

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



॥ स्वयमेव मृगेन्द्रता ॥

संवाद

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

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June 2011

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 **Satara** on Sunday, the 31st July 2011 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 सर्वसाधारण सभा रविवार दि. ३१ जुलै २०११ रोजी सातारा येथे होणार आहे, त्याची नोटीस पान क्र.३ वर छापली आहे. सभेची वेगळी नोटीस सभासदांना पाठवली जाणार नाही, याची कृपया नोंद घ्यावी.
- सचिव

संपादकीय

प्रिय सभासद मित्रांनो,

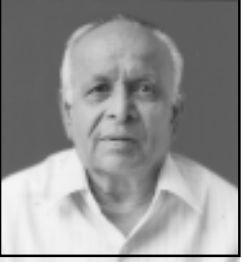
'आपण आपले वाहन व्यवस्थित पार्क केले तर आपणास कोणीही बुद्ध म्हणणार नाही.' रस्त्याने जाताना एका इमारतीसमोर ही पाटी वाचनात आली. ही पाटी वाचून ज्याला ही कल्पना सुचली, त्याचे मनातल्या मनात अभिनंदन केले. ज्याने हे वरील वाक्य पाटीवर लिहिले आणि क्षणभर का होईना - वाचकांना नक्कीच आनंद दिला, त्याला धन्यवाद दिले.

हल्ली या धकाधकीच्या, तणावग्रस्त, बदलत्या जीवनशैलीमुळे, मोबाईलच्या आक्रमणामुळे लिखाण फारच कमी झाले आहे. पूर्वी पत्र पाठवली जात. पत्रात प्रेमाचा, जिव्हाळ्याचा भावनिक ओलावा असायचा. अशी पत्र पुन्हा पुन्हा वाचली जात. लग्न, मुंजीचे आमंत्रण पत्राला हळद कुंकू लावून यायचं. दुःखद बातमी पत्रात 'श्री' च्या मायन्या विरहित असायची. माणूस मोठा भाग्यशाली. इतर प्राणीमात्र आपल्या कंठध्वनीने त्यांची ओळख करून देतात. माणसाला कंठातून येणारा ध्वनी जीभ, ओठांच्या हालचाली करून काढता येऊ लागला. विचारांच्या प्रगतीनुसार माणूस आपले विचार जपून ठेवू लागला, लिहू लागला. अक्षरामध्ये मोठी शक्ति आहे. ती कागदावर उतरली तर कधी धारदार होतात, तर कधी लाघवी, आशयघन बनून तर कधी सुन्न करणारी ठरतात. 'माझ्या लेखी त्याची किंमत शून्य' 'विधिलिखित जे आहे तसे घडणारच

'त्याच्या ललाटी काय लिहिलयं हे ईश्वरालाच माहित' असे बोलताना सुद्धा आपण लेखनाला महत्त्व देतोच की! - लहानपणापासून आईवडील यांच्याकडून अ, आ, इ, ई या अक्षर ब्रह्माची ओळख होते. बालवयात असताना मराठीच्या पुस्तकातील 'मोत्या शिक रे अ, आ, इ या कवितेची येथे प्रकर्षाने आठवण झाल्याशिवाय राहत नाही. कै.ग.दि.माडगूळकर यांच्या विषयी असे सांगतात की, कागद आणि पेन घेऊन ते बैठकीवर बसले की अनेक शब्द त्यांच्यासमोर गर्दी करत आणि जणू काही आम्हाला कागदावर उतरवा असे म्हणत.

लिखाणाचे प्रमाण कमी झाले असले तरी एक गोष्ट प्रामुख्याने आपण लक्षात घेणे जरूरीचे वाटते. लिखाणाच्या वाचनातून नवीन स्फूर्ती, उमेद, ऊर्जा मिळते आणि या ऊर्जेतूनच नवीन साहित्याची निर्मिती होते. ज्ञानेश्वरी, भगवद्गीता, दासबोध, तुकारामांचे अभंग, रामायण, महाभारत इत्यादी आणि त्याचबरोबर हा सर्व इतिहासही लिहिला गेल्यामुळे हे सर्व साहित्य वाचले गेले, अभ्यासले गेले. यावर अनेक लेखकांनी, समीक्षकांनी, ग्रंथ, कादंबऱ्या, नाटके, ललित लेख लिहिले आणि आपल्या समोर चिरंतन असे अक्षर भांडारच खुले केले.

दिवसेंदिवस आपण लिहिणं विसरत चाललो आहोत आणि
पान २९ वर



श्री.विनयकुमार रामचंद्र पुणेकर

कै.ल.ना.पाबळकर स्मृती सुवर्णपदकाचे मानकरी

दि.६ जून २०११ ला ठाणे येथे आपल्या सर्कल असोसिएशनच्या कार्यकारिणीच्या त्रैमासिक बैठकीत या वर्षीचे 'कै.ल.ना.पाबळकर स्मृती सुवर्णपदक' हे श्री.वि.रा.पुणेकर यांना देण्याचे सर्वानुमते ठरल्याचे कळल्यावर त्यांच्या असंख्य मित्रपरिवारास खूप आनंद झाला आणि गेली १७/१८ वर्षे सातत्याने त्यांनी केलेल्या 'सभासद नोंदणी' या कार्याचे व परिश्रमाचे योग्य ते फळ त्यांना मिळाले ही भावना सर्वांच्या मनात आली.

'पुणेकर' आणि सुवर्णपदकाचे मानकरी - म्हणजे आश्चर्य नव्हे - तर सत्य आहे. कारण पुणेकर म्हणजे पुण्याचे सदाशिव-नारायण पेठी रहिवासी नाहीत, तर ते आडनावाने 'पुणेकर' व आमचे उत्साही सहकारी आहेत. त्यांचे नाव जरी विनयकुमार असले तरी ते वयाने 'कुमार' नाहीत. ते वयानुसार 'सहस्रचंद्रदर्शनाचे' वाटेवर आहेत आणि ते विनयशील आहेत हे नक्की.

१९५६ साली मे महिन्यात ते कॅशिअर म्हणून पुणे येथे बँकेत रुजू झाले व ३७ वर्षे इमाने-इतबारे सेवा करून ३१ जुलै १९९३ रोजी वयाची ६० वर्षे पूर्ण होऊन निवृत्त झाले. पुण्याशिवाय पुरंधर-सासवड, तडवळ, सोलापूर व नाशिक येथील शाखांमध्ये त्यांनी विविध पदांवर उत्कृष्ट कार्य केलेले आहे. सेवानिवृत्त होण्यापूर्वी कांही वर्षे ते बँकेच्या मुंबई सर्कलच्या 'सर्कल ऑडिटर' डिपार्टमेंटमध्ये कार्यरत होते. त्यासुमारास पुणे विभागातील जवळजवळ ६०-६५ शाखांचे लेखा-परिक्षण त्यांनी केल्यामुळे पुणे विभागातील असंख्य सहकारी वर्गाचे ते मार्गदर्शक व हितचिंतक होते असे म्हटल्यास अतिशयोक्ति होणार नाही. कारण 'इन्स्पेक्टर' किंवा 'ऑडिटर' हे शब्द उच्चारले की चुकाच निदर्शनास आणून देणारा अधिकारी असे चित्र सर्वांचे मनात असते. पण हे पुणेकर, तसे सर्वांना नावे ठेवणारे 'पुणेकर' नाहीत हे नक्की. ते सर्वांना मार्गदर्शन करणारे 'ऑडिटर' निघाले.

सुरूवातीचे काळात आपले असोसिएशनचे सभासद नोंदणीचे कार्य कै.एस्.जी.रास्ते हे करीत होते व ते प्रत्येक पेन्शनर/फॅमिली पेन्शनरचे घरी सायकलवरून जाऊन त्यांना सभासद करून घेत असत. त्यामुळे असोसिएशन स्थापनेनंतरच्या सुरूवातीच्या काळातली पुण्यातील बहुतांश सभासद नोंदणी श्री.रास्ते यांचे प्रयत्नाने झालेली आहे. ही गोष्ट श्री.पुणेकर यांनी अनेक वेळा पाहिली होती आणि स्वतःच्या निवृत्तीनंतर हे कार्य करण्याचे त्यांनी मनाशी ठरविले. योगायोगाने आपले माजी अध्यक्ष कै.भास्करराव गद्रे यांचे प्रोत्साहन देणारे मार्गदर्शन, तसेच माजी अध्यक्ष श्री.बाळासाहेब दांडेकर यांचे प्रेमळ मार्गदर्शन व माजी सेक्रेटरी श्री.एच्.आर.नानिवडेकर यांचे संपूर्ण सहकार्य यामुळे त्यांनी सभासद नोंदणी करण्याचा विडा उचलला. आणि आश्चर्य वाटण्यासारखी गोष्ट म्हणजे आतापर्यंत १३७० चे वर पेन्शनर्सना त्यांनी सभासद करून घेतले आहे आणि सभासद फी म्हणून एकूण रु.१३,५०,०००/-चे वर रक्कम जमा केली आहे, तसेच कांही हजारांच्यावर देणग्याही असोसिएशनकडे जमा केल्या आहेत. त्यांचेशी चर्चा करतांना त्यांनी कांही सभासदांच्या स्वभावाचे मार्मिक किस्से सांगितले. त्यात सभासदाचा चिकटपणा, विक्षिप्तपणा, उदारपणा, वेळकाढूपणा, विचार करून मग सभासद-वर्गणीचा चेक देणे व त्यासाठी हेलपाटे घालायला लावणे इत्यादी मनुष्य स्वभावाचे दर्शन घडविले. मात्र सभासद करून घेतांना त्याला असोसिएशनने केलेले कार्य, आजपर्यंत पेन्शनर्ससाठी मिळवलेल्या गोष्टी, सवलती, पुढील योजना व त्यासाठी चालू असलेली आपल्या वरिष्ठ नेत्यांची धडपड-निष्ठा इ. माहिती देऊन प्रबोधनाचे महत्त्वाचे काम ते करीत असत. याशिवाय २००५ नंतर फॅमिली पेन्शनमधील वाढीव फरकाची रक्कम मिळवून देण्यासाठी श्री.पराडकरांचे बरोबर त्यांनी केलेले कार्य खूप मोठे आहे. तसेच अशा फॅमिली पेन्शनर्सकडून असोसिएशनसाठी देणग्या मिळवण्यात त्यांचा वाटा खूप आहे. एका फॅमिली पेन्शनरला ॲरिअर्स म्हणून रु.१०,०००/- एवढी रक्कम त्यांनी नुकतीच मिळवून दिली.

श्री.पुणेकरांनी पोष्टाची देश/परदेशातील तिकिटे जमविणे, जुनी-नवी विविध प्रकारची नाणी जमा करणे, एक सारखे नंबर/आकडे असलेल्या नोटा जमविणे, निरनिराळ्या प्रसंगाची छायाचित्रे-कात्रणे जमा करणे इ. छंद त्यांनी बँकेत काम करत असतांनाच जोपासले ते निवृत्तीनंतरही चालू ठेवले आहेत.

श्री.पुणेकर हे धार्मिक वृत्तीचे कुटुंबवत्सल गृहस्थ आहेत. सुप्रसिद्ध नट व चित्रपट निर्माते कै.राजाभाऊ परांजपे हे पुणेकरांचे मामा. पत्नि सौ.वासंती या अगत्यशील, अत्यंत उत्साही असून इतरांना मदत करण्यात उभयतां पति-पत्नि सदैव तत्पर असतात. तीन कन्या-जावई व नातवंडे असा त्यांचा सुखी/समाधानी परिवार आहे. अनेकांच्या समस्या दूर केल्याने आनंदी आहेत. आता वयोपरत्वे गुडघे-दुखीमुळे त्यांच्या हालचालींवर मर्यादा आल्या आहेत. पण अजूनही त्यांचा कामाचा उत्साह कमी झालेला नाही. आपणां सर्वांतर्फे श्री.पुणेकरांना उदंड आयुष्य लाभो व त्यांचे पारिवारीक आयुष्य सुखा-समाधानाचे जावो अशी परमेश्वराजवळ प्रार्थना.

- मधुकर पालकर

**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: 2010-2011

Date : 15th June 2011

37th Annual General Meeting

The Managing Committee of the Association in its meeting held on 6th June 2011 has decided to hold the 37th Annual General Meeting of the Association at **10.00 a.m. on Sunday the 31st July 2011** at "**Radhika Sanskritik Sankul**", 117 Budhwar Peth, Radhika Road, **Satara - 415001** (Phone No.02162/235758) 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 12th July 2010.
2. To confirm the Minutes of the last Annual General Meeting held on 12th July 2010 which were printed in "SAMVAD" for September 2010.
3. To felicitate Chief Guest and other dignitaries.
4. To present the "**Late Shri.L.N.Pabalkar Memorial**" **Gold Medal to Shri.V.R.Punekar, Pune**
5. To approve the audited Financial Statements for the year ended 31st March 2011. (copies attached)
6. Report of the Managing Committee for the year 2010-2011 to be read, discussed and adopted. (Copy of the report attached)
7. President's Address.
8. Any other matter with the permission of the Chair.

R.N.Lalingkar
Secretary

Kindly note the following carefully
General Body Meeting Programme will be as under

First Session - 10.00 a.m. to 1.00 p.m.
Lunch : between 1.00 p.m. to 2.00 p.m.
Second Session - 2.00 p.m. to 5.00 p.m.

- Venue -
'Radhika Sanskritik Sankul'
177, Budhwar Peth, Radhika Road,
SATARA - 415001
(Phone Number : 02162 - 235758)

Instructions for outstation Members :-

- 1) **This year we have made arrangements for 'Lodging & Boarding' for out station members** (upto a number of 100 persons (approximately) on first come first served basis) who will be reaching at Satara on the previous day evening i.e. after 5.00 p.m. on 30th July 2011 at the venue of the meeting. Kindly note the following instructions meticulously and avoid inconvenience to the organizing unit as well as to yourself and the other participants. If the number of outstation members exceeds the capacity of the Hall, then the members who will come late will have to make their own arrangements for lodging only. Food will be served to them at the venue on scheduled time.
 - 2) The venue will be available from 5.00 p.m. on 30th July 2011 till 6.00 p.m. on 31st July 2011. Prior and after the above mentioned timings, the members coming from outstation will have to make their own arrangements for staying, if required.
 - 3) Lodging & Boarding have been arranged at the venue, both for Ladies and Gents. **Please note that no individual rooms will be provided.** Further, the Lodging facility is available only for Pensioner members/Family Pensioner members & Associate members and **will not be available for 'guests/relatives' etc.**
 - 4) It may not be possible to make arrangements for food for those out station members who will be reaching at the venue after 9.30 p.m. on 30th July 2011. The breakfast will be served to out station members between 8.30 a.m. and 9.30 a.m. only on 31st July 2011 (i.e. on the day of AGM). In the afternoon between 1.00 to 2.00 p.m. Lunch will be provided to all the members attending AGM.
 - 5) The instructions regarding Tea/Coffee etc. will be announced at the venue separately.
 - 6) Out station members who will require the above Lodging/Boarding arrangements on 30th July 2011 are requested **to inform the organizing Committee Members in writing whose Names, Addresses & Phone numbers are given hereunder, well in advance (i.e. latest by 15th July 2011)** in order to enable the committee members to finalise the arrangements. Please quote your Membership Number in your correspondence with the committee members/Association.
- i) Shri.S.S. Deshpande - 'Shriniwas', 514/A, Mangalwar Peth, Nath Ghanekar Road, Satara - 415002; Phone - (02162) 282661; (M) 09665550896
 - ii) Shri.Gulab B.Shaikh - Sector 20, Gulmohor Colony, I.T.I.Road, Satara - 415002; Phone - (02162) 253429; (M) 09422039845

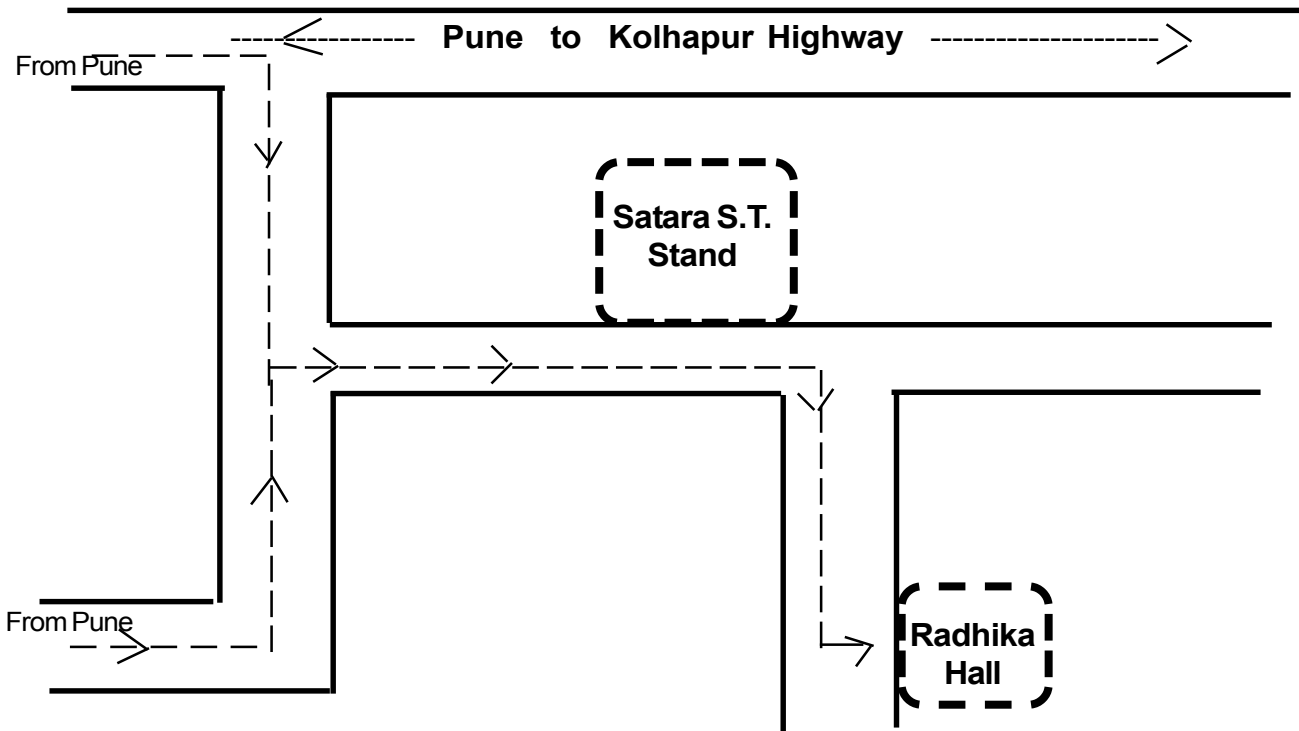
- iii) Shri.Govind G. Deshpande - 6/B, Mangalwar Peth, State Bank Colony, Satara - 415002; (M) 09960893464
- iv) Shri.Anil K. Rasane - H.No.383, jawahar Colony, Shahupuri, Satara - 415001; Phone - (02162) 251221; (M) 09850312119

General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 12th July 2010 at Pune were printed in 'SAMVAD' for September 2010. If any member requires any clarification, he/she should write to us at the Association's office at Pune so as to reach the same before 10th July 2011.
- 2) Similarly, on receipt of the copy of the Annual Report for 2010-2011 and Financial Statements as on 31-03-2011 which are printed in this issue of 'SAMVAD', if any member desires to get clarification/details etc. about any item in financial statements, he/she is requested to send such queries in writing to the Association's Pune Office before 10th July 2011. However, if any member want any clarification about any matter other than financial statements, he may send such queries about other matters up to 20th July 2011 to the Association's office at Pune in writing. This will help the 'time management' of the AGM, hence the request.
- 3) Members attending the AGM are requested to take care of their own valuables & belongings.
- 4) For those who will be coming to Satara for AGM by train, they should alight at Satara Road Rly station which is about 5 K.Ms. away from main City. Auto Rickshaws are available at Rly station. For those who will be coming by ST Bus, the distance from Bus Stand to Radhika Sanskritik Sankul (i.e.-venue of the AGM) is about 1 k.m. and auto rickshaws are available at Bus Stand.

- Secretary

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 2010-2011

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 2011.

2. Membership:-

Position of membership as on 31st March 2011 is as under.

New Admissions During the year 2010-11		Total position as on 31-03-2011
	Pensioners	
394	Patrons	8195
16	Benefactors	365
-	Life	404
	Less - Due to Deaths (-)	183
410	Sub Total	8781
	Family Pensioners (including transferred from Associate members due to death of pensioners)	
18	Patrons	757
18	Benefactors	511
-	Life	300
	Less - Due to Deaths (-)	13
36	Sub Total	1555
	Associate Members	
349	Patrons	6073
20	Benefactors	680
-	Life	183
	Less - Due to Deaths (-)	50
369	Sub Total	6886
815	Grand Total	17222

The Managing Committee is very much thankful to those members who have put in sincere efforts to enroll 815 new members during the year. It may also be observed that the number of employees who retire (i.e. retirees) is less. However, more efforts need to be made to achieve the target of 75% membership (of total pensioners/family pensioners of Mumbai Circle) during the current year. At present our total membership as on 31-03-2011 is 10,336 (excluding Associates). While taking review of efforts made for enrolling new members during the year, it will be worth noting that Shri. Rajiwadekar, Organising Secretary 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;
- (d) Admission fee, and
- (e) Dividends received

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.7,69,500/- taking the amount of Trust Fund to Rs.1,71,99,933/-. 'Building Fund' has been increased by Rs.17,501/- 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.13,18,205/- and we have sent our contribution of Rs.2,50,150/- to the Federation towards Legal expenses. There are additions to the Distress Relief Fund of Rs.9,307/-. Members are requested to contribute generously towards Distress Relief Fund. In view of Writ petition filed in Supreme Court members are also 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. We wish to draw your attention to our appeal for Legal fund published in 'SAMVAD' issues from time to time as also appeal made by our President Shri.V.M.Gokhale in various meetings.

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 13000 copies of "Samvad" @ 25 paise upto 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 31-12-2013. However, Post Office has recently issued directives to all the LWP license holders (like us) to affix postal stamps of 25 paise on all the SAMVAD copies to be delivered at Market Yard (Pune) sorting office for posting on 25th of every month w.e.f. 1st June 2011. This has posed a problem before us to secure 10,000 postal stamps of 25 paise each and affix them on all the copies before posting on 25th of each month. As you may be aware, 25 paise postal stamps are not easily available in post offices. We hope the post office may either repeal this order in view of these difficulties or make available sufficient quantity of 25 paise postal stamps to us.

The Association has received interest on Bank Deposits to the tune of Rs.6,24,632/- and on Govt. of India Bonds to the tune of Rs.3,07,655/-. We have not taken into account interest accrued but not received up to 31st March 2011 due to change in the accounting procedure. Dividend from other investments amounts to Rs.5,420/-, while Rs.8,150/- were received by way of Admission fees. The members have given Donations of Rs.14,02,730/- (including Rs.17,501/- contributed by members from Mumbai ZSC towards Building Fund) during the year for various reasons. The lists of 'Donors'

have already been printed in the 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 at Panaji during the month of January 2010 which is being used as our own 'Holiday Home'. The premises have been well furnished and are being occupied by our members during the season. It is worth mentioning here that office-bearers of our Panaji ZSC viz..Shri.P.M.Narkar, Shri.I.H.Dias and Shri.K.V.Gopinathan are making every efforts to see that the (Holiday Home) occupants' suggestions are taken care of and are being implemented to improve the staying arrangements to the satisfaction of the members.

Donations :

We have received donations for

- (a) Distress Relief Fund ;
- (b) for 'Samvad' ;
- (c) Misc. Donations and
- (d) Legal Fund .

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 of relief from the interest on the corpus for providing relief to affected families of our members as and when there is a national/natural calamity.

As on 31st March 2011 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,62,750/- and Rs.12,92,803/- 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, of which one was held at Thane, two were held at Pune and one was held at Amravati. 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 all Circle Associations 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) is being organized by the Editorial Committee every year and many members participated in it. Prizes are also being distributed to the winners at the hands of our President in our subsequent Annual General

Meeting. All the issues of SAMVAD published during the past four years are also made available for information of new members 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 also are 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 who have not yet visited our website are requested to visit the same very often 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 10 years. His family members also assist him for mailing more than 1400 cards per month. Shri.L.V.Joshi from Pune also extends his 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 have been started at Pune & Thane office premises which are running successfully. At Pune, many books in Marathi/English, all donated by our members, are made available for reading at home without charging any subscription/fee to the members. At Thane, for Library an annual subscription of Rs. 100/- is being collected from the members and the books are made available to them at home for reading. In Thane many books are donated by members and few books are being purchased as per the members' choice. The response at both the places is encouraging.

Audit of our Financial Statements as on 31st March 2011 :-

It is worth mentioning here that it was possible to complete the audit of the Financial Statements as on 31-03-2011 well in time. This was possible because of strenuous efforts taken by Shri.D.A.Kulkarni, Treasurer, with the timely help by Shri.S.P.Barve 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. The 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. The Secretaries/Treasurers of ZSCs S/Shri.J.B.Pusalkar, J.S.Vakil, I.H.Dias & N.K.Joshi deserve compliments 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 generally prefer to settle down in Dhule and Jalgaon Districts and few big cities in Marathwada Region. The membership of the sub-centre is also spread all over Marathwada region covering 7 Districts viz. Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded & Osmanabad Districts. Under the leadership of Shri.Sahebrao Desai, President, & Shri.N.K.Joshi, Secretary, the special efforts are being made by all the District representatives to enroll old retirees who have been settled in remote villages in Marathwada region. They have enrolled 125 new members during the

year and collected Rs.1,64,915/- including subscription fees of Rs.1,07,000/- and aggregate Donations of Rs.57,915/- for various purposes. Zonal Sub-Centre launched a special membership drive to enroll old retirees as members who up till now could not be contacted and enrolled as members of the Association. The District representatives are arranging get-togethers and functions like Tilgul/Haldi Kumkum and entertainment programmes as usual. Recently, in Aurangabad, the local unit is organizing 'Bhishi' of local members in order to enable them to have regular contacts with each other.

Nanded Unit :- The local active members are publishing a four page quarterly 'News Letter' named "Vartalap", wherein they are giving the latest developments on Association front and the local news about activities in the Nanded District to the local members. They are distributing the sufficient Xerox copies to all the members residing in Nanded District. This is really worth emulating idea of publishing quarterly bulletin for benefit of local members. 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.S.B.Gokhale, President and Shri.R.S.Rajiwadekar, Organizing Secretary, with the help of all the other office-bearers and active committee members, the sub-centre has shown exemplary growth in membership by enrolling 290 new members. A total sum of Rs. 13,27,935/- has been collected, of which Rs.2,84,000/- by way of membership fees and Rs.10,43,935/- as donations for various purposes as follows - Legal Fund - Rs.8,98,823/-; Misc. Donations - Rs.33,310/-; for Samvad - Rs.3,601/- & Advertisements worth Rs.90,700/- and Building Fund - Rs.17,501/-. We are happy to note here that Mumbai ZSC has collected highest Legal Fund this year which has helped the Association to contribute promptly to the Federation for fighting legal battle in the Supreme Court. All out efforts are always being made by the committee members to increase the membership. Pensioners meetings were arranged at Dombivali (E), Andheri(E), Naupada (Thane), Dahisar and Varsova branches during the year which were attended and addressed by sub-center's office bearers. Mumbai Sub-Centre's 24th Annual General Meeting was held at Shivaji Mandir, Dadar on 11th February 2011 which was attended by more than 1000 members. Mumbai Sub-Centre is now functioning from its own office premises at Thane for which they have collected donations from members for more than 50 % of the cost of the Flat (i.e. more than Rs.8.50 lacs). 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, sharing experiences by our members while doing social work etc. for the benefit of local members. Mumbai ZSC have also organized Medical Check-up camp during the year. 'Andheri Club' 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 being published.

At Dahisar the local members have formed a club named "SBI Pensioners' Organization Club" under the leadership of Shri.Nabar on 30-10-2010 and are organizing social and cultural activities for the benefit of local members.

Library at Thane :- A library is run in Thane office premises by local members for which few books have been collected from the members as donation. They are collecting Rs.100/- from each member as subscription and are purchasing new books. Recently they have arranged a 'Cinema' show in Malhar Theatre for benefit of local members & their families and collected Rs.20,000/- as Donations which will be utilised for purchasing library books. Shri.Sharad Gadkari, Secretary of the Mandal, donated steel cupboards for keeping library books. Many local members are taking advantage of this library. Shri.V.M.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 Circle),
'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 :-

The Zonal Sub-Centre has enrolled 206 new members during the year and have collected Rs.2,23,353/- which includes total subscription of Rs.1,86,000/- and Rs.37,353/- as Donations for various purposes. Nagpur ZSC has gained its past glory under the able guidance and leadership of Shri.S.G.Desai, president and strenuous efforts of Shri.Jayant Vakil, Secretary with the valuable support from S/Shri.Mohansing Munot, Nilkanth Nagraj, Dnyanprakash Khobragade, Avadhoot Rotkar, Yatindra Gupta, Gopalkrishna Gadge and Bhojraj Rodge. Shri. Bhojraj Rodge was instrumental in enrolling maximum new members in entire Vidarbha region. The District representatives are taking interest in organizing various organizational activities in their respective District places. The ZSC has provided guidance and support to the 'Exit' optees for solving the issue of wrong demand of Income-tax on their terminal benefits. Due to efforts of our Nagpur ZSC the Nagpur Zonal Office has recently empanelled following Hospitals in Nagpur city as approved hospitals.

- a) K.G.Deshpande Memorial Centre, Ramnagar, Nagpur
- b) Life Care Hospital, near Telephone Exchange, Nagpur
- c) Shrikrishna Hrudalaya & Critical Care Centre, Congress Nagar, Nagpur

Zonal Office has also approved two Diagnostic Centres for getting investigations done under Medical Schemes i.e. (i) Apollo Clinic & Shri.Surya Clinic, Congress Nagar, Nagpur; and (ii) Ashwini Kidney Dialysis Centre, Ramdas Peth, Nagpur.

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

Amravati Unit : - Shri.Dnyanprakash Khobragade, Secretary, is organizing the unit's activities very well. He organized 'Sneh-Melava' of all the pensioners at Amravati and the function was well attended. The unit also organized successfully the Circle Executive Committee Meeting on 23-01-2011.

Yavatmal, Khamgaon, Buldana and Wardha units : - These District units are also functioning very well under the leadership of S/Shri.Gopalkrishna Gadge, M.G.Munot, Yatindranath Gupta & Avadhoot Rotkar respectively who are very active and arranging local meetings regularly and mobilising the membership.

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 35 new members during the year. They have collected Rs.93,728=11 which includes total subscriptions of Rs.32,500/- and donations of Rs.55,826=11 as Legal Fund and Rs.5,402/- for 'Samvad' during the year. 13th Annual General Meeting of the Sub-Centre was held on 27th March 2011 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 are being used as our Association's "Holiday Home". During the year ended on 31-03-2011 total 110 persons occupied the rooms and we have collected Rs.47,300/- as room rent.

The total recurring expenditure of Rs.8,789/- was incurred as under :-

a) Electricity Bills paid during the period	Rs. 3,245/-
b) Municipal taxes/House tax etc.	Rs. 4,272/-
c) Misc. Expenses	Rs. 1,272/-

Taking into account the above income from room-rent & recurring expenditure during the first year, it can be said that the investments made by the Association for establishing Holiday Home will be beneficial in the long run. We have also paid 1% premium (i.e. transfer fees) of Rs.33,500/- to the Society which is appearing on Assets side of the Balance Sheet.

There is an excellent rapport of office-bearers of the Zonal Sub-Centre 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 159 new members and has collected total amount of Rs.5,22,656/- which includes Subscriptions of Rs.1,60,000/- and Donations of Rs.3,62,656/- (including Rs.3,04,201/- for Legal Fund) during the year. Shri.V.R.Punekar, aged 78 years, has enrolled so far more than 1372 new members and collected total subscriptions of Rs.13,70,000/- (approx.) during the last 15 years. Under the leadership of Shri.L.G.Gandhi, President, Shri.C.P.Kulkarni, Secretary and unit's Jt.Secretary Shri.A.S.Pandit and other District representatives, the sub-centre has showed very good progress in organizational activities. Apart from membership drive, they 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 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 the Circle 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 S/Shri.D.A.Kulkarni, Treasurer, R.N.Lalingkar, Secretary, M.M.Sirdeshmukh, Jt.Secretary, S.P.Barve, Pramod Chate, Avinash Deshpande, G.N.Joshi and P.B.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. 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, all donated by our members. S/Shri.Ashok Wakchaure, Arvind Kale and Subhash Belsare are managing the library work systematically.

On Federation Front : -

The Governing Body and General Body meetings of the Federations were held to discuss various issues concerning all the pensioners/family pensioners during the year as under.

A) Governing Body Meetings - on 24th April 2010 at Patna & on 20th & 21st Nov.2010 at Guwahati

B) General Body meetings - on 25th April 2010 at Patna

Recently, this year the Annual General Meeting and Governing Body meeting of our Federation were held in the first week of April 2011 at SLC, Kochi. Various pending issues were discussed and it was decided to pursue the Supreme Court writ petition which was filed on 16th March 2011 by the Federation. The writ has been admitted on 13th May 2011 and is likely to be heard within 8 to 10 weeks. The main prayer is (1) 50% as pension on last drawn 12 month's average pensionable 'Pay' (pro-rata if pensionable service is less than 30 years); and (2) The said pension should be applicable from 1-11-1987 or from the date of retirement whichever is later to all pensioners who retired on or after 1-11-1987. These demands cover all the pensioners and there will be no different categories of pensioners as being made by different Bi-partite settlements.

Federation is also persuing following cases in different High Courts which are pending.

- i) Family Pension case - filed in Nagpur High Court
- ii) 100% neutrilization of DA case - filed in Bangalore High Court.

A structured meeting was held on 24th December 2010 between Federation representatives and the Top Management officials of the Bank at Corporate Centre, Mumbai. The discussions were held on our several problems. The response from the Management was positive. Improvement in REMBS-III (including extending 'Domiciliary treatment' for all the diseases) have now been considered and the last date for admission to the Scheme for eligible retirees who retired on superannuation have been extended up to 30th June 2011.

Shri.P.M.Narkar, Vice-President, has met once again Mr. Shantaram Naik, MP from Panaji, and requested him to look into the matter which is pending with the Banking Operations Dept since long and get justice to SBI Pensioners.

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 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, President of Mumbai ZSC under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/Shri. V.M.Prabhudesai, K.D.Paradkar, K.S.Dhande, S.G.Rabade, M.D.Palkar for their valuable guidance given from time to time.

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 M.M.Sirdeshmukh, Jt. Secretary, D.A.Kulkarni, Treasurer, C.P.Kulkarni, A.S.Pandit, M.K.Bapat, V.N.Kulkarni, P.H.Chate, Avinash Deshpande and all others whose valuable assistance has helped me in carrying on my duties.

I conclude with extending my grateful thanks to the Editorial Committee of 'Samvad' i.e. S/ Shri.P.R.Gupchup, KrantisenAthawale, 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

Latest developments on "Revision of Pension" front

Federation has filed a Writ under Article 32 in Supreme Court on 16th March 2011 and it has been admitted on 13th May 2011. We are much happy to advise our members that the Hon'ble Supreme Court at the hearing held on 13-05-2011 admitted the Writ Petition filed by our Federation and directed to serve notices on the Respondents viz. Government, our Bank, Trustees of our Pension Fund and Reserve Bank of India returnable within 10 weeks. This is a welcome development. If the prayers made in the above writ petition are granted, only one ceiling at one-half of the last 12 months' average pay will be stipulated on our pension and the other proviso to Rule 23(2) stipulating monetary ceilings would be quashed. Pension would be calculated and paid at 1/60th of the average pay of last 12 months' pay drawn at the time of retirement for every year of service, reckoning the entire service not exceeding 30 years rendered by us. our Seventh bipartite pension issue as also the pension issue of the past pensioners would get resolved. We are confident of securing a favourable verdict from the Supreme Court. It is learnt from the web-site of Supreme Court the Writ has now been Listed on 27th July 2011 for hearing.

We are persuing the Family Pension case filed in Nagpur High Court and 100% Neutralization of DA case filed in Bangalore High Court which are pending.

- Secretary

H.O.:Anand Apartment,
1180/2, Shivajinagar, Pune - 411005

A.R.Sulakhe & Co.
Chartered Accountants

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, 2011 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, 2011
- 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 : 31/05/2011

**For Financial Statements
Please go to the Link "Financial Statements"
in our website 'www.sbipensionerspune.org'**

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

Notes on Income and Expenditure Account For the period 1.4.2010 to 31.3.2011

Income :

- 1) Interest on Deposits / Bonds:- Rs.9,32,287/- (L.Y. Rs.12,40,920/-) Decrease Rs.3,08,633/-
I) Interest on Term Deposit:- Rs. 5,95,658/- (L.Y. Rs. 6,61,358/-) Decrease - Rs.65,700/-

The sub centre wise break up is as under:-

	31.3.2010	31.3.2011
	Rs.	Rs.
Pune	2,34,024/-	4,27,380/-
Mumbai	3,84,797/-	1,60,960/-
Goa	7,181/-	7,318/-
Nagpur	35,356/-	-----
Total	6,61,358/-	5,95,658/- :- Decrease - Rs.65,700/-

- 1) Pune:- The maturity proceeds of GOI 8% Bonds invested in higher rate of interest in Term Deposits, resulting increase in interest
- 2) Mumbai:- A few TDRs were encashed in February and March 2010, before maturity for purchase of office cum holiday home at Panaji, Goa. Hence interest amount has decreased.
- 3) Nagpur:- In the last financial year the amount was invested in TDR, however this year the amount of TDR has been invested in special TDR hence no interest received during this year.

II) Interest on Savings Bank a/c Rs.28,974/- (L.Y. Rs.15,896/-) Increase Rs. 13,078/-

The increase is due to

- i) Increase in Savings Bank account balance at all Sub Centres and
- ii) Revised procedure of application of interest on daily balances

III) Interest on Govt. of India 8% bonds Rs.3,07,655/- (L.Y. Rs.5,63,666/) Decrease - Rs. 2,56,011/-

The decrease is mainly due to maturity of some Bonds i.e. at Pune and Mumbai Sub Centres which amount was invested in Bank's TDRs.

Dividend on shares Rs.5420 (L.Y. Rs.10,569/-) - Decrease Rs.5,149/-

Last year Bank has paid interim Dividend in March 2010 for the year 2009-10 and Balanced dividend was paid in 2010-11 after deducting interim dividend.

Admission Fee/Other Income (including Tax Refund) Rs.1,35,335/- (L.Y. Rs.146750/-) Decrease Rs.11,415/-

- a) Admission fees increased due to increase in membership Donations Received: This year - Rs.83,574/- (L.Y. Rs.1,51,146) Decrease Rs.67,572/-

Many members preferred to donate to "Legal Fund". Hence amount towards "General Donations" has been considerably reduced (namely Rs.67572/-) Last year donations to Legal Fund were Rs.65660/- whereas this year the amount is Rs.13,18,205/-.

Goa Holiday home Rs.47,300/- (Last Year - Nil)

The Holiday Home started from February 2010. This being the first year we feel the amount is sizable and we are confident that in future there will be good progress

Samvad Income - Rs. 1,43,356 - (L.Y. Rs. 1,53,264/-) The decrease by Rs.9908/-.

Donations have considerably reduced due to reasons stated above. However income on account

of advertisements have considerably increased (Rs. 54,210/-)

Excess of Expenditure over Income - Rs. 9,47,462 (Last Year Rs.3,47,771/- Increase - Rs. 5,99,691/-)

	2009-10	2010-11
Expenses	Rs. 18,99,274	Rs. 21,63,860
Less depreciation (this is notional expenditure)	Rs. 3,52,451	Rs. 4,99,927
Actual Expenditure	Rs. 15,46,823	Rs. 16,63,933

i.e. actual expenditure increased by Rs.1,17,110/- which works out to 7.57%.

Considering the increase in cost of living this increase in expenditure is not high. (Incidentally February 2010 and August 2010 the average working class index ncreased from 3819 to 4169 (350)

	2009-10	2010-11
Income Side	Rs. 18,99,274	Rs. 21,63,860
Losses	Rs. 3,47,771	Rs. 9,47,462
Actual Income	Rs. 15,51,503	Rs. 12,16,398

Reduction Rs. 3,35,105/-

This year due to our appeal for donation to "Legal Fund", sizeable amount has been donated to Legal Fund (which donation is Rs.13,18,205) instead of general donation. This has resulted in increase in "Excess of Expenditure over Income".

EXPENDITURE

2) Meeting Expenses:- Rs. 2,61,348/- (L.Y. Rs. 2,08,089/-) Increase Rs.53,259/-

Sub centre	Total Expenses	Less Re-imburement from Bank and AGM	Total	Net Expenses	
	Rs.	Rs.	Rs.	Rs.	
Pune Meeting:- ZCC AGM-47,329 + ZSC 4,865/- + MCM 34,908 + AGM 1,94,687/-	2,81,789	62,500	800	63,300	2,18,489
Mumbai ZSC MCM AGM 0+12,279+1,50,788	1,63,067	1,25,000	-----	1,25,000	38,067
Goa AGM	8,924	26,796	-----	26,796	17,872(cr)
Aurangabad AGM+ZSC 44,626+2713	47,339	30,000	-----	30,000	17,339
Nagpur ZSC	5,325	-----	-----	-----	5,325
Total	5,06,444	2,44,296	800	2,45,096	2,61,348

Overall the prices have considerably increased, mainly food items etc. The number of Members attending the above meetings have also increased. In view of this the expenditure under this head has increased.

1) Printing and Stationary Rs.97685/- (last year Rs.80,669/-) Increase Rs.17,016/-

This increase is due to increase in cost of computer stationery and labour charges for printing.

2) Depreciation of Rs.4,99,927/- (L.Y. Rs.3,52,451/-) Increase - Rs. 1,37,476/-

Increase is due to purchase of premises for office cum Holiday Home at Panaji (Goa) and also furniture items for the above premises.

3) Conveyance Expenditure: Rs.67,378 (last year Rs.54,179/-) Increase Rs.13,199/-

Due to increase in cost of fuel conveyance charges (Auto and Taxi) have gone up.

4) Professional Fees:- Rs.7,369/- (L.Y. Rs. Nil)

This year Professional fees paid to S.D.A. Co. for 2 financial years i.e. 2008-09 and 2009-10.

5) Samvad Expenses:- Rs. 6,56,229/- (L.Y. Rs.5,67,929/-) Increase Rs. 88,300/-

The increase in expenses is mainly due to increase in rates of preparing & pasting charges for address labels i.e. from 0.65 paise to 0.85 paise per copy and also increase in number of copies for new member.

BALANCE SHEET

Asset Side:-

1) S.B Balance Rs.3,68,713 (L.Y. Rs.2,56,053) increase by Rs. 1,12,660/-

2) Investments:- Total investment - Rs. 1,27,95,888/- (L.Y. Rs. 1,14,93,570/-)

i) Term Deposits - Rs. 1,12,66,338/- (L.Y. Rs.54,64,020/-) Increase Rs.58,02,318

	31.3.2010	31.3.2011
	Rs.	Rs.
Pune	32,40,948	56,40,948
Mumbai	20,60,387	53,10,387
Goa	51,574	58,892
Nagpur	1,11,111	1,11,111
Aurangabad	-----	1,45,000
	54,64,020	1,12,66,338

a) Increase of Pune and Mumbai centres is due to maturity proceeds of 8% GOI Bonds proceeds of which are reinvested in higher rate of Term Deposits.

b) In the month of March 2011 amounts from savings bank account balances have been invested in short term deposits by Aurangabad & Goa sub-centres.

ii) 8% Govt. of India Bonds:- Rs.14,50,000/- (L.Y. Rs.59,50,000) Decrease Rs.45,00,000/-
The amount is decreased due to encashment of Bond of Rs.45,00,000/- from Pune and Mumbai centres.

3) Advances and Deposits

Income Tax - TDS Rs. 14,901/- (L.Y. Rs.77,388/-)

We have received the refund of TDS amounting to Rs.61,767/-. However we have yet to receive Rs.14,901/-, which includes deductions during the year under report.

4) Deficit of Rs.19,14,390/-

Comments Balance Sheet

1) Liabilities

Trust Fund : Rs.1,71,99,933 (Last year Rs.1,64,30,433/-) Increase Rs.7,69,500/-

The increase in Trust Fund is due to increase in Membership

Legal Fund Rs. 13,18,205 (L.Y. Rs.65,650) Increase Rs. 12,52,545/-

There is addition of Rs. 13,18,205/- the break up is as under:-

Pune	Rs.	3,04,201/-
Mumbai	Rs.	8,98,823/-
Goa	Rs.	55,826/-
Nagpur	Rs.	23,751/-
Aurangabad	Rs.	35,604/-
	Rs.	13,18,205/-

Amount remitted to Federation Rs.2,50,150/- being part of our share for meeting the expenses for the W.P. filed in Supreme Court.

संवाद लेख स्पर्धा २०११

स्त्री विभाग - द्वितीय पारितोषिक विजेता लेख

नाती गोती - स्नेह संबंध

एकदा फिरायला जात असताना एका मोठ्या हाऊसिंग कॉम्प्लेक्समधील चार बिल्डिंग्जना दिलेली नावे वाचली. 'स्नेहबंधन', 'भावबंध', 'अनुबंध' व 'ऋणानुबंध'! किती समर्पक व यथोचित नावे आहेत ना? मला तर ती खूपच आवडली.

मनात आलं. या गृहनिर्माण संस्थेतील घराघरात ती गृहशांती मायेची ओढ आहे का? संस्थेतील सर्व कुटुंबांमध्ये तो सलोखा, तो प्रेमबंध असेल का?

नातीगोती किंवा स्नेहसंबंध दोन्हीही सहजपणे माणसांना परस्परांशी जोडून ठेवतात.

'कसे कोटूनी येतो आपण, कसे नकळत जातो गुंतूना' या गीत पंक्तिप्रमाणे कळतनकळत कधी नात्याने, तर कधी दड स्नेहाने आपण एकत्र येतो. एकमेकांच्या सुखदुःखात सहभागी होतो. अडीअडचणींना उपयोगी पडतो. या ना त्या पद्धतीने माणसातले माणूसपण जपण्याचा प्रयत्न करतो आणि या परिवर्तनामधूनच नातीगोती, स्नेहसंबंध किंवा ऋणानुबंध या शब्दांच्या व्यापकतेपर्यंत पोहोचतो.

जे नाकारता येत नाही ते, किंवा जे स्वीकारावेच लागते ते नाते! अशी असंख्य नाती सांगता येतील. घराशी, घरातल्या माणसांशी, शेजाऱ्यांशी, समाजाशी, गुरूशी, ईश्वराशी, निसर्गाशी, सृष्टीतील इतर प्राणीमात्रांशी, मातृभूमीशी इ. ही सर्व नाती श्रेष्ठ व पवित्र आहेत. अशा अतूट नातेसंबंधामुळेच घर व समाज एकत्र येतो.

आई-वडील, भाऊ-बहीण, पती-पत्नी, आज्ञी-आजोबा-नातवंडं ही नाती रक्ताच्या ओढीने चिकटून राहतात. हल्लीच्या चौकोनी किंवा त्रिकोणी कुटुंबात आत्या, काका-काकू, मावशी-मामा-मामी वगैरे नाती थोडी पांगत चालली असली तरी तिथेही

मायेची ओढ आहेच. नाती माहेरची-नाती सासरची. सारख्या सूचना देणारी सासू व सूचना नको म्हणणारी सून! परंपरेनेच सासूसूनेचे हे नाते थोडे नाजूक ठरले आहे तरी गुणदोषांसकट एकमेकांना स्वीकारण्याने व फक्त चांगल्याशीच देवाण-घेवाण केल्याने, सामंजस्याने हे नाते अजूनही नांदते ठेवले आहे.

मराठीतील सासरची माणसे यापेक्षा इंग्रजीतील In Laws हा शब्द जास्त संयुक्तिक वाटतो. by laws चं हे नातं काडीमोड घेऊन by law केव्हाही नाकारता येतं. पण आपली संस्कृती माणसा-माणसांमधील स्नेह-नाते जपण्यासाठी फार जागरूक असते. हे पवित्र बंधन मोडताना ती असंख्य वेळा विचार करण्यास भाग पाडते. म्हणून मग भोंडल्याच्या गाण्यातील नणंद, दीर-जाऊ, सासू-सासरा व पतीदेव, सगळेच रूसलेल्या राणीला 'आपुल्या' घरात नेण्यासाठी धावून येतात.

जोडलेली नाती किंवा रक्ताची नाती त्यात आपल्याला choice नाही. नात्यांमध्ये एकमेकांकडून कर्तव्य व अधिकार यांची अपेक्षा धरली जाते. एकमेकांना गृहीत धरले जाते. नातेसंबंध वाढवले नाहीत तरी ते मानावेच लागतात. नातं कधीतरी उपरं ठरू शकतं कारण ते ठरवून आलेलं असतं. नाती-गोती या शब्दात आप व गोतावळा हा व्यापक अर्थ सामावलेला आहे. हवे-नको ते सगळेच त्यात येतात. पण तरीही ती दुरावत नाहीत कारण ती रक्तातून निर्माण झालेली असतात किंवा कधी स्नेहाच्या घट्ट धाग्याने विणलेली असतात.

कधीकधी एखाद्या महत्त्वपूर्ण घटनेत किंवा प्रसंगात किंवा यशाचे मानकरी असलेल्या व्यक्तीशी आपण लांबलांबचं नातं जोडून सुद्धा, आपल्या-त्याच्या नात्याची स्वतःलाच आठवण करून देतो. अभिमानाने किंवा जवळकीच्या भावनेने तो किंवा ती माझा अमुक-तमुक असे आग्रहाने सांगत फिरतो. त्यावेळी विशिष्ट 'तो' किंवा 'ती' शी नात्याचे शिक्कामोर्तब करायला आपण अधीर असतो. म्हणजे कुठेतरी आपण नाते मानतो. फक्त स्वतःच्या सोयीनुसार ते दाखवतो किंवा लपवतो.

नात्यातलं नातं योग्य प्रकारे जपलं तर दड मैत्रीचं एक

उत्तम उदाहरण ठरू शकतं. संयम, सामंजस्य, कृतज्ञता, माया व सस्नेह यांच्या संमिश्रणाने नात्याची गोडी अधिक वाढते आणि मनाशी, मनाचे असे अजून एक नवीन नाते फुलू लागते. दोन पिढ्यांमधील दुरावा नाहीसा होतो व तिसऱ्या पिढीशी नातवंडांशी आजीआजोबांचं एक आगळंवेगळं नातं उमलतं व जपलं जातं!

ग्लोबलायझेशनमुळे, खोटी प्रतिष्ठा तर कधी श्रीमंतीच्या हव्यासापोटी वा कधी पोटाची खळगी भरण्यासाठी नाईलाजाने जो तो धावतो आहे. त्यामुळे रक्तातील गुणतंत्रामधील मायेची घनता कमी तर होत नाही ना, अशी शंका येते. प्रत्येक जण स्वतंत्र वृत्तीचा झाला आहे. करिअरच्या नावाखाली आई-वडीलांपासून दूर जाणारी मुलंही आहेत तर माकडीणीच्या गोष्टीप्रमाणे स्वार्थी झालेले पालकही आहेत. घरातल्या पाल्यांकडे, वृद्धांकडे दुर्लक्ष होत आहे. ही मंडळी प्रेमाच्या चार शब्दांसाठी आसुसलेली आहेत. त्यांना अंतःकरणातील माया हवी आहे. पण ती घायला पुरेसा वेळ नाही.

‘दूर देशी गेला बाबा, गेली कामावर आई’....

या सारख्या कवितांमधून ही व्यथा साकार होते आहे.

नात्यांची सुरुवात घरापासून होते तर स्नेहसंबंध मात्र घराबाहेर रूजवले जातात. समदुःखी, प्रवासात भेटलेली, अडचणीत सापडलेली, योगायोगाने भेटलेली इ. अनेक माध्यमांमधून प्रथम ओळख होते. परिचय वाढतो, भावबंध जुळतात आणि स्नेहाचे नाते निर्माण होते. स्नेहातून मग मैत्री फुलते. शाळा-कॉलेजमधील सहाध्यायी, कार्यालयामधील सहकारी, कुठे-कुठेही हा स्नेह संपन्न होतो. स्नेह म्हणजे पुन्हा, मैत्रीचे एक नवीन नातेच! कधी मानलेले तर कधी जोडलेले! स्नेह वाढवणं किंवा न वाढवणं आपली मर्जी असते. आपल्याला कोण आवडावं किंवा कोण आवडतं याला काहीतरी खास कारण असते. कधी आदर, कधी अनुकंपा, कधी विश्वास, कधी सहानुभूती, कधी कृतज्ञता तर कधी आंतरिक ओढ! स्नेहसंबंध कुठेही उमलतो व संपूर्ण भावविश्व व्यापतो. भाषा, ठिकाण, जातपात, धर्म, पंथ कशाचाही अडथळा येत नाही. एकेरी, अहोजाहो, कोणत्याही संबोधनाने एखाद्याशी लोभ जोडला जातो. रक्ताच्या नात्यात कधीतरी प्रेम सक्तीचं असू शकतं पण स्नेहसंबंधांमध्ये नकळत प्रेम सक्तीचं होऊन जातं. स्नेह हा शब्दच स्निग्धतेने भिजलेला आहे. स्नेहातून नाते व नात्यातला स्नेह असे हे परस्परसंबंध!

स्नेहसंबंधांमधून जुळलेली नाती सुद्धा श्रेष्ठ व पवित्र असतात. स्नेहसंबंध आणि नातीगोती दोन्हीमध्ये ‘ऋण’ या भावनेचा अंतर्भाव असतो. पण हे ऋण परतफेडीचे नसून परस्परांच्या ऋणात राहण्यातच या संबंधाची धन्यता असते.

गुरूंनी दिलेल्या ज्ञानमार्गावरून यशस्वी वाटचाल करणं, हा गुरूप्रतीचा आदरभाव व ऋण आहे. शेजाऱ्यांशी पाळायचा तो शेजारधर्म, कृतज्ञ राहून पर्यावरण जपणे हे निसर्गाशी ठेवलेलं नातं. भूतदया दाखवून सृष्टीतील इतर प्राण्यांशी जोडलेलं नातं. भक्तिभाव व समर्पणाची भावना ठेवून तादात्म्य साधणारं ईश्वराचं नातं, देशाभिमान बाळगून, सुसंस्कृत नागरिकाचं कर्तव्यपालन हे मातृभूमी नाते तर परोपकार व सहकार्याची भावना ठेवून सदाचरण हे समाजाशी नातं! स्नेहाची व नात्यांची अशी अनेक उदाहरणे देता येतील.

या दोन्ही माध्यमातून येणाऱ्या, जपल्या जाणाऱ्या एकतेला व एकजूटीला आपल्या संस्कृतीत फार महत्त्व आहे. पूजा, हळदीकुंकू, मंगळागौर किंवा इतर मंगल कार्यांमधून तसेच नवरात्र, होळी, गणेशोत्सव इ. अनेक सामूहिक कार्यक्रमांमधून स्नेहसंबंध वृद्धीगत होतात.

‘एकमेका सहाय्य करू अवघे धरू सुपंथ’

हा संतवाङ्मयाचा संदेशच आहे. तर come closer हे आमच्या बँकेचेही ब्रीद आहे.

म्हणून नातीगोती स्नेहसंबंध शब्दांचा उहापोह करण्यापेक्षा, माणसाशी माणसासारखं वागूया व प्रत्येकाशीच भावबंध दृढ करून आदर, कृतज्ञता व मानवता या त्रिसूत्रीने आपले राष्ट्र बळकट करण्यासाठी झटू या.

नकोत नुसती नाती गोती नकोत नुसते स्नेहबंध!

मानवतेचे रेशीमधागे, विणूया परस्परातील दृढबंध!

- सौ. अनघा अनंत विद्वांस,

डोंबिवली (पूर्व), भ्रमणध्वनी - ९८९९७२८७४

Mood

Every cloud has a silver lining
Every mood has a thread shining
So what's so great about a cloud?
It is bound to burst sometimes
What's so great about a mood?
It is going to tune sometimes!
The trees and flowers await the rain
Friends and dear ones, wait for change
The rains break through
Making the leaves greener
The mood changes tune
Making everyone around happier

- Kalpana Subhash Kothare,
Santacruz

Obituary

We very much regret to record the sad demise of our following members whose names were reported to us since last Annual General Meeting held on 12th July 2010 at Pune. 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
APM/5830	MRS.KALPANA A. BHAGAT	WAI	05/06/1966	05/05/2010
PM/2645	MR PRABHAKAR SHANKAR KADAM	MUMBAI	27/05/1938	03/04/2007
BM/1252	MR. D. N. MIRJI	MUMBAI	02/07/1922	23/04/2008
PM/2600	MRS SUSHAMA SHASHIKUMAR KARKHANIS	MUMBAI	02/10/1941	01/01/2010
PM/7014	MR.BHASKAR GOPAL PATWARDHAN	PUNE	15/07/1947	17/06/2010
PM/9044	MR.BABASAHEB A.MULANI	SANGLI	01/06/1950	13/06/2010
ALM/0339	SMT RUKHMINI GANAPATRAO YELMANE	NASHIK	16/04/1935	04/06/2010
LM/2341	MR ASHOK VINAYAK NADKAR	NASHIK	05/05/1941	21/06/2010
ABM/1700	MRS.MANISHA Y. PENDSE	AURANGABAD	16/06/1946	27/09/2009
APM/2179	MR.VINAYAK VISHNU SALVEKAR	PUNE	02/07/1951	03/07/2010
APM/8500	MRS.MITALI M.DESHPANDE	PUNE	22/07/1952	02/07/2010
APM/8426	MR.GANGA SARAN GUPTA	MUMBAI	04/05/1945	27/11/2009
APM/0834	MRS.YASHODHARA H. PARULEKAR	MUMBAI	11/07/1942	26/06/2010
PM/6420	MR.PADMAKAR LAXMAN RAJGURU	KOLHAPUR	01/06/1947	06/06/2010
LM/1406	MR SHRIKANT R GABHE	AKOLA	26/01/1938	06/06/2010
LM/0402	MR.C. M. DUBLE	JALGAON	10/10/1921	01/03/2008
APM/1628	MR.MADHAV NARAYAN PENDHARKAR	MUMBAI	24/06/1942	30/12/2006
ABM/0727	MRS.KALPANA M. BEDEKAR	AHMEDNAGAR	27/07/1939	07/05/2009
PM/1479	MR P K BHAGWAT	PUNE	30/10/1933	07/08/2010
FPPM/0850	SMT.NALINI GOVIND JOSHI	PUNE	05/08/1923	07/08/2010
PM/2721	MR.JIMMY RUSTOM VIRJI	TALEGAON	05/07/1939	19/07/2010
ABM/0351	MRS.SHUBHA D. KULKARNI	SANGLI	.....	11/01/2010
LM/0590	MR.L. B. SAWANT	MUMBAI	31/12/1910	19/05/1999
BM/1577	MR M N CORLEY	DOMBIVALI	12/12/1935	02/05/2010
PM/7281	MR.SUDHAKAR SUKHDEORAO KALE	AMRAVATI	10/07/1946	17/08/2010
PM/5422	MR.ARVIND SHANKARAO TAKLE	NAGPUR	07/12/1949	25/07/2010
FPBM/0688	SMT.MALTIBAI HARIBHAU DESHPANDE	NAGPUR	.....	12/08/2010
PM/3876	MR.CHOUDHARI RAMESHCHANDRA RATAN	DHULE	08/07/1945	04/10/2009
BM/1249	MR.SHASHIKANT D. CHIKHALE	MUMBAI	26/07/1933	17/08/2010
APM/2327	DESHPANDE SUNANDA JANARDAN	JALGAON	10/02/1949	14/04/2010
PM/1849	MR LAXMAN G KULKARNI	MUMBAI NAVI	17/09/1935	21/08/2010
PM/8209	MR.RAVINDRA GANPATRAO SAVANT	MUMBAI	15/12/1946	19/08/2010
FPBM/0698	SMT.SARASWATI N.PANHALE	NASHIK	27/02/1948	13/08/2010
APM/1349	MRS.KAVERI G. BHAVSAR	AMRAVATI	05/05/1942	18/04/2010
APM/3657	MRS.WRUNDA MURAR GUPTA	NAGPUR	07/01/1948	28/08/2010
ABM/1963	MRS.SHIULI A. CHATTERJEE	NAGPUR	31/03/1949	31/10/2002
PM/2988	MR.BABAJI GOVIND APRAJ	MUMBAI	15/07/1939	27/07/2010
BM/1250	MR. PRAMOD A. DESAI	MUMBAI	17/11/1930	19/08/2010
PM/1663	MR RAGHUNATH G GHAG	MUMBAI	15/07/1934	03/07/2010
PM/2714	MR.ARVIND MANOHAR HARKARE	THANE DIST.	19/06/1938	07/07/2010
LM/0900	MR. E. A. REBELLO	THANE	09/06/1927	01/08/2010
PM/2597	MR PRAMOD DATTATRAYA GUPTA	THANE	28/01/1938	06/08/2010
PM/2549	MR BALKRISHNA VINAYAK DADHKAR	DOMBIVALI	13/10/1940	18/08/2010
PM/1748	MR H M UNWALA	MUMBAI	20/08/1933	23/08/2010
PM/2839	MR. GOURISH ANANTRAO MUDBHAKTAL	MUMBAI	27/12/1938	26/08/2010
PM/3082	MR.NURANI RAMSWAMY IYER MAHADEVAN	MUMBAI	18/09/1939	30/09/2010
APM/4879	MR.BHALCHANDRA G.MHATRE	MUMBAI	20/11/1944	25/02/2010

APM/1075	MRS.SUNITA HEMRAJANI	MUMBAI	13/11/1937	12/09/2010
LM/0358	MR.D. J. KHANDEPARKAR	MUMBAI	24/09/1922	07/09/2009
PM/2843	MR. A. R. BARWE,	MUMBAI	06/10/1938	05/10/2010
LM/1038	MR.DINKAR G.KALE	AKOLA	16/06/1936	20/09/2010
FPLM/0074	SMT JAYASHREE PRABHAKAR JOSHI	PUNE	05/01/1942	18/09/2010
ABM/1843	MRS.KAMLABAI M. BABERWAL	AKOLA	12/04/1942	10/01/2010
PM/2879	MR.AMRITRAO LAXMANRAO DESHMUKH	AKOLA	21/08/1938	29/09/2010
PM/7901	SMT.JAYSHREE PRABHAKAR JOSHI	PUNE	05/01/1942	10/09/2010
APM/2177	MRS.SARASWATI JAYKISAN BHUTADA	PUNE	31/12/1951	18/08/2010
LM/0518	MR.PRABHAKAR W.KELKAR	PUNE	03/07/1921	27/10/2010
PM/4289	MR RAMESH RAMCHANDRA DATE	PUNE	16/09/1943	27/10/2010
LM/0745	MR.TANAJI R. KHEDKAR	AHMEDNAGAR	21/02/1919	26/08/2010
APM/2571	MRS.SULABHA ASHOK NAWALE	AHMEDNAGAR	12/09/1953	27/09/2010
PM/4161	MR ANIL SHANKAR THITE	AHMEDNAGAR	09/11/1944	28/10/2010
PM/7696	MR.PRALHAD GOPAL KANEKAR	PUNE	13/06/1948	17/08/2009
ABM/0307	SMT NIRMALA BHALCHANDRA SALVI	RATNAGIRI	.....	01/01/2008
PM/2220	MR G Y KHEDEKAR	CHIPLUN	05/05/1936	01/01/2007
BM/1590	MR.RAGHUNATH Y.LIMAYE	NASHIK	16/02/1933	29/10/2010
PM/1946	MR P D SATHAYE	NASHIK	04/08/1935	28/10/2010
ABM/0822	MRS.VIJAYALAXMI SHANKAR PHADKE	NAGPUR	04/05/1929	02/09/2010
PM/6362	MR.ARVIND SAKHARAM TELANG	AMRAVATI	17/11/1943	21/07/2010
LM/0599	MR.V. G. LALCHANDANI	MUMBAI	29/04/1920	01/01/2010
FPPM/0383	SMT MEENA PRATAP AJINKYA	MUMBAI	03/05/1937	01/01/2010
FPBM/0278	SMT. LEELABAI VASANT AJINKYA	THANE	.....	01/01/2010
FPPM/0462	SMT.SUMITRAACHYUT CHANDWADKAR	NEW PANVEL	28/10/1929	25/06/2010
FPBM/0279	SMT. SNEHLATA HEMCHANDRA KHOPKAR	THANE	.....	04/12/2008
ALM/0321	SMT.ANJALI VIRTANAY RUPJI	MUMBAI	.....	19/02/2010
FPPM/0607	SMT.GIRIJA RAMRAI SHETTY	DOMBIVALI (E)	12/12/1926	20/05/2010
PM/1923	MR T J AGARWAL	MUMBAI	30/05/1933	05/10/2010
PM/6282	MR.F.M.ALPHONSO	MUMBAI	18/06/1941	16/05/2009
LM/0639	MR.MARUTI L. BAGWE	MUMBAI	24/12/1924	18/04/2001
PM/1092	MR. GAJANAN U. BAKRE	MUMBAI	15/06/1930	10/05/2010
PM/6400	MR.SURESH SHANKAR BHANAGE	MUMBAI	22/05/1942	25/10/2010
APM/3986	MRS.PRATIBHA SHASHIKANT BHATKAR	MUMBAI	05/06/1949	12/02/2009
PM/2717	MR.SHRIKANT RAMCHANDRA BHAVE	DOMBIVALI (E)	17/09/1942	08/05/2002
PM/2200	MR S S CHAUBAL	MUMBAI	12/01/1939	31/12/2008
PM/2296	MR VIRENDRA RATILAL DALAL	MUMBAI	30/01/1939	02/02/2009
PM/2356	MR VASANT G DALVI	MUMBAI	08/04/1937	01/01/2007
PM/4994	MRS.VARSHA SHARAD DATAR	MUMBAI	05/11/1950	11/05/2010
LM/0354	MR.CHANDRAKANT S. DIWADKAR	MUMBAI	14/05/1922	10/12/2001
PM/2438	MR.DAMODER PRASAD DUBEY	MUMBAI	11/04/1934	08/07/2007
PM/1549	MR CAJETAN A FERREIRA	MUMBAI	07/08/1933	23/08/2010
PM/4829	MR.PRAMOD MANGESH GOTHIVAREKAR	MUMBAI	22/05/1943	29/10/2003
PM/2114	MR N A IRANI	MUMBAI	09/05/1936	13/10/2010
PM/0461	MR.P. W. KABRE	MUMBAI	19/11/1923	31/01/2004
PM/1340	MR. DURGADAS M. KADLE	MUMBAI	13/07/1932	13/09/2010
APM/0252	MRS.AMY SORAB KATKI	MUMBAI	07/07/1939	09/03/2004
PM/2033	MR A V KOTEKAR	MUMBAI	21/12/1936	29/07/2008
PM/3190	MR.HARSHADRAI B. KOTHARI	MUMBAI	20/03/1940	09/02/2009
PM/0735	MR.RAVINDRA R. KULKARNI	MUMBAI	31/05/1926	01/01/2010
LM/0791	MR.MADHUKAR G.LONDHE	MUMBAI	08/12/1926	02/07/2007
LM/0594	MR.H.F. MADAN	MUMBAI	14/07/1923	01/01/1996
LM/0786	MR.RAMAKANT K. MONDKAR	THANE	26/05/1922	01/06/2007
ALM/0373	MRS.MALATI RAMAKANT MONDEKAR	THANE	23/04/1928	07/06/2007

PM/5149	SHRI RAMDAS YESHWANT MOPKAR	MUMBAI	03/08/1951	17/07/2008
PM/1670	MR VASANT MANIKNATH NAIK	MUMBAI	24/10/1931	01/01/2008
PM/5221	SHRI GHANASHSHYAM GOVIND NAIKABRAJ	MUMBAI	28/05/1942	05/07/2007
BM/1615	MR P B NAVALKAR	MUMBAI	14/12/1927	08/09/2007
PM/1932	MR Y G PAI	THANE	25/01/1935	25/08/2008
LM/0880	MR. S. L. PALANDE	MUMBAI	03/07/1927	21/01/2004
LM/0372	MR.G. R. PANDIT	MUMBAI	26/10/1918	01/08/2004
PM/1238	MR. P. D. J. PAREIRA	MUMBAI	06/07/1935	01/09/2010
APM/4837	MRS.SUHASINI RAMESH PATIL	MIRA ROAD (E)	22/07/1944	24/12/2009
PM/1447	MR D Y PINKIYAR	MUMBAI	15/07/1933	01/01/2010
PM/8307	MR.TATOBA VISHRAM SAWANT	MUMBAI	15/09/1946	25/04/2010
APM/1313	MRS.JAYASHRI R. SHENDURNIKAR	MUMBAI	05/09/1944	18/08/2009
PM/2812	MR. SNEHAL TANMANLAL THAKORE	MUMBAI	11/11/1938	22/05/2010
APM/4802	MRS.JYOTI RAVINDRA VED	MUMBAI	27/06/1945	25/08/2008
PM/4664	SHRI MANOHAR LAXMAN WAINGANKAR	MUMBAI	01/02/1943	17/10/2010
APM/1505	MRS.SHALINI D. WALAVALKAR	MUMBAI	24/08/1944	23/07/2008
PM/7681	MR.TULSIRAM BALAJI JADHAV	MUMBAI	05/03/1946	09/10/2010
LM/0595	MR.H. F. PASTAKIA	MUMBAI	07/12/1922	02/09/2010
LM/1457	MR MANOHAR GOVINDRAO DEOKAR	AKOLA	23/08/1933	17/10/2010
PM/3041	MR.YESHWANT VINAYAKRAO DESHMUKH	AKOT	01/05/1943	12/11/2010
BM/2304	MR S N ACHARYA	AKOLA	08/06/1945	11/01/2010
LM/1533	MR P T HADOLE	AKOLA	12/02/1942	15/02/2010
PM/3198	MR.PRABHAKAR BHASKAR DABAK	PUNE	10/01/1942	01/01/2010
PM/9862	SMT.KAMALA K.ARYA	MUMBAI	01/06/1949	30/09/2010
APM/3804	MRS.SUSHILA GOKULDAS SURANA	JALGAON	10/02/1951	03/07/2010
PM/8786	MR.SADASHIV ZAYRU KOLI	AURANGABAD	01/01/1947	23/05/2010
PM/2369	MR M D DANI	JALGAON	10/07/1928	23/07/2010
PM/3970	MR.MANO HAR MORESHWAR AYATI	JALGAON	20/01/1942	25/09/2010
APM/5774	MRS.SHAKUTALA KANTILAL VARMA	JALGAON	.....	14/04/2010
PM/3865	MR.KAPADE VIKRAM JIVAN	JALGAON	05/01/1944	08/07/2010
PM/10263	MRS.SHASHIKALA B. PAGARE	DHULE	01/06/1957	02/12/2010
LM/1182	MR.P.Y.JOSHI	AMALNER	11/03/1931	01/01/2008
FPPM/0795	SMT.MUBUNNISABEGUM ABDUL KHAN	NANDED	15/12/1934	01/10/2010
PM/8035	MR.KRISHNAKUMAR S.SHRIVASTAVA	AURANGABAD	15/08/1948	01/01/2010
PM/7748	MR.ARUN BALKRISHNA THOMBRE	AHMEDNAGAR	18/03/1950	12/11/2010
PM/1799	MR R D SAWANT	PUNE	08/12/1952	01/12/2009
PM/6646	MR.GANESH BHAVANISHANKAR KALBAG	PUNE	12/11/1942	08/02/2008
PM/2305	MR GOVIND JANARDAN MANDAVGANE	NASHIK ROAD,	18/11/1936	03/11/2010
PM/9837	MR.DATTATRAYA P.JOSHI	BULDANA	22/01/1948	17/10/2010
LM/1436	MR VISHWAS L HARKARE	NAGPUR	26/07/1933	08/11/2010
ABM/0925	MRS.KALPANA VISHWAS HARKARE	NAGPUR	20/10/1935	01/02/2010
LM/0875	MR.CHINTAMAN S.DESHPANDE	NAGPUR	20/04/1930	24/11/2010
ABM/0900	MRS.LEELA CHINTAMAN DESHPANDE	NAGPUR	08/10/1937	01/03/2010
PM/3764	MR.NALAWADE ARVIND RANGRAO	KOLHAPUR	30/11/1945	10/12/2010
APM/5835	MRS.NIRMALA BABULAL KHOBRA GADE	NAGPUR	25/11/1952	21/11/2010
PM/1401	MR KRISHNARAO L BHALERAO	PUNE	05/05/1935	26/12/2010
PM/0348	MR.P.S.JOSHI	NAGPUR	28/08/1924	01/12/2010
PM/1631	MR A S JAIN	KOLHAPUR	23/07/1933	20/12/2010
ALM/0585	MRS.KUSUM P. KULKARNI	PUNE	07/12/1940	02/01/2011
LM/0839	MR. Y. G. AMBARDEKAR	MUMBAI	06/03/1918	01/01/2011
PM/2582	MR MADHUKAR VISHWANATH ATHAVALE	MUMBAI	02/02/1938	01/01/2011
PM/5010	SHANKAR NAGESH BADVE	MUMBAI	14/02/1944	01/01/2011
PM/2939	MR.RAMESH KESHAV BAGWE	MUMBAI	31/12/1946	01/01/2011
BM/2764	MR.DATTARAM B.BAIT	MUMBAI	20/09/1940	01/01/2011

PM/1531	MR L BENT	MUMBAI	10/10/1911	13/04/2007
LM/0657	MR.M.BHASKAR	MUMBAI	23/06/1925	01/01/2011
PM/5290	SHRI VINODRAI NATHALAL BHIMANI	MUMBAI	02/03/1944	01/01/2011
PM/5842	MR.JAGDISH CHUNILAL CHAMPANERI	MUMBAI	07/01/1954	01/01/2011
PM/1643	MR A D CHAUHAN	MIRA ROAD (E)	17/04/1935	01/01/2011
PM/6133	MR.BHAGWAN SHANKAR CHAVAN	MUMBAI	24/01/1945	01/01/2011
PM/2504	MR ROSARIO MANUEL D'SOUZA	MUMBAI	08/11/1937	01/01/2011
PM/5868	MR.VASANT GANPAT DALVI	MUMBAI	01/11/1944	01/01/2011
PM/4583	MRS.PERVIN MINOO DAMANIA	MUMBAI	15/05/1943	01/01/2011
PM/2641	MR MINOO DORAB DARUWALLA	MUMBAI	15/03/1938	01/01/2011
PM/5768	MRS.HEMALATA DILIP DESAI	MUMBAI	11/12/1957	01/01/2011
PM/9405	MR.VILAS G.DHIWAR	MUMBAI	01/06/1948	01/01/2011
PM/5786	MR.GOVIND VITHAL ERAM	MUMBAI	15/05/1945	01/01/2011
PM/5194	SHRI SAMUEL S GHOSALKAR	MUMBAI	04/04/1941	01/01/2011
PM/6163	MR.BABURAO KISAN GHUGE	MUMBAI	03/03/1945	01/01/2011
LM/0856	MR. R. G. GOKHALE	MUMBAI	01/03/1928	01/01/2011
LM/0177	MR.A.S.GORE	MUMBAI	10/06/1920	01/01/2011
PM/4974	MAHADEO BALARAM JADHAV	VIRAR (W)	22/04/1945	01/01/2011
PM/6817	MR.DAMU VITHAL JAGTAP	MUMBAI	01/06/1942	01/01/2011
LM/1010	MR. S. W. KHARE	SHAHAPUR	22/12/1935	01/01/2011
BM/1444	MR B G LOTANKAR	MUMBAI	24/07/1931	01/01/2011
PM/2250	MR P N MANJREKAR	MUMBAI	04/11/1936	01/01/2011
LM/0598	MR.A. D. MANKIKAR	MUMBAI	26/06/1923	01/01/2011
PM/1681	MR NARAYAN G MAYEKAR	MUMBAI	15/07/1934	01/01/2011
PM/4669	SHRI SHRIKANT NAGESH MEHENDALE	MUMBAI	03/07/1944	01/01/2011
PM/6821	MRS.MANGALA ARUN MHATRE	MIRA ROAD (E)	21/04/1949	01/01/2011
PM/5326	MR.VASUDEO GANU MHATRE	KANDALPADA	01/06/1947	01/01/2011
FPPM/0035	SMT SARALA RAJARAM PANDIT	MUMBAI	16/08/1916	01/12/2009
PM/5867	MRS.APARNA DATTATRAY MOGHE	MUMBAI	21/06/1951	01/01/2011
PM/4508	EKNATH GANGARAM NAIK	MUMBAI	24/02/1950	01/01/2011
PM/3247	MR.DATTARAM GOPAL NAIK	DOMBIVALI (W)	01/06/1940	01/01/2011
PM/4622	MANISHA RAMNATH PAI	MUMBAI	06/06/1948	01/01/2011
LM/1048	MR.PUNAJI SHIVAJI PARAB	PALGHAR	15/06/1929	01/01/2011
PM/5292	SHRI VINODRAI MAGANLAL PARIKH	MUMBAI	06/05/1943	01/01/2011
PM/4556	KAMALAKAR S PATKAR	MUMBAI	16/02/1944	01/01/2011
PM/4389	MR.IBRAHIM HASSAN PATNE	MUMBAI	10/07/1945	01/01/2011
PM/4808	MR.ANANT D PATOLE	BASIN ROAD	11/08/1943	01/01/2011
PM/1979	MR A D PURAO	MUMBAI	05/10/1935	01/01/2011
PM/7682	MR.ARUN UMANATH PUTTUR	MUMBAI	31/03/1946	01/01/2011
PM/2472	MR RAMESH DEVRAO SAMANT	MUMBAI	12/08/1937	01/01/2011
LM/0845	MR. S. T. SAWARDEKAR	MUMBAI	24/12/1925	01/01/2011
PM/3058	MR.RAJANIKANT MOHANLAL SHAH	MUMBAI	01/10/1937	01/01/2011
LM/0849	MR. P. M. SHANBHAG	MUMBAI	27/01/1922	01/01/2011
LM/1253	MR. L. K. SHINDE	MUMBAI	05/11/1930	01/01/2011
LM/0612	MR.VISHNU S. SHIRKE	MUMBAI	15/07/1924	01/01/2011
PM/6384	MR.MADHUKANT KARAMSHI THAKKAR	MUMBAI	03/09/1944	01/01/2011
PM/5102	MR.HARIRAM RAJPAL THAKUR	MUMBAI	05/02/1947	01/01/2011
PM/2887	MR.AGNELO ANTHONY TOSCANO	MUMBAI	24/04/1939	01/01/2011
PM/4590	MR.ASHOK BALKRISHNA VAITY	MUMBAI	15/07/1952	01/01/2011
PM/8505	MR.SHARAD O.PATANKAR	DOMBIVALI	19/09/1939	24/12/2010
PM/0393	MR.K. R. PHATAK	MUMBAI	01/12/1921	29/12/2010
APM/2559	MR.ASHOK GOPAL PALEKAR	PUNE	23/08/1938	26/10/2010
PM/2466	MR.GAJANAN SHRIRAM MANE	MUMBAI	08/07/1937	01/04/2010
PM/5061	MRS.SHEELA ROY	MUMBAI	26/07/1945	13/11/2010

PM/4263	MR.CHANDRAKANT KRISHANAJI KULKARNI	MIRAJ	15/03/1944	01/01/2011
BM/1383	MR. ARVIND M. JOSHI	PUNE	06/11/1932	17/01/2011
ALM/0195	MRS.PRABHAARVIND JOSHI	PUNE	03/02/1934	10/11/2011
PM/6173	MR.CHHAGANLAL BRIJLAL MOHTA	KHAMGAON	17/09/1943	08/01/2011
LM/0445	MR.M. D. GOVILKAR	NASHIK	14/06/1924	07/01/2011
PM/6542	MR.SHRIKRISHNA BHAGWAN GADGE	AKOLA	02/10/1949	07/01/2011
PM/6221	MR.PRAKASH HARIBHAU DANI	AKOT	15/10/1945	12/01/2011
FPBM/0785	SMT.KAMALACHYUT VYAVAHARE	PUNE	04/05/1949	10/01/2011
BM/7130	MR.KRISHNASWAMI BADRI DUDGAM	AKOLA	26/11/1952	01/01/2011
APM/0568	MRS.MINAKSHI U. WAGLE	MUMBAI	24/01/1941	23/02/2010
ABM/0766	SMT.SHOBHAARVIND JAVALGEKAR	SOLAPUR	12/01/1942	22/09/2010
PM/7285	MR.MUKUND NARAYAN RANADE	PUNE	18/12/1932	29/01/2011
ALM/0219	SMT.MATHURABAI VINAYAK APSHANKAR	PUNE	04/03/1921	19/01/2011
PM/8529	MR.ARUN GANGADHAR SAHSRABUDHE	AHMEDNAGAR	29/05/1947	04/01/2011
PM/7776	MR.ARUN JAGANNATH GORE	PUNE	19/11/1947	30/08/2010
PM/3844	BHISE VIJAY HARIBHAU	SATARA	01/06/1942	31/12/2010
PM/10011	MR.VIKAS H.APTE	KARAD	05/02/1949	18/02/2011
PM/2846	MR. DIWAKAR NARAYAN WATWE	PUNE	12/11/1938	05/02/2011
LM/1077	MR. D. B. KULKARNI	NASHIK	26/06/1925	21/02/2011
PM/2560	MR SHASHIKANT GOPAL GOGATE	NASHIK	05/08/1943	18/02/2011
PM/1747	MR C A NADKARNI	MUMBAI	22/09/1918	07/09/2010
PM/0565	MR.MADHUKAR B. RANSING	DHULE	07/11/1924	22/01/2011
PM/6572	MR.MAHARU BABRUWAHAN SHINDE	MOHADI,DHULE	07/03/1938	04/01/2011
ALM/0069	SMT MANDAKINI PRABHAKAR KONDEJKAR	PUNE	16/03/1928	07/06/2009
PM/6879	MR.VISHWAS ANANT LAGOO	PUNE	28/02/1944	14/03/2011
FPLM/0143	SMT HEMLATA SHANKAR KARVE	MUMBAI	16/06/1910	01/01/2011
APM/1867	MRS.VIDYA K. NERKAR	BURHANPUR	24/06/1949	22/07/2010
ALM/0518	SMT.DURGA RAJARAM DESHPANDE	PUNE	25/09/1930	28/03/2010
ALM/0428	SMT.SUDHATAI S. GHODEGAONKAR	NAGPUR	25/10/1931	31/12/2010
ALM/0840	MRS.DRAUPADI R. ZUNZUNWALA	WARDHA	01/07/1939	06/03/2010
APM/6584	MRS.CHITRA M.RANADE	AMRAVATI	17/07/1952	08/03/2011
PM/5501	MR.BAJIRAO SHIVRAM GOND	HINGANGHAT	19/08/1943	15/02/2010
APM/4504	MRS.GEETA DAYANAND BAM	WARDHA	10/10/1943	31/01/2011
PM/3139	MR.KISANLAL ANANTLAL VYAS	HINGANGHAT	09/09/1942	31/01/2011
ABM/1469	MRS.SHUBHANGI V. POHEKAR	AMRAVATI	25/08/1942	26/02/2011
ABM/5212	MRS.MAYAWATI PURUSHOTTAM RODE	NAGPUR	01/08/1928	22/04/2010
PM/1987	MR S B KULKARNI	PUNE	21/10/1937	16/03/2011
ALM/0606	MRS.SHAILAJA S. KULKARNI	PUNE	18/11/1939	31/12/2005
PM/9111	MR.SUDAM B.MADANE	PHALTAN	25/06/1948	08/12/2010
BM/0552	MR. S.SEETHARAMAN	MUMBAI	06/06/1923	10/01/2011
PM/1186	MR. BAHADUR P. GANDHI	MUMBAI	21/04/1931	24/12/2010
PM/5920	MR.GAJANAN K. PEDNEKAR	GOA	08/05/1943	11/10/2010
PM/1896	MR S V HAJARNAVIS	NAGPUR	02/10/1944	08/01/2011
PM/3103	MR.MADHUKAR LAXMANRAO DURAGKAR	NAGPUR	27/10/1939	28/12/2010
ABM/0888	SMT.ANURADHA RAGHUNATH WARANG	MUMBAI	24/07/1935	15/01/2011
PM/2016	MR A S DESHPANDE	PUNE	11/02/1943	23/04/2011
PM/2371	MR VILAS ANANT KHANDEKAR	KOLHAPUR	15/03/1937	05/04/2011
APM/0060	MRS.SHASHIKALA VASANT KHADILKAR	THANE	03/03/1935	01/05/2011
FPLM/0156	SMT PRABHAVATI P. MUJUMDAR	PUNE	29/09/1935	25/03/2005
APM/1181	SMT.SHALINI KESHAV KANE	DOMBIVALI	22/06/1937	13/02/2011
PM/8111	MR.MANO HAR HUKUMATRAI BELANI	MUMBAI	13/09/1946	25/02/2011
APM/4673	SMT.PRABHA P.NAVALKAR	MUMBAI	11/02/1929	10/04/2011
ALM/0448	SMT.INDUMATI DEVIDAS DOLE	AMRAVATI	01/12/1934	15/04/2011
APM/4603	MRS.MANJUSHA NANA GATADE	AMRAVATI	17/04/1951	14/04/2011

PM/5915	MR.JAYVANT NAMDEO PADTE	SAWANTWADI	02/03/1945	02/08/2010
PM/4191	MR PRALHAD BAJIRAO MARATHE	SOLAPUR	01/04/1945	09/10/2005
FPBM/0915	SMT.LAXMIBAI KESHAV KALE	SOLAPUR	.....	24/03/2011
LM/0488	MR.S. K. KHATAVKAR	BHOR	11/10/1923	22/01/2011
APM/2012	MRS.SANGEETA VISHWAS KULKARNI	NASHIK	24/08/1946	08/05/2011
APM/1196	MRS.VIJAYA M. RANADE	NASHIK	11/11/1945	19/05/2011
FPLM/0132	SMT SUDHA VISHNU KARMARKAR	PUNE	23/12/1925	02/03/2011
APM/8319	MRS.MAHARUKH PHIROZE DARUWALLA	MUMBAI	04/06/1949	29/06/2010
PM/8649	MR.MOTIRAM TULSIRAM DANDADE	MEHKAR	12/12/1946	02/05/2011

(संपादकीय पान क्र. १ वरून)

त्यामुळे स्वतःशी बोलण्याची, स्वतःला स्वतःशी जोडण्याची संधी सुद्धा घालवत चाललो आहोत. लिहिण्याचे खूप फायदे आहेत. एक म्हणजे आपल्या हातांची बोटं, डोळे आणि मेंदू कामात असतात. लिहिणं बोलण्यापेक्षा, ऐकण्यापेक्षा, पाहण्यापेक्षा हळू असतं. त्यामुळे आपल्या मनातील विचार कागदांवर उतरण्याच्या अगोदर ते आपण मनाला, बुद्धीला पुन्हा पुन्हा विचारून तपासून पाहतो आणि मनातील गोंधळ कमी होतो. व्यवस्थित विचार करण्याची सवय लागते. लिहिण्याने आपण मोकळे होतो, मनावरचा ताण कमी होतो, मन मोकळं होतं. आपल्या असोसिएशनची गृहपत्रिका 'संवाद' सुरू करण्यामागे, असोसिएशन संबंधी मजकूराबरोबरच साहित्याला थोडी जागा ठेवून आपल्या नव्या जुन्या सभासदांना 'लिहिते' करणे हे दोन प्रमुख उद्देश आहेत.

मित्रहो! ज्यांनी लिहिलं नाही त्यांना आम्ही 'लिहा' असं म्हणत नाहीये, तर लिहित रहा असे म्हणतो. एक सवय म्हणून, एक सराव म्हणून लिहिणं हा एक मनाचा व्यायाम समजा. त्यात नियमितता हवी. आपल्याला अक्षर ओळख असतेच पण लिहिण्याने स्वतःशी ओळख होईल. मग करताय ना सुरुवात? शुभस्य शीघ्रम्.

- प्रभाकर गुपचूप

भ्रमणध्वनी - ९८८१५७९४९९

अभिनंदनीय

सामाजिक बांधिलकी जपणारे भारतीय स्टेट बँक निवृत्त सेवक
मित्र मंडळ कोथरूड पुणे

निवृत्त झाल्यावर प्रत्येक जण आपापल्या आवडीप्रमाणे, छंदाप्रमाणे वेगवेगळ्या क्षेत्रात काहीना काही काम करीत असतो. ही व्यक्तीगत स्वरूपाची किंवा एखाद्या छोट्या अशा ग्रूपची/मंडळाची असतात.

आपल्या बँकेतील १५ निवृत्त असोसिएशनच्या सभासदांनी वर उल्लेखित मित्र मंडळाची श्री. व्ही. आर. थत्ते, श्री. विश्वनाथन, श्री. बाम आदिच्या पुढाकाराने दि. २३/४/२००० रोजी स्थापना केली. सामाजिक कार्य करणे, नियमितपणे महिन्यातून एकदा भेटणे, वर्षातून एकदा कौटुंबिक सहल आयोजित करणे हे प्रमुख हेतू मंडळ स्थापनेमागे आहेत. गेली ११ वर्षे हे कार्य सातत्याने मंडळ

सभासदांच्या सहकार्याने करत आहे. कार्याचा एक भाग म्हणून मंडळाने निरनिराळ्या संस्थांना भेटी दिल्या व त्यांचे कार्य पाहून त्यांना ठराविक निधी दिलेला आहे. त्यासाठी प्रत्येकाकडून योगदान दिले जाते.

मंडळाने मदत दिलेल्या संस्थांची नावे खालीलप्रमाणे -

- १) जीवनज्योत मंडळ कर्वे रोड. ही संस्था मूकबधीर व मतीमंद मुलांसाठी काम करते.
 - २) क्विन मेरी टेक्नीकल इन्स्टिट्यूट फॉर डिसएबल्ड सोलजर्स, खडकी. ही संस्था लढताना अपंग झालेल्या जवानांना उद्योग प्रशिक्षण देते.
 - ३) जनकल्याण समिती (रा.स्व.संघ) वनवासी कल्याणाकरिता महाराष्ट्रात विविध उपक्रम चालवतात.
- यंदा म्हणजे २०११ चे एप्रिल महिन्यात मंडळाने खालील दोन संस्थांना प्रत्येकी ५००० रू. चे सहाय्य केले.
- १) स्व. वैभव पळणीकर मेमोरिअल फौंडेशन. मुलांसाठी वारजे व गोळेवाडी डोणजे सिंहगड पायथा येथे वसतिगृहे चालविली जातात व व्यवसायशिक्षण दिले जाते. डोणजे येथे मोफत वृद्धाश्रमही संस्था चालविते.
 - २) ओंकार ट्रस्ट. अनाथ मुलांसाठी गुजरवाडी निबाळकर वाडी येथे वसतिगृह व ग्रामीण भागासाठी आरोग्य केंद्र चालविले जाते. त्यांचे तर्फे दरवर्षी सामाजिक कार्ये करणाऱ्या व्यक्तीस पुरस्कार दिला जातो.

मंडळातील सर्व सभासद करत असलेलं सामाजिक कार्य निश्चितच प्रशंसनीय आणि अनुकरणीय असेच आहे. असोसिएशनतर्फे त्यांचे हार्दिक अभिनंदन आणि त्यांच्या पुढील कार्यास शुभेच्छा!

- सेक्रेटरी

For Booking Panaji (Goa) Holiday Home

Please note following Mobile Numbers to contact office-bearers of our Panaji (Goa) Zonal Sub-Centre for booking rooms well in advance.

Shri. P. M. Narkar - 9822104076

Shri. I. H. Dias - 8698214924

Shri. K. V. Gopinathan - 9822983960

स्टेट बँक पेन्शनर्स स्नेह मंडळ, पुणे

आपल्या स्नेह मंडळातर्फे सौ.उज्वला कुलकर्णी यांचा कथाकथनाचा एकपात्री कार्यक्रम दि. ९ जुलै २०११, शनिवार रोजी आपल्या सभासदांसाठी आयोजित केला आहे. तरी सर्व सभासदांनी या कार्यक्रमास उपस्थित रहावे ही विनंती. कार्यक्रमाचा तपशील खालीलप्रमाणे आहे.

सौ. उज्वला कुलकर्णी यांचे एकपात्री कथाकथन

स्थळ : 'निवारा' वृद्धाश्रम सभागृह,
एस्.एम्. जोशी सभागृहाजवळ,
सदाशिव पेठ, पुणे
दिवस : शनिवार दि. ९ जुलै २०११
वेळ : सायंकाळी ५।। वाजता
सेक्रेटरी
स्नेह मंडळ, पुणे

Please Hurry up !!

Those pensioners who have retired after completion of 60 years of age and have not yet become member of SBI Retired Employees Medical Benefit Scheme - II (Revised) or have not yet upgraded their existing limit of Rs.2.00 Lacs (of Scheme-I) and become member/upgrade membership before 30th June 2011. The dead-line will expire after that. Bank may not extend the limit for admission to the Scheme.

After thought will not help you as well as your spouse who will get benefit of the Scheme after you. Please Hurry up !!!

- Secretary

एस्.बी.आय.म्युच्युअल फंड

अ पार्टनर फॉर लाईफ

नाही परीक्षा, नाही कामाचा ताण फार

बना म्युच्युअल फंड सल्लागार !!!

आपले वय ३१.७.२०१० रोजी ५० असेल तर ही जाहिरात आपल्यासाठीच आहे. एस्.बी.आय.म्युच्युअल फंड आयोजित एक दिवसाच्या प्रशिक्षण कार्यशाळेला उपस्थित राहून आपण म्युच्युअल फंड सल्लागार बनू शकता.

- * एक दिवसीय प्रशिक्षण १० ते ४ (ते सुद्धा तुमच्या गावामध्ये)
- * कार्यशाळा फी रु. १५००/- (नाश्ता, जेवण इत्यादी सह)
- * अे.आर.एन. नंबर अर्ज व त्यासाठीचा खर्च रु. २५००/-
- * एस्.बी.आय. म्युच्युअल फंडाचे प्रशिक्षण व मदत
- * महिना १५०००/- (+) रुपये उत्पन्नाची संधी

अधिक माहितीसाठी संपर्क:

शिष्टा - 9867562868

ई मेल - mfcourse2011@gmail.com

मेघना - 9923308642

किंवा - suhas.rajderkar@sbimf.com

Panaji Zonal Sub-Centre

A Report of the Meetings held at Kudal and Ratnagiri

At the request of members from Sindhudurg and Ratnagiri Districts, meetings were arranged at Kudal and Ratnagiri. Accordingly, Shri.P.M.Narkar, President, Shri.V.D.Kulkarni, Vice-President, Shri.I.H.Dias, Secretary and Shri.Ashok Malkarnekar, Committee member camped at these places on the 15th & 16th May 2011 and conducted the meetings. Although some of the activists and Committee members from these areas had attended the 13th Annual General Meeting of the Panaji ZSC held on 27th March 2011 at Panaji, these activists and members very much desired a close inter-action meets with the office-bearers of the Zonal Sub-Centre of the Association to sort out their problems and seek clarification on certain areas of doubts.

2. Accordingly, on 15th May 2011, inspite of peak local marriage functions in these areas, 32 pensioners attended the Meet held at Kudal. At the outset, when Shri.P.M.Narkar, President, made an announcement that the Supreme Court had admitted the Writ Petition filed by our Federation and that this happened on 13th May 2011, after hearing our Counsel which had directed to issue Notice on the Respondents i.e. Government, our Bank and RBI returnable within 10 weeks, the members were jubilant to hear the news. The President explained the options or choices before the Federation to settle the outstanding issues of the pensioners i.e. (a) by maintaining good relationship and dialogue with the Bank management and the Govt., (b) with support from Unions/Associations of working staff and (c) costly Legal recourses. After exhausting the first and second options, the Federation was compelled to seek justice from the Courts of Law. The President then explained the background and the present scenario of the legal Suits and the reasons/necessity that compelled us to go in for filing a Writ petition before the Supreme Court on 16th March 2011, which has since been admitted. The President also alerted the members not to fall prey to false propoganda spread around by circulating brochures/leaflets/xerox copies of letters among the unwary members of the Association. The President rebutted item by item

the contra issues raised in these circulated material.

3. At the Meeting held at Salvi Stop Branch premises, Ratnagiri, on the 16th May 2011, in the same way, inspite of peak marriage season, 27 pensioners attended the Meet. The expectations of the local activists and members were similarly replied to on member to member basis and the queries raised by them in respect of the letter circulated by one of the disgruntled member of Sangli Unit, were ably replied rebutting the issues detailed, item by item. He cautioned the members not to fall prey to false allegations which have no substance.

4. At both Kudal and Ratnagiri meetings, doubts regarding SBIREMB Scheme-III were clarified. The extended date for eligible pensioners to join the said Scheme were also highlighted.

5. The Secretary then appealed to the members to intensify efforts to increase the membership by contacting those who are about to retire and those who have already retired but not yet become our member. He read out the names with details from the Lists of Staff about to retire etc., as conveniently supplied by the PPG Dept., Mumbai LHO to us periodically. The activists noted down the names of would be retirees, dates of their retirement, their designations and the names of their branches where from they will retire.

6. Since all their doubts, apprehensions etc. have been convincingly cleared fully by the President during his talks and inter-actions, members expressed their happiness and voluntarily donated Rs.15,005/- for Legal Fund as follows - at Kudal - Rs.6,505/- and at Ratnagiri - Rs.8,500/-.

7. At both these meetings, there was request to organize such meets somewhere in August 2011 so that the enthusiasm and the responses created are sustained.

8. At both the meetings, the Vice-President counselled the members to continue their fitness programmes such as Yoga and conveyed thanks for their welcome and goodwill.

- I.H.Dias, Secretary

संवाद लेख स्पर्धा २०११

पुरूष विभाग - द्वितीय पारितोषिक विजेता लेख

नाती गोती - स्नेह संबंध

नाती गोती, स्नेह संबंध यांना मानवी जीवनात अनन्य साधारण महत्त्व आहे. नाती गोती नानाविध प्रकारची असतात. तसेच प्रत्येक नात्याला एक वेगळा पदर असतो. मग ते नाते पती-पत्नीचे असो, गुरू-शिष्याचे असो किंवा मित्रा-मित्राचे असो. प्रत्येक नाते मानवी जीवनातील एक अद्भूत लेणे आहे. ते आपल्या जीवनात एक वेगळी नजाकत आणते आणि आपल्यावर अखंड स्नेहसुधेचे शिंपण करून आपला जीवनातील आनंद क्षणाक्षणाला द्विगुणित करत असते.

पण नात्यातील ही नजाकत, विलक्षण आनंदाची अनुभूती घेण्यासाठी एक आगळीवेगळी दृष्टी लागते. मनाची उत्कटता, सृजनशीलता, संवेदनशीलता लागते. ती दृष्टी नसल्यामुळे संवेदनशीलता नसल्यामुळे आनंदमय सृष्टीच दिसू शकत नाही. वस्तुतः मानव वसुंधरेच्या कुशीत राहूनच प्रगत झाला. 'वसुधैव कुटुंबकम्' हा व्यापक दृष्टीकोन ठेऊन तिचे उतराई होऊन तिच्याशी जीवाभावाचे नाते त्याने ठेवायला हवे होते. पण आधुनिकतेच्या नावाखाली तिची व मानवनिर्मित नात्या गोत्यांची त्याने अनिर्बंधपणाने कत्तल चालविली आहे.

वैश्विकरणाच्या माध्यमातून सारे जग एक होत आहे. पण माणूस मात्र एकमेकांपासून दुरावत व दुखावत चालला आहे. विश्व बंधुत्वाची कल्पना साकार करायची सोडून मी आणि माझे या भोवती गुरफटत चालला आहे. गळेकापू स्पर्धेत 'जो जीता वही सिकंदर' किंवा 'हुकला तो संपला' या न्यायाने फक्त आपली सरशी व्हावी या भावनेने पछाडलेला आहे.

आज स्त्री पुरुषाच्या बरोबर अर्थार्जनासाठी घराबाहेर पडू लागल्यामुळे चूल आणि मूल अनाथ झाली आहेत. त्यामुळे प्रेम, जिव्हाळा, श्रद्धा, संस्कार नीतीमत्ता हवेत विरून गेले आहेत. मुलाचे नाते पाळणाघराशी, आई वडीलांचे नाते वृद्धाश्रमाशी जोडले गेले आहे. पाहुण्याचे स्वागत कुलूपाने होते. यदाकदाचित सुटी दिवशी पाहुणा आला तर कपाळावरील आठ्याने स्वागत!

'हम दो हमारे दो' संस्कृती उदयाला आली. त्यामुळे मुले परदेशात आणि आई वडील वृद्धाश्रमात. आईवडीलांची विचारपूस करायला, आजारी पडले तर औषधोपचार करायला वेळ नाही. दगावले तर अंत्यसंस्कार करायला वेळ व इच्छा नाही. सर्व काही अन्त्यविधी इतरांनीच करायचे!

घराचे 'घर'पण, स्त्रीचे 'स्त्री'पण, माणसातली माणुसकी संपली. सर्व काही पैशासाठी. प्रत्येकाचे नाते फक्त पैशाशी.

विवाहसंस्था, कुटुंबसंस्था संपली. लग्न नको, मूल नको, पै पाहुणा कुणीच नको. बकाल आणि भणंग समाज. अनाथाश्रम, वृद्धाश्रम फोफावले. पैशासाठी हपापलेला, माणुसकी, संवेदना, संस्कार, नीतीमत्ता हरवलेला माणूस! समाजाची, कुटुंबाची नाळ तुटलेला माणूस! नव्हे केवळ माणसाचे अवयव असलेला राक्षस! अंतःकरण राग, लोभ, अहंकार, मत्सर, द्वेष, असुया यांनी काठोकाठ भरलेले!

कुणीच कुणाला विचारत नाही, कुणीच कुणाला जुमानत नाही, कुणाचीच कुणावर श्रद्धा नाही, विश्वास नाही. कोण आईला आई, बापाला बाप, मुलाला मुलगा म्हणत नाही. चुलत, मावस, मामे भावंडे कोण कुणाला ओळखत नाही, नातेसंबंध एकमेकांशी ठेवत नाही. हे योग्य आहे का? आपल्याला परवडणार आहे का? याचा प्रत्येकाने विचार केला पाहिजे. त्यासाठी प्रत्येकाने कठोर आत्मपरीक्षण केले पाहिजे. उत्तर योग्य नाही असेच द्यावे लागेल!

त्यासाठी निसर्गाला गुरू मानून त्याच्याशी हितगुज करून काही चांगल्या गोष्टी आत्मसात करू या. निसर्ग भरभरून आनंद देतो. त्याप्रमाणे आपण आपल्याकडचे काही राखून न ठेवता भरभरून दुसऱ्याला आनंद सुख-समाधान देऊ या.

पाण्यासारखे आपले मन स्वच्छ आणि नितळ, पारदर्शक ठेऊ या. सागरासारखे आपले अंतःकरण विशाल ठेऊ या. झाडासारखी छाया आणि आधार देऊन कुटुंबाला अन् समाजाला आधारवड होऊ या! झाडासारखेच सज्जन, दुर्जन असा दुजाभाव न करता सर्वांना फळ देऊ या. नदीसारखे सर्व अडीअडचणींवर मात करून, सर्व अडथळे बाजूला करून कुटुंबाची व समाजाची प्रगती करू या. निसर्गाकडून न्यायबुद्धी, समतेचे संस्कार अंगी बाणवून सर्व नातेसंबंधांची वीण मजबूत करू या!

नाती गोती सुधारण्याचे प्रयत्न प्रथम आपल्या कुटुंबापासून करू या. कारण कुटुंब हे समाजाचे छोटे स्वरूप होय! प्रत्येक कुटुंब प्रेम, श्रद्धा, जिव्हाळा यांनी ओतप्रोत भरलेले असावे. यासाठी प्रत्येक व्यक्तीने मनमोकळेपणाने बोलावे, समजूतदारपणाने, खेळीमेळीने वागावे. आपल्या अडीअडचणी समजावून सांगाव्यात. दुसऱ्याच्या अडीअडचणी समजून घ्याव्यात. किरकोळ मतभेद, रागरूसवे जिथल्या तिथे सोडून द्यावेत. जेणेकरून संघर्ष, भांडणतंटे उद्भवणार नाहीत.

घरातील कर्त्या माणसाने अतिशय संयमाने आणि जबाबदारीने वागले पाहिजे. बायको-मुलांना तुच्छ न लेखता त्यांच्याशी आदराने, अदबीने वागावे. विश्वासाने वागून त्यांची मने जिंकू या व त्यांनी ठेवलेल्या आदरास विश्वासास पात्र ठरू या. मुलांच्याकडून रास्त अपेक्षा ठेऊ या. अवास्तव व अपेक्षेमुळे मुलांच्या मनावरील ताण वाढत जातो. अपयशाच्या

भीतीने मुले आत्महत्येकडे वळतात बायको-मुलांना घालून पाडून न बोलता त्यांना धीराचा शब्द देऊन त्यांचा आत्मविश्वास वाढवून त्यांचा आनंद द्विगुणीत करू या!

कुटुंबातील सर्वांनी एकत्र बसून कुटुंबाच्या कल्याणासाठी स्त्रीने अर्थार्जन करणे आवश्यक आहे का? ते ठरवू या. आवश्यक असेल तर ठीक. नाहीतर घरदार वेशीवर टांगून घराचे बाजारपण करून पैशामागे धावणे त्यासाठी मुलाला पाळणाघराच्या, आई-वडीलांना, सासू-सासऱ्यांना वृद्धाश्रमाच्या दावणीला बांधणे योग्य ठरणार नाही.

घराचे दरवाजे कायम उघडे ठेऊ या. म्हणजे नवे विचार, नव्या कल्पना, नवी माणसे घरात येतील. नव्या आचार-विचारांचे, आदान प्रदान होऊन नवीन माणसाबरोबर सुसंवाद होईल. शेजाऱ्यांचे शत्रु राष्ट्रप्रमाणे, अलिप्त राष्ट्रप्रमाणे असलेल्या संबंधांचे रूपांतर मित्र राष्ट्र संबंधात होऊन, त्यांच्याशी हितगुज करता येईल. त्यांच्या अडीअडचणीला मदतीला धावून जाता येईल. त्यांना आपल्या सुख दुःखात समरस करून घेता येईल.

कुटुंबातील कर्त्या स्त्रीने गृहलक्ष्मी, अन्नपूर्णा, प्रेमस्वरूप अन् वात्सल्यसिंधू आईची भूमिका घेऊन नातेसंबंध जीवंत ठेवण्याची तसदी घेतली पाहिजे. आई म्हणजे आत्मा आणि ईश्वर यांचा आविष्कार! चूल आणि मूल या माध्यमातून कुटुंबाचे पालकत्व स्वीकारले पाहिजे. कितीही पाहुणे आले तरीही 'अतिथी देवो भव!' म्हणून आनंदाने स्वागत केले पाहिजे. सर्वांचा यथोचित पाहुणचार केला पाहिजे. 'एक तीळ सात जणात' ही आपली संस्कृती आहे ती आचरणात आणून काटकसरीने वागून त्याग, परिस्थितीशी मिळतेजुळते घेणे व समाधानी राहणे हे संस्कार मुलांना दिले पाहिजेत. घरातील स्त्री जितकी आनंदी समाधानी तितके कुटुंब आनंदी व नातेसंबंध स्नेहपूर्ण!

घरातील आई वडील जितके आनंदी मनमिळावू, तितकी मुलंही प्रेमळ मनमिळावू! मुलांनी सुद्धा शिस्तीने, मान मरातब, मर्यादा पाळून पाहुण्यांचे स्वागत केले पाहिजे. अभ्यास, नोकरी धंदा मनापासून करून आई वडीलांना आधार द्यावा. आई वडीलांना समजून घेऊन अवास्तव अपेक्षा करून त्यांना त्रास न देता आई वडीलांचे नातेसंबंध मंगलमय करावेत.

अशा कुटुंबातील संस्कारामुळेच सृजनशील, संवेदनशील माणसांची निर्मिती होते. अशा संस्कारातूनच साने गुरूजींच्या सारख्या हळव्या मनाच्या 'श्यामची आई' साकारणाऱ्या संवेदनशील, वि.स.खांडेकर यांच्यासारख्या चिंतनशील नररत्नांची निर्मिती झाली. कुटुंबातून मातृ ऋण, पितृ ऋण, समाज ऋण शिरोधार्य मानणाऱ्या मुलांच्यातूनच आदर्श समाजाची निर्मिती झाली. या समाजातूनच 'एक गाव एक पाणवठा', 'एक गाव एक गणपती', 'निर्मल गाव', 'तंटामुक्त गाव' ह्या

समाजाचे ऐक्य, नातेसंबंध वाढवणाऱ्या संकल्पना साकार केल्या गेल्या, हे आदर्श, संस्कार नीतीमत्तेचे धडे घेऊनच समाजात माणसांनी पदार्पण केले आणि समाजाचे नातेसंबंध दृढ केले.

समाजात वावरत असताना प्रत्येकाने जिभेवर गुळाचा खडा अन् डोक्यावर बर्फाचा खडा ठेवावा. प्रत्येकाला मदतीचा सहकार्याचा हात पुढे करावा. स्त्रियांकडे, मुलांकडे, वृद्धांकडे माणूसकीने पहावे. म्हणजे समाजात असुरक्षितपणा, आत्महत्या, लैंगिक अत्याचार, लैंगिक शोषण होणार नाही. नवीन ओळखी, मैत्री वाढून समाज एकसंध राहील. त्यामुळे समाजाकडे, पर्यायाने राष्ट्राकडे वाकडा डोळा करून बघण्याची कुणाची हिंमत होणार नाही.

उंच जाऊ दे नात्या गोत्यांची गुढी

विरून जाऊ दे मनामनातील अढी!

- सदानंद भगवंत फडणीस, कोल्हापूर

दूरध्वनी - २५२८३३३

मत्सरापोटी?



“तुला डच्चू दिला म्हणे त्या मुकादमने? तू त्याचं काय घोडं मारलं होतं असं?” जगू जनूला विचारत होता.

“हरामखोर आहे रे साला-तुला माहीत आहे ना? हे मुकादम लोक शिवांत हात घालून, हाताची घडी घालून उगीचच इकडे तिकडे बघत कामगारांवर नजर ठेवतात?” जगू म्हणाला.

“ते त्याचं बरोबरच आहे. देखरेख करणं हीच त्यांची झ्युटी आहे- पण तुला काढून टाकण्याचं कारण काय?” जगून विचारलं.

‘मत्सर रे! निव्वळ मत्सर!! माझ्या काही कामगार सहकाऱ्यांना वाटायचं की मीच मुकादम आहे म्हणून. हे त्याला कळलं म्हणून’... जगू सांगत होता.

नागरिक शास्त्र

गडबड राव वारले तेव्हा त्यांच्यावर अंत्यसंस्कार करण्यासाठी शोकसभा घेण्यासाठी तयारी चालू झाली. गडबडराव तसे खूप गुणवान, लोकप्रिय पुढारी होते. नव्हता तो वक्तशीरपणाचा गुण. त्यांचा कार्यक्रम नेहमी उशीराने चालू होत असे. मेल्यानंतर सुद्धा... पेपरमध्ये त्यांच्या निधनाची बातमी आली. अंत्ययात्रा कुठून केव्हा निघणार हे सुद्धा छापून आलं.. पण खाली टीप होती..

“सदरहू अंत्ययात्रा शोकसभा श्रद्धांजली कार्यक्रम ठरलेल्या वेळेपेक्षा तास-दीड तास उशीराने होतील.”

- मधु रानडे, नाशिक

✿ सहकार भूषण

(एप्रिल २०११ 'संवाद'च्या अंकात 'सहकार भूषण' हा श्री.भावे यांचेवरील लेख प्रसिद्ध केला. त्यासंबंधी खालीलप्रमाणे अधिक खुलासा श्री.भावे यांनी 'संवाद'कडे पाठवला आहे.)

एप्रिल २०११ च्या 'संवाद'च्या अंकातमध्ये माझ्यासंबंधी श्री. श्रीधर वि. सहस्रबुद्धे यांनी लिहिलेला लेख आपण प्रसिद्ध केलात. याबद्दल आपण आणि श्री. सहस्रबुद्धे, दोघांनाही मी मनापासून धन्यवाद देतो. मला मिळालेल्या या पुरस्कारासंबंधी थोडी अधिक माहिती घ्यावी म्हणून या पत्राद्वारे संपर्क साधत आहे.

'संवाद'चे सर्व वाचक हे स्टेट बँकेतील निवृत्त सेवक, अधिकारी, त्यांचे कुटुंबीय आहेत. त्यामुळे आपल्या सर्व सभासदांना इतर सर्वसामान्य लोकांपेक्षा बँकिंगची थोडी अधिक माहिती असणे स्वाभाविक आहे. म्हणूनच जनता सहकारी बँक लि.पुणे या बँकेची नेमकी परिस्थिती काय होती? आणि ७-८ वर्षांचे काळात यामध्ये कशा पद्धतीने सुधारणा होत गेल्या याचे आकलन 'संवाद'च्या वाचकांना अधिक चांगल्या पद्धतीने होईल. २००३ साली जनता सहकारी बँकेच्या अस्तित्वाचा प्रश्न निर्माण झाला. एका बाजूला अनुत्पादित कर्जाचे प्रमाण जवळजवळ ५०% पोहोचले. त्यामुळे त्यावरील तरतूदीही मोठ्या प्रमाणावर वाढत गेल्या. याचा परिणाम म्हणून बँक तोट्यात गेली आणि १९९८ ते २००३ या ६ वर्षांचे काळात तोंडात वाढत जाऊन तो रू. १२५ कोटीवर पोहोचला. यामुळे बँकेचे नक्तमूल्य (Networth) ऋणांकात (Negative) गेले. २००३ चे आकडेवारीनुसार ते (-) रू. ९० कोटी इतके झाले. दुसऱ्या शब्दांत सांगावयाचे तर बँकेचे स्वतःचे भांडवल + राखीव निधी हे पूर्णपणे नाहीसे होऊन ठेवीदारांच्या ठेवीपैकी बँक रू. ९० कोटी वापरू लागली. कोणत्याही आर्थिक संस्थेच्या दृष्टीने ही स्थिती अतिशय भयावह म्हणावी लागेल. याचाच अर्थ ही बँक आर्थिकदृष्ट्या आजारी (Financial Sickness) झाली असे म्हणता येईल. बँकिंगच्या इतिहासावर नजर टाकली तर अशा आर्थिक संस्था तग धरू शकत नाहीत. इंडियन बँकेच्या भूतपूर्व अध्यक्ष श्रीमती रंजनाकुमार यांचे त्या बँकेच्या Turnaround विषयी लिहिलेले पुस्तक आपल्यापैकी बऱ्याच जणांनी वाचले असेल. इंडियन बँकेचा आणि जनता सहकारी बँकेचा तुलनात्मक विचार करता इंडियन बँकेची स्थिती ही जनता सहकारी बँकेपेक्षा कमी भयावह होती हे लक्षात येईल. मात्र ही बँक तरली ती राष्ट्रीयकृत असल्याने व सरकारने दिलेल्या रू. २७०० कोटींच्या भांडवलावर. जनता बँकेचे बाबतीत असा कोणताही बाहेरील मदतीचा हात पुढे आला नाही.

मात्र तरीही २००३ च्या कठीण परिस्थितीतून मार्ग काढून २०११ साली या बँकेचे नक्तमूल्य (Networth) + ११० कोटी रूपये, ढोबळ अनुत्पादित कर्जे (Gross NPA) ५%, निव्वळ अनुत्पादित कर्जे

(Net NPA) ०.४३%, संचित तोटा (Accumulated Loss) पूर्ण संपलेला आणि रू. २७ कोटीचेवर निव्वळ नफा (Net Profit) अशी स्थिती २०११ मध्ये आली आहे. श्री. सहस्रबुद्धे यांनी उल्लेख केल्याप्रमाणे ही स्थिती येण्यासाठी बँकेचे संचालक मंडळ, अधिकारी, सर्व कर्मचारी यांनी एका दिशेने आणि एकदिलाने काम केले. बँकेच्या सभासदांनी बँकेच्या व्यवस्थापनावर विश्वास ठेवला, ग्राहकांनी अलोट पाठबळ दिले, १०-१२ वर्षे डिव्हीडंड न मिळताही रू. १० कोटींपासून रू. ७० कोटीपर्यंत भागभांडवल वाढ अशा अनेकविध कारणांमुळे हा चमत्कार घडला. होय! रिझर्व बँकही याला Turnaround Miracle असेच म्हणते.

हे सर्व होत असताना या बँकेत मुख्य कार्यकारी अधिकारी म्हणून काम करण्याची मला संधी मिळाली त्यामुळे हा पुरस्कार मला मिळाला.

पुन्हा एकदा श्री. सहस्रबुद्धे यांना मनःपूर्वक धन्यवाद देतो. त्यानिमित्ताने जनता सहकारी बँकेच्या पुनर्वैभव प्राप्तीची ही हकीकत वाचकांसमोर मांडण्याची संधी मिळाली हे मी माझे भाग्य समजतो.

- विजय पु. भावे, पुणे

✿✿✿✿✿✿✿✿✿✿✿✿✿✿✿✿✿
 स्थिर आहे काळ हा...
 स्थिर आहे काळ हा,
 काळास या नाही गती,
 बदल जे घडतात येथे
 ती निसर्गाची कृती
 कालगणना, कालमापन
 शब्द हें झाले जुने
 बदलणाऱ्या ऋतूप्रमाणे
 आयुष्य आता मोजणे
 बाल्य सरता, तारूण्य येते
 वार्धक्य त्याच्या मागुनी
 राहिलेल्या जीवनाची
 शाश्वती ना देई कुणी
 स्थिर आहे काळ हा
 काळास या नाही गती
 कालचा जो काळ होता
 तोच राहिल शेवटी
 - मधुकर सुळे, नवीन पनवेल
 दूरध्वनी - ०२२६५१०६५१५

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प्रतिक्रिया

संवादच्या माध्यमातून मिळालेली अमूल्य भेट

सप्टेंबर २०१० च्या संवाद मधील 'दत्त संप्रदायातील दत्तभक्तांना श्री.गुरुचरित्राची अमूल्य भेट' या बातमीच्या अनुषंगाने श्री.रमेश जोशी यांच्याशी फोनवरून संपर्क साधला. त्यानंतर बरोबर तिसरे दिवशी मला गुरुचरित्राची मूळ श्री.सरस्वती गंगाधरांनी १८७५ साली लिहिलेली व जोशींनी पुनर्मुद्रित केलेली प्रत मिळाली. हा ग्रंथ दत्तभक्तांसाठी अमूल्य भेट आहे. माझे शालक श्री.वसंत काळे यांनाही श्री.जोशींनी प्रत पाठवून आम्हास उपकृत केले आहे. सालाबादप्रमाणे आम्ही दत्तजयंतीनिमित्त पारायणासाठी याच ग्रंथाचा वापर केला. या दुर्मिळ ग्रंथाच्या अमूल्य भेटीबद्दल श्री.जोशींना शतशः प्रणाम !

- अंबादास कुलकर्णी, अंधेरी (पूर्व)

नको आता

नको आता जाणे येणे, कुणाकडे कधीही कुठे
नको वास वृथा कोठे, अंतरूनिया दीर्घ घरटे
नको बोचरे बोल कोणा, अनाहूत उपदेश तैसा
नको बाऊ तो दुःखाचा, फोल शब्दही सांत्वनाचा
नको तोशिस कुणास तसदी, ओझे कुणाच्या खांद्यावरी
दीर्घ आयु नको मजसी, विदुन जाण्या आस भवती
मिटून डोळे विसावयाला, परि एकांत लाभो जिवाला
निवांत समयी एका लेशा, कायमचा डोळा लागावा
देवा आता एक मागणे, गावे नित मी जीवनगाणे
देहामधल्या या जीवाचे, तुझिया चरणी व्हावे सोने

- आर.जी.कडवेकर, सातारा

गुरूजी - रमेश तुझ्या वडिलांचे वय काय आहे?

रमेश - माझ्या एवढे!

गुरूजी - (आश्चर्याने) ते कसे काय?

रमेश - गुरूजी, ज्या दिवशी माझा जन्म झाला त्याच दिवशी तर ते 'वडील' झाले ना? आणि त्याच दिवसापासून ते वडील आहेत.
- भरत जैन, नाशिक



नोकऱाणी - मालकीन मालकीन, बाहेर तुमच्या सासूला दोनजण मारत आहेत.

ती बाहेर आली व पाहत राहिली.

नोकऱाणी - मालकीण तुम्ही त्यांना मदत नाही करणार?

मालकीण - नाही. त्यांना ते दोनच पूरे आहेत. तिसऱ्याची गरज लागणार नाही.
- भरत जैन, नाशिक



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

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