

SBI PEN. ASSN.'S SAMVAD

ॐॐॐ - H\$ nŷeZg°Agm(gEeZ (_f-B°gH\$), nŷo` mMr Jŷn{ŷH\$m



g \$ d m X

Price ₹ 3/-

gŷnXr à{VgnX {i ncm & dnX ZH\$no gŷnX Agnrcm &&

Vol.- 10

Issue 2

Aug 2017 - 2017 (pages 24)

August 2017

gŷnXH\$s`

{à` g^ngX~ŷŷ^JZtZm

gŷnXH\$s` - H\$ Vrb nŷeZanŷ_Ü` oMMmEH\$M à_ŷ
{df` Anho VmähUOogŷn{aV nŷeZMm È`_m_ŷ oAm_Mm
^«_Uüdzr gVV "{~Pr' AgVm Amnè`m nŷeZa
g^ngXnŷo nŷeZa`m WH\$~nH\$sA`m no_ŷdf`r {dMnaUm
H\$aUmaoAg\$` \sŷZ Anârbm dō r-Adō r dnaŷna`ŷ
AgVmV. Ambo gdmMo AmdS`Vo ZVō d _mJXeH\$
AmKaUr` I r. Eg. ~r. Jm bo AmU I r. ~r. Or.
XnH\$a VgM gKQZMo AY` nXn{YH\$mar d g{H\$`
H\$m ŷV\$} `m ~hŷH\$ŷo \sŷZ Xd rb`mM H\$maUmZo
amŷXdg "{~Pr' AgVmV. Amnè`m g^ngXnŷo nŷeZ
WH\$~nH\$s gŷnXH\$s Oem {dMnaUm AgVmV VenM gdmM
ŷ`m nb`mVrb "Hōg'À`m ^{dVi`n{df`rXd rb MŷHsem
AgVmV. Aŷmŷ "gŷnX'À`m _mŷ_ _mVZ`m gŷnXH\$s
g^ngXnŷo AgnrcmEeZH\$sŷZ _m{hVr gnKa Hōbr OnVM.

àXrKŷmi Mmbbōmŷ`m nb`rZ bTçngnR` AnOda
`Vm AmU BpANV dm Anōj V`e N{i`nŷmV`ŷo Aem
dō r g^ngXnŷo hŷnŷam AmZŷ {Z g_mŷmZ AmU AmH\$
eāXnŷ i`ŠV H\$e\$ eH\$V Znr. gnŷV H\$mi r AmU
gdŷOU Vm AmZŷ {Z VM g_mŷmZ AZŷdrV AnŷmV.

Amnè`m hOmam~n{YV (Affected) g^ngXnŷo`m
nŷeZ_Yrb ŷŷ, A{Z`{VVm Xp H\$e\$Z 5 i`m, 6 i`m
d 7 i`m {Unj r` dVZ H\$amanzgma ŷ`me` d VH\$gŷV
Xō nŷeZMr aŠH\$` WH\$~nH\$sgh È`m-È`m
nŷeZYmaH\$ŷm`m I nÈ`mVZ O_m H\$aÈ`mMr n{H\$`m

Anŷnŷo>AT a`~ihŷer nŷo`hŷb Aer Anj m Anho
È`mVZhr Á`m H\$ŷmUm nŷm (eligible) nŷeZYmaH\$ŷm`m
I mÈ`mV MŷH\$Z dm AZdYmZmZo Vr Xō aŠH\$` O_m
H\$and`mMr anŷZ Jbr Agō È`nZnr Vr bdH\$aM {Xbr
OnBō d MŷH\$ gŷnabr OnBō. È`m_ŷ oHōUrhr AmU{VH\$
dm hVme hŷÈ`mMo H\$maU Znr. ho gd`H\$ŷm` AE`ŷ/
{H\$MHSō> d JŷmJŷrMŷhŷŷ Varhr Vo`eñrnŷo nma
nŷÈ`mV Amnè`m gKQZMo nXn{YH\$mar ({defV... I r.
Eg. ~r. Jm bod ~r. Or. XnH\$a gŷnē) `nŷo`mJXnZ
{def Cēbd Zr` hŷŷo È`m_ŷ ogŷŷYV br`mŷu g^ngX
Amnè`m gKQZōVr {Z{üVM H\$ŷm` F\$Ur anŷVrb.

AmU XV Agbē`mŷ`m nb`rZ bTçngnR` AnOda
Amnè`m gKQZMo bj ndYr én`o I M°Prbo AnŷV. AZ`
nŷŷr hŷŷrb. H\$maU Amnbm 50 ŷH\$ nŷeZgnR`Mm bTçn
`mŷŷr MŷbM anŷUma Anho g^ngXnŷo`m {dī dngnda
Ambr gKQZm I Mŷŷo{edYZŷ`nŷrV Anho hr Jmŷ >
bj nŷ KD\$Z Amnè`m gKQZōbōm`mŷu nŷeZa g^ngXnŷo`m
Anŷŷŷ gŷnē`mMo Oo Andnŷ H\$bo Anho È`m m gdmZr
^akng à{VgnX ŷndm AnŷU Amnè`m gKQZMo hŷŷ ~i H\$ō>
H\$and`m Aer Anâhr "gŷnX'À`m dVrZogdmH\$ŷi H\$ŷi rMr
{dZŷr H\$aVno Amnè`m MŷbAgbē`mŷ`m nb`rZ bTçnV
Amnè`m 100 ŷH\$ AŷV`e bdH\$aM {i b Agm
AmU {dçng ~mi Jŷm ŷŷ`dnX!

HōVgZ am Mŷ Anŷbo
^«_Uüdzr ...9552592279

**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".

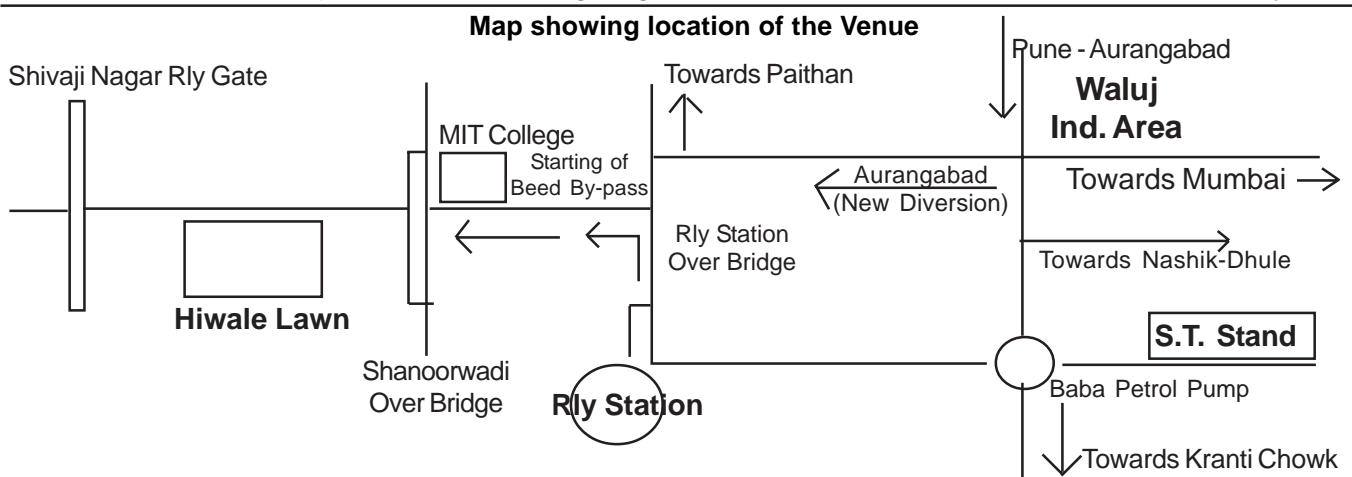
3) The outstation Members who will require Lodging/Boarding arrangements on the evening of 16th September 2017, are requested to inform the Organizing Committee Members in writing, (whose Names, & Phone numbers are given hereunder), well in advance (i.e. latest by 10th September 2017), in-order-to enable the committee members to finalize the arrangements. Please quote your Membership Number in your correspondence with the following Committee Members.

- I) 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." **- Secretary**



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)

gH\$B gH\$Oar nUo`nZr {Xbbr _mfhVr

5, 6 d 7 i`m~r.nr.Eg.n`veZg^\\$_{br n`veZg^\`mZm_{i Umè`mn`veZ WH\$~mH\$s ~m~V ...

I r. {dbmg Jy`o gH\$B gH\$Oar `nZr H\$ i {dbo AnhoH\$s, A`mn`veZg^\\$_{br n`veZg^\`mZm`veZ _Yrb A{Z`_{VVM Xp Pnè`m`i oOr H\$nr WH\$~mH\$s {i Uma Anho È`mVZ CXma hñVo Agm`gEeZbm WH\$~mH\$s {i Umè`m bm`mVvZr XUJr XE`m~ObMo Amrhz Obj 2017 A`m gdmX _Ü`o H\$bbbo AmM. {X. 1 AmUñQ> 2017 anOr nUo`WpPnè`mgH\$B _ZqOJ H\$_{O:A`m I`m(gH\$ g^V I nrbà`mUo{ZU` KE`mV Ambm

2) 5, 6 d 7 i`m BPS _Yrb A`m n`veZg^\\$_{br n`veZg^\`mZm WH\$~mH\$s {i nbr/{i Uma Anho Aem gdmZm Z`nUo{dZVr H\$aE`mV `Vo H\$s È`nZr CXmahñVo Agm`gEeZbm I nbr Z`y H\$è`mà`mUo XUJr Úmdr.

i) A`mZm EH\$U WH\$~mH\$s é. 1 bml m`v {i nbr/{i Uma Anho Aem n`veZg^\`mZm Amrhz H\$aE`mV `Vo H\$s È`nZr WH\$~mH\$sA`m 5% aSH\$_ AWdm H\$_rV H\$_r é. 5000/- (é. 5 hOma _ml) XUJr Úmdr.

ii) A`mZm EH\$U WH\$~mH\$s é. 1 bml m`m da {i nbr / {i Uma Anho È`nZm Amrhz H\$aE`mV `Vo H\$s È`nZr WH\$~mH\$sA`m 5% aSH\$_ AWdm OmVrV OmV é. 10,000/- (é. Xhm hOma _ml) XUJr Úmdr.

gH\$B _ZqOJ H\$_{O:A`m _tgZr Oar Aer {dZVr H\$br AnhoH\$s, H\$_rV H\$_r XUJr é. 5000/- Úmdr. (H\$maU WH\$~mH\$sA`m 90% a`\$_ gÜ`m AXm H\$aE`mV `V Anho), Var Agm`gEeZ _tg`mH\$smUÈ`mhr àH\$maMr gŠVr H\$aV Znr. _tg`E`m`m BAN`Zgma XUJr XD\$ eH\$VnV. È`mMà`mUoda Cèbd bè`m aH\$_ng m OmV a`\$_ OoXD\$ BpAN`VnV È`nZr nU Vr Adí` Úmdr.

3) Anàhr n`veZg^\\$_{br n`veZg^\`m{ZXE`ng AnUJz Xb/mH\$s da Z`y H\$bbom _Om Odi Odi 20 Vo30 df}~H\$/H\$D gaH\$maH\$s`ab\$~V hnm/m Amè`m

Agm`gEeZMo d[aõ>nXm{YH\$mar (XmKEmZo Oo AmO Amè`mV ZnrV Vo nplu H\$m_ H\$bbogd`nXm{YH\$mar d gÜ`mMo nXm{YH\$mar) AZH\$ df} àmUnUmZo AmUmng `mZ` Y`m {i mdm ahUyZ `m~ObMr bT`B`AOZhr bT`V Anhv. darb WH\$~mH\$s ~m~V, I r.~r. Or. Xn\$H\$a, _B`gH\$B Agm`gEeZMo gèbmUma, d I r. Eg. ~r. Jml bo gH\$B à(gS>`nZr ~H\$A`m H\$sm`m`gDaA`m d[aõ>A{YH\$me`ng`ano`a MM)`m AZH\$ \dè`m H\$è`m Anhv. WH\$~mH\$s H\$er H\$sm`m`dr `m ~ObMo V`g VgM _hmJnB`I`m~XObMr gŠ`Bg`d BVa _hIdmMr _mfhVr È`nZr ~H\$A`m A{YH\$me`nZm{Xbr. `m gd`_mfhVr`i o n`veZg^\`mZm {i Umar WH\$~mH\$s H\$sm`E`ng ~H\$g VgM n`veZg^\`mZm I _XV Pnbr. AY`WmWH\$~mH\$sMr aSH\$_ ZSH\$s H\$aUo I _n AdKS>Pnbo AgVo I r. Xn\$H\$a Oo AmO 88 dfn`mAnhv, d Vo I _nM AmYr {Zd`mPnè`mZo È`nZm H\$nrM WH\$~mH\$s {i Uma Znr. I r. Jml bo nU 78 dfn`mAnhv. I _n d`nH\$a AgZhr n`veZg^\`mZm Y`m {i mdm ahUyZ AZH\$ df} `m XnKEmZr Ai`mhVnUo OoH\$ i >H\$boAnhv È`m~Ob gH\$B _ZqOJ H\$_{O:A`m gd`_tgZr È`nZ`mà{V H\$Vkm`i`o\$ H\$e\$Z C`^`VnMo _Z`nplH\$ Am`na _mZbo

4) n`veZg^\`mZm ^{JZtZm Amè`m Agm`gEeZMo nplm`_rMoVgM gÜ`mMonXm{YH\$mar `nZr AZH\$ df}Oo AWH\$ n{al _KVboAnhv, È`mMà`mUoH\$smMrhr VbZm hnd\$ eH\$Uma Znr Aer È`mMr {Zabg d {Za\$`a gdm bj mV K/m Anàhr AmUmgnr Ay`H\$aUmngyZ no`mZo Amrhz H\$aV Anhv H\$s 5, 6 d 7 i`m~r. nr. Eg? bm`mVvZr CXmahñVo Agm`gEeZbm da Z`y H\$è`mà`mUo XUJr Úmdr. AmU gdmZr `m XUJrH\$S` AmUm gdmZr P0`Umè`m d AE`\$ àm`UH\$a`mUo H\$m_ H\$aUmè`m`i`SVt~Ob AmU EH\$ àH\$maMmAnKaM i`o\$ H\$arV Anhv/ Aem Ni`Zonhndo gd`XU`m`mMr a`\$_ "brJb \S>AH\$nd\$Q`bm O`m H\$aE`mV `B. `m~ObMm Cèbd AmU Mh\$da/n`mV H\$andm Ambr 50% n`veZa`m`mJUrmr H\$g AOZhr {Xèbr CAM Y`m b`mV ab\$~V Anhod AmUmng `mZ` Y`m {i m`V Vr gj _nUo bT`Uma Anhv.

(nmZ 7 nrhm)

(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".

- Circle Secretary

(nmZ 5 dē\$Z)

5) i) Ambbm MH\$, Eg. ~r. Am̄. nŷeZg[©]
AgnŷgEeZ (B[©]gH\$B) nŷU^o brJb \S\$>AH\$D\$O>
`m ZmchnZo H\$mT̄xrdm

ii) Á`m bmnH\$mZm AmZbnBZ ngo O_m H\$am` Mo
AgVrb È` nMgnR̄x

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

AmZbnBZ ngonnR̄dUñè` nZr AgnŷgEeZÀ` mB[©]b
nT̄` mda gñJ[©]Vnerb nR̄dmdm àhUOo Anāhmg
XUJrÀ` m aH\$_Mm Vmi _i KnbUo eŠ` hmbB̄.

email address : sbipenmumbai@gmail.com

gd[©]nŷeZg[©]~ŷy-^{JZtZm ew^ANxnd XrKn[©]wbmn[©]
hrM àmVZm

gH\$B gblQar

XwJ X {ZYZ

Annè`m AgnŷgEeZMo Oi Jmd {OèørnMo
OnBQ>gblQar I r. Jnm̄i ~ko`nMod`nÀ`m 65
ì`m dfu öX` {dH\$nanÀ`m Vrd«PQŠ`mZo ZH\$VM
{ZYZ Prbo I r. ~ko`nnOŠB[©] JnsZa àhUyZ
~H6V bnJbo È`nMr ZVa _g]Oa d H\$(e`a
àhUyZ nXnbVr Prbr. È`nÀ`mCÈH\$`i >gñH\$m[©]o
È`nZr 100 À`m da g^mgX H6bV. ~H6A`m
{SñnzgarV SñŠQanZm Vo gdVmnar ghme`
H\$arV. VgM Oi Jmd `ZQMo gd[©]AH\$D\$O>g²
{b{hUo a{OnO>g[©]R̄dUoB. gd[©]H\$m_o{~ZM[©]H\$
H\$aV. Vo Eg? ~r. Am̄. , Oi Jmd E_bbnB[©]
gnm̄ QxMo 10 Vo12 df)nXmYH\$mar hmb/o È`nÀ`m
{ZYZmZoAmbr gñWmEH\$mMnJè`mH\$m[©]PIŠÈ`ng
_H\$br Anho I r. ~ko`nZm ^ndnJ[©]I ŌnDbr.
È`nÀ`mAnÈà`ng enV {i no È`nÀ`mH6Oq~`nÀ`m
XwJ nV Anāhr gd[©]gh^mJr AnhnV.

- gblQar

A{^Z&Zr`

Amā\$Jm-nX PmZb g~gDa

Amā\$Jm-nX PmZb g~ g]OaMo AU`j ,
I r. gnhe-and XgnB[©] nM {X. 8/7/2017 anOr
Yñi o`ŷVo _anR̄m gdm gKmA`m amß`_hmēgdr
A{YdeZnV ""_anR̄ng_nO ^fU"" nānH\$na XD\$Z
_mZnÌ mgh gY_mZ H\$aÈ`mV Anbm

^naVnMo gñJ U amÀ` _Jr Sñi gn[©]m[©] ^m_ao
d gdm gK[©]nMo gñWmH\$ AU`j _m niefn[©]m_Or
I H\$Sa`nMohñVol r. XgnB[©] nZm_mZnÌ XÈ`mV
Anbod È`nÀ`m 25 dfn[©]m AI \$>gdMm Jmā
H\$aÈ`mV Anbm

I r. XgnBMoAgnŷgEeZV\\$_hm(XH\$ A{^Z&Z

gblQar

E

Agoh\$m?

E

_Èñ`nÀ`m Sñu`nVbo AI w
H6UrM Zñhr nñhbo
H\$ñH\$si À`m H\$R̄xVbo éXZ
H6Ur H\$Yr Zm EH\$bo

AmX[©]a dñ mda \b,
H\$YrM Zñhr \bbo
{hai`m {ZdSñJnMo amn
AOyZ Zñhr _ñnabo

AceEWnā`nÀ`m dUnbm
Vb Zñhr {i nbo
H\$Un[©]m ì`WnMo[©]
H6Vrbñhr Zm D\$H\$bbo

_ñ dOçn[©]m`m OJmV
ZñVJn[©]o Zm AnH\$`i bo
àfVn[©]m n{dÌ qnSñbm
H\$ndu`mZr Zñhr An[©]i I bo

21

eenH\$ dMbtH\$a, Sñi~dbr

E

17

_no 9892265574

E

(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

FREE -WI-FI

आशियाना

Cottage Akshi Alibag

Welcome For Relaxation

only for senior citizens of all
SBI pensioners and there relative & friends

3-Night 4-Days
package Rs.2500/- per person only
including pickup& drop from Alibag
with 3 days sightseeing Rs.1500/- extra

EVERY MONDAY CHECK IN 11 AM & CHECK OUT THURSDAY 11 AM

We serve veg breakfast-lunch-dinner
NONVEG FOOD & AC ROOM CHARGES EXTRA

BOOKING AMOUNT TRANSFER IN SBI AC NO 30449388216
AC. NAME RAJESH RANADE, IFC: SBIN0013034

CALL : 750 7474 825

स्टेट बँक परिवारासाठी माफक मुल्यात डिलक्स सहली

राजगुरु टुर्स™
जिन्हाळा जयणारी माणसं...

केरळ-कन्याकुमारी 22 ऑक्टो, 24 डिसें, 24 जाने
राजस्थान - मेवाड 22 ऑक्टो, 14, 23 डिसें
संपुर्ण / स्पेशल मध्यप्रदेश 19 नोव्हें, 13 जाने.
हैद्राबाद-रामोजी-श्रीशैल्य 4 नोव्हें, 24 डिसें, 7 जाने.
पुरी-भुवनेश्वर-कोणार्क 25 ऑक्टो, 24 डिसें
सोमनाथ-द्वारका-गिरनार 12 नोव्हें, 10 डिसें, 20 जाने.

दुबई*सिंगापूर - मलेशिया*श्रीलंका*थायलंड*भुतान
देश विदेश सहलींचे माहिती पत्रक विनामुल्य घरपोच मिळवा

राजन पाडलोसकर 9322231216

दादर : 022-24318082/24381026 ठाणे : 25345606
www.rajgurutours.com • E-mail : rajgurutours@yahoo.in

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 Upadhyaya of 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 Organisation 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 commenced 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

ML KHANDELWAL
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 retired on or after 1-11-1997 / 1-04-1998 To 31-10-2002

Sr. No. Basic Pension	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'.

`ZQ> dnVnP: H\$mehm` ZQ>Mr dn(fFf\$ gdgmVnaU g^m ~Vdna {XZnfH\$ 13 gB0}a 2017 anOr gH\$mi r
 10 dnOVm "I ao _j b H\$m` nB` ', {ednOr {dUmnrR> anB> anOnam_nmr H\$mehm` Wn Am` nOV H\$br Anho
 Var H\$mehm` {OeomVrb gdg^mgX, ghg^mgX d \\$_br nVeZg^m gdmZr g^g CnpnWV anhdohr
 {dZ}r. - gm.n\$>anm` H\$m` Cnh (H\$mehm` `ZQ>)

gZ 2016-17 `mdfr` m"H\$. dngKod {dC`b JYod H\$. I r_Vr C_m-nB`dngKod JY`o nraH\$nanMo_mZH\$ar I r.gw^mf dngKod AmJaH\$a I r. gno_ZnW C\`\$VnE` mXr{j V.

`Xnm "H\$. dngKod {dC`b JYod H\$. I r_Vr C_m-nB`
dngKod JY`o nraH\$na I r.gw^mf dngKod AmJaH\$a `ngZm
XE` nMm {ZU` H\$Dr` H\$m` H\$naUrZoKv/bm Agè` nMo Oihm
Sx[-dbr-H\$è` nU n[agamVrb Annè` m g^mgXnZm g_Obo
Vohm È` ngZm I yn AmZK Pnbm H\$maU I r.AmJaH\$a `nMr
gdnZmgVV ~am-a KD\$Z H\$m_ H\$aÈ` nMr dVr AnU à`i
nd^md. 1997 gnbr ~H\$VYZ {ZdVr Kmè` mda
I r.-r.Or.XnS`H\$a d Eg?-r.Jml bo` nMo ànE`grhZm_vio
AgnngEeZÀ` m H\$m_mV bj KnbÈ` mg gè\$dmV H\$è\$Z `m
^mJnVrb ~H\$A` mOdi Odi 800 nVezgZm AgnngEeZMo
g^mgX H\$è\$Z Kvbod È` nMo nVez{df` H\$ àiZ
gnè\$dÈ` ngnRf, ~H\$A` m gd`A{YH\$ne` nEr gn`nXnMo gS`
RdVZ nraH\$ma Kvbom ~H\$A` m {S`H\$b \\$(g{bOx` A/VJ
nVezgA` m gm` rgnRf ~H\$Mm Xdml nZm gè\$ H\$è\$Z
nVezggnRf dJH\$S` g`dYm CnbāY H\$è\$Z {Xè` m` m-Ob
gd`nVezg`È` nMo H\$na/H\$M H\$aVnV. VgM E`?Am` .Sf.gr.
E[a` nVrb "Sx[-dbr B\$`nOx` b BnO`> eml V nVezgVr
"nVez' I nMr gè\$ H\$aÈ` ngnRf I r.AmJaH\$anZr gVV à`EZ
d AmJh Yè\$Z `m ^mJnV anhUe` m nVezgVr gm` H\$è\$Z
{Xbr È` m-Ob gd`nVezg`È` nMo Am`na i` `S` H\$aVnV.

Xadfu nVezamMo `i mdo Am` mOV H\$è\$Z gd`
g^mgXnZm ~H\$ZonVezggnRf H\$naH\$naJÈ` m Z{dZ `nOZm
CnbāY H\$è\$Z {Xè` m Anhv, VgM AgnngEeZ nVezgA` m
{d{dY `mJÈ` m `mV` H\$è\$Z KÈ` ngnRf ~H\$A` m d[aO`
nmVi rda d H\$m`m` m `mV` H\$arV Agbè` m
à`EZn{df` rMr `nVr I r.XnS`H\$a d I r.Jml bo` nMr
`mJ`eH\$ ^mfUoAm` nOV H\$è\$Z g^mgXnMoCX`-nVZ H\$arV
AgVnV. `m gd`H\$m_mV gd`r O_X`r, \S`H\$, aU{Xdo
eA` BÈ` mXr nVn{ZH\$ H\$m` H\$È` nMr `XV KD\$Z È` ngZm
AgnngEeZÀ` m H\$m_mV gh^mJr H\$è\$Z Kvbom. Jbr 4/5
df} Vo `B`PmZb g~gD`aMo I {OZXma ahUy` H\$m` AV
Anhv. BVŠ` m gd`H\$m` @`¼VMo I o` Vo`-`{dUm` `m
AnU` mpÈ`_H\$ gmYZlom Xv/mV. VgM È` mÀ` m gVdU` npEZ
gn`gnngVnB` nMr gmV È` ngZm bm^br ahUy` Vo AgnngEeZMo
H\$m` H\$è\$ eH\$bod AOy`r H\$aV Anhv` `mMm I r.AmJaH\$a
AmdOy` C,, d H\$aVnV. Aem` m nMm`mar JnR`bè` m
AgnngEeZÀ` m {Znnh H\$m` H\$È` nMo_mZnMm`_DamXE` ngnRf
hm bd Z ànM !

- `edV O_X`r, Sx[-dbr

""Am` i` ho{dYnÈ` mÀ` m dhrVb nmZ AgV\$
edO`M\$nmZ `È` w n{hb\$nmZ OY` AgV\$
_Ybr nmZoAmUM ^am` Mr, H\$maU VoAmnb\$H\$`_AgV\$'
H\$dr `J`e nns>JmdH\$anA` m H\${dVVe` m` m Ami r
dnMè` m AnU `mÀ` m S`m` ng`ma C^oan{hboVnÈ` nA` m H\$`nMo
nmZ. Yir o` Wrb Xr{j V H\$O` ho`-hrU-^ndnM\$`nR\$ AnU
gugH\$V, gVej V d gdm^mdr H\$O`. ~hrU-^nd\$>
ZnH\$argno-V g_mOgder ~nYbH\$S Agbbo È` nMo I r.
gno_ZnW n`arZnW Xr{j V (VnÈ` m) d` df}73. È` nMo I r.
df} nO`> ~H\$Mr {ZiH\$bH\$ gdm d È` mZVa Vā~b 13 df}
nVezg`AgnngEeZ`_o H\$m` AV. gVV A` O`Mr gdm
È` nA` mgV Xv mV VZ-`Z-YZmZogh^mJ. g^mgX H\$è\$Z
KvO ASMUr g_Oy` È` mgndUo È` ngnRf `B`ApsJm-nX
`Wrb H\$m` m` mer gnH\$, gKQZÀ` m darO`nXnYH\$ne` nMr
_XV KvO gVV nVezgVn`boH\$aÈ` ngnRf YS`nS> YndmYnd,
nm` nbmq^ Jar - ""AgnhmnOZr` gmZoj`eOtmMYS`nS`Jnam
_bJm" Zmd` nMo^mZ Zmemar{aH\$ i` mYMr ndn`dò` ag\$Jr
H\$O`-nH\$S`Xib` Pnbom Var Mnbom. EHSM Vi `i , A` O`Zm
_XV H\$aUo È` ngnRf nm` nbmMnH\$ ~nVr, H\$nmZnM`_UÜdZr
Agm Am`Mm VnÈ` m

VnÈ` nZr 2004 nngy` AnOn` V _Ybr 2 df} gnè`br
Va Yir o`Zy`na `ZQMoAU` j nX gn`mi bo An`mn` V
211 nVezgZm g^mgX H\$bo gKQ>ZgnRf é.
1, 20,000/- À` m XU½` m Jm m H\$è` m VgM {S`H\$b
{-bnRf TPA À` mg^mKvè` m `S`H\$b H\$an Kvbom Or
g{ZH\$na` m I yn OY` m H\$gg`_U` ogVV bj KnbZ g^mgXnZm
Y`m {i dZ {Xbm 2014 _U` o Yir o` Wvo Annè` m gn`WMr
gH\$b H\$na`\$ayg` e`ndr H\$aÈ` nV È` nZr Ahnmi n[al`
Kvbom gd` {ZQ`O`_ gno-V KD\$Z A{YdeZ CÈH\$`i` nUonma
nns`bo` O`nZ Yir o` {ZQMoAU` j ahUy` gd`ghH\$ne` nA` m
_XVrZo bml nA` m XU½` m Jm m H\$è` m d hS`\$nO`S` H\$S`yZ
Aèn {Zr KD\$Z A{YdeZ C`m_nUonma nns`bo

Aem` m gdmVr VnÈ` ngZm` mdfu H\$. dm {d. JYod
H\$. I r_Vr C_m-nB`dm JY`o nraH\$nanZo Jpa{dÈ` mV `W
Anho È` m-Ob È` nMo{def A{^Z`Z

gnhe-and XgnB`AU` j
ApsJm-nX PmZb g~gD`a

b{bV

OmXy~nDm/r

_mZdr earanMm àÈ`H\$ Ad`d _hEdnMmM Arho àÈ`H\$ Ad` dnmr H\$m_{Jar dU i r AgVo An(U {VVH\$SM _hEdnMmru AgVo Aab hmVmgj mnm` Xit bmVa Mmbb ~m~m nU àÈ`j mV _mUgnbom H\$hrhr Xit b\$ I mb\$Va ghZ hmV Zhr. H\$maU Xit è`medm` Amè`nbn E`nM\$ _hId H\$ i V Zhr.

gmY\$M nrhm Zml ~nD>H\$mb\$ nA\$ ~mYbr H\$s AZH\$ H\$m_ \$H\$am` bm Amè`nbn Ìmg hnb/no hnmVnm` nMr ~nD\$M AgVmV. nU È`nM\$H\$m_ dU i AgV\$ gH\$mi r CRè`nda XnV KngÈ`mngZ {XdgmVr gè\$dmV hnb/o ñdAN>VgnR\$ ~nD\$ AZH\$ H\$m_ \$H\$aVmV. ZngVo hmV Anhv nU ~nD\$ ZhrV Va H\$g\$ hmlma?

hnmVmr ~nD\$ ñd`gnH\$, ^n\$ KngU\$ H\$a- \saer, gm\$-g\ \$nB^AZH\$ H\$m_ \$H\$aVmV. Jns\$ MmbdVmZm ~nD\$ZrM h\$ b YaVm ~H\$ JrAa gJi \$~nD\$ZrM H\$aVm ~nD\$N\$Z {Xgndr àhUz ASJR\$cmKnbVmV. ZI nZmZbnD> bndVmV. ZI nZm N\$Zgm AnH\$ma XnVmV.

H\$htMr ~nD\$XJS> {dOm _mVr, {gD>CMbz ^n\$ KngZ I am~ hnmV. H\$htMr _D\$ ae_mgnal r AgVmV. Va H\$htMr anR> KÀnS\$bbr, al al rVM AgVmV. ho gJi \$È`n\$`m H\$m_ nA`m àH\$manda Adbs`z AgV\$

nU H\$htA`m ~nD\$V OmXyAgVo OmXyAgbb ~nD\$ H\$bnH\$manM/r AgVmV. Vr V~bm, nD\$, gVma, ganK, ~ngar, ìhnp brZ Aer AZH\$ dntU\$dmOdUmar AgVmV. Rdbbbr nD\$ È`n\$`m hnmV {Xbr H\$s È`nM/r OmXMr ~nD\$ _XZo {Xbè`m Ankm nmi z _Xy An(U _ZmVrb {dMna om nD\$A`m ñdanVz Amè`mrtè`n\$V AgVmV. Vo om dmXZmVz gdmZm AmZ\$XV H\$aV AgVmV. Xigè`nZm Pnbom AnZ\$K nrhZ ñdV..hr AnZ\$Kv hmlma d AntU i H\$ebVzo gnt m` ñda bhar ~nrha QzH\$V AgVmV. JntU\$ Jù`mZr Jm` b\$OmV\$ nU nD\$ d AZH\$ dntU\$ ~nD\$`mgw`nè` hnbMrbVz gw_, gmb, gw` m` ñdanM/r AZrVr Amè`nbn XM AgVmV.

hrM ~nD\$gKa an\$Jni r H\$mt`VnV. È`nM {Za{Zami o a\$J ^aVmV. gn{hÈ` bd Z H\$aVmV. H\$mi` {b{hVmV. VmYhje`nbn Vb bndz _D\$gV RdVmV.

àg\$Jr hm hnm hrM ~nD\$ Vbdma, ~X\$H\$ eómó hnmV KD\$Z gdZme nU H\$aVmV. gKa XnJZoKSdVmV. ~marH\$-gnarH\$ H\$bnH\$ga H\$è\$Z gmK` AnU`dmVw{eèn nU ~ZdVmV. XJS:mVz XdmMr _yU ~ZdVmV. {dMna H\$aV an{hbs`Va ~nD\$AZH\$ nmZ\$ {bhZ hnb/rb.

VmYhje`nbn AnB^~nD\$Mm nmi Um H\$è\$Z È`nbn OmOdVo H\$Yr VrM AnB^amJmZo nrR\$da YnnOm KnbVo An(U È`nM ~nD\$Zr Vb nU bndVo È`nMm Mbar _m`zo H\$admi Vq bndhr H\$aVo om ~nD\$`m ñnenVz à_, ^ndZm nU EH\$_H\$Zmg_OVnV. _H\$--Yra VgM A\$ bndH\$no ~aM` dhma, dmZ ~nD\$`m ^adenda AgV\$ {MÌ H\$ma ~nD\$`m _XVrZo {MÌ mVz gd^ndZm Xml dVmV, ì`ŠV H\$aVmV.

om ~nD\$Zr om hnmZr Mmar nU hnb/o Jnd, eha ñdAN>RdÈ`ngnR\$ ñdAN>RdUe`m H\$MamdmUe`m mbrH\$M/r ~nD\$gVv KntUv AgVmV. Vohm H\$Ran{aga ñdAN>hnb/no

AnhaeZ H\$aUe`m S\$QanM/r ~nD\$do i rM AgVmV. È`n\$`m ~nD\$`m`nè` H\$eb H\$am_Vr`i o AZH\$no anU dnmVmV. ~nD\$`m AmYmanZo Zns\$ narj U H\$è\$Z anU nM\$ {ZxmZ nU H\$bs`OmV\$ hrM ~nD\$Xmè\$Mm ½bng ~nD\$`U`o hnmV`U`o Yè\$Z nD\$M {aMdVmV. ì`gZr hndZ ggnmVr aml -an\$Jmi r H\$aVmV. V\$-ml y_i Umar nU ~nD\$M\$ AgVmV. {Xdmi rgnR\$ nUÈ`m, _mVrMr ^n\$, W\$>Jma nmlUr XUmao_nR> gm`m H\$S\$cm nU ~ZdVmV.

nU om gd^Jni \$ H\$aÈ`ngnR\$ _XJM\$H\$m_ ZrQ> hd\$Vno {R\$H\$MUrda hdm _Xy ZrQ>nUo Amnbr H\$m_{Jar ~OmdV Agb VaM È`mZo{Xbè`m Ankm nmi è`m OmVrb. _XMr g\$KZm H\$_r Pnrb Va {H\$Vrhr H\$bm AdJV Agè`m Var hm _Xy ZndmVm anOm è\$gbm, {-Wabm Va ~nH\$s gd^Ad`dè\$nr àOm{ZH\$m_r hndZ ~gVo È`nA`m gw`nè` H\$m`nè`aM gd^Adbs`z Arho

Mn\$Jb\$H\$m_ H\$aÈ`ngnR\$ _Znda, _Xyda Mn\$Jbo g\$H\$ma hdb VaM hr ~nD\$`nè` H\$m_ {ZdS`Vrb An(U ZrQ>H\$aVrb.

29
17

gn {Zem{Mni }H\$a, nUo
no Z\$ 9881773741

M bm` H\$s **M**

Mma X_Sçm \0H\$Z, hddMo ng bmdyZ
 _nRçm {X_ml nZo CVabnò Anähr BWo
 Anährbm Anho H\$m qH\$_V?
 BWè`m _mVrMr, `m _mVrV éObè`m B{VhngmMr
 Am_À`m dV©_mZngnRç È`nZr nobbè`m ^yVH\$mi nMr
 È`m {ZYSçm NæVrÀ`m dranZr Jnù`m Pbv
 Am_À`m ^{dî`ngnRç nm`m aMbm
 È`nÀ`mM nm`è`m MTVnò Anähr _KnsnUo
 Zgblr Nîng B/M NæVr nîø H\$mtz!
 Amè`m H\$noç H\$noç ~ny dngnRç
 È`nZr hgV hgV _aU`mVZm ghZ Hèè`m
 È`nÀ`m _i`o H\$noç H\$noç ~ny d
 ñdrf^_mZmZø Xeà`oZonoyZ CR:bo
 AZ? Anähr _mì nanH\$noçVo ~ø`H\$sa....
 Á`nÀ`m nm`mer C^o anhÈ`nMr Ambr bm`H\$s Znr
 È`m dranvéfrngno-V gè\`s H\$mtÈ`mV
 ñdV..bm YÝ` YÝ` g_PVno!

gn gn`m {Vi dç \`snçJndm
 _no 9823055751

W W

Y Zi`m {nTçMr bmBç\$ ñQçBç **Y**

Sçr`m hmVnV Mrby _no-nBç
 COi`m hmVnV Mrby H\$na/_noçgm`H\$b
 Ana. Qç. Anò nnoçngnZm Anähr PwnaUmao
 Vähr H\$noç Anährbm {dMmaUmaç...
 Anähr ZnVdmBfçny {gi V Znr
 Anährbm {bl`mU, dmMZ AndSçV Znr
 AmOç-mOçm H\$m` H\$m` Mrbbç?
 Anährng È`nMo XUç-KUç Znr...
 Anährbm H\$ç V ZnrV, ZnVr-JnVr
 H\$noç _nder, H\$noç AnÈ`m?
 H\$noç _m`m, H\$noç H\$noçH\$m?
 Ago H\$m? Vo _mì {dMmèç ZH\$m..
 Anähr H\$noç àhUmZr H\$m` ngVm?
 Anähr Agy anOo`m`wJnMo
 Am_À`m \`XnV Vähr nSy ZH\$m
 `m`wJnV ho AgM Mnbm Mo..
 dmJUo AgM ho`m {nTçMo
 H\$m`~aç Vo {dMmèç ZH\$m
 Anähr Ago H\$m dmJVno Vo
 Vo Znr Vährng g_Om`Mo..

36 à^`nH\$a H\$ç(ZOçH\$a, H\$nehmç
 17 _no Zç 9881199199

人 人

Rd ZnÈ` nçMr

OrdZnV nçbnm Om
 _mZVno _nRç
 È`nMçg_Oç Ondç
 Zer~M I noçç&1&&
 OrdZJnçç Mnbdm`bm
 ngm Ogonob
 BVa `ç UÀ`m ghH\$çam`ndr
 OnVno JnççMm H\$çnoç&&2&&

\`ç, ^`abè`m QçH\$çbm
 _XV bmJVno`ç UMr
 ngm Agbm Varhr
 ~O Rdndr ZnÈ`nçMr&&3&&
 JaO bmJè`ndaM
 ZnÈ`nçMr OntJrd hnmVo
 Andí`H\$Vm AgVo Vohm
 ~Hç-I mVM H\$m`r`ç&&4&&

nU È`nHç[aVm I nÈ`nV H\$çnr
 Rdndo bmJV
 Onbè`m ZnÈ`nçMr Rd
 AerM H\$m`r`ç&&5&&

27 gr`m {Mìç ZmJnç
 17 _no 9665071091

C





Play the opening batsman in your second innings.



PENSION LOAN

Hassle-free Pension Loans from your SBI Branch

- Attractive Interest Rate
- Max Loan - 14 lac
- Max Tenure - 5 years
- Minimal Paperwork
- 0% Margin

Terms & Conditions apply

For more information log on to bank.sbi
For assistance call 1800 425 3800 / 1800 112 211 (Toll Free) / 080 26599990 / Follow us on

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008
 SSPO Pune under Postal Concession Register No. PCW/151/2017-2019
 Licence to Post without Prepayment No. WPP - 22/2017-19 at Market Yard P.S.O.
 on 25th of each month and published on 25th of each month.

g I\$V b
 ZnrH \$i V _mPo _bm H\$s, _r Agm H\$m dmJVn
 H\$O\$H\$mMm _mJ^Ago Var, AZdmUr H\$m MnbVn
 gmYnUnVhr _m^A`m
 E`mZm n`dnW^dnQVn
 {XbXnanUnVhr _m^A`m
 _mRm AZW^ngVn
 _mPoahUUoI aoAgboVar
 E`mZm VoI n`M dnQVo
 E`mMoahUUoI n`aAgboVar
 _bm I ao _mZncobmJVn
 Ang m nJ^~XbndnMr
 E`m^mV _r nrhVn
 Cnj m \sna AQi Anho
 ahUzrM _r I \$ndVn
 23
 a 17 AEU ^Q; ~Xbmnp (npl)
 _no 9604383607 b

O {ZgJ© O
 {hai`m {hai`m JX^amZr, Angm \bbm nmZno nmZr
 H\$H\$H\$Mm gága bmbm JmZr
 _nrna ngabm Pns> ^e\$Zr
 dgYm^A`m AmJ _ZnMr Mnhb bmbbr _Zr
 _mJè`mMm JY ngabm OmJno OmJr
 gm br-M_br Anè`m hmVnV hmV KrbyZr
 aSvdUu Jlb_nha ngabm ASJ ngè\$Zr
 Angybr YaVr nO^` anOmMr dnQ>nrhZr
 Vâ Onhbr nrdgm^A`m YmanZr
 JY ngabm _mVrMm _Z ^e\$Zr
 Smbymbr Pnsa nmZo \bo AmZ\$kmZr
 _ma ZnMy bmbm {ngmam ngè\$Zr
 eVH\$è`mZr gmSbm gmH\$nam g_mYmZmZr
 AmZ\$br _boB\$Yzy ~Kzr
 {ZgJmVr {H\$_`m ~Kzr _Z OmVo ^bozr
 42 gm anO\$VmaYmZ, _lb\$>
 O 17 _no Z\$ 9969570562 O

gmZm: 1) `m _m(gH\$V à(gO Prcè`mcd nVrc _Vnfer gbnKH\$ \$i gh_V AgmM AgoZnr. Vgm OnhanVrVrc _OHanMr gE`ngE`Vmg^ngXnZr
 ndV: nSvmi z`ndr. E`m-m-V AgngEez dm "gbnK" MogbnKH\$ \$i O-m-Xna AgUma Znr. 2) AgngEezMoH\$m nE`, gm_dna Voehdca,
 g`mH\$ri r 6 Vo7.30 `mcd nVM CKSèAgVo `mMr H\$`mZnK z`ndr. g`mH\$XpUdZr Hc_nH\$: (020) 24332141

Thane Office Address: A/5 Swami Siddharth CHS Ltd., S V Road, Naupada, Thane 400 602. Tel. No : 022-25446837
 Timings : On Tuesday & Friday from 4 pm to 6 pm.

Printed Matter

If Undelivered Please Return to :
STATE BANK OF INDIA PENSIONERS'
ASSOCIATION, (MUMBAI CIRCLE), PUNE
 Anubandh, Building No. B-2, 4th Floor,
 Block No.16, Near Ramkrishna Math,
 Sinhagad Road, Pune 411030.Ph:020-24332141

To,

Publisher – Shri. Vilas Vasudeo Gandhe, Secretary, State Bank of India Pensioners' Association (Mumbai Circle), Pune has printed this magazine in the Printing Press owned by **Printer** – Shri Shailendra Borkar, Director : Sanwad Tradeprints Pvt. Ltd. B/7 Gowaikar Building, 595, Shaniwar Peth, Pune 411030 on behalf of **Owner** – State Bank of India Pensioners' Association (Mumbai Circle),Pune, at "Anubandh", Bldg.No.B2, Block No.16,Near Ramkrishna Math, Sinhagad Road, Pune – 411030. **Editor** – Shri. Krantisen Ramchandra Athawale – address as above.