

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

Vol.- 5

Issue 10

एप्रिल - २०१३

April 2013

संपादकीय

प्रिय सभासदमित्रांनो,

एक एप्रिलपासून नवे आर्थिक वर्ष सुरू झाले. भारताच्या नव्या अर्थसंकल्पाची कार्यवाही चालू झाली. भारताच्या लोकसंख्येपैकी सुमारे बारा टक्के म्हणजे १४-१५ कोटींच्या प्रचंड संख्येने असलेल्या ज्येष्ठ नागरिकांचा या अर्थसंकल्पाने सपशेल अपेक्षाभंग करून त्यांची घोर निराशा केलेली आहे. आपले एक सभासद मा. श्री. कालिदास कुलकर्णी यांनी या संदर्भात लिहिलेला परखड लेख 'संवाद'च्या मागील अंकात प्रसिद्ध झालेला आपण वाचला असेलच. त्यापासून योग्य तो बोध घेऊन पुढील वर्षी तरी ज्येष्ठ मंडळींना दिलासा देणारा आणि त्यांच्या इच्छा-अपेक्षा पूर्ण करणारा अर्थसंकल्प यावा यासाठी वाचक सभासदांनी आणि समाजातील विचारवंतांनी व जागृत नागरिकांनी केंद्रीय अर्थखात्यावर पत्रांचा-सूचनांचा पाऊस पाडावा आणि त्यायोगे केंद्र शासनाला देशातील ज्येष्ठ मंडळींच्या व्यथा-वेदनांची दखल घेणे भाग पाडावे अशी अपेक्षा आम्हाला व्यक्त करावीशी वाटते. त्याप्रमाणे केंद्र शासनाने मान्य केलेली ज्येष्ठ नागरिकांची ६० वर्षे पूर्ण ही वयोमर्यादा भारतातील सर्वच राज्यांनी तात्काळ मान्य करावी आणि तसे घोषित करावे. हे न झाल्यास केंद्राने तशा अर्थाचा अध्यादेश काढून तो देशातील सर्व राज्यांतून अनिवार्यपणे लागू करावा आणि यात एकवाक्यता साधावी. त्यामुळे देशातील ज्येष्ठ नागरिकांच्या संघटना दीर्घकाळापासून करीत असलेली ही एक तरी मागणी पूर्ण होईल आणि त्यायोगे देशातील ६० वर्षावरील सर्वच नागरिक त्यांच्या विविध सोयी-सवलतींना पात्र ठरतील. असो.

सध्या आपला देश अनेक संकटांना सामोरा जात आहे. त्यातच अस्मानी संकटांची देखील भर पडत आहे. देशातील अनेक राज्ये आणि विशेषतः महाराष्ट्रातील विदर्भ, मराठवाडा, अन् पश्चिम महाराष्ट्रातील अनेक जिल्हे आज भीषण दुष्काळाने

होरपळत आहेत. दुष्काळाविषयीच्या अंगावर शहारे आणणाऱ्या भीषण वार्ता सध्या दररोजच वृत्तपत्रातून वाचाव्या लागत आहेत. जनावरांना खाण्यासाठी चारा व पिण्यासाठी पाणी मिळणे दुरापास्त झाले आहे. चारा-पाण्याविना तडफडून अनेक गुरे-जनावरे मृत्युमुखी पडत आहेत. जनावरेच काय प्रत्यक्ष बळीराजालादेखील पाण्यासाठी वणवण करावी लागते आहे. शेतकऱ्यांच्या आत्महत्यांचे प्रमाण या परिस्थितीमुळे वाढत आहे. पर्जन्याच्या अवकृपेने सारे वातावरण उग्र-भीषण बनले आहे. प्यावयास पुरेसे पाणी नाही, शेतात धान्य नाही, खावयास अन्न नाही... पोटच्या पोरान्प्रमाणे वाढविलेल्या आणि माया लावलेल्या जनावरांना चान्या-पाण्यावाचून तडफडत प्राण सोडताना पाहण्याचे प्रसंग प्रत्यक्ष त्यांच्या धन्यावर-शेतकरी बांधवावर यावेत यासारखे त्याचे दुर्भाग्य ते कोणते? पण दुर्दैवाने ही वेळ आज आपल्या अनेक दुष्काळग्रस्त बांधवांवर ओढवलेली आहे. तरीही यातून आपल्याला मार्ग काढावाच लागणार आहे. आज दुष्काळग्रस्तांना अनेक प्रकारची मदत हवी आहे. त्यासाठी समाजातील सर्वच घटकांनी एकमेकांवर दोषारोप न करता आपापसातील सर्व प्रकारचे पक्षभेद, पंथभेद व मतभेद विसरून या आपत्तीतून बाहेर पडण्यासाठी दुष्काळग्रस्तांच्या पाठीशी तन-मन-धनादी सर्वस्व पणाला लावून उभे राहणे अत्यावश्यक आहे. या संदर्भात आपल्या कोल्हापूर युनिटमधील सभासदांनी केलेले कार्य, बजावलेले कर्तव्य केवळ अभिनंदनीयच नव्हे तर अनुकरणीय देखील आहे. आपण सर्वांनीच या आपत्काली एक दिलाने दुष्काळग्रस्तांच्या पाठीशी उभे राहून त्यांना दिलासा देऊया आणि बंधुभाव सिद्ध करूया. इत्यलम्.

हिंदू नववर्षाच्या सर्वांना हार्दिक शुभेच्छा!

क्रांतिसेन रामचंद्र आठवले, पुणे

भ्रमणध्वनी - ९८६९९४९६९९

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e-mail : sbipenmumbai@gmail.com

स्टेट बँक कर्मचाऱ्यांच्या अनेक यशस्वी गृहप्रकल्पानंतर

मेसर्स सुरेश घंगाळे अँड असोसिएट्स

योगेश कन्स्ट्रक्शन्स आणि

राजयोग कन्स्ट्रक्शन्स अँड डेव्हलपर्स

आता नव्याने सादर करीत आहे

सुसगांव (पाषाण-सुस लिंक रोड वर)

दोन व तीन बेड रूमचे सुसज्ज, अत्याधुनिक २०० फ्लॅटचा प्रोजेक्ट

फेज - १ चे बुकींग सुरू

१० गुंठे ते २० गुंठ्याचे फार्महाऊस प्लॉट

(नांव नोंदणी सुरू)

संपर्क

९३७९०९४८०७ / ७७०७८०६००७

ऑफिस -

स.नं. ९१/१

स्टेट बँक कॉलनी, रायगड बिल्डींग,

उत्सव हॉल जवळ, पौडरोड,

कोथरुड, पुणे - ४११०३८

वेळ - संध्या. ४ ते ८.००

फोन नं.०२०-२५३८०५०६

रविवार व सुट्टीचे दिवस कार्यालय

सकाळी ११ ते १

ऑफिस -

जी-१५, शांतीकुंज बिल्डींग,

जी.पी.ओ. समोर,

साधु वासवानी रोड, कॅम्प,

पुणे - ४११००१

फोन नं.०२०-२६१२२०२१

Speech of Shri. B.G.Dandekar in the AGM of Panaji Z.S.C. held at Panaji on 7/4/2013

"After a gap of 3 years I am again before you . Today I will speak only on our Federation's legal battle.

Our W.P.(C) No. 184 of 2011 filed in Supreme Court

Over 150 years our pensioners' pension was max. Rs.750/- per month upto and including Scale-V and Rs.1000/- per month above Scale-V. In 1986 our Federation's delegation met the top Executives of SBI and requested to revise the pension. However there was no response from the Bank.

On 28/6/1986 Bank submitted the Proposal to GOI. However the same was kept pending. Therefore in Dec. 86 Federation took the decision to file a writ petition in Supreme Court under article 32 of the constitution. Accordingly the writ was filed in 1987 by I.B.I. Pensioners' Association (Delhi Circle). Only thereafter the Bank's proposal was approved by the GOI vide letter dated 18/3/1988 with certain modifications viz. (i) effective date instead of 1/2/1984 (salary revised on that day) changed to 1/1/1987. (ii) Max. pension Rs.2400/- per month for all officers i.e. 50% of max. salary of DMD and Rs.1000/- per month for Award staff. Bank again recommended to GOI that for A.S. maximum should be Rs.1300/- per month so that all will get 50% of their pensionable salary as pension. This was approved by the GOI (Revised scheme was approved by the Bank in August 1988)

Thereafter Supreme Court pronounced the Judgment on 23/2/1989 in respect of the above case and effective date was pre-poned to 1/1/1986 and sub-ceiling of Rs.1300/- per month was removed.

Why I have told this? To make you aware that the above Writ was under Article 32 of the constitution. Thereafter 5 times the salary structure of all the employees have been revised. But pension was not revised suitably i.e. 50% of actual last drawn average pensionable salary for 12 months. Ad-hoc ceiling was introduced. Therefore in May 1998 we served legal notice on Bank and GOI. Then only GOI in 1999 introduced new formula of 50% & 40%. This is discrimination. Therefore again in August 2000 we filed W.P. direct in Supreme Court under Article 32 of the constitution like earlier one. However on 16/10/2000 following order was passed by the Supreme Court, "Order - Learned counsel seeks leave to withdraw the petition with liberty to approach the High Court. The writ petition is **dismissed** as withdrawn". Then in 2001 some individual pensioners from all circles filed a W.P. again in Supreme Court under Article 32 . This was also dismissed like earlier.

Thereafter in 2002 six pensioners and one family pensioner in their personal capacity (all above 70 years that time) filed a W.P. in Delhi High Court under article 226. However this is pending before one Judge even now. Now court wants some more information. Therefore this has been posted on the 18th April 2013. Like this case many cases have been filed in various High Courts during 2002 and some later on. Some of them are for VRS retirees and some are for those who retired during 1997-2002 i.e. employees covered by 7th Bipartite Settlement. One of the cases filed in Chennai High Court was decided in favour of petitioners. However GOI preferred an appeal before the bench of the same High Court. In this connection I would like to add that on 19th December 2008 myself as President of the Federation along with Shri.V.M.Gokhale, President, Mumbai Circle Association and Shri. P.K.Pathak, office bearer of Delhi Circle Pensioners' Association met the Joint Secretary, Banking Division of Finance Ministry and discussed several issues, answer for which was negative. Then I added that GOI is forcing us to go to courts. He finally told us "We will go up to Supreme Court". I again added that it means further 18 years gone in waiting. Many pensioners by that time will be above 78 years and many may die before the pronouncement of Judgment of Supreme Court. He simply said "we cannot say anything". And meeting ended after 75 minutes. Then Shri.Gokhale added that this

time also we are going back disappointed.

Under the above circumstances the Federation again took the decision to file a W.P. in Supreme Court again under article 32 of the constitution. This was discussed time and again knowing very well that we may have to withdraw the W.P. like earlier occasion.

Some of our members were not in favour of this decision. However we told them to suggest the way to come out of this for which there was no reply. Accordingly in the Governing Body Meeting of the Federation held at Guwahati on 21/11/2010 the final decision was taken to file a W.P. in Supreme Court and that too under article 32 of the constitution.

The W.P. was admitted in May 2011 and accordingly the respondents were served notices. They replied to our W.P. and we also filed counter replies. And at last the same came up for final hearing on 19th Feb. 2013 and posted again on 26th and then 27th Feb. 2013.

At that stage Additional Solicitor General took the objection to entertain the Writ under Article 32 of the constitution. (For detailed information please refer our Samvad for March 2013), (Page 5,6 and 7),(Para 13 and 14).

According to the order dated 27/2/2013 of the S.C. the case has been **transferred** (not dismissed) to Delhi High Court and will be heard by the **Bench**. Our Writ and all connected papers have been forwarded to the High Court of Delhi by the 'Registry' of the S.C.

Our case in Delhi High Court came up for hearing on 2/4/2013 and **as usual** Counsel of Respondents (GOI & SBI) were not present. Hence now next date is 23/4/2013.

Now what is the effect of our efforts.

- 1) Case admitted in May 2011.
- 2) Transferred to Delhi High Court and hearing started from 2/4/2013.
- 3) Six months' time if counted from April, we can expect judgment say before October 2013.
- 4) One who will lose will approach Supreme Court say in Oct./Nov. 2013 (Civil Appeal)
- 5) My **presumption** is that we can **expect** the Judgment of Supreme Court say in Dec. 2014. Even then from May 2011 to Dec.2014 i.e. less than four years we may get final judgment.

However if we go through High Court (single Judge) say 12 years, then bench of High Court say 3 years, then S.C. court 1 year i.e. Total at least 16 years are required. In other words cases filed in 2002 may be decided in 2018. (As stated above, case filed in Delhi High Court has been filed in 2002 with no result so far)

Above calculation is based on usual work. However in our case, in view of the past experience, GOI is bound to play such tricks so that the result of our case may be delayed. **This is my presumption.**

Any case we are in a better position. I would personally thank Additional Solicitor General for raising his objection after 1 year & 9 months and not in May 2011.

Now after hearing the above I am sure you will agree with me that the Federation had taken correct decision in filing the Writ Petition in S.C. under Article 32 of the Constitution.

I thank Shri.P.M.Narkar & others for giving me an opportunity to explain the outcome of our case.

Thanks again.

Panaji
7/4/2013

- Shri. B.G.Dandekar.

- Compiled by R.S.Rajivdekar, Principal Secretary,
Mumbai ZSC; (M) 09869451833

**Federation Circular Letter No.36/2013 dated 27-03-2013 to All Affiliates
Sub : W/P 184/2011 FILED BY THE FEDERATION OF SBI PENSIONERS
IN THE SUPREME COURT OF INDIA**

We furnish hereunder a report on the developments in our W.P No 184/2011 for your information.

All of us have anxiously been waiting for the final disposal of the above Writ Petition filed under Article 32 by our Federation in March 2011 by the Supreme Court with the hope of securing justice by the removal of the various discriminations caused to us. The above Writ Petition was disposed of by the Hon'ble Supreme Court at the hearing held on 27.02.2013 by ordering the transfer of the above Writ Petition to Delhi High Court with completed pleadings with directions for its disposal by a Bench within six months. A copy of this order has already been sent to you. Till this decision was taken by the Hon'ble Judges, the proceedings of the earlier hearings did give rise to our hope that justice would soon be rendered to us.

2. A conscious decision was taken by our Federation to file the Writ Petition under Article 32 with a view to securing justice, as it takes many years for the eventual disposal of a Writ Petition filed under Article 226 in a High Court. The delay being experienced in the Writ Petitions filed by many pensioners in their individual capacity still pending before the various High Courts for resolving some of our pension issues is one of the major reasons for this decision of our Federation. In our above Writ Petition, information on the withdrawal of the Writ Petition filed in 2000 under Article 32 by our Federation has been furnished. The fact that a W.P filed in 2002 by seven individual pensioners in the Delhi High Court was also brought to the knowledge of the Supreme Court. A comparative statement furnishing the differences in the prayers between the above Writ Petitions and the present Writ Petition was also furnished to the Supreme Court.

3. The fact that a large number of pensioners have passed away without receiving their legitimate pension benefits was also placed before the Supreme Court. The Supreme Court convinced of the merit of our case directed the issue of Dasti Notices to the Respondents. Our Bank filed its objections in its counter affidavit. But the Central Government, which did not respond to the Notice served on it for quite some time, was directed by the Supreme Court to submit its Counter Affidavit. Our Federation submitted its rejoinder affidavits countering all the objections raised by them. The Hon'ble Judges thereafter directed the posting of our W.P., for final disposal in August 2012, accepting the plea of our Counsel for an early decision. Due to certain developments, the hearing posted on 08.08.2012 and 9-01-2013 did not take place. Thereafter, at the hearing held on 19.02.2013, the Judges pointing out to the ASG that the SBI is in a position to pay the pension on actual pay last drawn subject to a maximum of ½ of pay to all its pensioners, as per its proposal, asked for the reasons for the rejection of this proposal by the Central Government. At the request of ASG, a week's time was granted for submitting its response. The next hearing was posted to 26.02.2013 for final disposal. Due to pre-occupation with other cases on 26.02.2013, the hearing of our W.P was postponed to 27.02.2013.

4. At the hearing held on 27.02.2013, the Hon'ble Judges asked for the response of the Central Government from the Additional Solicitor General, on the points raised by them at the hearing held on 19.02.2013. The ASG responded that the Government is against granting any increase in the payment

of pension by State Bank of India. He also brought to the notice of the Supreme Court some of its decisions rejecting petitions filed under Article 32 on service matters and pleaded for the dismissal of our Writ Petition. Our Counsel pleaded that the Dasti notices were issued to the Respondents by the Supreme Court, only after these objections were taken cognizance of and taking into account the death of a large number of pensioners after the filing of our above Writ Petition without receiving their legitimate pension. Our Counsel also pointed out that our present prayers are made on the basis of a judgement delivered in 1989 in a W.P filed under Article 32. To a query raised on this W.P by the Judges, our Advocate replied that the Government did not then oppose that petition filed under Article 32. Indication was also given by one of the Judges on admitting our W.P, if we so insist. Admission of our W.P would also lead to a delay of 2/3 years and posting for final disposal before another Bench at that time. The Hon'ble Judges recognizing that the pleadings by all the parties are complete, offered to transfer our case to any High Court with the completed pleadings for its early disposal. Thereafter with the consent of our Counsel, they ordered the transfer of our Writ Petition with all the papers to the Delhi High Court with directions to decide our case within six months by a Bench.

5. The Supreme Court decided to transfer our Writ Petition to Delhi High Court with the completed pleadings without dismissing it, as pleaded by the Counsel of the Government. The Government is reported to have taken a stand that any further increase in pension payment would have an impact on the profitability of SBI. The net profits declared by the SBI have grown substantially over the years with substantial increase in the Dividends declared from 40 % in 1997 to 350% in 2012. As per the audited financial statements of SBI Pension Fund and IBI Pension Fund as on 31.3.2012, the SBI Pension Fund had a corpus of Rs.27, 024.66 crores and IBI Pension Fund had a corpus of Rs.182.27 crores. The income earned on these funds is Rs.1303.00 crores and Rs.15.67 crores respectively. The total pension payments for 2011-2012 from these funds are Rs.1, 149.59 crores. The income that can be earned on the corpus even at 8%p.a would be about Rs.2, 162 crores p.a. For the payment of pension at 50% of to pay to all the pensioners, the additional amount involved would be less than Rs.200 crores, per year, which can very well be taken care of by the income earned on the corpus. The payment of arrears to all the eligible pensioners with effect from 01.11.1987 would not exceed about Rs. 1600 crores as per a rough estimate made. The above stand does not therefore have any credence or justification.

6. The order by the Supreme Court to transfer the above Writ Petition to Delhi High Court with direction to decide within six months is likely to result in further delay in securing our legitimate pension benefits. This delay itself would serve the purpose of the Government, as more and more eligible pensioners would die. We are aware that any Court would have to grant our prayers for payment of pension on actual pay without any discrimination by reckoning the entire pensionable service up to a maximum of service of 30 years, as otherwise, any other different judgment would be against this basis laid down by the Apex Court in its various judicial pronouncements. On the merit of our issues, no other judicial verdict is likely to be pronounced. The maximum damage that could be caused to us is only by delaying the verdict. The technical objections of the Government on the final disposal of the above Writ Petition under Article 32 causing further delay in our securing a judicial remedy do not therefore lend any credit to the role expected to be played by it as the guardian of law or as a model employer.

7. Another important development is the issue of notices dated 16-2-2013 by *The Supreme Court Legal Services Committee on our Federation* and the individual petitioners and the Respondents – the Central Government and SBI asking their consent for considering their case by the 7th Lok Adalat to be held in April this year. Our Federation did not approach the above Committee with any request for considering our case by the 7th Lok Adalat. It is quite likely that the notices have been issued under Sections 19 (5) and 20 (ii) of the Legal Services Authorities Act 1987, which are reproduced below for your information.

Section 19(5) A Lok Adalat shall have jurisdiction to determine and to arrive at a compromise or settlement between the parties to a dispute in respect of -

- (i) any case pending before any court or
- (ii) any matter which is falling within the jurisdiction of and is not brought before, any court for which the Lok Adalat is organized : Provided that the Lok Adalat shall have no jurisdiction in respect of any case or matter relating to an offence not compoundable under any law.

Section 20. COGNIZANCE OF CASES BY LOK ADALATS :

- (i) Where in any case referred to in clause (i) of sub-section (5) of Section 19
- (ii) the court is satisfied that the matter is an appropriate one to be taken cognizance of by the Lok Adalat, the court shall refer the case to the Lok Adalat provided that no case shall be referred to the Lok Adalat under sub-clause (b) of clause (i) or clause (ii) by such court except after giving a reasonable opportunity of being heard to the parties.

It is not clear whether the Central Government and our Bank would give their consent. Our Federation felt it advisable to give its consent for considering its case by the above Lok Adalat. It is not also clear whether this Lok Adalat would consider our case, after our Writ Petition has been disposed of by the Supreme Court. In case, any satisfactory resolution of the issues raised in our W.P is not possible, our Federation and the petitioners can opt out of the proceedings of the Lok Adalat at any time, before its conclusions.

8. The position obtaining in the W.P filed in 2002 in the Delhi High Court and the W.P filed in 2002 in the A.P High Court and in the W,P pending before the Jodhpur Bench of the Rajasthan High Court is well known. They are still pending before a single Judge. The Writ appeals against the judgments by two different Single Judges of the Madras High Court and by a single Judge of the Kerala High Court are pending before the Division Benches. On merit, all these Writ Petitions should eventually be decided in favour of the petitioners by the High Courts. But the Government is likely to deploy its mighty force by obtaining stay against such favourable verdicts of the High Courts and getting its Special Leave Petition admitted by the Supreme Court. The admission of a SLP would lead to further delay of 2/3 years, before the Supreme Court gives its verdicts. In the circumstances, our above W.P now transferred to a Bench of the Delhi High Court needs to be carefully and closely followed up.

9. The developments in our W.P clearly indicate that the merit of our case has strongly been established. The merit of the issues raised therein will be the deciding factor. We are therefore quite confident of establishing our case. The Delhi High Court has posted our Writ Petition with Number 1875/2013 for hearing on 2-4-2012. Had a Writ Petition been filed by our Federation under Art 226 in

a High Court, this position could not have been reached. We shall arrange to appoint a Senior Counsel of reputation and competence for presenting our case in the Delhi High Court. We will continue our legal fight with all our strength and assure all our Affiliates and their members that our Federation would take all possible steps, till we secure our legitimate benefits.

Thanking you,

Yours sincerely,

Sd/-

General Secretary

(P.P.Sankaranarayana Murthy)

स्टेट बँक पेन्शनर्स क्लब, नागपूर
वार्षिक स्नेह संमेलन २०१२-१३

स्टेट बँक पेन्शनर्स क्लब, नागपूर तर्फे वार्षिक स्नेह संमेलनाचे आयोजन दि. २० जानेवारी २०१३ रोजी भारतीय स्टेट बँक, प्रशासनीय कार्यालय, नागपूर येथे करण्यात आले. कार्यक्रमाचे अध्यक्षस्थानी श्री. व्ही. डी. देशपांडे, अध्यक्ष, स्टेट बँक पेन्शनर्स असोसिएशन, नागपूर झोनल सब-सेंटर, हे होते. तसेच प्रमुख पाहुणे म्हणून श्री. बी. शंकर, उपमहाप्रबंधक, भारतीय स्टेट बँक, क्षेत्रीय कार्यालय, नागपूर, हे होते. पेन्शनर्स क्लबचे अध्यक्ष श्री. स्वान यांनी प्रमुख पाहुण्यांचे स्वागत पुष्पगुच्छ देऊन केले. तर अध्यक्षाने स्वागत पेन्शनर्स क्लबचे सचिव श्री. पिंपळे यांनी केले. विशेष अतिथि श्री. नानासाहेब मोरे ह्यांचे स्वागत उपाध्यक्ष श्री. आमटे यांनी केले.

कार्यक्रमाची सुरुवात उपस्थित मान्यवर व ज्येष्ठ सभासदांचे हस्ते दिप प्रज्वलन करून करण्यात आली. ह्या प्रसंगी सौ. आसावरी डांगे यांनी सुस्वर आवाजात 'सरस्वती-वंदना' गायन केले. यानंतर कार्यक्रमाचे मुख्य आकर्षण असलेला ज्या सभासदांच्या लग्नाला ५० वर्षे पूर्ण झालीत अशा १७ जोडप्यांचा शाल, श्रीफळ, पुष्पगुच्छ, महिलाना कुंकवाचा करंडा, पेढे तसेच एक स्मृतिचिन्ह देऊन हार्दिक सत्कार करण्यात आला. त्याच बरोबर ह्या प्रसंगी ज्या सभासदांनी क्लबच्या उन्नतीसाठी व भरभराटीसाठी अथक प्रयत्न केलेत अशा १५ सभासदांना त्यांच्या कार्याबद्दल एक स्मृतिचिन्ह देऊन गौरविण्यात आले.

कार्यक्रमाचे प्रमुख पाहुणे श्री. बी. शंकर यांनी आपल्या भाषणात कार्यक्रमाचे ठिकाणी जे कौतुक वातावरण निर्माण झाले त्याबद्दल सर्वांचे कौतुक केले व पेन्शनर्सच्या अडचणी सोडवण्याकरिता आपण सदैव प्रयत्न करू असे आश्वासन दिले.

श्री. नानासाहेब मोरे यांनी या प्रसंगी रु. ५०,०००/- ची देणगी जाहीर केली. या देणगीतून मिळणाऱ्या व्याजाचे वितरण सभासदांच्या नातवंदांना जे १०वी व १२वी ते पदव्युत्तर परीक्षेत ८० प्रतिशत पेक्षा जास्त गुण मिळवतील त्यांना शिष्यवृत्ती जाहीर करावी अशी अपेक्षा व्यक्त केली.

श्री. व्ही. डी. देशपांडे यांनी आपल्या अध्यक्षीय भाषणात पेन्शनर्स

क्लबचे कौतुक केले. कौतुक वातावरणातील कार्यक्रमाची रूपरेषा पाहून आपणही या कुटुंबाचे एक सदस्य आहोत याचा आनंद वाटतो असे ते म्हणाले. सुप्रीम कोर्टत (त्यावेळी) प्रलंबित असलेल्या आपल्या केसबद्दल माहिती दिली. तसेच सभासदांच्या अडचणी सोडवण्याचे आश्वासन दिले.

श्री. पिंपळे, सेक्रेटरी, यांनी अहवाल वाचन केले. श्री. स्वान, अध्यक्ष, यांनी सर्व सभासदांना नववर्षाच्या शुभेच्छा देऊन स्टेट बँकेचे अधिकारीगण सभासदांच्या व्यक्तिगत समस्या सोडवण्यास सहकार्य करतील अशी अपेक्षा व्यक्त केली.

यानंतर लक्नेज्चे आयोजन करून नशिबवान ५० सभासदांना बक्षिस वितरण करण्यात आले. यानंतर मनोरंजनाचा कार्यक्रम झाला. शेवटी उपाध्यक्ष श्री. आमटे यांनी आभार प्रदर्शित केले. संपूर्ण कार्यक्रमाचे संचालन श्री. मोहिंदर सहानी यांनी उत्कृष्टपणे केले. या कार्यक्रमाचा आनंद सुमारे ४५० सभासदांनी घेतला. शेवटी भोजनानंतर कार्यक्रमाची सांगता झाली. कार्यक्रमाच्या यशस्वीतेसाठी सर्वश्री रवेकाळे, तुंबडे, वजिरानी, घोलप, नगरकर, तोतरे, पिंपळपुरे, कुलकर्णी यांचे मोलाचे सहकार्य लाभले.

- सी. व्ही. पिंपळे, सचिव (नागपूर क्लब)

Members' Response

Sir,

Our Federation and our respected veteran ex-President of our Federation Shri. B. G. Dandekar need to be congratulated for efforts made and vigorous follow up with the Bank for issue of Circular regarding sanction/ payment of "Two Family Pensions to the widows of ex-servicemen re-employed in SBI." The management of our Bank also lost no time in issuing the circular which is highly appreciated.

- A. V. Talegaonkar, (retd) Dy Manager & ex-serviceman (retd)

(The relative e-Circular issued by the Bank is reproduced on the next page)

State Bank of India
Corporate Centre - Mumbai

e-Circular

P&HRD

Sl. No.:1206/2012 - 13

Circular No. : CDO/P&HRD-PM/83/2012 - 13

Monday, March 04, 2013

13 Falgun 1934 (S).

All Branches / Offices of
State Bank of India,

Madam / Dear Sir,

**THE SBI EMPLOYEES' PENSION FUND RULES
PAYMENT OF FAMILY PENSION TO THE FAMILY PENSIONERS
OF THE DECEASED EX-SERVICEMEN EMPLOYEE PENSIONERS**

Please refer our Circular No. CDO/PM/16/CIR/68 dated the 17th November, 1999 in terms of which it was advised that the family pensioners of the deceased ex-servicemen employees / pensioners of the Bank, who are eligible for drawing family pension from the Bank as well as from the Government are required to submit their option for drawing family pension either from the Government or from the Bank. In cases the ex-servicemen family pensioners desire to draw family pension from the Government and wish to forgo family pension from the Bank in favour of Military family pension, necessary noting is to be made. Accordingly, option is called for from the family pensioners to draw family pension either from our Bank or from Military establishment as eligibility for family pension is from one source only.

2. In this connection, the Government of India, Ministry of Defence vide their kletter No. 01(05)/2010-D(Pen/Policy) dated 17.01.2013 have circulated revised instructions vide which families of Armed Forces Pensioners who get re-employment in Central Civil departments or State Govt. / PSUs / Autonomous bodies / Local funds of Central / State Governments after getting retired / discharged from military service and were in receipt of military pension till death would be entitled to draw two family pensions i.e. the Family Pension from Military side in addition to the Family Pension, if any, authorised by the re-employer for re-employed civil service subject to fulfillment of other prescribed conditions as hitherto fore, The revised provisions will be effective from 24th September 2012 or thereafter. Further, the benefits of these provisions shall also be allowed in past cases. However, this financial benefit shall be granted from 24th September 2012 only.

3. Pursuant to the above modification of instructions by the Government of India, it has been decided to withdraw the existing provision of calling for the option for drawing family pension either from the Government or from the Bank. Accordingly, family pension will be paid to the deceased ex-servicemen employees / pensioners of the Bank who are also drawing family pension from the Government. The revised instructions will be effective from 24th September 2012 or thereafter. Further, the benefit of these provisions shall also be allowed in past cases. However, the financial benefit shall be granted from 24th September 2012 only.

4. Please arrange to bring the contents of this Circular to the knowledge of all concerned.

Yours faithfully,

**for Dy. Managing Director &
Corporate Development Officer**

युनिट वार्ता

दुष्काळग्रस्तांना मदतीचा हात

आपल्या कोल्हापूर युनिटच्या सभासदांनी एकत्रितपणे निधी जमा करून महाराष्ट्रातील दुष्काळग्रस्तांच्या मदतीसाठी रु.१० हजारचा निधी 'सकाळ रिलीफ फंडसाठी दिला. एका समारंभात सदर रकमेचा धनादेश युनिटचे अध्यक्ष श्री.आर.आर.कुलकर्णी यांनी 'सकाळ' माध्यमाचे मुख्य संपादक श्रीराम पवार यांच्याकडे सुपूर्त केला. या कार्यक्रमास युनिटचे बरेच कार्यकर्ते हजर होते. यापूर्वीसुद्धा कोल्हापूर युनिटने मुलांचे संगोपन, महापूराचे वेळेस पूरग्रस्तांना मदत, वृद्धाश्रमास सहाय्य, मतिमंद मुलांच्या शाळेस मदत असे अनेक समाजोपयोगी कार्यक्रम हाती घेतले होते. या उपक्रमाबद्दल कोल्हापूर युनिट व तेथील कार्यकर्ते अभिनंदनास पात्र आहेत.

- सेक्रेटरी, पुणे झोनल सब् सेंटर

कोल्हापूर युनिट :

१५ डिसेंबर २०१२ रोजी येथील रिजनल बिझिनेस ऑफिस मधील एक अधिकारी श्री. श्रीकृष्ण इनामदार यांचे 'इंटरनेट बँकिंग' व 'मोबाईल बँकिंग' यावर प्रात्यक्षिकसह भाषण झाले. अनेकानी आपल्या मोबाईलच्या सहाय्याने हे नवीन तंत्र समजून घेतले. या कार्यक्रमास सुमारे ५० सभासद उपस्थित होते.

२१ डिसेंबर २०१२ रोजी येथील सुप्रसिद्ध अस्थिरोग तज्ज्ञ डॉ.नवरे यांचे 'गुड्याचे ऑपरेशन' व त्यानंतर घ्यावयाची काळजी यावर उद्बोधक असे (टक्-श्राव्य) भाषण आयोजित केले होते. या कार्यक्रमास ३०-३५ सभासद हजर होते.

यानंतर २ फेब्रुवारी २०१३ रोजी 'पेन्शनर्सडे' व त्याच बरोबर 'तिळगूळ' समारंभ हे दोन्ही कार्यक्रम आयोजित केले होते. या वेळी करमणुकीचे विविध कार्यक्रम व शेवटी 'कोल्हापुरी' मिसळीचा बेत, गाणी असा सर्वांच्या आवडीचा खास कार्यक्रम ठेवला होता. यात ८० स्त्री-पुरूष सभासदांनी भाग घेतला.

दि. ५ व ६ फेब्रुवारी २०१३ या दिवशी 'कुडल-संगम' या विजापूर जिल्हातील प्रसिद्ध तीर्थक्षेत्री एक सहल आयोजित केली होती. वाटेतील गोत्रकचा धबधबा, बदामी येथील श्री.बनशंकरा देवीचे दर्शन, अलमट्टी धरण तसेच विजापूर येथील गोलघुमट व इतर प्रेक्षणीय स्थळे पाहण्याचा योग आला. या सहलीत ३१ स्त्री-पुरूष सभासदांनी भाग घेतला होता. त्यासाठी दोन मिनी बसेसची व्यवस्था केली होती.

- आर.आर.कुलकर्णी, अध्यक्ष (कोल्हापूर युनिट)

वर्धा युनिट :

दि. १० फेब्रुवारी २०१३ रोजी वर्धा येथे वर्धा जिल्हा युनिटची सर्वसाधारण सभा आयोजित करण्यात आली होती. सभेला नागपूर झोनल सब् सेंटरचे अध्यक्ष श्री.व्ही.डी.देशपांडे व सचिव श्री.सुधीर अग्नेकर उपस्थित होते. सुरुवातीला युनिट सचिव श्री.रोटकर ह्यांनी सर्व उपस्थितांचे

स्वागत केले. श्री.व्ही.डी.देशपांडे व श्री.सुधीर अग्नेकर ह्यांचे शाल व श्रीफळ देऊन स्वागत करण्यात आले. त्यानंतर गेल्या वर्षभरात जे सदस्य निवर्तले त्यांचा उल्लेख करून दोन मिनिटे शांत उभे राहून श्रद्धांजली वाहण्यात आली. नंतर ज्या सदस्यांची गेल्या वर्षभरात वयाची ७५ वर्षे पूर्ण झालीत त्यांचा हार्दिक सत्कार करण्यात आला. त्यानंतर सचिव श्री.रोटकर यांनी वर्धा युनिटने गेल्या वर्षभरात केलेल्या कार्याचा आढावा घेतला व आता युनिट संख्या २५० चे वर झाली असे आवर्जून सांगितले. वर्धा युनिटची सदस्य संख्या वाढविण्यास सहकार्य करणाऱ्या सर्वांचा उल्लेख करून त्यांचे आभार मानले.

त्यानंतर अध्यक्ष श्री.व्ही.डी.देशपांडे यांनी आपल्या भाषणात नागपूर झोनल सब् सेंटर करीत असलेल्या कामाचा उल्लेख करून सभासदांना त्यांच्या हक्कांविषयी माहिती देऊन त्यांना जागृत केले. त्यानंतर सचिव श्री.अग्नेकर ह्यांनी सभासदांना उद्बोधन केले. वर्धा युनिटचे अध्यक्ष श्री.दिक्षित ह्यांचे भाषण झाले. त्यानंतर आभार प्रदर्शन झाल्यावर सहभोजन होऊन कार्यक्रम संपन्न झाला.

अवधूत रोटकर, सेक्रेटरी (वर्धा युनिट)

सोलापूर युनिट :

गेली ३-४ वर्षे आपले सोलापूर युनिट मकर-संक्रांत व रथसप्तमीच्या निमित्ताने हळदी-कुंकू व तिळगूळ समारंभ आयोजित करते. याही वर्षी सदर समारंभ दि.८ फेब्रुवारी २०१३ रोजी सायं.५ || ते ८ || या वेळेत सोलापूर (बाळीवेस) शारवेत संपन्न झाला. सोलापूरातील सर्व पेन्शनर्स, फॅमिली पेन्शनर्स तसेच बँकेच्या स्थानिक शाखांमधील सध्या कार्यरत असलेल्या सर्व अधिकारी - कर्मचारी यांना निमंत्रित केले होते. सांगावयास आनंद वाटतो की सदर कार्यक्रमास चांगला प्रतिसाद मिळाला. सुमारे १७५ स्त्री-पुरूषांनी प्रत्यक्ष हजर राहून कार्यक्रमाचा आस्वाद घेतला. सोलापूरातील रिजनल बिझिनेस ऑफिसच्या कर्मचाऱ्यांनीही सदर कार्यक्रमाचे कौतुक केले.

कार्यक्रमास आलेल्या सर्वांना तिळगूळ, सुगंधी दूध तसेच स्त्रियांना एक आकर्षक सुवासिक अगारबती पुडा देऊन त्यांचे यथोचित स्वागत करण्यात आले. हा समारंभ यशस्वी होण्यासाठी युनिटच्या पदाधिकऱ्यांशिवाय श्री.अनगळ आणि अनेक स्त्री सभासदांचा सक्रिय सहभाग लाभला. त्यात प्रामुख्याने सौ.सोरटूर, सौ.बेंद्रे, सौ.देशपांडे, श्रीमती क्रासट, सौ.हल्लूर, सौ.मंगला कांबळे, सौ.नायकुडे यांचा विशेष नामोल्लेख करावा लागेल.

- टी.एम.पाटील, सेक्रेटरी (सोलापूर युनिट)

सातारा युनिट :

सातारा युनिटची वार्षिक सर्वसाधारण सभा दि.१० एप्रिल २०१३ रोजी बँकेच्या समाशोधन गृहात संपन्न झाली. या प्रसंगी युनिटचे ५५ सभासद उपस्थित होते. युनिट सेक्रेटरी श्री.गिरीष कुलकर्णी यांनी वार्षिक अहवाल सादर केला. त्याचप्रमाणे ट्रेझरर श्री.अनिल रासने

यांनी वार्षिक आय-व्यय पत्रक सादर केले.

समारंभाचे प्रमुख पाहुणे म्हणून बँकेच्या सातारा विभागाचे एच.आर.डी.मॅनेजर श्री.नंदकुमार कुलकर्णी व बँकेचे अधिकृत डॉक्टर, डॉ.विलासराव फडतरे उपस्थित होते. त्यांच्या हस्ते सातार्याच्या समाज जीवनामध्ये अनेक उपयुक्त कामे करीत असतात अशा श्री.अशोकवाघ, श्री.सुभाष गांधी, श्री.चंद्रकान्त बेडे, श्री.गुलाब शेख व श्री.दिलीप देशपांडे या सभासदांचा हार्दिक सत्कार करण्यात आला. यानंतर उभयतां पाहुण्यांनी सभासदांना अत्यंत रोचक शब्दात मार्गदर्शन केले. तदनंतर चहापान होऊन सभा समाप्त झाली.

- सुरेश देशपांडे, अध्यक्ष (सातारा युनिट)

KUDOS TO SBI SUPPORT GROUP-THANE

Friends in need are Friends indeed !

Dr Vivek Birla, Famous Urologist, Thane called members of the SBI Support Group, Thane to personally thank them and express appreciation for the excellent support they gave, when they were attending to my needs in his clinic. I was admitted in his clinic, recently, for a minor surgery and was hospitalized for 4 days. Lacking any manpower from the family side I contacted the Support Group.

As was only to be expected, one phone call and a group of 10 was immediately available! They were totally committed and the way they took turn by turn to be at my side throughout the period, really impressed everyone at the clinic and, of course, my family members. In fact, when there was a sort of a crisis on the second day it was due to their cool heads and presence of mind that the needed drug was procured and administered in time. What was remarkable? They took care of all the logistics, were unobtrusive, were extremely friendly to the staff, did not offer me loads of unnecessary advice and allowed me necessary rest.

Dr Birla made it a point to mention that a major part of the success in my treatment went to my friends and their loving care.

It is easy to thank one's friends. One needs only words. But friendship means not having to say thanks. But when an outsider, and that too, a seasoned professional, appreciates what friends are doing, it makes one feel so proud to have such friends. Having experienced, first hand, the efficacy of the Group's Support, suffice it to say 'Friends in need are Friends indeed!'

I would strongly recommend that all my pensioner friends in Thane and Mulund centres would take advantage of calling on the Group, in case of necessity.

- Chandru Sharma, Thane
(M) 09820304320

Our Writ Petition No.5904 of 2007 in the Nagpur Bench of Bombay High Court for grant of 30% Family Pension

Members are aware that as directed by our Federation, we (i.e. Mumbai Circle Pensioners' Association) along with four family pensioners from Nagpur have filed the above Writ Petition in 2007 against the GOI and the Bank seeking the directions to the respondents to pay 30% Family Pension on the last drawn salary as per the scheme framed by the Bank, as the Central Government and the Reserve Bank of India have revised pensions of its employees/pensioners the petitioner's (i.e. Bank's pensioners') family pension also can be revised in line with the revision of pension under the RBI Pension Regulations.

Since the matter was pending for final hearing for a long time since 21-04-2008, our Advocate Mr.Anand Parchure moved an application No.605/13 which came up for hearing on 2-04-2013. Before that the application had come up for hearing on 12-03-2013 when the Hon'ble. Court had directed the Bank to file their reply. But the Bank did not file any reply and contended that they are implementing the 2008 Regulation for the retired employees of the State Bank and their Lordships were, therefore, of the view that the matter cannot be resolved at interim stage. Our Advocate had categorically stated that the members of the petitioner-Association are the senior citizens and are paid sub-human pension/family pension. However, the Hon'ble Court did not consider the alternate prayer of early hearing and rejected the said request.

Our Advocate has advised us that due to shortage of judges the Hon'ble Court is unable to accept our request for early hearing. We should therefore take up the matter with the Hon'ble Supreme Court. We are therefore writing to our Federation to do the needful.

- Secretary

Important Circulars issued by the Bank for benefit of Pensioners

Bank has issued Circular instructions to all the Branches on the following subjects which are meant for pensioners. Members are requested to go through them and take necessary actions, if any, to get benefits extended by the Bank.

1) Circular No. CDO/P&HRD-PM/74/2012-13 dated 11th February 2013 :

Sub : SBI Scheme for Payment of Ex-Gratia lumpsum amount - Window for submission of applications.

"Please refer to our Circular No.CDO/P&HRD-PM/37/2011-12 dated 7th July 2011 vide which one-time opportunity was granted to the dependents of such cases declined and or not entertained on account of late submission to apply afresh upto 31-12-2011.

2. In this connection please also refer to para 3(c) of our Circular No.CDO/P&HRD-PM/6/2012-13 dated 17th April 2012 vide which a minimum ex-gratia amount of 50% of the cadrewise eligibility is payable to all past cases declined/rejected on account of not filling penury norms. It is observed that there are cases where the dependents did not apply at the material time after death of the employee as they considered themselves ineligible on account of not fulfilling penury norms of monthly income less than 60% of last drawn salary net of taxes which were applicable in terms of the scheme earlier.

3. We have reviewed the scheme for payment of Ex-Gratia to the dependents of the deceased employees. The Executive Committee of the Central Board in its meeting dated 24th January 2013 has approved that all such cases of death occurred on or after 4th August 2005 where no applications have been submitted till date by the dependents may apply for payment of ex-gratia upto 31st December 2013. They will be paid ex-gratia amount as per eligibility as on the date of death of the deceased employee in case they do not fulfill penury norms they will be eligible for 50% of ex-gratia amount.

4. Please bring this to the notice of all concerned and guide the eligible claimants who have not applied earlier to do so latest by 31st December 2013."

- signed by Dy. Managing Director & Corporate Development Officer

2) Circular No.CDO/P&HRD-PM/86/2012-13 dated 11th March 2013 :

Sub : Staff - Miscellaneous : Consideration of Special Balancing Allowance (SBA) for Payment of Leave Encashment.

"Please refer to our Circular No.CDO/P&HRD-PM/81/2010-11 dated 1-03-2011 regarding salary revision in which it was stated that Special Balancing Allowance (SBA) will not rank for any other benefit such as Dearness Allowance, House Rent Allowance, City Compensatory Allowance etc. or any superannuation benefits.

2. In this connection, clarifications have been sought by some of the operating functionaries as to whether the SBA will rank for payment of leave encashment. We have examined the issue and it has since been decided that Special Balancing Allowance (SBA) will rank for payment of leave encashment. Further, as this allowance was a part of salary revision, the facility will be effective from 1-11-2007.

3. Please arrange to bring the contents of this Circular to the knowledge of all concerned.

- signed by Dy. Managing Director & Corporate Development Officer

(on next page.....)

3) Circular No. CDO.P&HRD-PM/82/2012-13 dated 4th March 2013 :

Sub : Revision in Family Pension in respect of eligible members in case both father & mother were members of Pension Fund.

Family Pension Scheme was introduced in the Bank w.e.f. 01-01-1986. As per extant provisions vide Clause 3(d) of Family Pension Scheme, the eligibility of family pension, payable to the child, in case both father and mother were employees of the Bank is as follows :

"In case both the husband and the wife are governed by the scheme and one of them dies while in service after one year's pensionable service or after retirement, family pension in respect of the deceased shall become payable to the surviving husband or wife as indicated in paragraph 3(a) above, and in the event of death of the other, the eligible child shall be granted two family pensions in respect of the deceased parents subject to the limits specified below :

- (i) If both the family pensions are payable at the rates mentioned in paragraph 2(a) of the Scheme, the aggregate amount of two pensions shall be limited to Rs. 1,000/-.
- (ii) If one or both the family pensions are payable at the rates mentioned in the provisos to paragraph 2 of the Scheme, the amount of both the family pensions shall be limited to Rs. 1,000/- or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period.

2. In this connection pursuant to subsequent revisions in Family Pension, the minimum and maximum ceiling of Family Pension was revised in respect of family pensioners of deceased SBI retirees. However, the above maximum ceiling of family pension of Rs. 1,000/- payable to eligible child in case both the father and the mother were employees of the Bank and were members of Pension Fund was not revised. The issue has been examined by us and it has been decided by the competent authority that the maximum ceiling of Es. 1,000/- i.e. the maximum amount of family pension payable to eligible child in case both the father and the mother were employees of the Bank and were members of Pension Fund, has to be revised keeping in view two subsequent revisions in the ceiling of Family Pension. Accordingly, the sub-paragraph (d) of Paragraph - 3 of the Family Pension Scheme is amended as follows :

" 3(d) In case both the husband and the wife are governed by the scheme and one of them dies while in service after one year's pensionable service or after retirement, family pension in respect of the deceased shall become payable to the surviving husband or wife as indicated in paragraph 3(a) above, and in the event of death of the other, the eligible child shall be granted two family pensions in respect of the deceased parents subject to the limit specified below :

- i) If both the family pensions are payable at the rates mentioned in paragraph 2(a) or (b) or (c) the aggregate amount of two pensions shall be limited to the corresponding maximum ceiling of family pension as detailed in Annexure - I.
- ii) If one or both the family pensions are payable at the rates mentioned in the provisos to paragraph 2, the aggregate amount of both the family pensions shall be limited to the corresponding maximum ceiling of family pension as detailed in Annexure - I or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period".

Other terms and conditions in this regard will remain unchanged.

4. Please arrange to bring the contents of this Circular to the knowledge of all concerned.

Yours faithfully,

for Dy. Managing Director & Corporate Development Officer (Annexure - 1 printed on next page)

ANNEXURE - I

Ceiling of family pension to eligible child in case both the father and the mother were employees of the Bank and were members of Pension Fund :

1. As per revision of Family Pension ew.e.f. 1-5-2005 :

(A) Those who died or retired before 1.11.1993	<p>i) If both the family pensions are payable at the rate of 30% or 20% or 15% (as applicable), the aggregate amount of two pensions shall be limited to Rs.1,250/-.</p> <p>ii) If one or both the family pensions are payable at the rates of 30% / 20% / 15%, the amount of both the family pensions shall be limited to Rs.1,250/- or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period.</p>
(B) In respect of employees retired / died on or after 1.11.1993 but before 1.4.1998 :	<p>i) If both the family pensions are payable at the rate of 30% or 20% or 15% (as applicable), the aggregate amount of two pensions shall be limited to Rs.2,400/-.</p> <p>ii) If one or both the family pensions are payable at the rates of 30% / 20% / 15%, the amount of both the family pensions shall be limited to Rs.2,400/- or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period.</p>
(C) Those retired/died on or after 1.4.1998	<p>i) If both the family pensions are payable at the rate of 30% or 20% or 15% (as applicable), the aggregate amount of two pensions shall be limited to Rs.3,521/-.</p> <p>ii) If one or both the family pensions are payable at the rates of 30% / 20% / 15%, the amount of both the family pensions shall be limited to Rs.3,521/- or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period.</p>
(D) Those retired/died on or after 1.11.2002 and on or after 1.5.2005	<p>i) If both the family pensions are payable at the rate of 30% or 20% or 15%, (as applicable), the aggregate amount of two pensions shall be limited to Rs.4,784/-.</p>

(on next page.....)

- ii) If one or both the family pensions are payable at the rates of 30% / 20% / 15%, the amount of both the family pensions shall be limited to Rs.4,784/- or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period.

II. As per revision of Family Pension w.e.f. 1.11.2007 :

- (E) Those retired/died on or after 1.11.2007
- i) If both the family pensions are payable at the rate of 30% or 20% or 15% (as applicable), the aggregate amount of two pensions shall be limited to Rs.5,930/-.
- ii) If one or both the family pensions are payable at the rates of 30% / 20% / 15%, the amount of both the family pensions shall be limited to Rs.5,930/- or the maximum amount of family pension payable in respect of any of the parents, whichever is higher, for the specified period.

Note :- In the case of part-time employees, the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

**Bank's reply to our Federation's Letter regarding
Payment of Dearness Relief with 100% Neutralisation to pre-01-11-2002 Pensioners**

**State Bank of India
Corporate Centre**

**Personnel Management Department -
Human Resources, State Bank Bhavan
Madam Cama Road, Mumbai - 400021
Date : 8th March 2013
Ref.No.:CDO/PM/16?SPL/2244**

The General Secretary,
Federation of SBI Pensioners' Associations,
84 Rajaji Salai, Chennai - 600001

Dear Sir,

We refer to your letter No.FED/GS/007/2013 dated the 28th January 2013 on the captioned matter. In this connection, we advise that the issue was referred to Indian Banks' Association seeking their decision in the matter. We have since been advised by Indian Banks' Association vide their letter No.HR&IR/KG/LG-2/6882 dated 6th March 2013 that 3 Banks viz. Canara Bank, Bank of Baroda & Indian Overseas Bank have since filed writ appeal before the Division Bench of Chennai High Court against the Judgment pronounced on 14.12.2012 in a batch of Writ Petitions. As such, they have advised to await for decision of the Writ Appeal. We also request you to please bear with us till such time.

Yours faithfully,

Sd/-

Dy. General Manager (PM & PPG)

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Advt.

आपल्या माहितीसाठी

एक गोष्ट आपल्या सभासदांच्या लक्षात आली असेल की आपल्याला मिळालेल्या 'संवाद' - मार्च २०१३ च्या अंकावरील आपल्या पत्त्यामध्ये आपला सभासद क्रमांक टाकलेला नाही. याचे कारण असे की पोरटाच्या अधिकाऱ्यांनी पोरटाच्या एक जुन्या नियमाची अंमलबजावणी आता करावयास सुरुवात केली आहे. या नियमाप्रमाणे, 'पत्त्याच्या लेबलमध्ये फक्त नाव व पूर्ण पत्ता (पिनकोडसहित) असला पाहिजे. अन्य कुठलाही उल्लेख (मेंबरशिप नंबर वगैरे) असता कामा नये. जर तसे केल्यास प्रत्येक अंकाला दंड आकारला जाईल. 'या नियमाची अंमलबजावणी करावयास त्यांनी आता सुरुवात केली आहे. तरी, असा दंड टाळण्यासाठी आपण सभासद क्रमांक फक्त पत्त्यावरील लेबलमध्ये गाळलेला आहे. हा बदल फक्त पोरटाने पाठवायच्या संवाद मासिकासाठीच आहे. आपल्या ऑफिसमधील रेकॉर्डमध्ये सभासद क्रमांक आहेतच. ते आपल्या संदर्भासाठी लागणार आहेतच. तरी प्रत्येक सभासदाने आपला सभासद क्रमांक लिहून ठेवावा व असोसिएशनशी पत्रव्यवहार करतांना त्याचा उल्लेख करावा ही विनंती.

- सेक्रेटरी

अभिनंदनीय

पुणे येथील आपल्या सभासद श्रीमती रेखा कुलकर्णी यांचा नातू व सुप्रसिद्ध संगीतकार डॉ.सलील व सौ.अंजली कुलकर्णी यांचा सुपुत्र चि.शुभंकर यास रेडिओ मिरची तर्फे आयोजित 'मिरची म्युझिक अवॉर्ड्स-२०१२' या समारंभात 'उदयोन्मुख बेस्ट मेल सिंगर' म्हणून गौरवण्यात आले. त्याच बरोबर 'एकटी एकटी घाबरलीस ना आई' या गाण्याबद्दल 'लिसनर्स चॉईस सॉंग ऑफ दि इयर' विभागात चि.शुभंकर व त्याची आई सौ.अंजली यांना ते गाणे गायल्याबद्दल, तसेच ते गाणे संगीतबद्ध केल्याबद्दल डॉ.सलील कुलकर्णी यांना सुधीर मोघे, सुरेश वाडकर, अशोक पत्की इत्यादी संगीत क्षेत्रातील दिग्गजांचे उपस्थितीत विशेष पुरस्कार मिळाला. त्याबद्दल या त्रयीचे खास अभिनंदन व पुढील सांगितिक वाटचालीबद्दल असोसिएशनतर्फे मनःपूर्वक शुभेच्छा !

- सेक्रेटरी

अभिनंदन

सोलापूर जिल्ह्यातील बाशीं येथील आपले एक सभासद श्री.सुभाष जवळेकर यांची महाराष्ट्र असोसिएशन ऑफ ब्लड बँक्सच्या अध्यक्षपदी दोन वर्षासाठी निवड झाली आहे. श्री.जवळेकर यांनी बाशीं येथील श्रीमान रामभाई शहा रक्तपेढीत सहसचिव म्हणून केलेल्या विकासात्मक कार्याची त्यांना मिळालेली सुजाण पावती होय. गेली दोन वर्षे श्री.जवळेकर महाराष्ट्र ब्लड बँक असोसिएशनचे सचिव म्हणून काम पहात होते.

रक्तपेढी संबंधीचे संगणक सॉफ्टवेअर वापरून बारकोड कार्यप्रणाली, तसेच टेस्टिंग, क्रॉस-मॅच व रक्तघटकांचे पृथःकरण स्वयंचलित पद्धतीने करणे. तसेच रक्त-संकलन एअरकंडिशनड व्हॅन द्वारे करणे, ही वैशिष्ट्यपूर्ण सेवा अत्याधुनिक पद्धतीने देणे, यासाठी त्यांच्या बाशीं येथील रक्तपेढीस राज्य व केंद्र सरकारची अनेक पारितोषिके प्राप्त झाली आहेत.

श्री..जवळेकरांचे मनःपूर्वक अभिनंदन !

- सेक्रेटरी

TIME MANAGEMENT

The only thing equally available to an Emperor or a common man, a rich or a poor etc. is time. Therefore, proper utilisation of time to make the best use and to achieve the highest results while using time at our disposal should have our best attention. The aim should be to achieve more and more effectiveness.

PEACE of MIND FOR EFFECTIVENESS

The time at our disposal has to be used for different types of work. We have office work or household responsibilities and personal need like time for keeping ourselves physically fit, achieving peace of mind to be free from worries, fears etc., to the extent possible, so that it would be possible to have better concentration and attention to derive better results. We have to have proper sleep, leisure and rest required to be more effective in our efforts. Therefore, efficient time management assumes the highest and the most required necessity. It should enable us to choose the proper task at proper time. In fact, important tasks must be chosen when our energy levels are high. Different persons will have somewhat different times of high energy level depending upon the life style.

Swiss cheese approach to time management was evolved by Alan Lakein in his book "How to Get Control of Your Time and Your Life". The method breaks up the task in smaller sub-tasks so that the easy portion can be commenced in minutes giving an opportunity to continue to handle the task with full involvement and finish it like finishing tasty cheese cake

PLANNING for UTILISATION of TIME

It is necessary to plan the activities during every day, weeks and months and make necessary adjustments in time for handling various tasks. We can select limited number of tasks that produce significant overall effects or results. Nineteenth century economist, Vilfredo Pareto, observed that 20% cases cover 80% issues.

Planning for use of time by preview of tasks and making necessary adjustments is important. Cramping of many activities in limited time will add to confusion and loss of time with little fruitful utilisation. We can choose the activities having regard to Pareto Principle for identifying important tasks and use Swiss Cheese Approach to break the tasks in smaller portions to begin the activity and to remain involved for good deal of time. It will be possible to take on small items in free time while doing nothing keeping notes for future action to serve as reminders. For certain tasks, reminder could be keeping certain objects like small paper or plastic bag which can be easily seen to serve as reminder to carry certain things while going out or to Office. While shaving empty mind reminds of certain tasks to do; telephone call also can remind of some tasks to be done. If a piece of paper and pen or pencil are handy, notes can be taken to recollect the tasks at the appropriate time.

COPING WITH CONTINGENCIES

If we get a telephone call while engaged in some work in office or at home, it is not correct to ask the receiver of the phone, to inform the caller that you are not in the seat or at home. It should be informed that the person for whom the call is made is busy and that he would be available after some estimated time or to take name and telephone number of the caller to call him back. Some times due to natural calamities or when we are caught in traffic jam we are unable to act. There is no point in losing cool than patiently waiting to think of alternative feasible plan.

Personal development and fitness is very important. It is also necessary for time management to develop calm and peace in life. It helps in time management. One should reserve time for exercises,

meditation, positive way of thinking, helpfulness for others, forgiveness etc. Time is required for training the mind for forward looking, acquiring achiever mind set, avoiding jealousies, developing right temperament, flexibility, adaptability, faith and willingness to grow. All this will go a long way in effective time management.

TIME REQUIREMENT of DIFFERENT PERSONS

Time requirement of students of different age groups will be different. Younger students require more play time, officegoer's need of time management would depend upon the position he holds. To some, there is a need to be effective leaders, for others the question of learning to be effective team members is important. The leader has to delegate and be effective leader. Goal setting of the leader is different than that of a team member. For housewife who is working and for the one who is fully homemaker, the requirements of time management are different. But, for every body some time is required for personal development, securing peace of mind by engaging in, say, chanting, meditation or a proper breathing technic etc. except for kids.

LIVING in HARMONY WITH NATURAL CYCLE of BODY

While in the college in Pune, I lost one year due to frequent attack of sinus problems. An elderly professor, the late Dr . V.D. Gokhale, Ph.D, from my native place asked me to sleep early and get up for studies ,if necessary, say, at 4.00 am because sleep before 12.00 am is equivalent to twice the sleep after 12.00am.I blindly followed the advice and was benifitted. Subsequently, I realised that this was based on the theory of body's natural cycle. One can find from the internet about the body's natural cycle and adoption of life style in keeping with natural body cycle has a lot of benifits in improving productivity. It is advatageous to get up at,say,6.00 am for personal physical development. In the Western developed world, the day starts early, supper is taken between 5.30 to 7.00 pm.But, due to the nature of office working hours etc. in India, which do not permit even Jains to have evening food as stipulated before sunset.

It is also not proper to engage ourselves in work with low productivity and causing stress. In The Economic Times, Mumbai of 28th March 2013,eight reasons why business travellers should not work on planes have been given. Fluctuations in cabin pressure can make your head hurt by causing headache and derail your train of thoughts. In plane heart pumps harder. One becomes forgetful, cannot concentrate and feels stressed etc.

CONCLUSION

For proper time management one should start a day early by 6.00 am, plan work schedule previewing the necessity of completing tasks applying Pareto's principle and breaking up the tasks adopting Swiss cheese approach. It is important to follow the knowledge of natural body principle theory to the extent possible. We should not loose time on minor issues. We should review and revise our time schedule. Remain engaged with positive approach and when doing nothing one can do chanting etc., and not allow the mind to wonder.

I thought of this subject to revise my knowledge. Internet and google channel enables one to have access to vast information and knowledge. It is my desire to share the information with fellow pensioners.

- **S.V.Naik**, Andheri East, Mumbai 400069

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Knee Replacement Surgery

With the advancement of technology in the sphere of Medical Science, quite a number of both men & women, normally in the age group of 55-75 have undergone or opting for surgery of one or both knees. Quite a few multi-speciality hospitals in different parts of the country are offering packages for the purpose. The financial out go during and after the surgery is quite substantial for a common man. Further, the attitude/mindset of the patient and family members before the operation, during stay at hospital and thereafter at home plays a pivotal role in the ultimate success and well-being of the patient. A positive and motivating behaviour on the part of all concerned would go a long way in post-surgery management of pain and ensuring speedy recovery.

Some Points to Remember / Few Tips :

- a) Choose meticulously the surgeon who has to operate upon as also the hospital, enquiring at the same time the success rate of such a surgery. Preferably choose a multi-speciality hospital which could take care of any emergency / problem during the operation and thereafter.
- b) It is possible that some of your relatives, friends or even acquaintances might have undergone a similar surgery. Don't feel shy in obtaining feed-back from them. After all, it is a major / critical operation. The feed-back may differ from person to person depending upon his/her age, nature of other problems & ailments, body weight, metabolism etc. This would help you in taking a better / prudent decision.
- c) Once this is done, before you take the patient to the surgeon, prepare a chart showing other ailments, duration of such ailments, medicines being taken, other surgeries undergone, if any etc. by the patient. Discuss every thing with the doctor / surgeon along with the reports, X-Rays or any other material. This would help a lot to the surgeon and his team. In simple words, don't conceal anything from the doctor. More importantly, please also advise the surgeon / doctor to evaluate the overall state of health / other ailments of the patient in totality and not in isolation before undertaking surgery.
- d) Enquire specifically from the surgeon about the 'Brand' as well as 'Model' of the implant he would be using during the surgery. With the help of Internet one can know the Brand / Model / quality of the implant as also the reputation of the manufacturers. Unfortunately, a number of such devices have been recalled / rejected in U.S.A. and law suits were filed by the affected users seeking huge compensation for the defective implant as also great suffering. It is reported that quite a few defective / not up to the mark devices are being sold worldwide by unscrupulous manufacturers. ***Please, therefore, fully satisfy yourself that no such brand is used for your patient.***
- e) The Post-Operation period is equally critical and must not be taken lightly. Normally, it takes 3-6 months' period for recovery. The more the exercises / walk, the quicker would be the recovery. It is also advisable to engage the services of a helper or good nurse during the recovery period. Of course, it entails a fair amount of expenditure.
- f) After the operation is over, every care must be taken that the patient does not get any kind of infection. Say firm NO to the visitors for 6-8 weeks, particularly those who suffer from cough, cold, fever or any communicable disease.
- g) As regards Diet & Exercise, go by Doctor's advice. Don't be your own doctor. Avoid greasy and heavy food and ensure proper weight management.

A True case of failed Surgery

Last year, a lady patient got admission in a well-known private hospital for Knee Implant Surgery of both knees at a cost of Rs.4.00 lacs approx. A couple of days later, during the course of

physiotherapy she felt extremely uncomfortable with acute pain in the left leg. The doctors did re-surgery and she was discharged after a week or so.

Unfortunately, after 15 days she was operated upon again for a fracture in the right leg and a plate was inserted at a cost of Rs.1.50 lacs approx. Her trauma did not end here. After two months, a fracture in the left leg was diagnosed and a knee re-plant was done at a cost of Rs.3.00 lacs. The poor lady is now bed-ridden, totally dependent on others and under lot of mental and physical agony. Indeed, very sad & unfortunate !

The purpose of writing the above 'sad incident' is not to 'Dissuade' those who intend to go in for the surgery. There is no dearth of 'success stories' on this front and it should motivate and encourage the prospective candidates for surgeries. What is needed is to do the 'Home Work' meticulously before and after the surgery. In the end, I would appeal to the readers to share the contents of this article with your friends / relatives.

Ameen !

- Compiled/contributed by
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Post - Script :

Shri.R.N.Lalingkar, General Secretary, Mumbai Circle Pensioners' Association had a successful knee surgery of both the knees a few months ago. He is a big source of Information & Inspiration for members. (His Mobile No.09822107988)

'ICE' - In Case of Emergency

This is a standard procedure all paramedics follow in the world, at the scene of an ACCIDENT, when they come across your CELL-PHONE. Usually all of us carry our mobile phones with names & numbers stored in its memory, But nobody, other than ourselves, knows which of these numbers belong to our closest family or friends. If we were to be involved in an accident or were taken ill, the people or the paramedics attending to us, who have our mobile phone but wouldn't know who to call. Yes, there are hundreds of numbers stored but which one is the contact person in case of an EMERGENCY ? Hence this 'ICE' Campaign (In Case of Emergency).

The concept of 'ICE' has already caught on quickly. It is a method of contact during emergency situations. As cell (mobile) phones are carried by the majority of the population, all you need to do is store the number of a contact person or persons who should be contacted during emergency under the name 'ICE' (In Case Of Emergency)

The idea was thought to have been initiated by a paramedic who had found that when he went to the scenes of accidents, there were always mobile phones with patients, but they didn't know which number to call at once and wasted precious time. He, therefore, thought that it would be a good idea if there was a nationally recognized name for this purpose. In a critical situation, 'Emergency Service' personnel and Hospital Staff would be able to quickly contact the right person by simply dialing the number you have stored as 'ICE.'

For more than one contact name/kin etc. simply enter ICE-1, ICE-2, ICE-3 etc. A great idea that will make a tremendous difference. Please spread this as it really could save your life , or put a loved one's mind at rest. 'ICE' will speak for you when you are not able to.

contributed by Shri.Narayanswami Nagarajan
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संपूर्ण वर्षभर आपल्या सोयीनुसार पहा

४ रात्र - ५ दिवस

अंदमान

आणि हॅव्लॉक

फक्त रु-२४,५००

सहल खर्चात मुंबई ते मुंबई विमान प्रवास असून
(रेल्वे प्रवास नाही) इस्टार असेी हॉटेल वास्तव्य,
चहा-नाष्टा-दोन्हीवेळचे जेवण, साईटसीन करीता
असेी कार, गाईड व सर्व प्रवेश फी यांचा समावेश आहे
कोणताही छुपा खर्च नाही
चार दिवसात अंदमान पाहून होते

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७ रात्र ८ दिवस

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आयुष्यावर बोलू काही

आयुष्यावर बोलायचं म्हटलं की सलील आणि संदीपची आठवण अपरिहार्यपणे येते. गेल्या काही वर्षात त्या उभयतांनी सादर केलेल्या अनेक कार्यक्रमांद्वारे निर्माण झालेला प्रभाव मराठी जनमानसांवर टिकून आहे. पण फक्त त्यांनीच आयुष्यावर का बोलावे? आपणही, पात्रता असो वा नसो, बोलावे वाटले म्हणून हा प्रपंच.

आपण आयुष्यावर काय बोलणार? अमुक अमुक या दिवशी जन्मला आणि या दिवशी मेला याशिवाय काय लिहायचं असं पु.लं. एकदा म्हणाले होते. म्हणूनच सामान्यजनांच्या जीवनाला आयुष्य म्हणतात. त्याचं परावर्तन चरित्रामध्ये करायला मोठी साधना लागते, कष्ट पडतात. तसं करणाऱ्या व्यक्ती खूपच असामान्य असतात. त्यांच्या कर्तृत्वामुळे त्यांच्या स्मृती अनेक शतकानंतरही लोकांच्या मनात ताज्या असतात. उदा. संतश्रेष्ठ ज्ञानेश्वर, छत्रपती शिवाजी महाराज वगैरे.

सामान्य माणसाला आपण कशासाठी जन्मलो आहोत? आपले विहितकार्य कोणते आहे हेच शेवटपर्यंत समजत नाही. तो त्याचा विचारही करत नाही. तो फक्त आपल्या जीवनात आलेल्या/येणाऱ्या सुखदुःखांचा विचार करतो. साधारणतः बालपणात शिक्षण, तारुण्यात अर्थार्जन दोन्ही जमेल तेवढे करून सायंकाळी आजपर्यंत मी काम काय केले याचा उहापोह. संपलं आयुष्य. खरंतर सुख आणि दुःख या फक्त भावना आहेत. 'ख' म्हणजे इंद्रियोपभोग जे भाग अनुकूल वाटतात ते सुख, जे प्रतिकूल वाटतात, ते दुःख दोन्ही वेदनादायीच. सुख आणि दुःख या एकाच नाण्याच्या दोन बाजू आहेत. त्यांचं जणू अंधार आणि प्रकाशासारखं नातं आहे. त्या परस्परावलंबी आहेत तसंच 'फेवीकोल का मजबूत जोड' ही आहेत. एकमेकांपासून अलग न होणाऱ्या अंधाराला प्रयत्नाने प्रकाशात परावर्तित करावयाचे आहे. सत्य आणि असत्यही एकमेकांशी असेच संलग्न असतात. प्रापंचिक गोष्टींना माणूस चिकटून राहतो. त्या सोडवत नाहीत. त्यातूनच 'मी' आणि 'माझे'चा जन्म होतो. मी हे सत्कार्य केले, मी हे कमावले. मी दुसऱ्यांसाठी खूप खस्ता खाल्ल्या वगैरे माणूस शेवटपर्यंत सांगत राहतो. माझे शिक्षण, माझी बुद्धी, माझे घर, माझी संपत्ती, माझे दान इ. ही यादी खूप लांबू शकेल. या सर्व ऐहिक गोष्टींचा गर्व होतो. जड वस्तुबद्दलसुद्धा अहंभाव निर्माण होतो. अहंता निर्माण झाली की ममता तिच्याबरोबरच येते. त्या जड/अजड वस्तुमात्रांवर माणूस प्रेम करू लागतो. अप्राप्य गोष्टी प्राप्त करण्यासाठी माणूस आयुष्यभर धडपडतो. ठेचकाळतो, रडतो, कष्टी होतो तरी पुष्कळदा अयशस्वी होतो. कारण जे मिळविण्यासाठी आपण कष्ट करत आहोत ते मिळवूनही आपण सुखी होणार नाही

याची कल्पनाच येत नाही. उंच दिसणाऱ्या सुंदर, गोंडस वस्तु म्हणजे सुख नसते, फार तर ती सुखाची साधने होऊ शकतात. कितीही प्रयत्न केले तरी माणूस पूर्ण सुखी होऊ शकत नाही. जगा सर्वसुखी असा कोण आहे? असा प्रश्न समर्थ त्यासाठीच करतात. पूर्ण दुःखी असाही कुणी नसतो. कुणालाही सुखाची पूर्ण प्राप्ती होत नाही तसेच दुःखाची पूर्ण निवृत्तीही होत नाही. माणसाचा जीवनाकडे पाहण्याचा जसा दृष्टीकोन आहे त्यावर सुख, दुःख अवलंबून आहे. अज्ञान म्हणजे अपूर्णता. आपल्याला होणारी अज्ञानाची जाणीव हीच अपूर्णतेची जाणीव. ही अपूर्णताच आपल्याला पूर्णत्वाकडे नेऊ शकते. हा रिकामेपणा एका अर्थाने जीवनाचा प्रारंभ असतो. जगात अनेक परस्परविरोधी शक्ती अस्तित्वात असतात. अशा शक्तींचा समुच्चय, सरमिसळ म्हणजे आपला सभोवताल. या सर्व शक्तींमध्ये साहचर्य, समन्वय आवश्यक आहे. त्यात समतोल साधला तरच मनुष्य सुखी होऊ शकतो.

आता हे कसे साध्य करावे? ऐहिक किंवा प्रापंचिक गोष्टींपासून थोडी अलिप्तता धारण केली पाहिजे, ममता कमी केली पाहिजे. गरजा कमी करावयास हव्यात. सध्याच्या गरजा पूर्ण करण्यासाठी उपलब्ध असलेला पैसा कमी पडतो असे वाटते. गरजा कमी केल्यावर आपल्याकडे असलेले धन मुबलक आहे, आवश्यकतेपेक्षा जास्त पैसे आहेत याची जाणीव होईल. कुठलेही कार्य करताना, दान करतानासुद्धा ते निरपेक्ष केले, अपेक्षाच केली नाही तर अपेक्षाभंगाचे दुःखही पदरी येणार नाही. सुखाचा महापूर येईल आणि आपले आयुष्य शांत, सुखी, आनंदी, समाधानी एवं परिपूर्ण झाले असा अनुभव येईल.

- अरुण तुळजापूरकर, दूरध्वनी - 020-24832324

प्रतिक्रिया

'संवाद'मध्ये प्रसिद्ध झालेला माझा 'मराठीत का बोलायचं?' (एप्रिल 2009) हा लेख ऑस्ट्रेलियातील 'आपलं कॉलॅंडरच्या जानेवारी 2013 च्या पानामागे समाविष्ट केला गेला. त्याचप्रमाणे सदर लेख रेडिओ सिडनेच्या दर मंगळवारी प्रसारित होणाऱ्या मराठी कार्यक्रमात वाचण्यात आला.

याबाबतीत मी एक गोष्ट अतिशय विनम्रपणे तसेच प्रामाणिकपणे नमूद करू इच्छितो की, निवृत्तीनंतर विरंगुळा म्हणून चालू केलेल्या माझ्या लेखनाचा श्रीगणेशा 'संवाद'मुळेच झाला. 2006 व 09 साली 'संवाद'च्या वार्षिक निबंध स्पर्धेतील पहिल्या व दुसऱ्या पारितोषिक पात्र, त्यानंतर माझे इतरही काही लेख 'संवाद'मध्ये प्रसिद्ध झाले.

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मोकळ्या आभाळी उंच फिरू मी कसा रे
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प्रेम मिळेल का कोठे सांगाल काय रे पाखरांनो ॥४॥

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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) २४३३२९४९

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