATH GHODKE	KHAMGAON	16/07/1938	25/12/2009
PM/6363	MR.SHASHIKANT RAMCHANDRA BHAT	NAGPUR	17/11/1946	01/12/2009
LM/1297	MR. GOVIND N. THATTE	NAGPUR	10/05/1936	10/12/2009
FPBM/0514	SMT.NALINI SHANTARAM MOHARIR	AMRAVATI	21/01/1929	23/09/2009
FPLM/0290	SMT.LEELA VISHWANATH AKOLKAR	PUNE	11/05/1927	27/11/2009
ALM/0150	SMT.PRABHA NILKANTH DESHMUKH	PUNE	14/02/1934	18/05/2009
ABM/1138	MRS.SAVITA S. KESKAR	NAGPUR	26/11/1943	23/05/2002
APM/4577	MRS.ASHWINI ASHOK KHOLE	PUNE	30/06/1947	17/01/2010

LM/0740	MR.KESHAV VASUDEO KANE	DOMBIVALI	11/08/1934	04/01/2009
BM/6237	MR.GULAB AMIN SUTAR	AKKALKOT	16/10/1942	02/08/2009
FPBM/0914	SMT.KIRTI ANAND VAIDYA	SOLAPUR	08/06/1948	06/01/2010
LM/0940	MR.DATTATRAY R.TAGARE	PUNE	15/11/1934	03/02/2010
APM/8291	MRS.PREMLATA M.KASAT	PUNE	27/12/1942	01/01/2010
PM/3731	MR.PRATAP RAGHUNATH KAVADE	KOLHAPUR	20/03/1944	03/08/2009
PM/2547	MR SUBRAMANIAN RAMKRISHNAN	MUMBAI	30/12/1937	14/11/2009
ALM/0491	MRS.PRABHAVATI GHANSHAM RANE	THANE	—	26/02/2009
FPPM/0884	SMT.MANGAL DYANESHWAR PAWAR	SOLAPUR	23/10/1953	15/01/2010
FPBM/0918	SMT.KUSUM SUDHAKAR VALSANGKAR	SOLAPUR	—	04/02/2010
APM/3229	SMT BHARATI SUNIL KALYANPURKAR	DOMBIVALI	27/11/1947	01/12/2008
PM/4943	SHRI SUNIL G.KALYANPURKAR	DOMBIVALI	09/04/1942	01/12/2008
APM/7080	MRS.SHOBHA P. POTDAR	NASHIK	01/06/1954	12/01/2010
APM/2053	MRS.SMRITIKANA SINHA	NASHIK ROAD	10/02/1949	18/02/2010
APM/3068	SHRI WILLIAM MIRANDA	MUMBAI	26/02/1938	10/08/2009
PM/2080	MR M M OSWAL	DHULE	08/03/1936	24/02/2010
PM/3586	MR.KISHAN SUGANCHAND PUNJABI	PUNE	10/07/1941	15/03/2010
APM/5694	MRS.SUREKHA SUBHASH GUJARATHI	NASHIK	28/07/1949	10/03/2010
PM/3367	MR.MADHAV ANANT LONKAR	PUNE	06/08/1940	01/04/2010
PM/9409	MR.MADHAV SHIVRAM GADGIL	PUNE	05/06/1948	28/04/2010
PM/6108	MR.MULCHAND URKUDAJI MESHARAM	TUMSAR	05/10/1948	19/03/2010
PM/6805	MR.VASANT B. PAITHANKAR	AMRAVATI	30/06/1939	19/03/2010
PM/1524	MR K D BHAT	NAGPUR	11/11/1933	03/04/2010
PM/1694	MR MADHAV D ANGAL	NAGPUR	21/10/1931	03/04/2010
ABM/1143	SMT.SUDHA MADHAV KHOLEY	NAGPUR	27/12/1927	10/01/2010
BM/3388	MR.HEMRAJ MIRGUJI RAUT	NAGPUR	22/06/1942	18/12/2009
PM/8184	MR.SURESH D.SARAF	WARUD	29/03/1946	12/02/2010
PM/6812	MR.MURLIDHAR TUKARAMJI HEDAOO	PARATWADA	09/11/1940	07/02/2010
ABM/1067	MRS.VATSALA D. PAWAR	NAGPUR	30/06/1949	31/01/2005
PM/6033	MR.PRAKASH SHANTARAM SINGBAL	GOA	10/10/1943	13/03/2010
PM/9306	MR.RAMJILAL M.VARSHNEY	MUMBAI	15/07/1947	11/02/2010
PM/4956	KANTI MANIBHAI DESAI	MUMBAI	15/06/1949	05/04/2010
LM/0675	MR.M. R. CHITRE	MUMBAI	12/10/1925	14/04/2010
PM/1245	MR.M.H.N.UKANI	MUMBAI	17/11/1933	29/03/2010
FPPM/0759	SMT.LAKSHIMIBAI P.BHARNE	GOA	04/09/1924	21/04/2009
FPLM/0407	SMT. GRANCIDA ALFONSO	GOA	16/03/1939	28/01/2010
ABM/4040	SHRI CAETANO JOSE R.DINIZ	GOA	24/03/1931	26/09/2009
PM/9684	MR.LOUIS ANTHONY MENEZES	GOA	25/08/1935	13/12/2009

अभिनंदनीय

मध्यवर्ती ज्येष्ठ नागरिक संघटना पुणे Association of senior citizen's Organisation of Pune (ASCOP) तर्फे २००९-२०१० सालासाठी घेण्यात आलेल्या विविध स्पर्धांमध्ये निबंध लेखन स्पर्धेमध्ये आपले सभासद बंधु श्री.गोविंद भार्गव बागूल यांनी प्रथम क्रमांक मिळविला. त्यांच्या निबंधाचा विषय होता. 'सध्याच्या तंत्रज्ञानाच्या युगात नामस्मरणाचे महत्त्व' श्री.बागूल यांचे असोसिएशनतर्फे अभिनंदन !

- सेक्रेटरी

How the Problems of S.B.I.Pensioners crop up?

(A Note prepared by Shri.P.N.Malge (Adv), our member from Sangli)

1. While revising the pay scales of staff, D.A. at some mutually agreed points is merged in the old basic pay and new basic pay is worked out. it is called merger of D.A.
2. It is accepted principle that pension is calculated on the last drawn pay and as such revision in pay scales has direct nexus on the quantum of pension payable to that class. (Say, 5th or 6th Bi-partite etc.)
3. In other words, the ceiling on pension has to be revised after taking into account D.A. merged in basic pay. It simply means the ceiling on pension has to be revised with the revision in pay scales, both chronologically and quantum-wise. There is no revision in pension unlike revision in pay scales. Now, let us see whether the ceiling on pension is revised as per revision in pay scales or not.
4. I append below the table showing wage Revisions and quantum of D.A. merged in Basic Pay and revised pension ceiling.

Date	Wage Revision	Up to C.P.I. Points	Diff. Points	Pension Ceiling
01/01/1960	--	100	--	
01/10/1979	PCR	200	100	
01/02/1984	4th Bipartite S.	332	132	2,400 (S.C.Judg.)
01/11/1987	5th Bipartite S.	600	268 *	2,400
01/11/1992	6th Bipartite S.	1148	548	4,250
01/11/1997	7th Bipartite S.	1684	536	4,250
-	-	-	-	8,500 (\$) 01/03/1999
01/11/2002	8th Bipartite S.	2288	604	21,040 01/05/2005M

(\$) -In order to remove ceiling on pension w.e.f. 1.3.1999 Govt asked SBI to pay pension at 40% instead of 50% above specified Basic pay i.e. Rs.8,500/- termed as cut off point. here the staff accepted it helplessly to get through the long outstanding stagnant position.)

5. It could be seen that there was no revision in ceiling on pension in 5th and 7th wage revisions. The ceiling on pension of Rs.2,400/- was raised to Rs.4,250/- vide 6th wage revision by merging D.A. up to 548 points. (1148-600) by ignoring 268 * points. The D.A. up to 268 * points was swallowed in revising the ceiling on pension. Revision in pension ceiling from Rs.2,400/- to Rs.4,250/- is admission of the principle that the ceiling on pension has to be revised with revision in pay scales. But the principle was lost sight on 01/11/1987 and 01/11/1997. There is holiday for revision in ceiling on pension in 1987 and 1997. It is not coincidence nor inadvertence but deliberations on the part of concerned authorities. It is detrimental to the interest of pensioners.
6. Two tier system of 50% / 40% was introduced w.e.f. 1/3/1999. Calculation of pension was based on cut off point of Rs.8,500/-. The word ceiling was substituted by word Cut off point. Rs.4,250/- is exact 50% of Rs.8500/-.
7. PLEASE note that there is no wage revision on 01-03-1999. The date is arbitrary. The pay scale of 7th Bi-partite - 1/11/1997 revised in 2000.
8. This new formula created one more artificial division in pensioners. The pensioners who retired before 28-02-1999 and who retired on or after 01-03-1999. It is violation of Article 14 of our holy constitution.
9. To conclude the strike in April 2006, the Finance Minister, being convinced, raised the cut off point from Rs.8,500/- to Rs.21,040/-. Calculation of pension on Pre-existing revised scale has gone in air after the announcement by F.M. and publication of MOU to that effect. The burning problem of 7th Bi-

partite retirees have been put an end by F.M. once for all, by raising the cut off point from 8,500/- to 21,040/-. It was not felt necessary and nor even it was expected too, from the F.M. to work out separate ceiling on pension for 7th Bi-partite retirees. The principle that highest scale of J M G S-I will operate as cut off point is accepted by F.M.

10. The letter of July 2006 signed by Malhotra is a confirmation of the above accepted principle. There is no express denial of the recommendations submitted by Bank on 19/04/2006 in regard to 7th Bi-partite retirees. non-denial is admission / consent in law.
11. I would like to draw attention to letter dated 06/02/2001 issued by Govt of India, Ministry of Finance to Bank. This letter is an unequivocal admission of Govt of the fact that the ceiling on pension has to be revised on each revision in pay scales having regard to the quantum of D.A. merged. The Bank has not submitted the proposal as directed by Govt. Had it been done, the present problem would not have arisen.
12. I would like to draw attention to a brilliant note prepared by Respectable Shri.B.G.Dandekar, the then President of All India Federation of Pensioners' Associations, in which ceiling on pension is worked out by merging D.A. But Bank / Govt did not pay any heed to it.
13. I wish and all readers of SAMVAD vis-a vis all pensioners should / must hope grand success by dismissing the appeal filed by Govt and directing Govt / Bank for payment of arrears on account of revision in cut off point from Rs.8,500/- to Rs.14,240/- for 7th bi-partite retirees, from the date of retirement and not from 01-05-2005 as recommended by Bank in letter dated 19-04-2006.

- P.N.Malge, Sangli

अभिनंदनीय

सोलापूरचे आपले सदस्य श्री. शशीकांत लावणीस यांना सोलापूर येथे झालेल्या 'सुशील करंडक' एकांकिका स्पर्धेत रु. २५०००/- चे पहिले पारितोषिक मिळाले. लावणीस यांना दिग्दर्शनाचेही पहिले पारितोषिक मिळाले असून त्यांच्या "वासांसि जीर्णानि" (ले.महेश एलकुंचवार) या एकांकिकेस अन्य ६ पारितोषिके मिळाली आहेत.

बंगलोर मधल्या महाराष्ट्र मंडळातर्फे घेण्यात आलेल्या 'रंगदक्षिणी' एकांकिका स्पर्धेतही मागच्याच महिन्यात प्रथम पारितोषिकाने 'जवळीक' संस्थेला गौरविण्यात आले होते. शशीकांत लावणीस यांना बंगलोर येथेही दिग्दर्शनाचे प्रथम पारितोषिक 'वासांसि जीर्णानि' एकांकिका सादर करण्यासाठी दिले होते. अन्य ३५ एकांकिकांमधून ही निवड करण्यात आली. श्री.लावणीस यांचे असोसिएशनतर्फे अभिनंदन!

स्टेट बँकेतून सेवानिवृत्तीनंतर यवतमाळ येथील ६५ वर्षीय श्री.पी.टी.राजा यांना एस.बी.आय लाइफ इन्शुरन्स कंपनीचे विमा सल्लागार म्हणून काम स्वीकारले आणि त्यात नेत्रदिपक कामगिरी केली. २००९ साली संपूर्ण जगात ख्याती असलेल्या M.D.R.T. Club चे सभासदत्व प्राप्त करून आंतरराष्ट्रीय स्तरावर सन्मान प्राप्त केला. श्री.पी.टी.राजा यांचे असोसिएशनतर्फे अभिनंदन !

- सेक्रेटरी

सगळे ओळखतात

"हे बघ. माझ्यासाठी चार बनपाव, सॉस पाउच, अन् पन्नास ग्रॅम बटर पॅकेट एवढं पॅक करून ठेवा. हं. हे पैसे अन् हो मी जरा बाजारात जाऊन येतोय. परत जाताना बाकीचे पैसे-पॅकेट घेऊन जाईन. ओ.के.?" गुंडूनानांनी बेकरीच्या काऊंटरवर बसलेल्या त्या गोड तरूणीला म्हटलं. "ओ.के.९ रेडी करून ठेवते सर" ती गोड पोरगी म्हणाली.

गुंडूनाना जाण्यासाठी वळले. पण एकदम लक्षात आल्यासारखे करून म्हणाले, "पॅकेट तयार करून माझ्या नावाचे लेबल लावून ठेवा त्याला... माझं नाव..." गुंडूनानांना अडवत ती म्हणाली.. 'काही नको सांगायला तुम्ही नेहमी येणारे आहात. तुम्हाला इथले सगळे ओळखतातच तरीही लेबल लावून ठेवते मी. गुंडूनाना तिच्या बोलण्याने खुश झाले. आपल्याला ती गोड मुलगी नावाने ओळखते यावर ते मनातून आनंदले. घरी परत जाताना ते बेकरीत गेले. काऊंटरवर ती गोड मुलगी नव्हती. कुणी दुसराच नोकर होता. गुंड्याभाऊ काऊंटरवर येताच त्या नोकराने बाकीचे पैसे अन् पॅकेट त्यांच्या हातात दिले. पण त्याआधी त्याने पॅकेटला लावलेले लेबल काढून खाली टाकले. गुंड्याभाऊंच्या ते लक्षात आल्यावर त्यांनी खाली वाकून लेबल उचलले. आपल्याला ती पोरगी काय नावाने ओळखते याबद्दल त्यांना उत्सुकता होती. पायऱ्या उतरत असता त्यांनी लेबल उलगडून वाचले. लिहिलेले होते - टकलू, चष्मिष्ट, बुटका, गुलाबी शर्ट खोचलेला गृहस्थ'

- मधु रानडे

युनिट वार्ता

दहिसर युनिट :

दहिसर युनिटतर्फे शनिवार दिनांक ३१ ऑक्टो. २००९ रोजी आयोजित “प्रथम वर्ष वर्धापन दिन समारंभासाठी प्रमुख अतिथी म्हणून आपले लाडके नेते श्री.व्ही.एम.गोखले (अध्यक्ष), श्री.एस.बी.गोखले (सरचिटणीस) व श्री.बी.जी.दांडेकर (फेडरेशन सल्लागार) उपस्थित होते.

कार्यक्रमाची सुरुवात दहिसर शाखा (पूर्व) येथे प्रीती भोजनाचा स्वाद घेऊन करण्यात आली. ईशस्तवनानंतर युनिट अध्यक्ष श्री.राजाराम मनसुख यांनी सर्व सन्माननीय अतिथी व निमंत्रितांचे पुष्पगुच्छ देऊन स्वागत केले. मान्यवर पाहुण्यांचे हस्ते ‘दीपप्रज्वलन’ व त्यानंतर छत्रपती शिवाजी महाराज व डॉ.बाबासाहेब आंबेडकर यांच्या प्रतिमेस पुष्पहार घातल्यानंतर पूज्य गोंदवलेकर महाराज यांच्या दिनविशेषाचे ‘प्रवचन वाचन’ श्री.बाळासाहेब पोतदार यांनी केले. त्यानंतर युनिट सचिव श्री.हेमंत नाबर यांनी गतवर्षाच्या कार्याचा आढावा घेताना नमूद केले की दहिसर युनिटची स्थापना सर्व सभासदांचे जन्मदिन साजरे करण्याबरोबरच त्यांच्या शारीरिक, मानसिक, अध्यात्मिक शांती-स्थैर्यासाठी प्रयत्न करणे, त्यांच्या उपजत, विकसित व अविकसित कलागुणांना वाव/चालना देणे त्यासाठीच सर्व सभासदांना ‘व्यासपीठ’ उपलब्ध करून देणे असा आहे. त्या अनुषंगाने दहिसर युनिटने स्थापनेच्या पहिल्याच वर्षात ‘अॅक्युप्रेशर, योगा-प्राणायाम, निसर्गोपचार, मेडीसीन्स, भगवद्गीता व्याख्यान माला इ. विषयांवर व्याख्याने-प्रात्यक्षिके इ. आयोजित केली. इतकेच नव्हे तर सुधागड-पाली (रायगड) येथे निसर्ग सहल, तेथील आदिवासी पाड्यांमध्ये जाऊन दहिसर शाखा व सभासदांनी जमा केलेले कपडे- यांचे वाटप व सुधागड-पाली येथील अनाथाश्रमाला भेट देऊन तेथे शिकत असलेल्या विद्यार्थी-विद्यार्थिनींना ‘खाऊ’ व कपडे वाटणे इत्यादी कार्यक्रमात सर्व सभासदांनी मोठ्या उत्साहाने भाग घेतल्याचे आपल्या छोट्याशा भाषणात सांगितले. सौ.चारुलता सावे यांनी दहिसर युनिटच्या स्थापनेपासून झालेल्या वाटचालीचे मनोगत “हृदयस्पर्शी” शब्दात कथन केले. श्री.व्ही.एम.गोखले यांनी आपल्या मार्गदर्शनपर भाषणात दहिसर युनिटने अल्पावधित केलेल्या कार्याची व प्रगतीची ‘प्रशंसा’ करताना श्री.नाबर व सर्व सभासदांबरोबरच दहिसरचे शाखाधिकारी श्री.जगन्नाथ गावडे यांच्या कार्यकुशलतेची व विशेष सहकार्याची ‘वाखाणणी’ केली व अशा प्रकारचा सकारात्मक दृष्टीकोन जर सर्व शाखाधिकारी पेन्शनर्सबाबत बाळगतील, तर पेन्शनरांच्या गाढ अनुभवाचा व ज्ञानाचा उपयोग/फायदा बँकेस व पर्यायाने समाजास होईल असा विश्वास व्यक्त केला.

आपले लाडके नेते श्री.बी.जी.दांडेकर यांनी आपल्या माहितीपर भाषणात असोसिएशन-फेडरेशन तर्फे निवृत्तांसाठी आतापर्यंत करण्यात आलेले प्रयत्न, सरकारी धोरण, निवृत्तांच्या मागण्या, निवृत्तांबद्दल सर्वसाधारण आकस व उदासीनता या विषयांच्या पार्श्वभूमीवर पेन्शनर्स चळवळीच्या गेल्या ३६ वर्षांच्या इतिहासाचे शब्दचित्र रेखाटले व आतापर्यंत प्रयत्नांची पराकाष्ठा करूनही मंजूर न झालेल्या ‘न्याय्य’ मागण्यांसाठी प्रदीर्घ लढ्यासाठी सर्व पेन्शनरांनी सज्ज रहावे असे प्रतिपादन केले. त्यानंतर ‘अनामिक’ दात्यांनी (Donors) नेत्रदान केल्यामुळे आपल्याला पुन्हा ‘दृष्टीलाभ’ झाल्याचे सांगून उपस्थितांना ‘नेत्रदान’ व ‘देहदान’ करण्यासाठी त्यांनी आवाहन केले. असोसिएशनचे सरचिटणीस श्री.एस.बी.गोखले यांनी सभासदांच्या स्थानिय तक्रारी-शंकांचे निरसन केले. श्री.शरदचंद्र जोशी, सहा महाप्रबंधक (III) यांनी दहिसर शाखेच्या व्यवसाय विकासासाठी होत असलेल्या दहिसर पेन्शनर्स युनिटच्या मौलीक पाठिंब्याची विशेष स्तुती केली. यानंतर शाखाधिकारी श्री.जगन्नाथ गावडे, अंधेरी पेन्शनर्स क्लबचे आधारस्तंभ श्री.कुडीयाडी व श्री.एस्.व्ही.नाईक, श्री. तिरोडकर यांची समयोचित भाषणे झाली. या संपूर्ण कार्यक्रमाचे सूत्रसंचालन सौ.अनुया केळुसकर यांनी अतिशय प्रभावीपणे केले. दहिसर युनिटतर्फे रू.१०००/- चा धनादेश छोटीशी भेट स्वरूपात आपल्या असोसिएशनसाठी श्री.गोखले यांच्याकडे सुपूर्द करण्यात आला. शेवटी श्री.राजाराम मनसुख यांनी सर्व सन्माननीय अतिथी, विशेष निमंत्रित पाहुणे, दहिसर शाखा व्यवस्थापन व देणगीदार यांचे आभार मानले. युनिटच्या एक वर्षाच्या वाटचालीत प्रत्येक सभासदाच्या व विशेषतः श्रीमती हेमलता अण्टन (ट्रेझरर), सर्वश्री बाळासाहेब पोतदार, सुदर्शन परब, प्रमोद राऊत, प्रकाश म्हात्रे, नातू व ब्रह्मे साहेब यांच्या उत्साहपूर्ण कामगिरीचा उल्लेख केला. या कार्यक्रमाची सांगता समूह राष्ट्रगीताने झाली.

अमरावती युनिट :

दि. १५.०५.१० ला अमरावती शाखा, पेन्शनर्स असोसिएशन ची सभा संपन्न झाली. सुरुवातीला सचिव श्रीकृष्ण देशमुख यांनी सर्व सदस्यांचे स्वागत केले आणि कडक ऊन असतांनाही चांगली उपस्थिती दर्शविल्याबद्दल आभार मानले.

सर्वप्रथम या चार महिन्यात निधन पावलेल्या खालील सदस्यांना दोन मिनिटे उभे राहून श्रद्धांजली देण्यात आली.

- १) श्री.मुरलीधर तुकाराम हेडाऊ, अचलपूर, निधन ०७.१२.०९
- २) श्री.सुरेश दिवाकर सराफ, वरूड, निधन १२.०२.१०
- ३) श्री.वसंत पैठणकर, अमरावती, निधन १९.०३.१०

याच बरोबर नुकतेच निधन पावलेले भारताचे उपराष्ट्रपती श्री.भैरोसिंग शेखावत यांनाही श्रद्धांजली वाहण्यात आली.

श्री.व.सौ. शंकर वानखडे यांनी असोसिएशनची सदस्यता स्विकारल्याबद्दल त्यांचे अभिनंदन करण्यात आले. त्यानंतर सी.एम.सी. बैठकीचा वृत्तांत कथन करण्यात आला. झोनल सेक्रेटरीच्या माहितीप्रमाणे बँकेच्या कर्मचाऱ्यांच्या झालेल्या वेतन करारानुसार पेन्शनरकरिता ठरविलेली रक्कम आणि तिन्ही फेडरेशनमध्ये होणाऱ्या चर्चेनुसार अपेक्षित लाभ पेन्शनरांना मिळेल याबाबत आशा ठेवायला हरकत नसल्याबद्दल सांगितले गेले. तसेच वाढीव ग्रॅज्युइटीबद्दलही माहिती देण्यात आली.

त्यानंतर Exit optees च्या आयकर प्रश्नाबद्दल नुकतीच नागपूरला झालेल्या सभेत हजर असलेल्या श्री.दम्माणी यांनी सविस्तर चर्चा केली. तसेच आगामी झोनल कमिटीच्या निवडणुकीबद्दल चर्चा करण्यात आली व त्यासंबंधात अमरावती येथील सर्व सभासदांना झोनल सब सेंटरच्या पदाधिकार्यांच्या निवडणुकीत मतदानाचा अधिकार मिळविण्याविषयी एक ठराव मंजूर करण्यात आला. यानंतर वार्षिक जमाखर्च श्री.चांडक यांनी सादर केला. प्रथमच जमाखर्च खात्याच्या झेरॉक्स कॉपीज सदस्यांना अभ्यासासाठी उपलब्ध करून देण्यात आल्या. हा जमाखर्च एकमताने मंजूर करण्यात आला.

अमरावती युनिटने आयडेंटिटी कार्ड तयार केले आणि सर्वांना ते देण्यात आले. यानंतर द्वैवार्षिक निवडणूका घेण्यात आल्या. त्यात पुढील सदस्यांची कार्यकारिणी निवडण्यात आली.

- १) अध्यक्ष - श्री.अविनाश निमदेव
- २) उपाध्यक्ष - श्री.गणेश केणे
- ३) सचिव - श्री.ज्ञानप्रकाश खोब्रागडे
- ४) कोषाध्यक्ष - श्री.एन.पी.चांडक
- ५) सहसचिव - श्री.विलास वडवेकर

सभासद - सर्वश्री भाऊराव अंबाडकर, रमेश ओझरकर, जी.एस.डांगे, श्रीराम खजूकर व केशव वैद्य

निवडणूक अधिकारी म्हणून दादाराव फरकाडे यांनी काम बघितले. श्रीकृष्ण देशमुखानी उपस्थित सहकाऱ्यांचे आभार मानले आणि नवीन कार्यकारिणीचे स्वागत केले. सभेमध्ये अल्पोपहार व चहा/कॉफी देण्यात आली.

नवनिर्वाचित सचिव व अध्यक्ष यांनी त्यांना निवडून दिल्याबद्दल सदस्यांचे आभार मानले व सभा समाप्त झाली.

वर्धा युनिट -

वर्धा युनिटची वार्षिक सर्वसाधारण सभा दिनांक २१.२.२०१० रोजी संपन्न झाली. सभेला नागपूर झोनल सबसेंटरचे अध्यक्ष श्री. देसाई व सचिव श्री. वकील आवर्जून उपस्थित होते. सुरवातीला वर्धा जिल्हा संघटक व सचिव श्री.रोटकर यांनी सर्व उपस्थित सदस्यांचे तसेच विशेष निमंत्रित श्री.प्रमोद कुमारी, मुख्य प्रबंधक वर्धा शाखा व श्री. देसाई व वकील ह्यांचे स्वागत केले. गतवर्षी दिवंगत झालेल्या सदस्यांना श्रद्धांजली वाहण्यात

आली. त्यानंतर श्री.रोटकर ह्यांनी युनिटच्या कार्याचे अहवाल वाचन केले. त्यात विशेषतः नवीन सदस्य करण्याच्या अभियानात युनिटच्या कार्यकारी मंडळाच्या सक्रीय सहकार्याने सदस्य संख्या कशी वाढविण्यात आली हे सांगून अजूनही काही सदस्य व्हावयाचे आहेत. त्यांच्याशी संपर्क साधण्यात येत आहे असे सांगितले. काही दोन-तीन सदस्यांच्या गेल्या ५-६ वर्षापासून प्रलंबित प्रकरणावर प्रकाश टाकण्यात येऊन ती लवकरात लवकर मार्गी लावण्याचे झोनल सब-सेंटरला आवाहन केले. त्यानंतर सदस्यांच्या व्यक्तिगत अडचणींची चर्चा होऊन त्याचे निवारण करण्याचे वर्धा शाखेच्या मुख्य प्रबंधकांनी मान्य केले. मध्यंतरानंतर अध्यक्ष श्री.देसाई व श्री.वकील यांनी झोनल सब-सेंटरच्या कार्याचा आढावा घेतला व नवीन मेडिकल स्कीमबद्दल माहिती दिली व उपस्थित सदस्यांनी उपस्थित केलेल्या प्रश्नांची उकल केली. वर्धा युनिटच्या कार्याबद्दल उभयतांनी स्तुती केली. त्यानंतर विशेष निमंत्रित श्री. प्रमोद कुमार, मुख्य प्रबंधक, वर्धा शाखा ह्यांचे समयोचित भाषण झाले. 'आभार प्रदर्शन' श्री.दक्षिण ह्यांनी केले. चहापानानंतर सभा समाप्त झाली. सभेला ६०-७० सदस्य उपस्थित होते.

यवतमाळ युनिट -

यवतमाळ जिल्हा स्टेट बँक ऑफ इंडिया पेन्शनर्स संघटनेची वार्षिक सभेस १४/०३/१० रोजी येथील मंजुषा मंगल कार्यालयात उत्साहात संपन्न झाली. कार्यक्रमाला येथील श्री.उमेशजी वैद्य सर अध्यक्ष म्हणून लाभले होते. इतर मान्यवरात संघटनेचे नागपूरचे पदाधिकारी सर्वश्री श्रीकांत देसाई व जयंत वकील तसेच यवतमाळ येथील क्षेत्रीय कार्यालयातील मुख्य प्रबंधक श्री. सुधाकर कुलकर्णी उपस्थित होते.

सर्वप्रथम दिवंगत सभासदांना श्रद्धांजली वाहण्यात आली. सरस्वती पूजनानंतर संघटनेचे ज्येष्ठ सभासद श्री.गोखले व श्री.बोमरे यांचा सपत्निक अमृतमहोत्सवी सत्कार करण्यात आला. मुख्य अध्यक्षीय भाषणात श्री.उमेशजी वैद्य सरांनी 'प्रार्थना' विषयावरील विवेचनाने सर्वांना मंत्रमुग्ध केले. सचिव श्री. मोहन मोहदरकर यांनी प्रास्तविक केले व विद्यमान अध्यक्ष श्री. किरण पांडे यांनी सभेला मार्गदर्शन केले. तसेच श्री. पी. टी. राजा यांचा एस.बी.आय. लाईफ विमा व्यवसायातील उल्लेखनीय कार्याबद्दल सत्कार करण्यात आला. सभेसाठी स्थानिक सभासदांसोबत वणी, दिग्रस, पुसद, पांढरकवडा येथून आलेले सभासद बहुसंख्येने उपस्थित होते. श्री. देसाई आणि श्री. वकील यांनी आपल्या भाषणात विविध घडामोडींची माहिती दिली व सभासदांच्या समस्यांचे निराकरण केले. त्यानंतर श्री. कुळकर्णी साहेबांनी मोजक्या शब्दात सभेला उत्तम मार्गदर्शन केले. उपस्थित सभासदांनी उत्स्फूर्तपणे विविध कला सादर केल्या. श्री. सरपटवार, श्री. बरबडे, सौ. नळणीकर यांनी

भावगीत सादर केले. सौ. शुभांशी सहस्रबुद्धे यांनी ओघवत्या शैलीत प्रहसन सादर केले. सौ. रोठे यांनी निबंध वाचन केले. सौ. सुनंदा तळणीकर यांनी कार्यक्रमाचे सूत्रसंचालन केले. कार्यक्रमाच्या यशस्वीतेसाठी सर्वश्री मोहदरकर, विजय पांडे, तळणीकर, गोपाळराव धलवार यांनी परिश्रम घेतले.

अकोला युनिट -

अकोला येथील क्षेत्रिय व्यवस्थापक श्री.गणेशजी तिवारी यांनी आयोजित केलेली सभा दि. ४ एप्रिल २०१० रोजी संपन्न झाली. अध्यक्षस्थानी संघटनेचे नागपूर विभागाचे अध्यक्ष श्री.श्रीकांत देसाई व बँकेचे नागपूर येथील पर्सनल मॅनेजर श्री.डी.व्ही.गुटे साहेब, श्री.जयंतराव तळणीकर, सहाय्यक महाप्रबंधक ज्ञानार्जन केंद्र अकोला,नागपूर कार्मिक विभागाचे अधिकारी श्री. विजय जगदाळे, संघटनेचे विभागीय सचिव श्री. जयंत वकील यांची उपस्थिती लाभली. दीप प्रज्वलनानंतर पाहुण्यांचे स्वागत श्री. अण्णासाहेब काळे व श्री. दादा महाजन यांनी केले. संघटनेच्या १५ व्या वार्षिक सभेचा आढावा अकोला जिल्हा संघटक श्री. नीळकंठ नागराज यांनी सादर करून क्षेत्रिय कार्यालय व ज्ञानार्जन केंद्र यांच्या भरीव सहकार्याबद्दल कृतज्ञता व्यक्त केली. श्री. डी.व्ही. गुटे आणि श्री.जगदाळे यांनी बँकेच्या नवीन योजनांबद्दल आणि दैनंदिन कार्यात येणाऱ्या अडचणी सोडवण्याबाबत सविस्तर मार्गदर्शन केले.

संघटनेचे सचिव श्री. वकील व अध्यक्ष श्री. देसाई यांनी अकोला युनिटच्या कार्याबद्दल खूप प्रशंसा केली. चालू वर्षात वयाची ७५ वर्षे गाठलेल्या सहा सभासदांपैकी उपस्थित श्री. द्वारकादास पंडीत व श्री. नामदेव इंगळे यांचा सत्कार करण्यात आला. अकोला येथील उदयोन्मुख गायिका कु. मधुरा कुलकर्णी यांनी सुश्राव्य गायनाचा कार्यक्रम सादर करून श्रोत्यांची वाहवा मिळवली. याप्रसंगी श्री. अशोक कुलकर्णी, श्री. सप्रे, श्री. खडसे, श्री. आंबेकर, श्री. गावंडे, डॉ.कायदे उपस्थित होते. कार्यक्रमाचे सूत्र संचालन श्री. मदन धिके यांनी तर आभार प्रदर्शन श्री. सुहास पानसे यांनी केले.

कार्यक्रमाच्या यशस्वितेसाठी श्री. मुरलीधर सरदेशपांडे, शरद देशमुख, अविनाश देशपांडे, शरद यादवडकर, अनंत काठे, विलास व दिपक देशपांडे, शरद महाजन, अण्णा कोराब्रे, पी.एम.जोशी,दिलीप काकडे यांनी अथक परिश्रम घेतले. कार्यक्रमाची सांगता सहभोजनाने झाली. या सभेनंतर अकोला युनिटच्या २०१०-२०१२ साठी द्वै-वार्षिक निवडणूका झाल्या. त्यात पुढील पदाधिकारी एक मताने निवडून आले.

श्री. ए. बी. काळे	अध्यक्ष
श्री. एस. एस. महाजन	उपाध्यक्ष
श्री. एन. एस. नागराज	चिटणीस व जिल्हा संघटक
श्री. जे. डी. जोशी	खजिनदार

बाण मारीलासि ताकात ।

खेडेगावात रामायणावर प्रवचन चालू होते. शास्त्रीबुवा रंगात आले होते. पोथी अगदी जुनाट होती. त्यात जोडशब्द नीट समजत नव्हते. अक्षरे नीट ओळखत नव्हती. तरी शास्त्रीबुवांचे निरुपण जोरात चालू होते. एक श्लोक असा होता, “ते समयी रणात । बाण मारीलासी ताकांत ।” आणि शास्त्रीबुवा निरुपण करू लागले. “अहोकाय सांगायचं, युद्धाला सुरूवात झाली. सर्व राक्षस जेवायला बसले होते आणि जेवण संपवून शेवटी ताक पिणार एवढ्यात कुठून तरी धनुष्यबाण आला आणि एका राक्षसाच्या ताकाच्या वाटीत पडला. त्यामुळे सर्व राक्षस अतिशय खवळले.”

हे निरुपण ऐकल्यावर सर्व लोक चक्रावले. एकजण शास्त्रीबुवांना म्हणाला, “शास्त्रीबुवा, आम्ही रामायण पुष्कळ वेळा ऐकलंय, पण राक्षस जेवण करताना ताक पीत होते असा उल्लेख आजपर्यंत कधी ऐकण्यात आला नव्हता.” शास्त्रीबुवा सुद्धा बुचकळ्यात पडले. बरीच चर्चा झाली. नंतर एकाने गावातून रामायणाची दुसरी प्रत आणली व वरील श्लोकाची शहानिशा झाली. तो मूळ श्लोक व त्याचा अर्थ असा होता. “ते समयी रणात । बाण मारीला सीताक्रांत (प्रभु रामचंद्र)” युद्धाला सुरूवात झाली आणि प्रभू रामचंद्रांनी राक्षसांच्या दिशेने बाण मारला. तेव्हा कोठे सर्वांना मूळ श्लोकाचा अर्थ कळला व सर्वांचा जीव भांड्यात पडला. जुनाट पोथीमुळे हा विनोद झाला.

- गजानन जोशी, कोल्हापूर
भ्रमणध्वनी - ९८८१२५९८९५

बालपण

चाळता स्मृतीची पाने
मन बालपणात जाते
ते दिवसही तसेच होते
विसरूनही विसरले न जाते ! ॥१॥
माऊलीची ती दुर्लई
शांतचित्त झोप देई
अन् मंदिरातील मधुर भूपाळी
प्रसन्न पहाटे हळूच जागवी ॥२॥
दारापुढचा तो प्राजक्त
मुक्त सड्याने देव्हारा सजवे
अन् पुजापाठ पुरा होता
मन प्रसन्नपणे स्थिरावे ॥३॥
ह्या असंख्य आठवणी घेऊन
मन वान्यावेगे जाते
अन् बालपणीच्या उंबरठ्यावर विराजते ॥४॥

- अरविंद ल. जोशी, सांगली
भ्रमणध्वनी - ९३२५४१९३२५

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008
 SSPO Pune under Postal Concession register No. L-2/RNP/PNW/M-144/2008-2010 Dated 28.05.2008
 Licence to post without Prepayment No.: LWP-217 at Market Yard PSO, Pune 37on 25th of each Month

स्टेट बँक ऑफ इंडिया सलाम

स्टेबल जीवन मजला दिधले, टफ काम तेही निभावले
 बँकेची उम्ब्रज शाखा जन्मा घातली
 कर्मण्येवाधिकारस्ते न्यायाने कर्तव्य केले
 ऑनवर्ड बँकवर्ड टोलेबाजी केली
 फलित तयाचे शीघ्र पावले
 इंगित यशाचे कथन करीतो
 डिमडिम काम कधी नाही केले
 यार बहुत प्राप्त जाहले,
 समजून घ्या मजलागोनी
 लागेल असे जरी काही बोललो
 मजलागी द्यावा आशीर्वाद निरामय जीवनाचा
 - सुधीर बा.तुर्केवाडीकर

अराधा

सगळे निघून गेले
 मी एकटाच आता
 झेले गळून गेले
 उरली दिठीच आता ॥१॥
 ते हात ममतेचे
 पाठीवरी न आता
 नुसतेच शब्द सगळे
 नुरलीच काही गाथा ॥२॥
 गीतात सूर नुरले
 सारेच स्वप्न आता
 कंठात शब्द रुतता
 मुरली अबोल आता ॥३॥
 सगळे निघून गेले
 मी एकटाच आता
 राधा निघून जाता
 गोकुळ स्तब्ध आता ॥४॥
 - कल्पना सुभाष कोठारे, सांताक्रुझ

सूचना : १) या मासिकांत प्रसिद्ध झालेल्या लेखांतील मतांशी संपादकमंडळ सहमत असेलच असे नाही. तसेच जाहिरातीतील मजकुराची सत्यासत्यता सभासदांनी स्वतः पडताळून घ्यावी. त्याबाबत असोसिएशन वा 'संवाद' चे संपादक मंडळ जबाबदार असणार नाही. २) असोसिएशनचे कार्यालय, सोमवार ते शुक्रवार, संध्याकाळी ६ ते ७.३० या वेळातच उघडे असते. याची कृपया नोंद घ्यावी. संपर्क दूरध्वनी क्रमांक : (०२०) २४३३२१४१

Thane Office Address: A/5 Swami Siddharth CHS Ltd., S V Road, Naupada, Thane 400 602. Tel. No : 25446837
 Timings : On Tuesday & Friday between 4 pm to 6 pm.

Printed Matter

If Undelivered Please Return to :
STATE BANK OF INDIA PENSIONERS'
ASSOCIATION, (MUMBAI CIRCLE), PUNE
Anubandh, Building No. B-2, 4th Floor,
Block No.16, Near Ramkrishna Math,
Sinhagad Road, Pune 411030. Ph: 24332141

To,

Publisher – Shri. Ramchandra Narayan Lalingkar, Secretary, State Bank of India Pensioners' Association (Mumbai Circle), Pune has printed this magazine in the Printing Press owned by **Printer** – Shri. Chandrashekhar Digambar Joshi, Director, Shree J Printers Pvt.Ltd., at 1416 Sadashiv Peth, Datta Kuti, Pune – 411030 on behalf of **Owner** – State Bank of India Pensioners' Association (Mumbai Circle), Pune, at "Anubandh", Bldg.No.B2, Block No.16, Near Ramkrishna Math, Sinhagad Road, Pune – 411030. **Editor** – Shri. Krantisen Ramchandra Athawale – address as above.