SBI PEN. ASSN.'S SAMVAD

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





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

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संपादकीय 🔬

प्रिय सभासदबंधु-भगिनींनो,

सध्या स्टेट बॅंकेतील पेन्शनरांमध्ये चर्चेचा एकच प्रमुख विषय आहे. तो म्हणजे सुधारित पेन्शनचा. त्यामुळे आमचा भ्रमणध्वनी सतत 'बिझी' असतो. आपल्या पेन्शनर सभासदांचे पेन्शनच्या थकबाकीच्या पेमेंटविषयी विचारणा करणारे असंख्य फोन आम्हाला वेळी-अवेळी वारंवार येत असतात. आपले सर्वांचे आवडते नेते व मार्गदर्शक आदरणीय श्री. एस. बी. गोरवले आणि श्री. बी. जी. दांडेकर तसेच संघटनेचे अन्य पदाधिकारी व सक्रिय कार्यकर्ते या बहुतेकांचे फोन देखील याच कारणाने रात्रंदिवस 'बिझी' असतात. आपल्या सभासदांच्या पेन्शन थकबाकी संदर्भात जशा विचारणा असतात तशाच सर्वोच्च न्यायालयातील 'केस'च्या भवितव्याविषयीदेखील चौकशा असतात. अर्थात 'संवाद'च्या माध्यमातून या संदर्भात सभासदांना असोसिएशनकडून माहिती सादर केली जातेच.

प्रदीर्घ काळ चाललेला न्यायालयीन लढा अंतिम टप्प्यात येतो आणि इच्छित वा अपेक्षित यश दृष्टिपथात येते, अशा वेळी सभासदांना होणारा आनंद नि समाधान आपण अचूक शब्दात व्यक्त करू शकत नाही. सांप्रत काळी आपण सर्वजण तोच आनंद नि तेच समाधान अनुभवीत आहोत.

आपल्या हजारो बाधित (Affected) सभासदांच्या पेन्शनमधील त्रुटी, अनियमितता दूर करून ५ व्या, ६ व्या व ७ व्या द्विपक्षीय वेतन करारानुसार न्याय्य व तर्कसंगत देय पेन्शनची रक्कम थकबाकीसह त्या-त्या पेन्शनधारकाच्या खात्यातून जमा करण्याची प्रक्रिया ऑगस्ट अरवैर बव्हंशी पूर्ण होईल अशी अपेक्षा आहे. त्यातूनही ज्या कोणा पात्र (eligible) पेन्शनधारकांच्या खात्यात चुकून वा अनवधानाने ती देय रक्कम जमा करावयाची राहून गेली असेल त्यांनाही ती लवकरच दिली जाईल व चूक सुधारली जाईल. त्यामुळे कुणीही आगतिक वा हताश होण्याचे कारण नाही. हे सर्व काम अत्यंत किचकट व गुंतागुंतीचं होतं. तरीही ते यशस्वीपणे पार पाडण्यात आपल्या संघटनेचे पदाधिकारी (विशेषतः श्री. एस. बी. गोरवले व बी. जी. दांडेकर साहेब) यांचे योगदान विशेष उल्लेखनीय होते. त्यामुळे संबंधित लाभार्थी सभासद आपल्या संघटनेप्रती निश्चितच कायम ऋणी राहतील.

आपण देत असलेल्या न्यायालयीन लढ्यासाठी आजवर आपल्या संघटनेचे लक्षावधी रुपये रवर्च झाले आहेत. अन् पुढेही होतील. कारण आपला ५० टक्के पेन्शनसाठीचा लढा यापुढेही चालूच राहणार आहे. सभासदांच्या विश्वासावर आपली संघटना रवर्चाचे हे शिवधनुष्य पेलीत आहे. ही गोष्ट लक्षात घेऊन आपल्या संघटनेने लाभार्थी पेन्शनर सभासदांना आर्थिक साहाय्याचे जे आवाहन केले आहे, त्याला सर्वांनी भरघोस प्रतिसाद द्यावा आणि आपल्या संघटनेचे हात बळकट करावेत अशी आम्ही 'संवाद'च्या वतीने सर्वांना कळकळीची विनंती करतो. आपल्या चालू असलेल्या न्यायालयीन लढ्यात आपल्याला १०० टक्के अंतिम यश लवकरच मिळेल असा आपण विश्वास बाळग्र्या. धन्यवाद!

क्रांतिसेन रामचंद्र आठवले भ्रमणध्वनी : ९५५२५९२२७९

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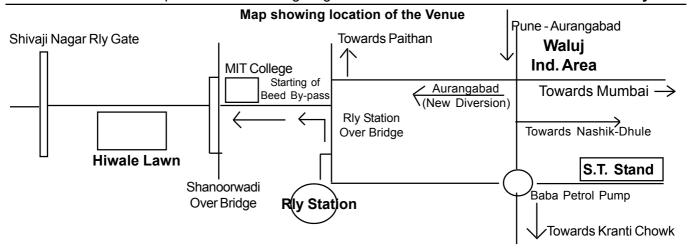
e-mail: sbipenmumbai@gmail.com

From the Circle Secretary's Desk: MOST IMPORTANT NEWS ABOUT The SPECIAL / Circle Annual General Meeting to be held at AURANGABAD ON 17.09.2017

Shri. Vilas V. Gandhe, Circle Secretary, has advised as under:

"The Circle Managing Committee at its quarterly Meeting held on 1st August 2017 have decided to hold the 43rd Annual General Meeting of our Circle Association on 17th September 2017 at 9.30 a.m. and not at 10.30 a.m. as advised on page No. 3 of 'Samvad' for July 2017 at Aurangabad. The change has been made in view of the fact that we have to pass certain important resolutions which relate to 'Amendments to our Bye Laws' and for this a 'Special Annual General Meeting' is required to be conducted before the start of the regular AGM. Special AGM will commence at 9.30AM. In this 'Special Annual General Meeting', the 'Amendments to Bye Laws' only will be discussed. After the Special AGM is over, our regular AGM will be conducted. In view of the restrictions of the Post Office Authorities we cannot directly communicate with our Members through 'Samvad'. For this please refer to page No. 6 of this issue.

- 2) A notice of AGMs. along with copies of the important documents/papers (such as Agenda of the Special AGM/Regular Circle AGM, Financial Statements, CMC's Annual Report, Amendments to Bye Laws, etc.) will be sent to the Members. Further, the Members can also read these documents on the SBI Pensioners' website the address of which is printed on the first page of 'Samvad'. At the time of registration for the ensuing Circle AGM, to be held at Aurangabad on 17.09.2017, copies of the above documents/papers will also be distributed to the participants for perusal and information. If any Member has any suggestion, query, doubt or needs some explanation or additional information, he/she may write to the Association's Pune Head Quarter, so-as-to reach by 10th September 2017, so that the same may be replied by us in the Special / Circle AGM on 17.09.2017".
- 3) The outstation Members who will require Lodging/Boarding arrangements on the evening of 16thSeptember 2017, are requested to inform the Organizing Committee Members in writing, (whose Names, & Phone numbers are given hereunder), well in advance (i.e. latest by 10th September 2017), in-order-to enable the committee members to finalize the arrangements. Please quote your Membership Number in your correspondence with the following Committee Members.
 - l) Shri. N. K. Joshi, Secretary, Aurangabad, ZSC (M)9422211492, 9130036931,
 - II) Shri. R. K. Sonawane (M) 9881477948,
- III) Shri. P. R. Bhandari, Vice-President, Aurangabad, ZSC- (M) 9225303023, 8087159302.
- 4. All the Members are requested to cooperate us in conducting the Special as well as the Regular Annual General Meetings so-as-to make the AGMs as grand success since, the AGM is being conducted in Marathwada Region for the first time.
- 5. The address of the venue is as under:
 - "Hiwale Patil Lawns", Gat No.108, Opposite Renuka Mata Mandir Kaman, Satara-Parisar, Aurangabad 431005. The Map of the location is again given below."



CORRIGENDUM: MOST IMPORTANT Developments about the payment of arrears to the 5th, 6th and 7th BPS Pensioners/Family Pensioners

We kindly refer you to the page No. 2 of 'Samvad' for July 2017, in respect of the above news. In the 8th line under the head "Latest News" the period for retirees who are eligible for the above stated arrears has been wrongly mentioned as 1986 to 31.10.2002. The correct period is 1.11.1987 to 31.10.2002 i.e. the pensioners retired during this period are eligible to receive the arrears. The error is deeply regretted.

- 2. We also refer you to the information published on page No. 7 of 'Samvad' for June 2017. In this regard, we bring to your notice that the arrears are to be paid to around 40,000 pensioners/family pensioners and it involves few complications. Therefore, the task being gigantic, it may take some more time by the Bank, to credit the arrears to the accounts of the eligible pensioners/family pensioners. We therefore, once again request our pensioners/family pensioners to wait till 31st August 2017 and if they still do not receive the arrears, they may take up the matter with the Pension Paying branch and endorse a copy to the AGM, PPG Department LHO, Mumbai. While doing so, they are requested to submit the following particulars/papers as advised earlier on page No. 7 of 'Samvad' for June 2017.
 - i) Pension Payment Advice with last drawn salary for last 12 months.
 - ii) Number of years of service, dates of confirmation, retirement and date of death in case of deceased pensioners.
 - iii) Extraordinary Leave on a/c of loss of pay, for deduction from the pension.
 - iv) Particulars of amount of commutation and recovery thereof for 15 years or so.
 - v) In case of death, the arrears would be paid to the legal heirs.

- Secretary

LONG LIVE THE VETERANS

NAMES OF MEMBERS WHO HAVE COMPLETED / WILL BE COMPLETING 90 YEARS OF AGE IN THE CURRENT YEAR (W. E. F. 01.04.2017) & WHOSE BIRTHDAY FELL / FALLS ON 01.04.2017 AND ONWARDS

We have pleasure in advising our Members that as per suggestion given by Shri A.D. Butala, Secretary, Mumbai ZSC, which was approved in the CMC Meeting Dt. 01.08.2017, we have decided to publish with immediate effect, the names of our Members who have completed / will be completing 90 years of age and whose Birth Day fell / falls on 01.04.2017 and onwards. The names of such Members for the period 01.04.2017 to 31.08.2017 are as under:

Memb. No.	Name	Dt. of Birth	District
1. FPBM/0453	Smt. Mangala Manohar Gadkari	24.04.1927	Thane
2. LM/0566	Shri S. G. Yardi	05.06.1927	Thane
3. BM/0915	Shri Ghansham Somaji Rane	15.07.1927	Thane
4. FPPM/0412	Smt. Sudha Waman Jayakar	27.07.1927	Navi Mumbai
5. LM/0838	Shri N. L. Pereira	04.08.1927	Mumbai
6. LM/0810	Shri M. J. Murzella	09.08.1927	Mumbai
7. LM/0794	Shri Dinkar M. Athalay	27.08.1927	Nagpur
8. APM/1573	Smt. Mira Ravindra Kulkarni	30.08.1927	Mumbai

Birth Day Greetings have already been sent to the above Members.

We congratulate all these Members and wish them long and healthy life.

- Secretary

NEWS FROM THE DESK OF THE SECRETARY, CIRCLE ASSOCIATION, PUNE PAYMENT OF ARREARS TO THE 5th, 6th, AND 7th BPS PENSIONERS/FAMILY PENSIONERS

Shri Vilas Gandhe, Circle Secretary, has advised that an appeal has already been made in 'Samvad' for July 2017 to the pensioners/family pensioners who are the beneficiaries of the arrears of Pension, on account of, rectification of anomalies in their pension, to donate generously to our Association. In the Circle Managing Committee's quarterly Meeting held at Pune on 1st August 2017, it was unanimously decided as under:

- 2) "Those Pensioners/Family Pensioners in the categories of the 5, 6, and 7th Bipartite Settlements and who are/will be in receipt of the arrears of pension are requested to donate generously to our Association as follows:
 - i) Those, who are/will be in receipt of an aggregate amount of arrears up to Rs.1.00 lac (Rs. One lakh only) are appealed to donate 5% of the aggregate amount received /to be received by them subject to minimum of Rs.5,000/-(Rs. Five thousand only).
 - ii) Those, who are/will be in receipt of an aggregate amount of arrears of above Rs.1.00 lac (Rs. One lakh only) are appealed to donate 5% of the aggregate amount received / to be received by them subject to maximum of Rs.10,000/- (Rs. Ten thousand only).

Although the Committee Members desired that each Member should at least donate minimum amount as stated above, (since only 90% of the aggregate amount is being paid at present), the Members are free to donate, as per their wishes and there is no compulsion to donate minimum amount. Generous Members may donate, in excess of the above stated limits."

3) We, however, bring to the kind notice of our Pensioners/Family Pensioners that as you all know, the above issue was pending for over 20 to 30 years with the Bank and the GOI, and the Office Bearers of the Association, including those who are unfortunately not amongst us today, have fought a long battle for the above cause to get justice. We also bring to the knowledge of our Members that Sarvashri B. G. Dandekar, Adviser to the Mumbai Circle Association and S. B. Gokhale, the Circle President, had series of discussion with the Senior Officials of the Corporate Centre of the Bank in this regard. They even helped the Bank Management by giving the work sheets of arrears calculation, old D.A. Circulars, and all other such relevant data without which the calculation of the arrears would have been impossible.

Shri Dandekar who is now 88, is not even the beneficiary of this pension revision. Shri Gokhale is also now 79 years old. In view of their all-out and untiring efforts to fight for the cause of pensioners even at this age, all the Circle Managing Committee Members expressed deep gratitude to both of them and placed on record their heartfelt appreciation for them on behalf of all the Pensioners.

- 4) So, considering the amount of hard work put in by the erstwhile as well as the present Office Bearers of the Association for such a long time, and their unmatched and honorary devotion to the Association, we appeal from our heart to all the beneficiaries of the 5, 6, 7th BPS Pensioners to donate generously to the Association as requested above. **These donations may be looked as mark of respect to these stalwart persons of our Association.** The amount of these donations would be credited to the 'Legal Fund Account' as our case for 50% pension is still pending and is being fought by us very strongly in the High Court, Delhi till we get a favourable decision.
- 5) i) Cheques may be drawn favouring "SBI Pensioners' Association (Mumbai Circle) Pune, Legal Fund A/C"

(continued on page no. 6)

सर्कल सेक्रेटरी पुणे यांनी दिलेली माहिती

५, ६ व ७ व्या बी.पी.एस.पेन्शनर्स, फॅमिली पेन्शनर्स यांना मिळणाऱ्या पेन्शन थकबाकी बाबत :-

श्री. विलास गंधे, सर्कल सेक्रेटरी यांनी कळविले आहे की, ज्या पेन्शनर्स/फॅमिली पेन्शनर्सना पेन्शन मधील अनियमितता दूर झाल्यामुळे जी काही थकबाकी मिळणार आहे, त्यातून उदार हस्ते असोसिएशनला थकबाकी मिळणाऱ्या लाभार्थींनी देणगी देण्याबद्दलचे आवाहन जुलै २०१७ च्या संवाद मध्ये केलेले आहेच. दि. १ ऑगस्ट २०१७ रोजी पुणे येथे झालेल्या सर्कल मॅनेजिंग कमिटीच्या त्रैमासिक सभेत खालीलप्रमाणे निर्णय घेण्यात आला.

- २) ५, ६ व ७ व्या BPS मधील ज्या पेन्शनर्स/फॅमिली पेन्शनर्सना थकबाकी मिळाली/मिळणार आहे अशा सर्वांना नम्रपणे विनंती करण्यात येते की त्यांनी उदारहस्ते असोसिएशनला खाली नमूद केल्याप्रमाणे देणगी द्यावी.
- i) ज्यांना एकूण थकबाकी रू. १ लाखापर्यंत मिळाली/मिळणार आहे अशा पेन्शनर्सना आवाहन करण्यात येते की त्यांनी थकबाकीच्या ५% रक्कम अथवा कमीत कमी रू. ५०००/- (रू. ५ हजार मात्र) देणगी द्यांवी.
- ii) ज्यांना एकूण थकबाकी रू. १ लाखाच्या वर मिळाली / मिळणार आहे त्यांना आवाहन करण्यात येते की त्यांनी थकबाकीच्या ५ % रक्कम अथवा जास्तीत जास्त रू. १०,०००/- (रू. दहा हजार मात्र) देणगी द्यावी.

सर्कल मॅनेजिंग कमिटीच्या मेंबर्सनी जरी अशी विनंती केली आहे की, कमीत कमी देणगी रू. ५०००/- द्यावी. (कारण थकबाकीच्या ९०% रक्कम सध्या अदा करण्यात येत आहे), तरी असोसिएशन मेंबर्सला कोणत्याही प्रकारची सक्ती करत नाही. मेंबर्स त्यांच्या इच्छेनुसार देणगी देऊ शकतात. त्याचप्रमाणे वर उल्लेखलेल्या रकमेपेक्षा जास्त रक्कम जे देऊ इच्छितात त्यांनी पण ती अवश्य द्यावी.

३) आम्ही पेन्शनर्स/फॅमिली पेन्शनर्सच्या निदर्शनास आणून देतो की वर नमूद केलेला मुद्दा जवळ जवळ २० ते ३० वर्षे बॅक/केंद्र सरकारकडे प्रलंबित होता. आपल्या

असोसिएशनचे वरिष्ठ पदाधिकारी (दुर्दैवाने जे आज आपल्यात नाहीत ते, पूर्वी काम केलेले सर्व पदाधिकारी व सध्याचे पदाधिकारी) अनेक वर्षे प्राणपणाने आपणास योग्य न्याय मिळावा म्हणून याबद्दलची लढाई अजूनही लढत आहेत. वरील थकबाकी बाबत, श्री.बी. जी. दांडेकर, मुंबई सर्कल असोसिएशनचे सल्लागार, व श्री. एस. बी. गोरवले, सर्कल प्रेसिडेंट यांनी बँकेच्या कॉर्पोरेट सेंटरच्या वरिष्ठ अधिकाऱ्यांबरोबर चर्चेच्या अनेक फेऱ्या केल्या आहेत. थकबाकी कशी काढावी या बद्दलचे तक्ते तसेच महागाई भत्त्याबदद्दलची सर्क्युलर्स व इतर महत्त्वाची माहिती त्यांनी बॅंकेच्या अधिकाऱ्यांना दिली. या सर्व माहितीमुळे पेन्शनर्सना मिळणारी थकबाकी काढण्यास बॅकेस तसेच पेन्शनर्सला खूप मदत झाली. अन्यथा थकबाकीची रक्कम नक्की करणे खूप अवघड झाले असते. श्री. दांडेकर जे आज ८८ वर्षाचे आहेत, व ते खूपच आधी निवृत्त झाल्याने त्यांना काहीच थकबाकी मिळणार नाही. श्री. गोखले पण ७८ वर्षाचे आहेत. खूप वयस्कर असूनही पेन्शनर्सला न्याय मिळावा म्हणून अनेक वर्षे या दोघांनी अव्याहतपणे जे कष्ट केले आहेत त्याबद्दल सर्कल मॅनेजिंग कमिटीच्या सर्व मेंबर्सनी त्यांच्या प्रति कृतज्ञता व्यक्त करून उभयतांचे मनःपूर्वक आभार मानले.

४) पेन्शनर्स बंधू भगिनींनो, आपल्या असोसिएशनचे पूर्वाश्रमीचे तसेच सध्याचे पदाधिकारी यांनी अनेक वर्षे जे अथक परिश्रम घेतले आहेत, त्याचप्रमाणे कशाचीही तुलना होऊ शकणार नाही अशी त्यांची निरलस व निरंतर सेवा लक्षात घेता, आम्ही आपणा सर्वांस अंतःकरणापासून प्रेमाने आवाहन करत आहोत की ५, ६ व ७ व्या बी. पी. एस्. लाभार्थींनी उदारहरते असोसिएशनला वर नमूद केल्याप्रमाणे देणगी द्यावी. आपण सर्वांनी या देणगीकडे, आपणा सर्वांसाठी झटणाऱ्या व अत्यंत प्रामाणिकप्रमाणे काम करणाऱ्या व्यक्तींबद्दल आपण एक प्रकारचा आदरच व्यक्त करीत आहोत अशा दृष्टीने पहावे. सर्व देणम्यांची रक्कम 'लीगल फंड अकाऊंट'ला जमा करण्यात येईल. याबद्दलचा उल्लेख आपण चेकवर/पत्रात करावा. आपली ५०% पेन्शनच्या मागणीची केस अजूनही दिल्ली उच्च न्यायलयात प्रलंबित आहे व आपणास योग्य न्याय मिळेपर्यंत ती सक्षमपणे लढणार आहोत.

(पान ७ पाहा)

(continued from page no. 4)

ii) Those who wish to pay the donation online can remit the funds for credit to the Association's S.B. A/C, the details of which are as under:

'Name of a/c: "SBI Pensioners' Association (Mumbai Circle) Pune" S. B. a/c No:30521521610, Bank and Branch: SBI Dattawadi Br. Pune, IFS Code No is SBIN0008043.'

However, in such cases, please advise us through e-mail the full particulars of the remittance to enable us to reconcile the entry. The e-mail address is sbipenmumbai@gmail.com

6) Wishing you all the best, long and healthy life.

Circle Secretary

NEWS FROM THE DESK OF THE SECRETARY, CIRCLE ASSOCIATION, PUNE

Shri Vilas Gandhe, Circle Secretary, has advised that during the quarterly Meeting of the CMC held at Pune on 1st August 2017, it was once again informed by him to all the CMC Members that the Postal Authorities, as per extant sanction, are giving concession to post 'Samvad' at concessional rate of Rs.00.25 per copy. In view of this, and according their and R.N.I.'s (Registered News Paper of India) 'Provisions/Rules and Regulations', we cannot make any direct communication to our Members through 'Samvad' magazine. As such, we are prohibited to publish our Financial Statements, Notice and Minutes of the Circle/ZSC AGMs, Bank's/Federation's Circulars [as exact replica] or any direct correspondence with the Members. If we fail to observe these provisions, then we will have to pay postage @ Rs.4/- per copy which will be highly burdensome as the Association will not be able to absorb this cost which will be minimum Rs.52,000/- and above per month. (as against the present postage of Rs.3250/- for 13,000 copies). If we are to incur this cost every month, the savings which we have been making so far in the costs related to 'Samvad' publication and the Birthday Greetings will be washed out very shortly and to compensate this, we will have to ask the Members to contribute some amount every month for 'Samvad.'

So, to obviate this additional burden, in the CMC, it was decided unanimously, as under:

"The following documents/papers may be uploaded on the SBI Pensioners' Association website.

- i) Notice of the Special / Circle AGM
- ii) Entire set of Financial Statements along with the Explanatory Notes on Income-Expenditure and Balance Sheet items, for the year 2016.2017.
- iii) Circle Managing Committees' Annual Report for the year 2016.2017."
- iv) Proposed amendments to the existing Bye Laws (2001).

A notice of AGMs. along with copies of the above documents will be sent to the Members. Further, the Members can also read these documents on the SBI Pensioners' website the address of which is printed on the first page of 'Samvad'. At the time of registration for the ensuing Circle AGM, to be held at Aurangabad on 17.09.2017, copies of the above documents/papers will also be distributed to the participant for perusal and information. If any Member has any suggestion, query, doubt or needs some explanation or additional information, he/she may write to the Association's Pune Head Quarter, so-as-to reach by 10th September 2017, so that the same may be replied by us in the Special / Circle AGM on 17.09.2017".

(पान ५ वरून)

- ५) i) आपला चेक, एस. बी. आय. पेन्शनर्स असोसिएशन (मुंबई सर्कल) पुणे, लीगल फंड अकाऊंट या नावाने काढावा.
- ii) ज्या लोकांना ऑनलाईन पैसे जमा करायचे असतील त्यांचेसाठी

Name of A/C : S. B. I Pensioners' Association (Mumbai Circle) Pune S. B. A/C No. 30521521610

Bank and Branch : S. B. I. Dattawadi, Branch, Pune, IFS Code No. : SBIN0008043

ऑनलाईन पैसे पाठवणाऱ्यांनी असोसिएशनच्या ईमेल पत्त्यावर संपूर्ण तपशील पाठवावा. म्हणजे आम्हास देणगीच्या रकमेचा ताळमेळ घालणे शक्य होईल.

email address : sbipenmumbai@gmail.com सर्व पेन्शनर्स बंधू-भगिनींना शुभेच्छा व दीर्घायु लाभो हीच प्रार्थना.

सर्कल सेक्रेटरी

दुःखद निधन

आपल्या असोसिएशनचे जळगाव जिल्ह्याचे जॉईंट सेक्रेटरी श्री. गोपाळ बुंदे यांचे वयाच्या ६५ व्या वर्षी हृदयविकाराच्या तीव्र झटक्याने नुकतेच निधन झाले. श्री. बुंदे पार्टटाईम गार्डनर म्हणून बँकेत लागले. त्यांची नंतर मेसेंजर व कॅशियर म्हणून पदोन्नती झाली. त्यांच्या उत्कृष्ट संपर्कामुळे त्यांनी १०० च्या वर सभासद केलेत. बँकेच्या डिस्पेनसरीत डॉक्टरांना ते सर्वतोपरी सहाय्य करीत. तसेच जळगाव युनिटचे सर्व अकाऊंटस् लिहिणे, रजिस्टर्स ठेवणे इ. सर्व कामे बिनचूक करत. ते एस्. बी. आय., जळगाव एमप्लॉईज सोसायटीचे, १० ते १२ वर्षे पदाधिकारी होते. त्यांच्या निधनाने आपली संस्था एका चांगल्या कार्यकर्त्यास मुकली आहे. श्री. बुंदे यांना भावपूर्ण श्रद्धांजली. त्यांच्या आत्म्यास शांति मिळो. त्यांच्या कुटुंबियांच्या दुःखात आम्ही सर्व सहभागी आहोत.

– सेक्रेटरी

अभिनंदनीय औरंगाबाद झोनल सबसेंटर

औरंगाबाद झोनल सब सेंटरचे अध्यक्ष, श्री. साहेबराव देसाई यांचा दि. ८/७/२०१७ रोजी धुळे येथे मराठा सेवा संघाच्या रौप्यमहोत्सवी अधिवेशनात ''मराठा समाज भूषण'' पुरस्कार देऊन मानपत्रासह सन्मान करण्यात आला.

भारताचे संरक्षण राज्य मंत्री डॉ. सुभाष भामरे व सेवा संघाचे संस्थापक अध्यक्ष मा. पुरुषोत्तमजी खेडकर यांचे हस्ते श्री. देसाई यांना मानपत्र देण्यात आले व त्यांच्या २५ वर्षाच्या अखंड सेवेचा गौरव करण्यात आला.

श्री. देसाईंचे असोसिएशनतर्फे हार्दिक अभिनंदन

सेक्रेटरी

असे का ?

मत्स्याच्या डोळ्यांतले अशु कुणीच नाही पाहिले, कोकीळेच्या कंठातले रुदन कुणी कधी ना ऐकले

> औदुंबर वृक्षावर फूल, कधीच नाही फुलले, हिरव्या निवडुंगाचे रोप अजून नाही मोहरले

अश्वत्थाम्याच्या व्रणाला तेल नाही मिळाले कर्णाच्या व्यथांचे मर्म कुंतीलाही ना ऊकलले

मुखवट्यांच्या या जगात नातगोते ना आकळले, प्रेषिताच्या पवित्र पिंडाला कावळ्यानी नाही ओळखले

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शशांक वेचलेकर, डोंबिवली मो. ९८९२२६५५७४ (Write-up prepared on 7th July 2017 when Late Shri.P.M.Narkar was alive and re-written on 9th August 2017 by SBIPA, ZSC, Panaji)



"Late Shri L.N. Pabalkar Memorial Gold Medal" Recipient : Late Shri Prabhakar Mahadeo Narkar (Expired on 10.7.2017)

Achievements in the (a) Bank and (b) SBI Pensioners' Association

(a) Bank: Late Shri Narkar joined the Bank in the late '60s as Award Staff member and was soon appointed as Trainee Officer. He had an outstanding career in the Bank and rose to the rank of Dy. General Manager. He held various positions in the Bank including Chief Instructor, Staff Training Centre, Panaji; AGM, Panaji branch; Regional Manager at ZO, Panaji; Personnel Manager at LHO, Mumbai and D.G.M. in SBI Funds Management Ltd. and in Premises &

Estate Department, Corporate Centre, Mumbai.

He was an asset to the Bank and was known as Trouble Shooter. He skilfully handled the situation in some of the difficult branches in Pune module. He was assertive and at the same time empathised with the staff - a rare combination of qualities as a leader. His skill in man-management earned him position as Personnel Manager as he was acceptable to the Union/Association and proved invaluable to the management.

(b) SBI Pensioners' Association (Mumbai Circle): He was President of the SBIPA, ZSC, Panaji for 12 years from 2004 to 2016 and could not continue in the post on health grounds. Throughout the period he actively worked for the welfare of the members and continued to guide the Association till the last breath. His skills were put to test in enrolling reluctant/difficult members and he succeeded in his efforts. He was alert and responded to queries of the members effectively. He helped the Association in maintaining close and excellent rapport with the Bank Management.

A few outstanding achievements worth mentioning are as follows:

- (i) His skills were put to test during the problems in two groups in Nagpur. He was entrusted by the Pensioners' Association with the task of settling the issues. He successfully conducted elections and brought about amicable settlement for which all the members were grateful.
- (ii) The establishment of Association's Holiday Home at Panaji was a big challenge some members were against it and secondly, the search of suitable premises within the available budget. Shri Narkar, under his stewardship successfully convinced all members and established the Holiday Home which is boon to members of the Association. It is the only Holiday Home of pensioners in India.
- (iii) He quickly responded to emergency calls from members In one instance, the health of husband of a lady pensioner urgently required medical attention during their stay in Holiday Home. Shri Narkar responded at 2.00 AM at night and helped in arranging prompt medical attention leading to his recovery. He profusely thanked him for his timely response at odd hour.

He was an inspiration to all the pensioners and took keen interest in the activities of the Association and ably guided the SBIPA.

The Association has appreciated the role played by him in the welfare of the SBIPA and in token thereof awarded him the prestigious "Late Shri L.N. Pabalkar Memorial Gold Medal" for the year 2017. Shri P.M. Narkar expired on 10th July 2017 after a brief illness. We pray to the God for peace to the departed soul and also to give strength to the bereaved family to overcome the grief.

Madhav Y. Desai President, Panaji ZSC (We are publishing hereunder 4 Circulars dt. the 1st, 2nd, 3rd & 12th August 2017 issued by Coordination of Bank Pensioners And Retirees Organizations for information of our Members.

- Secretary)

CBPRO Circular No.- dt.1st August 2017:

To

All the General Secretaries of the Constituents of CBPRO.

100% D.A. Neutralization in Pre-November 2002 Retirees' case Judgment in Hon'ble Supreme Court reserved

As you are aware the above case is pending before the Hon'ble Supreme Court of India. After few adjournments, it came up for arguments today for disposal. The Senior Advocates of all the parties were heard at length. The arguments by the lawyers representing the Retirees' Organizations were very well received. Our presence in the Court helped an excellent coordination among the Senior Advocates who represented the Retirees' Organizations.

The Senior Advocate who represented the Bank Management argued vehemently that there was no discrimination as the employer has a right to restrict the applicability of new benefits/ improvements to the future Retirees and for that purpose the cut-off date in this case being 01.11.2002 was in order. He also argued that making the 100% D.A. neutralization applicable to all past Retirees would involve huge financial burden. His argument was that the quantum of amount mutually agreed at the time of signing the settlement as a load factor to be distributed among various components of pay like Basic pay, D.A., HRA, Medical, other allowances, etc. was a limiting factor which was agreed to by all the Unions representing the Employees and Officers. Hence, it could not be questioned at this stage. These arguments were effectively countered by the Senior Advocates who represented various Organizations of Retirees.

Shri V.K. Bali, Senior Advocate (Former Chief Justice of Kerala High Court and Former Chairman of Central Administrative Tribunal), who represented AIBRF, argued the case excellently. His arguments were able to impress the Court about the distinctions made out in Para2(b) of the Bipartite Settlement of May, 2005 in respect of applicability of uniform rate of D.A. and the distortions in its implementations vide IBA Circular dated 28.06.2005 going against the spirit of the Bipartite Settlement. The clauses relating to payment of uniform D.A. from May, 2005 in the Bipartite Settlement and Joint note did not stipulate any cut-off date with regard to exclusion of Pre-November 2002 Retirees from the applicability of 100% D.A. rather it only mentioned about the change in the D.A. formula to 100% D.A. neutralization from 2005. IBA while issuing the circular to the Member Banks unilaterally created artificial classification by wrongly dividing the Retirees into different groups as Pre-01.11.2002 Retirees and post 01.11.2002 Retirees. It was sought to be questioned in the Court by the Senior Advocates representing the Retirees Organizations. The distortion caused by IBA Circular was well explained to the Hon'ble Supreme Court. Shri Jitendra Sharma, Senior Advocate, representing the Petitioners namely United Bank of India Retirees' Welfare Association strongly supplemented the arguments of Shri Bali while also highlighting the clause 6 of Pension Settlement of 1993.

Shri A.S. Nambiar, renowned Senior Advocate who represented the ARISE, an affiliate of AIBPARC made very valid points invoking Article 14 of the Constitution of India. He also argued about the absence of justification and rationale objectives with regard to Artificial Classification made by IBA Circular based on the date of retirement of the Pensioners. He effectively highlighted the ratio laid down in the case of D.S.Nakara. He also pointed out that the inflation equally hurts all the

Pensioners irrespective of their date of Retirement. D.A. is payable towards part compensation on account of price-rise and hence there cannot be different rate of D.A. payable to the Retirees merely on the basis of their date of retirement. Mr.Nambiar was ably assisted by Mr. Sewa Ram, Advocate(Former IOBian). Mr.Sewa Ram also argued that the Pension Options were exercised by the Employees in 1993-94 on the basis of the Pension settlement even before the Pension Regulations were finalized on 29.09.1995. He also argued that IBA's letter dated 17.12.1993 to Sri R.N. Godbole the then General Secretary of AIBOC clearly stated that the Pension Regulations will be finalized on the lines of Pension rules of the Central Government and the Reserve Bank of India. The argument of the Management Lawyer about the Pension fund being contributory was well countered by him on the grounds that it is a revenue expenditure which has to be fully met by the Bank in accordance with the actuaries investigation. He also supplemented the arguments of Mr.Nambiar. Mr.Sewa Ram also actively coordinated the mutual consultations amongst the Senior Advocates so as to ensure effective and fruitful arguments before the Hon'ble Supreme Court.

Mrs. V. Mohana, Senior Advocate, representing RBONC (Constituent of CBPRO) advanced arguments about discrimination caused by IBA's Circular dated 28.06.2005 despite there being no such clause in the Bipartite Settlement or Joint Note. She also made a point that the judgment in the case should apply to all the affected Bank Pensioners. She also made a point that the Management's argument about huge financial burden on account of 100% D.A. Neutralization was without any substance or justification and the number of pre-2002 Retirees is small in number as compared to the large number of Pensioners who have retired after November, 2002.

The arguments in the case started at 10:30 AM and concluded at 03.00 PM. After hearing the arguments of the parties, the Hon'ble Court sought some clarifications in the light of the earlier case of 100% D.A. neutralization having been dismissed by the Hon'ble Supreme Court. The Judges sought the views of the Advocates representing the Pensioners' and Retirees' Organizations about their earlier judgment relating to dismissal of appeals against the Order of Hon'ble High Court of Madras and implications thereof. The Senior Advocates expressed their views in response to the queries raised by the Hon'ble Court. In view of very sound and valid Constitutional points raised by the Senior Advocates representing the Pensioners' and Retirees' Organizations, the Hon'ble Court reserved the judgment. We hope for a favourable verdict in the matter. We also hope that the initiative on the part of the Delhi based Leaders of Pensioners' and Retirees' Organizations in ensuring excellent coordination amongst the Senior Advocates shall go a long way in further strengthening the Bank Retirees' Movement.

CBPRO Circular No.10/2017 dt.2nd August 2017:

ENSUING WAGE REVISION AND PENSIONERS AND RETIREES ISSUES

The 11th Bipartite settlement negotiations have commenced and already few meetings have taken place between the UFBU and IBA. The issue raised by IBA in regard to coverage of the settlement has come as a hurdle to cross before the commencement of a meaningful dialogue. Irked by the issue of partial mandate by some of the member Banks and also the unnecessary controversies in regard to the scope and coverage of the ensuing settlement, the UFBU also has given a set of action programmes asking its membership to be ready for the struggle.

The UFBU has included the Pensioners and Retirees issues in their Charter of Demands. They have also insisted that items listed in the Record Note at the time of signing in the last settlement

concerning the Pensioners and Retirees should be taken up on priority basis and IBA has agreed to have a separate discussion with the UFBU on the Record Note. We have requested the UFBU to take into consideration Charter of Demands submitted to them by the Retirees' Organisations along with their Charter of Demands. We have appealed to all the Constituents of UFBU to take up the Bank Pensioners and Retirees issues to the logical conclusion and meet out justice to the ageing Retirees, be it in respect of 100% DA neutralisation, Improvement in Family Pension, Pension Updation, Improved Medical Insurance (including bearing the cost of the premium by the Banks as in the case of serving employees), 2nd option of pension to very few left out compulsorily retired officers and a small number of resignees who have put in pensionable service under VRS scheme.

We have also met with a team of office bearers Com. Franco, General Secretary AIBOC, Com. C.H. Venkatachalam, General Secretary AIBEA and personally talked to Com. Sanjeev K Bandlish, UFBU Convenor and explained in detail about our issues and also impressed upon them that the cost implications in respect of our issues would be a meagre sum approximately not exceeding on an average Rs. 100 crores per Bank per year for resolution of all the above issues as per the terms of settlement right from the Pension settlement 1993 and Pension Regulation 1995. And the entire cost would be taken care by the robust Pension Fund of nearly two lakhs crores. Hence the resolution of the issues would in no way affect the profitability of the Banks.

Moreover, the Banks are also under an obligation to provide for Pension Fund annually as per the Actuary's investigation of the Pension Funds specified in the Pension Regulations because Bank Employees Pension Scheme is a **DEFINED BENEFIT PENSION SCHEME** and thereby a deferred wage.

Meanwhile we are also pursuing the matter with Ministry Officials in the Department of Financial Services and also met concerned Ministers pointing out the inordinate delay being caused in resolving the most humanitarian issues of 100% DA neutralisation and improvement in Family Pension. The delay has been causing dismay, pain and humiliation to the veterans of Banking Industry. Forcing the Pensioners to seek relief from Courts which involves lot of financial burden and time make us wonder as to why Bank-men are singled out for such harsh treatment in spite of their yeomen service to the nation through the implementation of social welfare schemes of the Government since the nationalisation of the Banks.

The one positive development for us in our struggle for more than a decade is the resolution of anomalies that had arisen after Bipartite Settlements affecting the SBI Retirees and we are happy that about 40,000 aged SBI Retirees got the arrears due to them in July 2017.

We fondly hope that this will be a prelude to further successes in respect of other issues for which we have been struggling.

Meanwhile we have taken up with IBA the Super Top-up Policy offered by United India Insurance Co. to make it administratively easily implementable through the respective Banks as the base policy is from United India Insurance Company only. We have also taken up with UFBU and its constituents to take up the matter with IBA and ensure settlement of the issue before the due date for renewal of the present policy.

With regards,

Yours comradely,
A. RAMESH BABU K.V. ACHARYA
JOINT CONVENERS

CBPRO Circular No.11/2017 dt.03-08-2017 Dear Comrades,

LATEST UPDATE ON PENDING ISSUES OF PENSIONERS AND RETIREES

We have been posting you with the developments and various efforts put in by CBPRO and its constituents in regard to the following major outstanding issues concerning the pensioners and retirees:

- 1. 100% DA neutralization to pre 2002 retirees;
- 2. Improvement in family pension;
- 3. Pension updation
- 4. Improvement in medical insurance policy/medical benefit scheme for retirees;
- 5. Second option to left out compulsorily retired officers;
- 6. Second option to resignees who have put in pensionable service;

We are happy to note that due to our persistent follow up and interactions with the UFBU, they have taken up the issues mentioned in the record note of the last Bi-partite settlement during their ongoing negotiations for the 11th Bipartite Settlement. We are in constant touch with the Convenor of the UFBU and the leaders of the constituents of the UBFU. During their meeting with the Chairman of the Sub-Committee of IBA In-charge of negotiation on 1st August 2017, they have taken up the matter of 100% DA neutralization and family pension and have got a positive response from the Chairman of the sub-committee in resolving the above issues. We hope that the issues contained in the record note will be sorted out on a priority basis before the conclusion of the ensuing Bipartite Settlement as the record note is the product of last settlement.

Meanwhile we have been pursuing all the major issues concerning the retirees cited above with the Government and the IBA by writing to them and also by meeting them. After our meeting with Shri Arun Jaitleyji, Honourable Finance Minister on 1st June 2017, we are enthused by his response to us while discussing our issues. We explained to him the details about 100% DA neutralization issue, family pension and updation. By all means it was not a meeting for merely submitting a memorandum but a meeting where he heard our issues patiently asking us to clarify points in respect of the issues.

As a further follow up we met Shri Santosh Kumar Gangwarji, Honourable Minister of State for Finance on 24th July 2017 and further explained to him about our meeting with the Honourable Finance Minister and also urged him to advise his Ministry to initiate steps to resolve the issues on an urgent note as quite a lot of retirees are in their advanced age of life. The Honourable Minister was very sympathetic and assured us of the resolution of the pending matters. He also informed us that he had already talked to the Ministry officials in this regard and assured of reminding them further.

In between the meetings we had with the Honourable Finance Minister and Honourable Minister of State for Finance, we were also pursuing the issues on a continuous basis with the top Ministry officials in the Department of Financial Services, Ministry of Finance. We have given a detailed note on 17th July 2017 in respect of all the above issues and also submitted a chart with approximate calculations in regard to each of the above issues. We have also mentioned in our note that the cost implications are not going to affect the profitability of the Banks as the payments have to be made out of Pension Funds which are adequate to meet the cost of improvements.

We are happy to inform you that consequent to our meetings with the Honourable

Ministers, followed by meetings and discussions with the top Ministry officials, a committee has been constituted in the Department of Financial Services, Ministry of Finance to resolve the pending issues of Bank pensioners and retirees. We are hopeful of a favourable outcome in regard to the issues very shortly.

We firmly believe that the issues like Pension Updation, Family Pension, Medical Benefit Scheme etc. shall be of direct concern to the serving employees as well in the years to come on their retirement. It is imperative that the UBFU and CBPRO enhance their combined efforts for resolution of the pending issues. We are happy that all the constituents and leaders of UFBU are making sincere efforts in this regard.

Comrades, we do understand the anxiety of all concerned as the issues did not get encouraging response from any of the authorities earlier. Nevertheless we did not allow our determination to diminish for clinching the issues. The developments during the last couple of months tend to give us confidence that as a result of our efforts with Ministry and IBA and also the initiatives taken by UFBU we are inching towards a satisfactory solution to the issues raised by us. We will further step up the momentum of our efforts with the Ministry and IBA and also scale up the level of our interaction with UFBU leaders so as to ensure early success.

With regards,

Yours comradely,

A.RAMESH BABU

K.V. ACHARY

JOINT CONVENERS





CBPRO Circular No. 012/2017 dt.12-08-2017 Dear Comrades,

Sub: CBPRO SUBMITS CHARTER OF DEMANDS TO IBA ON 9TH AUGUST 2017

As per the decision taken in our Kolkatta meeting held on 23rd May, 2017, the Charter of Demands raising the issues of Bank Pensioners and Retirees prepared by us was formally submitted to Indian Banks' Association at their office in Mumbai. The team of CBPRO Consisted of representatives of all the five Constituents, Comrades Shri S B Gokhale and Shri Rajwadeker of Federation of SBI Pensioners' Associations, Shri Supritho Sarkar, Shri K .V. Acharya and Shri Shekhar Kadam of AIBPARC, Shri Vasanth Upadhyayaof RBONC, Shri R.K. Acharya and Shri N K Joshi of AIRBEA and Shri S V Chaudhry and Shri Bhaskar Manakeshwar of FORBE.

The Charter of Demands was presented to Shri V.G. Kannan, Chief Executive, IBA. We also discussed the various issues contained in the Charter of Demands with Shri V.G.Kannan, Chief Executive, Shri Rajkumar, Deputy Chief Executive, and Shri S K Kakkar, Senior Advisor (HR & IR). We also talked to Shri K.S. Chauhan, Senior Vice- President, IBA. We urged upon IBA that the items mentioned in the Record Note of last settlement should get priority and resolved before the conclusion of the ongoing Wage negotiations. We also pointed out to them that Retirees Organisations have formed Coordination among themselves representing a vast majority of Pensioners and Retirees of the Banking Industry covering SBI, Public Sector Banks, Private Sector Banks and Regional Rural Banks. It is high time IBA opens the channel of Negotiations &Consultation to Pensioners and Retirees Organisations to discuss their issues.

We are thankful to UFBU for including some of our important issues in their Charter of Demands and pursuing those issues seriously. We will continue to be in constant touch with the Leadership of UFBU in following up our issues and also call upon our members to participate in the Action Programmes charted out by UFBU.

We are confident and hopeful of positive developments on our Charter of Demands. It is the natural expectation of all of us that all concerned authorities and organisations will bestow the due honours to the Veterans of the Banking Industry who had toiled for spreading the message of Banking to the nooks and corners of our Beloved Country serving every section of the Society

Yours Comradely,

A Ramesh Babu K V Acharya, Joint Conveners (CBPRO)

W.P. 1875/2013 FILED BY FEDERATION IN DELHI HIGH COURT DEVELOPMENTS OF 11-8-2017

Our Federation has advised about the hearing held on 11-08-2017 that the Hon'ble Judges took up our case for hearing on 11th August. Our senior counsel drew the attention of the Hon'ble bench to the prayers made in our WP and presented the case effectively. The Hon'ble bench have directed counsels for SBI and UOI to respond to our counsels' presentation. The Hon'ble Judges made a reference to the bank counsel on the formula of pension at 50% / 40 % which is a clear discrimination as pointed out by our counsel. Now the Case is adjourned for 17th August for further hearing on day to day basis.

- Secretary

(We are reproducing a Circular issued by Shri M. L. KHANDELWAL, Secretary, Agra Unit, our Delhi Circle Association, (with their courtesy) for the information of our Members. As advised therein, the Pensioners of SBI need not submit any nomination)

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (DELHI CIRCLE), AGRA UNIT

Circular to Members Date 22.07.2017

Dear Member

NOMINATION FOR LIFE TIME ARREARS - CLARIFICATION

Since 18th July 2017, a message is being circulated / forwarded through WhatsApp among the pensioners of SBI which is summarized below :-

- (i) All Pensioners need to submit a form named NOMINATION FOR LIFE TIME ARREARS to pension paying Branch.
- (ii) Bank refused to pay arrears to a family of deceased after the recent pension revision as Bank stop payment when they get the intimation on the death of a pensioner.
- (iii) RBI has issued Nomination Form, copy of which is enclosed.
- (iv) Once you nominate your family, whatever dues to the pensioner will be paid to the family.
- (v) All pensioners are requested to take action to handover the Form as per instructions.

This created panic among retirees and they started calling their known colleagues to ascertain the factual position. I too was not an exception and received many such message and calls for clarification.. This was the first time that I heard about a form called NOMINATION FOR LIFE TIME ARREARS to be submitted by pensioners of SBI to their Pension Paying Branch.

I, therefore decided to navigate to find out the correctness of the WhatsApp message. In the process, gone through the GOI notifications, Reserve Bank of India Pension Regulations 1990, State Bank of India Employees Pension Fund Regulations 2014 and Bank Employees' Pension Fund Regulations 1995. My findings are as under.

- 1. The State Bank of India Employees' Pension Fund Regulations, 2014. notified on the 15th September, 2014 does not have any provision of NOMINATION. My enquiry with PPG Deptt revealed that they too are not aware of any NOMINATION Form to be submitted by retirees.
- 2. The Reserve Bank of India Pension Regulation 1990 does not have any provision of NOMINATION.
- 3. Bank Employees' Pension Regulations, notified on 29th September 1995 has provision of NOMINATION under clause 51.
- 4. The Government of India, Deptt. of Personnel & A.R., notified PAYMENT OF ARREARS OF PENSION (NOMINATION) RULES, 1983 vide Notification No. 26 (3)-Pension Unit/82, dated the 26th August, 1983 which was Published in the Gazette of India, dated the 10th September, 1983, as S.O. No. 3478. But the Rules framed therein are applicable to the Central Government Pensioners only who are in receipt

of any pension under the rules which govern such pensioners and which is payable by the Government out of the Consolidated Fund of India.

In view of the above facts my observations on the issues/advises circulated through WhatsApp is as under.

(i) WhatsApp Message: All Pensioners need to submit a form named "NOMINATION FOR LIFE TIME

ARREARS" to pension paying Branch.

Correct Status: SBI Pensioners are not required to submit "NOMINATION" as State Bank of

India Employees' Pension Fund Regulations, 2014 does not have a provision

for submission of "Nomination Form".

(II) WhatsApp Message: Bank refused to pay arrears to a family of deceased after the recent pension

revision as Bank stop payment when they get the intimation on the death of a

pensioner.

Correct Status: Disbursement of arrears of revision of Pension has not commenceed in

respect of deceased pensioners as such question of refusal by the Bank

to pay arrears of pension to the family of deceased does not arise.

(iii) WhatsApp Message: RBI has issued Nomination Form, copy of which is enclosed.

Correct Status : Nomination Form has not been issued by Reserve Bank of India. The

Nomination Form enclosed is the Form prescribed for the Central Government pensioners as form part of the GOI notification dated 26th

August 1983.

(iv) WhatsApp Message: Once you nominate your family, whatever dues to the pensioner will be

paid to the family.

Correct Status: Nomination will not be accepted by SBI as there is no provision of

Nomination in State Bank of India Employees Pension Fund Regulations

2014. The dues of the deceased Pensioners will be paid to family

members in the usual manner.

(v) WhatsApp Message: All pensioners are requested to take action to handover the Form as per

instructions.

Correct Status: There is no need of submission of Nomination as there is no provision of

submission of NOMINATION in State Bank of India Employees Pension

Fund Regulations 2014.

In view of the above the Pensioners of State Bank of India are not required to submit NOMINATION For Life Time Arrears as State Bank of India Employees Pension Fund Regulations 2014 does not have any such provision of Nomination Form for Life Time Arrears.

The message of NOMINATION For Life Time Arrears has been circulated/ forwarded through WhatsApp by members of SBI pensioners fraternity without verifying its authenticity which has created great anxiety among the family members of deceased pensioners. I request all the members especially to those who are holding position in SBI Pensioners Association to verify authenticity of the message related to pensioners being circulated/forwarded by them on WhatsApp as wrong /misleading message create panic and are stressful for retirees/family pensions/relatives of deceased pensioners.

Thanks & Regards

MLKHANDELWAL

Secretary

(We are publishing hereunder a Circular No.5 Dt. 25.07.2017 issued by our Federation for information of our Members. We also request our Members to wait till 31st August 2017 by which date the arrears are likely to be paid to all concerned. In view of the large number of Pensioners and certain difficulties experienced by the Bank Staff, we appeal our Members to please keep patience for some more time.

- Secretary)

Ad-hoc Payment on account of anomalies in 5th, 6th and 7th bipartite settlement

We are getting innumerable anxious phone calls and messages from all over the country about non-receipt of ad hoc payment of revised pension. These calls are mostly for 7th Bipartite payment (1st Nov.'97 to 31st Oct.'02) retirees. Though ad hoc payment started from the 14th July 2017 evening, to our reckoning a very large number (could be 60% to 70%) are still to receive credits. This tardy progress is creating confusion and disappointment. The payments received as we are knowing are scattered i.e., neither circle wise nor alphabetically not surely chronologically or seniority based. These are looking absolutely devoid of methods. Our information is that payment for 5th Bipartite has not been completed and 6th Bipartite has not started.

The Govt. India's clearance came in April, 2017. Since then, we had been hearing that preparation had been set in train for early and quick disbursement. LHOs were asked to compile lists of eligible recipients. As compliance of all procedural formalities was taking time, release of 90% ad hoc payment was decided at the highest level of authority. It is unfortunate that the same spirit of benefaction is getting diluted in sluggish implementation.

As far as we have been able to gather, the data (7th Bipartite) have not been taken from the LHOs. Thus they are unable to answer the queries of the pensioners. Central Accounts Office, Kolkata is understood to have been providing the data from their records. We apprehend that the information in the required format is not readily available. These are being compiled from files and records. More than 25 people are working on this and as the job is stupendous and time consuming, the output in one despatch is restricted around 2000 or so payables. Though the CAO personnel are making all out efforts, at this rate, it could take a few more days to complete the job. We hope that by 1st week of August the total ad hoc payment would be accomplished. There is good reason to lose patience yet there is a good need to keep patience.

We also came to know that credit is being held up for those in whose pension A/C PAN has not been recorded and where Life Certificate is pending. The number could be several hundreds. Also, some recipients have been complaining of much less payments compared to their contemporary retirees. All these could be taken up by them at a later stage when Bank's circular has been received. We further understand that all the LHOs were mailed with details of payment made during the period commencing from 14th July 2017. You may contact PPG department of your LHOs for information.

With regards

Yours faithfully (A.Ramesh Babu) General Secretary

(Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/39/2017-18 Dated 09-08-2017) RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS Annexure - I WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1992 / 30-06-1993			
Sr. No. Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months from August 2017 to January 2018 (Average Index - 6353) (Slabs -1438)		
i) Upto Rs.1,250=00	963.46 % of aggregate of Basic Pension & F.D.R.		
ii) Rs.1,251=00 to Rs.2,000=00	Rs.12,043=25 + 790.90 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00		
iii) Rs.2001=00 to Rs.2,130=00	Rs.17,975=00 + 474.54% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00		
iv)Above Rs.2,130=00	Rs.18,591=90 +244.46% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00		
DEARNESS RELIEF PAYABLE TO PENSIONERS WHO HAVE RETIRED ON OR AFTER 1-11-1992 / 1-07-1993 UPTO 31-10-1997 / 31-03-1998 Sr. No. Basic Pension Dearness Relief for the months from August 2017 to January 2018			
	(Average Index - 6353) (Slabs - 1301)		
i) Upto Rs.2,400=00	455.35 % of Basic Pension		
ii) Rs.2,401=00 to Rs.3,850=00	Rs.10,928=40 + 377.29 % of Basic Pension in excess of Rs.2,400=00		
iii) Rs.3,851=00 to Rs.4,100=00	Rs.16,399=10 + 221.17 % of Basic Pension in excess of Rs.3,850=00		
iv)Above Rs.4,100=00	Rs16,952=02 + 117.09 % of Basic Pension in excess of Rs.4,100=00		
Dearness Relief payable to Pensioners who I Sr. No. Basic Pension	retired on or after 1-11-1997 / 1-04-1998 To 31-10-2002 Dearness Relief for the months from August 2017 to January 2018 (Average Index - 6353) (Slabs - 1167)		
i) Upto Rs.3,550=00	280=08 %		
ii) Rs.3,551=00 to Rs.5,650=00	Rs.9,942=84 + 233.40 % of Basic Pension in excess of Rs.3,550=00		
iii) Rs.5,651=00 to Rs.6,010=00	Rs.14,844=24 + 140.04 % of Basic Pension in excess of Rs.5,650=00		
iv)Above Rs.6,010=00	Rs15,348=38 + 70.02 % of Basic Pension in excess of Rs.6,010=00		
Dearness Relief payable to Pensioners who retired on or after 1-11-2002 To 31-10-2007 for the months from August 2017 to January 2018 (Average Index (CPI) for quarter ended June 2017 - 6353; and No.of Slabs - 1016) Rate of Dearness Relief on Pension: -182.88 % of Basic pension (Ignore decimals from 3rd place onwards)			
Dearness Relief to Pensioners who Retired on or after 1-11-2007 to 31-10-2012			
for the months from August 2017 to January 2018 (Average Index - CPI - for quarter ended June 2017 :- 6353 ; and No.of Slabs - 879) Rate of Dearness Relief on Pension :- 131.85 % of Basic pension (Ignore decimals from 3rd place onwards)on next page			

(Annexure - I contd.)

Dearness Relief to Pensioners who retired on or after 1-11-2012

for the months from August 2017 to January 2018

(Average Index (CPI) for quarter ended June 2017 : 6353; and No. of Slabs - 478 Rate of Dearness Relief on Pension :- 47.80 % of Basic Pension

(Ignore decimals from 3rd place onwards)

(Annexure - II)

DEARNESS RELIEF PAYABLE ON FAMILY PENSION FOR THE MONTHS FROM AUGUST 2017 TO JANUARY 2018

Dearness Relief for Family Pensioners of those Pensioners who died or retired

- (a) before 1.11.1992 / 1.7.1993
- (b) on or after 1.11.1992 / 1.7.1993 but before 1.11.1997 / 1.4.1998
- (c) on or after 1.11.1997 / 1.4.1998 but before 01.11.2002
- (d) on or after 1.11.2002 but before 1.11.2007 and
- (e) on or after 1.11.2007 but before 1.11.2012
- (f) on or after 1.11.2012

will be paid as per the tables given for the pensioners in Annexure I.

Payment of Arrears to the 5th, 6th & 7th BPS Pensioners Getting detailed Calculation Sheet from the branch

We are getting number of queries from our pensioners who got arrears on account of revision of basic pension w.e.f. 1-11-1986 till date of retirement, about how to get calculation sheets for the same. For this, pensioners who got arrears have to go to the pension-paying branch and request the concerned officer / staff who is looking after staff pension matters to provide the calculation sheets for which following steps need to be taken by the Branch staff on Bank's computer system.

(Please note that one cannot have access to this facility on computer at home for the time being)

- 1) Open the "HRMS Portal" site by using the link https://hrms.onlinesbi.com
- 2) A screen will appear where at the bottom there is a link 'Arrear Details (Pension)'. Click on it.
- 3) Then, a 'Log-in' screen will appear where the officer / staff concerned will have to enter his 'User ID' and 'Password' in appropriate columns.
- 4) Then, the next screen "Arrears Details" will appear. In the column "Enter Pensioner PF Index for viewing details" enter the PF Index No. of the pensioner and click in the next box named 'Display Details'.
- 5) In the next screen, the 'Monthly Basic Details' of the pensioner will be seen. Here, click at the right hand side of the bottom of the screen "View Monthly Details" to see the monthly report.
- 6) A new screen will appear where on the above there is a Box "Generate PDF Document".
- 7) Click on this box 'Generate PDF Document' to generate PDF document.
- 8) When the next screen will appear, at the bottom click either 'Open' or 'Save' as per requirement.
- 9) Then, request the officer / staff to give you print out of the detailed statement which is appearing on the 'screen'.

युनिट वार्ता : कोल्हापूर युनिटची वार्षिक सर्वसाधारण सभा बुधवार दिनांक १३ सप्टेंबर २०१७ रोजी सकाळी १० वाजता 'खरे मंगल कार्यालय', शिवाजी विद्यापीठ रोड, राजारामपुरी कोल्हापूर येथे आयोजित केली आहे. तरी कोल्हापूर जिल्ह्यातील सर्वसभासद, सहसभासद व फॅमिली पेन्शनर्स या सर्वांनी सभेस उपस्थित राहावे ही विनंती. – सौ.पंढरपुरे, कार्यवाह (कोल्हापूर युनिट)

सन २०१६-१७ या वर्षाच्या 'कै. वासुदेव विञ्चल गंधे व कै. श्रीमती उमाबाई वासुदेव गंधे' पुरस्काराचे मानकरी श्री.सुभाष वासुदेव आगरकर श्री. सोमनाथ उर्फ तात्या दीक्षित.

यंदाचा 'कै. वासुदेव विव्वल गंधे व कै. श्रीमती उमाबाई वासुदेव गंधे' पुरस्कार श्री.सुभाष वासुदेव आगरकर यांना देण्याचा निर्णय केंद्रीय कार्यकारिणीने घेतला असल्याचे जेव्हा डोंबिवली-कल्याण परिसरातील आपल्या सभासदांना समजले तेव्हा त्यांना खूप आनंद झाला. कारण श्री.आगरकर यांची सर्वांना सतत बरोबर घेऊन काम करण्याची वृत्ती आणि प्रेमळ स्वभाव. १९९७ साली बँकेतून निवृत्ती घेतल्यावर श्री.बी.जी.दांडेकर व एस्.बी.गोरवले यांचे प्रोत्साहनामुळे असोसिएशनच्या कामात लक्ष घालण्यास सुरूवात करून या भागातील बँकेच्या जवळ जवळ ८०० पेन्शनर्सना असोसिएशनचे सभासद क्रून घेतले व त्यांचे पेन्शनविषयक प्रश्न सोडवण्यासाठी. बॅकेच्या सर्व अधिकाऱ्यांशी सौहार्दाचे संबंध ठेवून पुढाकार घेतला. बॅकेच्या मेडिकल फॅसिलिटी अंतर्गत पेन्शनर्सच्या सोयीसाठी बॅकेचा दवाखाना सुरू करून पेन्शनर्ससाठी वैद्यकीय सुविधा उपलब्ध क्रून दिल्या याबद्दल सर्व पेन्शनर्स त्यांचे कौतुकच करतात. तसेच एम्.आय.डी.सी. एरियातील 'डोंबिवली इंडस्ट्रीयल इस्टेट' शाखेत पेनशनर्सची 'पेन्शन' खाती सुरू करण्यासाठी श्री.आगरकरांनी सतत प्रयत्न व आग्रह धरून या भागात राहणाऱ्या पेन्शनर्सची सोय करून दिली त्याबद्दल सर्व पेन्शनर्स त्यांचे आभार व्यक्त करतात.

दरवर्षी पेन्शनरांचे मेळावे आयोजित कञ्जन सर्व सभासदांना बँकेने पेन्शनर्ससाठी कोणकोणत्या नविन योजना उपलब्ध करून दिल्या आहेत. तसेच असोसिएशन पेन्शनर्सच्या विविध मागण्या मान्य करून घेण्यासाठी बँकेच्या वरिष्ठ पातळीवर व कोर्टाच्या माध्यमातून करीत असलेल्या प्रयत्नांविषयीची माहिती श्री.दांडेकर व श्री.गोरवले यांची मार्गदर्शक भाषणे आयोजित करून सभासदांचे उद्बोधन करीत असतात. या सर्व कामात सर्वश्री जमद्रुशी, फडके, रणदिवे, शेट्टी इत्यादी स्थानिक कार्यकर्त्यांची मदत घेऊन त्यांना असोसिएशनच्या कामात सहभागी कञ्बन घेतात. गेली ४/५ वर्षे ते मुंबई झोनल सब्सेंटरचे खिजनदार म्हणून कार्यरत आहेत. इतक्या सर्व कार्यमृत्रतेचे श्रेय ते 'ब्रह्मविद्या' या आध्यात्मिक साधनेला देतात. तसेच त्याच्या सुविद्य पत्नि सौ.सुहासताई यांची साथ त्यांना लाभली म्हणून ते असोसिएशनचे कार्य करू शकले व अजूनही करत आहेत याचा श्री.आगरकर आवर्जून उल्लेख करतात. अशा या पंचाहत्तरी गाठलेल्या असोसिएशनच्या निस्पृह कार्यकर्त्याला मानाचा मुजरा देण्यासाठी हा लेखन प्रपंच ! - यशवंत जमदग्नी, डोंबिवली ''आयुष्य हे विधात्याच्या वहीतल पान असतं, शेवटचं पान मृत्यु, पहिलं पान जन्म असतं, मधली पाने आपणच भरायची, कारण ते आपलं कर्म असतं''

कवी मंगेश पाडगावकरांच्या कवितेतल्या या ओळी वाचल्या आणि माझ्या डोळ्यासमोर उभे राहिले तात्यांच्या कर्माचे पान. धुळे येथील दीक्षित कुटुंब हे बहीण-भावाचं मोठं आणि सुसंस्कृत, स्शिक्षित व सेवाभावी कुटुंब. बहीण-भावंड नोकरीसोबत समाजसेवेशी बांधिलकी असलेले. त्यातले श्री. सोमनाथ पंढरीनाथ दीक्षित (तात्या) वय वर्षे ७३. त्यातली ४० वर्षे स्टेट बँकेची निष्कलंक सेवा व त्यानंतर तब्बल १३ वर्षे पेन्शनर्स असोसिएशनमध्ये कार्यरत. सतत ज्येष्ठांची सेवा, त्यांच्या सुख दुःखात तन-मन-धनाने सहभाग. सभासद करून घेणे, अडचणी समजून त्या सोडवणे, त्यासाठी मुंबई, औरंगाबाद येथील कार्यालयाशी संपर्क, संघटनेच्या वरीष्ठ पदाधिकाऱ्यांची मदत घेणे, सतत पेन्शनर्सचे भले करण्यासाठी धडपड-धावाधाव, पायाला भिंगरी - ''असा हा पूजनीय साने गुरूजींचा धडपडणारा मुलगा." ना वयाचे भान ना शारीरिक व्याधींची पर्वा, वेळप्रसंगी कुटुंबाकडे दुर्लक्ष झाले तरी चालेल. एकच तळमळ, ज्येष्ठांना मदत करणे. त्यासाठी पायाला चाके बांधली, कानाला भ्रमणध्वनी असा आमचा तात्या.

तात्यांनी २००४ पासून आजपर्यंत मधली २ वर्षे सोडली तर धुळे-नंदूरबार युनिटचे अध्यक्षपद सांभाळले. आत्तापर्यंत २११ पेन्शनर्सना सभासद केले. संघटनेसाठी रु. १, २०,०००/- च्या देणम्या गोळा केल्या. तसेच मेडिकल बिलासाठी TPA च्या सभा घेतल्या, मेडीकल कॅम्प घेतले. माजी सैनिकाच्या खूप जुन्या केसेसमध्ये सतत लक्ष घालून सभासदांना न्याय मिळवून दिला. २०१४ मध्ये धुळे येथे आपल्या संस्थेची सर्कल कॉन्फरन्स यशस्वी करण्यात त्यांनी अहोरात्र परिश्रम घेतले. सर्व युनिट टीम सोबत घेऊन अधिवेशन उत्कृष्टपणे पार पाडले. यजमान धुळे युनिटचे अध्यक्ष म्हणून सर्व सहकाऱ्यांच्या मदतीने लाखांच्या देणम्या गोळा केल्या व हेडकार्टर कडून अल्प निधी घेऊन अधिवेशन उत्तमपणे पार पाडले.

अशा या सेवाव्रती तात्यांना यावर्षी के. वा. वि. गंधे व के. श्रीमती उमाबाई वा. गंधे पुरस्काराने गौरविण्यात येत आहे. त्याबद्दल त्यांचे विशेष अभिनंदन

> साहेबराव देसाई, अध्यक्ष औरंगाबाद झोनल सबसेंटर

ललित

जादू बोटांची

मानवी शरीराचा प्रत्येक अवयव महत्वाचाच आहे. प्रत्येक अवयवाची कामिगरी वेगळी असते, आणि तितकीच महत्वाचीपण असते. अरे! हातापेक्षा पाय दुखला तर चालेल बाबा. पण प्रत्यक्षात माणसाला काहीही दुखलं खुपलं तर सहन होत नाही. कारण दुखल्याशिवाय आपल्याला त्याचं महत्त्व कळत नाही.

साधंच पाहा ना! बोट कापलं, पट्टी बांधली की अनेक कामं करायला आपल्याला त्रास होतो. हाता पायाची बोटंच असतात. पण त्यांचं काम वेगळ असतं. सकाळी उठल्यावर दात घासण्यापासून दिवसाची सुरूवात होते. स्वच्छतेसाठी बोटं अनेक कामं करतात. नुसते हात आहेत पण बोटं नाहीत तर कसं होणार?

हाताची बोटं स्वयंपाक, भांडी घासणं, केर-फरशी, साफ-सफाई अनेक कामं करतात. गांडी चालवताना बोटांनीच हॅंडल धरतो, ब्रेक गीअर सगळं बोटांनीच करतो. बोटं छान दिसावी म्हणून अंगठ्या घालतात. नखांना नेलपेंट लावतात. नखांना छानसा आकार देतात.

काहींची बोटं दगड, विटा, माती, सिमेंट उचलून भांडी घासून खराब होतात. काहींची मऊ रेशमासारखी असतात. तर काहींची राठ, घट्टे पडलेली, रखरखीतच असतात. हे सगळं त्यांच्या कामाच्या प्रकारावर अवलंबून असतं.

पण काहींच्या बोटात जादू असते. जादू असलेली बोटं कलाकारांची असतात. ती तबला, पेटी, सतार, सरोद, बासरी, व्हॉय़लीन अशी अनेक वाद्यं वाजवणारी असतात. ठेवलेली पेटी त्यांच्या हाती दिली की त्यांची जादूची बोटं मेंदूने दिलेल्या आज्ञा पाळून मेंदू आणि मनातील विचार ह्या पेटीच्या स्वरातून आपल्यापुढे मांडत असतात. ते ह्या वादनातून सर्वांना आनंदित करत असतात. दुसऱ्यांना झालेला आनंद पाहून स्वतःही आनंदीत होणार व आणखी कुशलतेने सुश्राव्य स्वर लहरी बाहेर टाकत असतात. गाणं गळयानी गायलं जातं पण पेटी व अनेक वाद्यं बोटांच्या सुयोग्य हालचालीतून सुगम, सुरेल, सुश्राव्य स्वरांची अनुभूती आपल्याला देत असतात.

हीच बोटं सुंदर रांगोळी काढतात. त्यात निरनिराळे रंग भरतात. साहित्य लेखन करतात. काव्य लिहितात. तान्हुल्याला तेल लावून मऊसूत ठेवतात.

प्रसंगी हेच हात हीच बोटं, तलवार, बंदूक शस्त्रास्त्र हातात घेऊन सर्वनाश पण करतात. सुंदर दागिने घडवतात. बारीक-सारीक कलाकुसर करून सौंदर्यपूर्ण वास्तु-शिल्प पण बनवतात. दगडातून देवाची मूर्ती बनवतात. विचार करत राहिलं तर बोटांवर अनेक पानं लिहून होतील.

तान्हुल्याला आई बोटांचा पाळणा करून त्याला जोजवते. कधी तीच आई रागाने पाठीवर धपाटा घालते आणि त्याच बोटांनी तेल पण लावते. त्याचा चेहरी मायेने कुरवाळते, लाडही करते. ह्या बोटांच्या स्पर्शातून प्रेम, भावना पण एकमेकांना समजतात. मूक-बधीर तसेच अंध लोकांचे बरेच व्यवहार, वाचन बोटांच्या भरवशावर असतं. चित्रकार बोटांच्याच मदतीने चित्रातून सर्व भावना दाखवतात, व्यक्त करतात.

ह्याच बोटांनी ह्याच हातांनी चोरी पण होते. गाव, शहर स्वच्छ ठेवण्यासाठी स्वच्छ ठेवणाऱ्या, कचरा वेचणाऱ्या लोकांची बोटं सतत घाणीत असतात. तेव्हा कुठे परिसर स्वच्छ होतो.

ऑपरेशन करणाऱ्या डॉक्टरांची बोटं वेगळीच असतात. त्यांच्या बोटांच्या योग्य कुशल करामतीमुळे अनेकांचे प्राण वाचतात. बोटांच्या आधाराने नाडी परीक्षण करून रोगाचं निदान पण केलं जातं. हीच बोटं दारूचा ग्लास बोटांमध्ये हातामध्ये धरून पोटात रिचवतात. त्यसनी होऊन संसाराची राख-रांगोळी करतात. तंबाखू मळणारी पण बोटचं असतात. दिवाळीसाठी पणत्या, मातीची भांडी, थंडगार पाणी देणारे माठ, सुरया, कुंड्या पण बनवतात.

पण ह्या सर्व गोष्टी करण्यासाठी मेंदूचं काम नीट हवं तो ठिकाणावर हवा. मेंदू नीटपणे आपली कामगिरी बजावत असेल तरच त्याने दिलेल्या आज्ञा पाळल्या जातील. मेंदूची संवेदना कमी झाली तर कितीही कला अवगत असल्या तरी हा मेंदू नावाचा राजा रूसला, बिथरला तर बाकी सर्व अवयवरूपी प्रजा निकामी होऊन बसते. त्याच्या सुयोग्य कार्यावरच सर्व अवलंबून आहे.

चांगलं काम करण्यासाठी मनावर, मेंदूवर चांगले संस्कार हवेत तरच ही बोटं योग्य काम निवडतील आणि नीट करतील.

રિ 99 सौ. निशा चिपळूणकर, पुणे मो. नं. ९८८१७७३७४१

लायकी

चार दमड्या फेकून, हवेचे पंख लावून मोठ्या दिमाखाने उतरलोय आम्ही डथे आम्हाला आहे का किंमत? इथल्या मातीची, या मातीत रुजलेल्या इतिहासाची आमच्या वर्तमानासाठी त्यांनी पेललेल्या भूतकाळाची त्या निधड्या छातीच्या वीरांनी गोळ्या झेलत आमच्या भविष्यासाठी पाया रचला त्याच्याच पायऱ्या चढतोय आम्ही मुर्दाडपणे नसलेली छत्तीस इंच छाती पुढे काढून! आपल्या कोटी कोटी बांधवांसाठी त्यांनी हसत हसत मरणयातना सहन केल्या त्यांच्यामुळे कोटी कोटी बांधव स्वाभिमानाने, देशप्रेमाने पेटून उठले अन् आम्ही मात्र पराकोटीचे बेफिकीर.... ज्यांच्या पायाशी उभे राहण्याची आपली लायकी नाही त्या वीरपुरुषांसोबत सेल्फी काढण्यात स्वतःला धन्य धन्य समझतो!!

> सौ. सुषमा तिळवे, फोंडागोवा मो. ९८२३०५५७५१

नव्या पिढीची लाईफ स्टाईल

डाट्या हातात चालू मोबाईल उजव्या हातात चालू कार/मोटरसायकल आर. टी. ओ. पोलीसांना आम्ही झुगारणारे तुम्ही कोण आम्हाला विचारणारे?... आम्ही नातेवाईकांत मिसळत नाही आम्हाला लिखाण, वाचन आवडत नाही आजुबाजुला काय काय चाललंय? आम्हास त्याचे देणे-घेणे नाही... आम्हाला कळत नाहीत, नाती-गोती कोण मावशी, कोण आत्या? कोण मामा, कोण काका? असे का? ते मात्र विचारू नका... आम्ही कोण म्हणोनी काय पुसता? आम्ही असू राजे या युगाचे आमच्या फंदात तुम्ही पडू नका या युगात हे असेच चालायचे... वागणे असेच हे या पिढीचे का बरे, ते विचारू नका आम्ही असे का वागतो ते ते नाही तुम्हास समजायचे...

3&

प्रभाकर कानिटकर, कोल्हापूर मो. नं. ९८८११९९१९९

ठेव नात्यांची

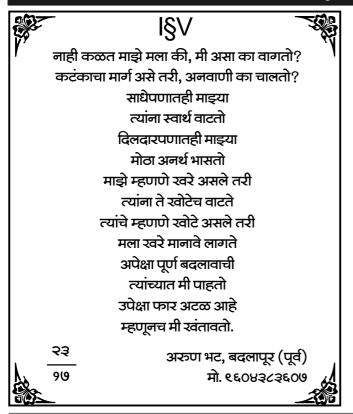
जीवनात पैशालाच जो मानतो मोठं त्याचं समजून जावं नशीबच खोटं॥१॥ जीवनगाडा चालवायला पैसा, जसे पेट्रोल इतर यंत्रणेच्या सहकाराभावी जातो गाडीचा कंट्रोल॥२॥ फुल्ल भरलेल्या टाकीला मदत लागते यंत्रणेची पैसा असला तरीही बूज ठेवावी नात्यांची।।३।। गरज लागल्यावरच नात्यांची जाणीव होते आवश्यकता असते तेव्हा बँक-खातेच कामी येते।।४।।

पण त्याकरिता खात्यात काही ठेवावे लागते जपलेल्या नात्यांची ठेव अशीच कामी येते॥४॥

२७ सीमा चित्रे, नागपूर १७ मो. ९६६५०७१०९१



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सूचना : १) या मासिकांत प्रसिद्ध झालेल्या लेखांतील मतांशी संपादकमंडळ सहमत असेलच असे नाही. तसेच जाहिरातीतील मजकुराची सत्यासत्यता सभासदांनी स्वत: 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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