

# SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



## संवाद

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥

सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

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संपादकीय

सभासद मित्रांनो,

आज कोठेही पाहा. रस्त्याने माणसे धावताना दिसतात. धावणे ही आजची काळाची गरज झाली आहे. महानगरातील चाकरमानी असो की खेड्यातील शेतकरी असो, कशासाठी पोटासाठी करीत तो सकाळपासून रात्रीपर्यंत अविश्रांत धावतो. असाध्य ते साध्य करणे हे त्याच्या पोटाच्या पुढे ध्येय असते. प्रपंचाच्या जबाबदाऱ्यांचे पालन करता-करता त्याला धावण्याची एवढी सवय होते की तो थांबणे विसरूनच जातो. स्वतःला विसरतो. स्वतःबद्दल विचार करायला त्याला वेळच मिळत नाही. माणसेच माणसे आपण पाहतो खरी पण त्यांमध्ये 'माणूस' क्वचितच दिसतो. अपघातात गंभीर जखमी झालेला माणूस मदतीसाठी याचना करीत असताना गर्दीतील एकही माणूस मदतीसाठी पुढे येत नाही. अशा प्रकारची बातमी वाचल्यावर ही एक शोकांतिकाच म्हणावी लागेल.

बहुतांश माणसं स्वतःसाठी जगतात. अवती-भवतीच्या माणसांच्या सुख-दुःखाचे त्यांना देणे घेणे नसते. त्यातच मोबाईल हा बहुतेकांच्या आयुष्याचा अविभाज्य भाग बनला आहे. सेल्फी काढण्याची सध्या खूप क्रेझ आहे. त्याला अवास्तव महत्त्व दिले जाते. सेल्फी काढण्याच्या नादात निष्काळजीपणामुळे काहीना आपला अमूल्य जीव गमवावा लागला आहे. सेल्फी काढण्याचा आनंद घेऊच नये असे नाही पण त्यात फार गुंतणे चुकीचे वाटते. सेल्फी काढायचीच झाली तर आपल्या 'अंतरंगाची' काढावी. या सेल्फीमध्ये दिवसभरातील सर्व महत्त्वाच्या घटना, प्रसंग, व्यक्ती यांचा तटस्थपणे आढावा घ्यावा. आपल्या आयुष्याशी निगडित असलेल्या घटनांची मनापासून नोंद घेणे म्हणजे आपणच आपल्या अंतरंगाचा सेल्फी काढण्यासारखे आहे. आपल्या अंतरंगात डोकावल्यावर मनाचा तळ पाहावा. पाणी स्वच्छ

असेल तर तळाशी असलेल्या बऱ्या-वाईट वस्तू सहज दिसतात. त्यातील नको असलेल्या वस्तू काढून टाकल्यावर पाणी अधिक स्वच्छ होते, मन प्रसन्न होते.

परमेश्वराने आपल्याला मनुष्यजन्म दिला हे आपले केवढं भाग्य! परंतु आपले जीवन, आपले जगणे आनंदी व समृद्ध करणे हे मात्र त्याने आपल्यावरच सोपवलं आहे. आनंद सहज मिळत नाही. तो दुकानात, स्टॉलवर, मॉलमध्ये विकत मिळत नाही. आनंदाचे वर्ग, शिबिरं भरत नसतात. आनंद दत्तक घेता येत नाही. प्रत्येकाने स्वतः शोध घेऊन तो मिळवायचा असतो. फुलाला बाहेरून फुलवता येत नाही, ते आतूनच फुलते. 'सुगंध' आणि 'सौंदर्य' यामुळे फुले टवटवीत राहून इतरांना आनंद देतात. नदीला मार्ग आक्रमण करायला सांगावे लागत नाही, ना कोण्या मार्गदर्शकाची तिला गरज वाटते. वाटेत येणारे झाडाझुडुपांचे, दगडांचे, खडकांचे अडथळे पार करीत ती वाहत असते, पाणी देत असते. जमीन सुपीक करून बळीराजांना आनंद देते आणि शेवटी समुद्राला समर्पित होते. स्वतः आनंदी राहून इतरांना आनंद देण्यात एक वेगळेच समाधान मिळते. गायक, अभिनेते, नर्तक, चित्रकार आदि कलावंत हे नेहमीच आपल्या कलेचा स्वच्छंदपणे आनंद घेत इतरांनाही आनंदात बुडवून टाकतात. आनंदाच्या या आदान-प्रदानाला आपल्या जीवनात एक आगळेच महत्त्व आहे.

अनेकांच्या आयुष्यात अनेकविध कारणांनी कळत-नकळत काळोख दाटलेला असतो. अशा वेळी आपले जीवन ही आपल्याला मिळालेली उत्तम संधी आहे, त्याचे सोने करून, पीडितांचे जीवनात आनंदाचा दीप उजळवून आपले जीवन सत्कारणी, सार्थकी लावूया. यात एक वेगळाच आनंद, समाधान आहे.

प्रभाकर गुपचूप, पुणे  
मो. ९८८९५७९४९९

Visit us at : [www.sbipensionerspune.org](http://www.sbipensionerspune.org)

e-mail : [sbipenmumbai@gmail.com](mailto:sbipenmumbai@gmail.com)

1

**S.B.I. Pensioners' Association (Mumbai Circle), Pune  
AURANGABAD ZONAL SUB-CENTRE  
Notice of Annual General Meeting dt. 07/08/2016**

**NOTICE**

The Annual General Meeting of the Aurangabad Zonal Sub-Centre comprising of All Districts in Marathwada & Jalgaon, Dhule, Nandurbar from Khandesh area will be held at 10.30 a.m. on 7th August 2016 (Sunday) at State Bank Learning Centre, Jalgaon Road, N-7 Aurangabad to transact the following business.

- 1) To condole the death of members who expired and whose names were reported to us after the last AGM held at Dhule on dt.5-08-2015.
- 2) Felicitation of members who have completed 75 years of age during the period 6-08-2015 to 07-08-2016.
- 3) Presentation of Zonal secretary's report.
- 4) Address of Chief Guest, Circle Secretary etc.
- 5) Biennial elections of the office-bearers of Aurangabad Zonal Sub-Centre for the period 2016 - 2018.
- 6) Any other business with the permission of the Chair.
- 7) Presidential address.

Dt. : 10-07-2016

**N. K. Joshi**  
Secretary, Aurangabad ZSC

**Note** : "Pensioners' Meet" arranged by the Bank will be conducted during this meeting only.

**(We reproduce here the Notice of Circle AGM printed in 'Samvad' for June '16 for information of members. For detailed instructions, map of venue etc. please refer June 2016 issue of Samvad)**

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

"Anubandh", Building No.B-2, 4th Floor, Block No.16, Sinhgad Road, Pune - 411030

Notice : 2016-2017

Date : 22<sup>nd</sup> June 2016

**42<sup>nd</sup> Annual General Meeting**

The Managing Committee of the Association in its meeting held on 21<sup>st</sup> June 2016 has decided to hold the 42<sup>nd</sup> Annual General Meeting of the Association at **10.00 a.m. on Monday the 22<sup>nd</sup> August 2016 at 'Harshal Hall', 153 Karve Road, Near Karishma Society, Pune - 411029** to transact the following business. All the members are requested to make it convenient to attend the meeting.

**AGENDA**

1. To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after 23<sup>rd</sup> August 2015.
2. To confirm the Minutes of the last Annual General Meeting held on 23<sup>rd</sup> August 2015 at Nagpur which were printed in "SAMVAD" for January 2016.
3. To felicitate Chief Guest and other dignitaries.
4. To present the "**Late Shri.L.N.Pabalkar Memorial Gold Medal**" to **Shri. Chander N. Vazirani, Nagpur**
5. To approve the audited Financial Statements for the year ended 31<sup>st</sup> March 2016.
6. Report of the Managing Committee for the year 2015-2016 to be read, discussed and adopted.
7. Biennial Elections of the office-bearers of the Circle Association (i.e.President, Secretary, Jt. Secretary & Treasurer) for the period 2016-2018. The detailed procedure of Elections is given on page No.6.
7. President's Address.
8. Any other matter with the permission of the Chair.

**Vilas Vasudeo Gandhe**  
Secretary

**N. B. :-** If there is no quorum at 10.00 a.m. the meeting will be adjourned and the adjourned meeting will start after half an hour and will proceed as per the above Agenda for which no quorum will be necessary.

Secretary

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION  
(MUMBAI CIRCLE), PUNE  
Report of the Managing Committee for the Year 2015-2016**

Dear Members,

1. On behalf of the Managing Committee I am glad to place before you the Annual Report of the Association for the year ended 31st March 2016.
2. Membership:-Position of membership as on 31st March 2016 is as under.

New Admissions During the year 2015-16		Membership position as on 31-03-2016
	<b>Pensioners</b>	
	Patron, Benefactor and Life	
986		11,402
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<b>986</b>	<b>Sub Total (A)</b>	<b>11,402</b>
	<b>Family Pensioners</b>	
	(including transferred from Associate members due to death of pensioners)	
	Patron, Benefactor and Life	
13		1,925
-----		-----
<b>13</b>	<b>Sub Total (B)</b>	<b>1,925</b>
<b>999</b>	<b>Pens + Fam. Pens. (A+B)</b>	<b>13,327</b>
	<b>Associate Members</b>	
	Patron, Benefactor and Life	
855		9,208
-----		-----
<b>855</b>	<b>Sub Total (C)</b>	<b>9,208</b>
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<b>1854</b>	<b>Grand Total (A+B+C)</b>	<b>22,535</b>
=====		=====

The Managing Committee is very much thankful to those Office Bearers who have put in sincere efforts to enroll 1854 new members during the year. At present our total membership as on 31-03-2016 is 13,327 excluding Associate members, and with Associate members it is 22,535. In addition to this, there are 161 pensioners from other Circles/States who are only subscribers of 'Samvad'. We are sorry to state that in the current year 98 pensioners, 38 family pensioners, and 5 associate members died and these numbers have been deducted while arriving at the above figures. As on 31.03.2016 the percentage of our membership to total Bank pensioners is approximately 65%. As being always advised by our President, more efforts need to be made to achieve the target of at least 75% membership. While taking review of efforts made for enrolling new members during the year, it is pertinent to mention that Shri. R. S. Rajiwadekar, Principal Secretary, of our Mumbai Zonal Sub-

Centre, is securing from PPG Department, Branch-wise lists of staff members who are going to retire within a period of next 6 months. These lists are helping the ZSCs to enroll new members. All such efforts made by all the Zonal Sub-Centres resulted in enrolling maximum number of retirees as our members. We have been requesting all the ZSCs, that the Benefactor/Life members be upgraded to Patron membership by paying the difference in membership fee. In this direction our Mumbai ZSC is making concerted efforts which other Zonal Sub Centres should emulate. We also appeal to each member of the Association to enroll at least one new member and help us to achieve the target of 75% of total Bank pensioners.

### 3) Resources :

Following are the resources for the Association and it is our constant endeavour to meet the expenses from these resources.

- (a) Membership Subscription and Admission fee;
- (b) Interest earned on Deposits;
- (c) Donations received from the members;
- (d) Dividend on investments in Shares;
- (e) Advertisements for 'Samvad';

i) Membership subscriptions are retained as 'Trust Fund' and are being invested mainly in Trustee Securities such as Government Bonds/Bank Deposits etc. On Liabilities side, it will be observed that our 'Corpus' has increased by Rs.18,52,500/- taking the amount of Trust Fund to Rs.2,30,84,933/- Admission Fee of Rs.18,540/- has also been received from new members.

The expenses for 'Meetings', 'Printing & Stationery', 'Travelling', etc. are gradually increasing due to inflationary trends and increase in membership. Similarly the expenses for 'Samvad' are increasing due to increase in overall expenses and number of copies, obviously due to increase in membership. For this reason we have been making appeals to all our members through "Samvad" to donate at least Rs.1000/- for 'Samvad'. We have been getting good response for this.

As regards 'Postages', we are getting a concession in postal tariff for mailing our house magazine 'Samvad' at concessional rate of 25 paise per copy (up to 13000 copies), if the weight per copy is up to 50 grammes. If, the weight per copy exceeds 50 grammes, then we will have to pay postages @ Rs.2/- per copy as per extant Post Office rules. In view of this, the number of pages of 'Samvad' are mostly confined to '24' only to keep the postages to a minimum level. Now total dispatches per month are around 13,000 copies and this figure is increasing every month due to increase in membership. The renewal of this license to post without pre-payment (WPP) has been done for the period 1st January 2014 to 31st December 2016.

ii) The Association has received interest on Bank Deposits (T.D.R. and S. B. Accounts) to the tune of Rs.16,49,570/-. We have not taken into account interest accrued but not received up to 31st March 2016 due to change in the accounting procedure.

iii) The members have given aggregate Donations of Rs.29,66,543/-, during the year for various purposes.

iv) Dividend received from other investments (Investments in SBI shares only) amounts to Rs.9,485/-.

v) The receipts under Advertisements for "Samvad" are Rs.93,200/-. It is observed that our financial position is getting improved and the members will appreciate this. You are aware that we have purchased Holiday Home at Panaji in January 2010 which is also being used as office premises. The premises have been well furnished and are being occupied by our members during the season. The

Office-Bearers of our Panaji ZSC are making every effort to see that the suggestions of the occupants of the Holiday Home are taken care of and are being implemented to improve the lodging arrangements to the satisfaction of the occupants/members.

#### 4) Donations :

We have been receiving donations under following heads and the amounts received during the year 2015-16 have been mentioned against these heads.

- (a) Distress Relief Fund-(Rs.3,600/-),
- (b) 'Samvad' - (Rs.22,12,811/-),
- (c) Misc. Donations - (Rs.6,15,369/-),
- (d) Legal Fund - (Rs.41,563/-),

i) The 'Distress Relief Fund' is used for providing relief to affected families of our members as also to contribute to various 'Relief Funds' raised by Central/State Governments / N.G.Os to help the needy persons when there is a national level and/or natural calamity. We have provided Rs.61,537/- during the current year from Miscellaneous Donations. From this fund we have donated Rs.51,000/- to the 'Chief Minister's Relief Fund' (Drought Relief). We have also donated Rs.51,000/- to 'Nana Palkar Smruti Samiti', Mumbai, who are helping the poor patients for Cancer treatment. As on 31st March 2016 the 'Distress Relief Fund' shows balance of Rs.1,49,446/-. Members are requested to contribute generously towards Distress Relief Fund.

ii) In response to our appeals made through earlier 'Samvad' issues, the members have donated Rs.22,12,811/- for 'Samvad' during the current year. We are continuing this drive for some more time as we want that 'Samvad' should stand on its own. An amount of Rs.18.00 lacs has been invested in TDRs and the interest earned on these TDRs will be used to support the expenses for 'Samvad' which are in the range of Rs.1,00,000/- p. m. at present. We once again appeal to those members who have so far not donated for this cause, to donate minimum Rs.1000/-.

iii) Under Miscellaneous Donations we have received Rs.6,15,369/- from our members who have donated these amounts for some specific purposes or without any purpose.

iv) Under 'Legal Fund' Rs.41,563/- has been received during the current year. 'Legal Fund' shows balance of Rs.8,86,123/- as at 31.03.2016. Members are also requested to contribute towards Legal Fund to enable us to make our Association/Federation financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through court cases. In the current year we have remitted Rs.2,50,150/- from the "Legal Fund" to our Federation. This amount is used for meeting the expenses related to our case number 1875 of 2013 in Delhi High Court, a case in Nagpur for the 30% family Pension as well as other cases.

The lists of 'Donors' have already been printed in the past issues of 'Samvad'. We are very much thankful to all the Donors for their wholehearted financial support to the Association. We take this opportunity to appeal to all the members to donate generously for the above funds.

#### 5) Meetings of the Managing Committee :

In all 4 Managing Committee Meetings were held during the year, of which two were held at Pune Office, one was held at Thane Office and one was held in SBI's Holiday Home at Lonavala. Each Meeting starts by paying homage to our deceased members by observing two minutes silence. Apart from administrative work and financial matters, various issues are being discussed, viz. our court cases, new Family Floater Group Health Insurance Scheme, matters at Federation level, the membership drive, problems faced by the members in general, organizational matters such as pensioners' meetings, contacting non-members, organizing Health camps, arranging informative

lectures, taking review of working of Bank's dispensaries, appreciation of members doing good work, etc. The representatives of each Zonal Sub-Centre actively participated in the discussions.

#### **6) Annual General Meeting :**

The 41st Annual General Meeting of the Circle Association was held on 23th August 2015 at SBI premises, Zonal Office, Nagpur. Around 800 members attended the Meeting. Shri. R. N. Lalingkar, of Pune and the Ex-Secretary of Mumbai Circle, was awarded 'Late Shri. L. N. Pabalkar Memorial Gold Medal' for the year 2014-2015 for his invaluable contribution to the Association. The 'N. G. More Service Awards' were conferred on Sarvashri Y. P. Naniwadekar (since deceased) and P. K. Choube of Nagpur for their highly dedicated and invaluable services to the Association, since formation of the Nagpur Unit. 'Late Shri Vasudeo Vithal Gandhe and Late Smt. Umabai Vasudeo Gandhe Puraskar' were awarded to Shri T. M. Patil, Secretary, Solapur and Shri P. A. Lopes, Regional Secretary, Vasai (Dist. Palghar), Mumbai ZSC., for their invaluable and highly dedicated services to the members of the Association. Besides usual agenda items, the free and frank deliberations were held during the day on the various issues concerning the membership at large. The members from Vidarbha area expressed great amount of satisfaction for conducting for the 1st time the Circle AGM in Nagpur. The detailed minutes of the AGM have been published in 'Samvad' for January 2016.

#### **7) Structured Meeting with the Management :**

Despite our requests no structured meeting of the Circle Association with the Mumbai LHO functionaries was held during the year 2015-2016 to discuss various issues of our members. This has been brought to the notice of our Federation.

#### **8) Special Activities :-**

##### **a) House Magazine 'Samvad':-**

We are publishing our house magazine 'Samvad' on monthly basis and sending it to all the members by post. The magazine is so popular that some of the pensioners from states like Karnataka, Madhya Pradesh, Delhi, Tamilnadu, Bihar, etc. have also become subscribers. We are also sending 'Samvad' to all the Office-Bearers and Governing Body members of our Federation and all the Circle Associations, and Office-Bearers of serving staff Federations. We are also sending our "SAMVAD" to our Bank's all the Senior Executives such as Chairman, M. Ds, Dy. M.D.s, C. G. M.s./C. D. O.s, etc. at Corporate Centre and at Mumbai LHO for their information. Our 'SAMVAD' is well accepted by Bank's functionaries and other Circle Associations' Office-Bearers as well. 'Samvad' contains latest news on Federation/Association front, Bank's latest circulars relating to pension matters, reports on organizational activities undertaken by our Zonal Sub-Centres and District units, literary works of our members like thought-provoking articles on special subjects/occasions, narration of self-experiences while in service, small stories, poems, jokes and cartoons etc. This year all the important instructions relating to the new FFGHI Scheme were published in Jan, Feb, Mar, and April 2016 issues of 'Samvad'. We request our members to preserve copies of 'Samvad' containing important information for their future guidance. The Editorial Committee is also arranging a 'Writing Competition' for members and prizes are being awarded at the hands of our Circle President during the Annual General Meeting. In the current year Shri A. D. Butala, Office Bearer, of Mumbai ZSC, donated Rs.30,000/- to our Association in the memory of his mother. He wished that the amount be invested in TDR and from the interest earned on this deposit the prizes for the 'Samvad Competition' be distributed in the name of his mother Late Smt. Prabhavati Butala. We appreciate the gesture shown by Shri Butala. The Editorial Committee comprising of Sarvashri Krantisen Athavale, Prabhakar Gupchup, Sharad Shingvekar, and Vasant Dhupkar, is managing the work of editing and publishing the Marathi section of "Samvad"

every month for which they deserve compliments.

Shri Avinash Deshpande looks after the data entry of all the applications, dispatch of "Samvad", recording change of addresses of the members and attending to all the complaints relating to non-receipt of "Samvad" etc.

All the issues of "SAMVAD" published since January 2007 till last month are also made available on our Association's web-site for information and future reference of our members.

**b) Website :-**

We launched our website in 2007 containing useful information for members. We have made improvements, from time to time, in the web-site "www.sbipensionerspune.org" which contains new 'links' such as 'Samvad Magazine', 'Latest News', 'Financial Statements', 'Photo Gallery', Bank's/ Federation's Circulars, 'DA Rates' etc. We are getting very good response from the members, especially from those who go abroad for certain period. It is observed that the number of 'Hits' are increasing day by day. Now it has crossed 13,01,311 mark and there is encouraging feedback from our pensioner-members and also from other Circle Associations. Members are requested to refer to this site for certain information.

**c) SBI Pensioners' Portal :**

Our Bank has launched "SBI Pensioners' Portal" w. e. f. 2nd February, 2015 for the benefit and use of pensioners. The website address is "<https://www.sbi.co.in/pension/user.htm>"

The important aspect is that all the e-Circulars related to pension matters and of Pensioners' interest are loaded on this site by the Bank. The information about this was published in "Samvad" for February 2015 and again in March 2016 at the request of Corporate Centre Officials during Mumbai ZSC AGM.

**d) e-mail :**

We are also having our Association's e-mail account: [sbipenmumbai@gmail.com](mailto:sbipenmumbai@gmail.com) which is always printed at the bottom of first page of 'Samvad'. Our members as also members of other Circle Associations are using it for raising their problems, advising change in residential addresses etc. Members' queries are always replied promptly which is also appreciated by them.

**e) Birthday Greetings :-**

Shri. Pramod Chate has been looking after the work of sending the Birth Day Greetings for the past five years. Very often we get letters from our members who express their sincere appreciation for this good gesture. Many reciprocate this by sending 'Donation' to the Association. We are really grateful to Shri. Chate for this voluntary and extra-ordinary service to the members which keeps all the members cheerful throughout the year. This work-load also has been increasing day by day and at present the number of Birthday Greetings sent every month is around 1700. Since May 2016, we have started sending the B.D. Greetings by inland letters and in the current year we have been able to save approximately Rs.60,000/- on postages and conveyance as Shri Chate has stopped claiming conveyance since April 2015.

**e) Others - Family Floater Group Health Insurance Scheme (Mediclam) :**

On introduction of the new F. F. G. H. I. Scheme by the Bank (Insurance Policies 'A' and 'B') a series of lectures were arranged by the Association at various places in all the ZSCs. The details of meetings conducted and attendance of members are as under.

Name of the ZSC	Total No. of Meetings convened	Total No. of members attended
Amravati	5	500
Aurangabad	8	750
Mumbai	20	1900
Nagpur	15	700
Pune	43	1800
Panaji	05	280
<b>Total</b>	<b>96</b>	<b>5930</b>

For these Meetings power point presentations was prepared and were used at Pune, Mumbai and Panaji ZSCs. It is worth mentioning here that due to the above efforts undertaken by all the Office Bearers of all the ZSCs the performance of our Circle as at 31.03.2016 ranked first among all the 14 Circles of the Bank. In our Circle 7037 members took Policy 'B' by contributing Rs.7.51 Crores as premium. Our share comes to 20% approximately for the number of policies as well as the amount of premia paid. The Office Bearers who were instrumental in addressing and organizing these Meetings and canvassing for these policies deserve appreciation.

#### **9) Audit of our Financial Statements as on 31st March 2016 :-**

It is worth mentioning here that it was possible to complete the audit of the Financial Statements as on 31-03-2016 well in time. This was possible because of strenuous efforts taken by Shri. D. A. Kulkarni, Treasurer, to collect the Receipt and Payment Statements, other necessary papers/certificates/particulars, in time from the branches where our accounts are maintained and all the ZSCs and getting the same audited from M/s A. R. Sulakhe & Company, Chartered Accountants. The Chartered Accountants have also done the audit in time. Mrs. Swati Rajurkar is helping us to maintain the financial accounts with the aid of Computer programme. For this timely work Shri. S. W. Agarkar, Treasurer, (Mumbai), Shri. A. V. Konarde, Treasurer, (Pune) Shri. A. P. Valokar, Treasurer, (Nagpur), Shri. I. H. Dias, Secretary, (Panaji-Goa), Shri. N. K. Joshi, Secretary, (Aurangabad) & Shri. D. B. Khobragade, Secretary, (Amravati) deserve compliments for their co-operation in the matter.

#### **10) Reports from Zonal Sub-Centres : -**

##### **I) Aurangabad Zonal Sub-Centre : -**

The membership of the sub-centre is spread all over Khandesh and Marathwada regions covering total 11 Districts. Under the leadership of Shri. Sahebrao Desai, President, and Shri. N. K. Joshi, Secretary, the special efforts are being made by all the District Representatives to enroll new as well as old retirees, particularly those settled in remote villages of Marathwada region. Shri. M. T. Deshpande, (Vice President-ZSC) of Nanded and Shri. S. P. Dixit, (District Representative of Dhule) have taken special efforts for enrollment of members. During the year, they have enrolled 186 new members and collected Rs.1,86,000/- as subscription. They also collected Donations of Rs.1,94,950/- of which for "Samvad" are Rs.1,94,930/- and Rs.20/- are under Miscellaneous. The District Representatives are arranging functions like get-together, Tilgul/Haldi Kumkum, picnics, bhishi and entertainment programmes. This has helped in improving the attendance and also to have meetings along with Associate Members at the residences of individual members. The AGM of the sub centre was held on 05.08.2015 in Aurangabad. A good number of our members actively participated in the workshop on 'Technology Products' undertaken by the bank at SBLC Aurangabad.

**Nanded Unit :-** The unit is very active under the leadership of Shri S. L. Salve, Secretary. A good number of Members participated in the workshop on 'Technology Products' undertaken by the bank at



SBLC Aurangabad.

**Jalgaon Unit :-** The annual 'Sneha-Melawa' of pensioners was held on 11.01.2016 at Jalgaon. Shri V. R. Baviskar, Member of Circle Managing Committee, Shri R. B. Rane, Secretary and the other Office Bearers have taken efforts to collect donations worth Rs.70,000/- for 'Samvad'. For this, we appreciate the efforts taken by all of them.

**II) Amravati Zonal Sub-Centre :-**

Amravati Zonal Sub-Centre was established after creation of separate Amravati Zonal Office for administrative purpose by the Bank. The Amravati ZSC, started functioning w. e. f. 4th August 2013. The Annual General Meeting was held on 20th May 2016. They have enrolled 123 new members in the current year. They have collected Rs.1,23,000/- as subscriptions and Donations worth Rs.1,13,634/-, of which for "Samvad" are Rs.97,922/- and Rs.15,712/- are under Miscellaneous. For this progress, the efforts taken by all the Office Bearers are appreciated.

**Akola Unit :-** Our Akola unit is progressing very well under the leadership of Shri Nilkanth Nagraj who is heading the unit for the last 21 years. With the vast knowledge & experience, he is serving the needy members from time to time. He also conducts the meetings of the pensioners at regular intervals to update the pensioner members of the latest developments on our Association/Federation front.

**Amravati Unit :-** Our Amravati Unit is achieving new heights under the able leadership of Shri Shankar Banokar, President, and Shri Prakash Walke, Secretary. They are maintaining very good rapport with all the pensioner members. They had organized an annual meet of all the members of Amravati District. Buldana, and Yavatmal Units: Both the District units are functioning very well under the leadership of Shri. Mohansingh Munot (Buldana) and Shri. Gopalkrishna Gadge (Yavatmal). They are conducting regular meetings and guide the members from time to time. Annual gatherings are also arranged at these centres wherein the local SBI functionaries are taking active part.

**III) Mumbai Zonal Sub-Centre :-**

i) Mumbai Zonal Sub-Centre is always on the forefront of the Association's activities. Under the leadership of Shri. S. B. Gokhale, President, (since retired), Shri S.M. Dharadhar, (newly elected President w. e. f. 23.02.2016) and Shri. R. S. Rajiwadekar, Principal Secretary, with the help of all the other Office-Bearers and active Committee Members, the sub-centre has shown exemplary growth in membership by enrolling 706 new members with subscriptions of Rs.7,06,000/-. The aggregate amount of donations collected is Rs.9,79,675/- for various purposes e. g. "Samvad" - Rs.6,20,544/- Legal Fund Rs.14,250/-; Misc. Donations-Rs.2,82,981/-; and 'Samvad' Advertisements Rs.61,900/-. We highly appreciate the efforts taken by Shri S. B. Gokhale, Ex-President, Mumbai ZSC and his entire team viz. Sarvashri -S. M. Dharadhar, R. S. Rajiwadekar J. B. Pusalkar, Rajkumar Chhabria, P. A. Lopes, S. W. Agarkar, A.D.Butala, M.V.Nadkarni, C.N.Date & late Shri.B.P.Khare for enrollment of highest members as well as collection of huge donations. It is nothing but the result of all out efforts always being taken by the Committee Members of Mumbai ZSC. The performance of Mumbai ZSC has always been appreciated in the Circle Managing Committee Meetings.

ii) Mumbai Zonal Sub-Centre's 29th Annual General Meeting was held at Shivaji Mandir, Dadar on 23rd February 2016 which was attended by more than 1200 members. The Bank's Pensioners' Meet was also arranged during the day which was attended by, Shri Asit Nandi AGM, PPG Dept., Corporate Centre, Shri. Chintamani Mulye, Manager, PPG Dept., Corporate Centre., Shri. Ganesh Shetty, AGM, PPG Dept., Mumbai L.H.O., Shri Upasani, Manager, PPG Dept., L.H.O. Mumbai and Smt. Binita Shah, Vice-President, Anand Rathi Insurance Brokers Ltd.

iii) Pensioners' Meets were arranged by the following branches during the current year. The sub-centre's Office Bearers were also present for these Meetings.

Branch	Date of Meeting
Alibag	30.08.2015
R.B.O. Sanpada	19.09.2015
Vasai / Bassein	15.10.2015
Nashik	20.11.2015
Dombivali (East)	10.12.2015
Dahisar	29.12.2015

iv) Past few years, Mumbai Zonal Sub-Centre has been functioning from its own office premises at Thane.

v) In Mumbai the following organisations formed by the retirees of the SBI have been functioning.

- a) Andheri Club,
- b) Thane-Mulund Sanskritik Mandal,
- c) State Bank Pensioners' Mitra Mandal, Dombivali- Kalyan,
- d) SBI Dahisar Pensioners' Welfare Organisation,
- e) SBI Pensioners' Cultural Organisation, Borivali,

All these organisations are active and engaged in social activities for SBI Pensioners. They are arranging various programmes such as lectures of eminent personalities, social and cultural activities, picnics to nearby centres, medical check-up camps etc.

vi) Library at Thane :- A library is run at Thane Office premises by local members for which few books have been donated by members. They are collecting Rs.100/- p.a. from each member as subscription and purchasing new books from this collections. Many local members are taking advantage of this library. Shri. V. M. Kanhere from Thane is managing the Library activities very efficiently with the help of some of the Local Committee Members.

#### **IV) Nagpur Zonal Sub-Centre :-**

Under the leadership of Shri. M. P. S. Sawhney, President, and Shri. Sudhir Agrekar, Secretary, the Nagpur ZSC has progressed very well and have enrolled 239 new members during the year and collected total subscriptions of Rs.2,39,000/-and Donations of Rs.3,11,209/-, of which Rs.1,82,000/- are for "Samvad" and Rs.1,29,209/- are Miscellaneous. This achievement was possible due to the strenuous efforts put in by Sarvashri M. P. S. Sawhney, S. M. Agrekar, C. N. Vazirani, A. P. Valokar, N. M. Umalkar, Divore, C. P. Shaikh, M. S. Tonge, Uttam Wadekar and Chhatwani.

Our Circle A.G.M. was held at Nagpur on 23.08.2015 and it proved to be very successful due to the efforts taken by all the Office Bearers of Nagpur ZSC as well as the various Committee Members of Nagpur ZSC formed for this purpose, under the leadership of Sarvashri M.P.S. Sawhney and Sudhir Agrekar. We place on record our appreciation for this.

This year "Shri N. G. More Awards" were given to Sarvashri Y. P. Naniwadekar (since deceased) and P.K. Choube for their dedication and hard work for the Association since the establishment of Nagpur Unit.

The AGM of the sub centre was held on 07.02.2016 at Nagpur. We are glad to add that the 'Late Shri L. N. Pabalkar, Gold Medal' for 2015-16 will be awarded to Shri Chander Vazirani of Nagpur, in the ensuing AGM, for his tremendous dedication for the Pensioners despite the fact that he is a cancer patient for the past few years.

**Wardha Unit :-** The unit is functioning under the leadership of Shri. A. D. Rotkar (since retired and Shri N. M. Umalkar has taken over)) who was looking after as Secretary for past many years and conducting usual organizational activities.

**V) Panaji (Goa) Zonal Sub-Centre :-**

We are glad to note that the Panaji Zonal Sub-Centre is progressing very well under the leadership of Shri. P. M. Narkar, President (since retired). Shri Madhav Desai has taken over as President w. e. f. 10.04.2016. It is also noted with great satisfaction that with the active support of Shri. I. H. Dias, Secretary, and the other Office Bearers, the regular meetings were held at Panaji and Margao and occasional meetings at Ratnagiri, Sawantwadi and Kudal. The Zonal Sub-Centre has enrolled 103 new members (almost 4 times of the last year figure) during the year. They have collected Rs.1,02,000/- as subscription & Donations of Rs.1,45,380/- of which for "Samvad" are Rs.1,30,452/-, for Legal Fund Rs.13,513/-, and for miscellaneous purpose Rs.1415/-. The 18th Annual General Meeting of the Zonal Sub-Centre was held on 10th April 2016, which was attended by about 200 pensioners / family pensioners from Goa as also from Ratnagiri and Sindhudurga Districts.

As informed earlier, our Circle Association has purchased premises at Panaji and are being used as Holiday Home cum Office. During the year 2015-16 the occupancy of the rooms was fairly good and we have received Rs.78,250/- as room-rent. The total recurring expenditure on account of maintenance of the Holiday Home premises was Rs.15,044/-. With a view to increasing the occupancy rate of the Holiday Home, at our requests some of the other Circle Associations have given advertisements in their monthly magazines. We have also decided to offer the Holiday Home for use by the Officers and Employees of SBI and for this purpose we are arranging to give advertisement in the Publications run by the Officers' Association and the Union.

There is excellent rapport by the Office Bearers of the Zonal Sub-Centre with the Zonal Office functionaries, especially with the DGM (Zonal Office) and other officials of the module. This has helped in getting many problems of the pensioners solved without difficulty which is worth noting.

**VI) Pune Zonal Sub-Centre :-**

During the last year Pune Zonal Sub-Centre has enrolled 479 new members and collected subscriptions of Rs.4,79,000/- and Donations of Rs.4,71,724/- of which Rs.4,27,260/- are for Samvad, Rs.1,000/- for Legal Fund, and Rs.43,464/- are for Miscellaneous purposes. Under the leadership of Sarvashri C. P. Kulkarni, President, V. R. Kulkarni, Secretary, Ashok Pandit, Jt. Secretary and other Unit Secretaries of the Districts the Sub Centre has made remarkable progress in overall organizational activities. As regards membership subscription, donations are concerned the Pune ZSC is next to Mumbai ZSC and for this achievement the credit goes to all the Office Bearers of the ZSC as well as all the District Secretaries and their team members. They need to be appreciated for this.

The Sub Centre has established excellent liaison with the functionaries of Pune Zonal Office by regularly visiting Z.O. There are 6 dispensaries in Pune Zone of which 3 are at Pune city & one each at Satara, Kolhapur & Solapur. The Sub Centre has also regular contacts with the Chief Medical Officer and any problem in medical facilities is immediately solved. It will not be out of place to mention that Sarvashri. K. D. Paradkar (93 years old) and Madhukar Palkar, (81 years old) very senior members, despite their age, are very actively instrumental in settling some old and new Family Pension cases and large amounts of arrears have been paid by the Bank to such family pensioners.

The active members at all the districts have helped the Association in conducting various activities which resulted in relation building. All the District units are arranging regular monthly meetings.

**Ahmednagar :-** The unit arranged a Pensioners Meet exclusively for disseminating the new insurance scheme for the benefit of pensioners.

**Kolhapur :-** The Pune ZSC AGM was held on 24.06.2015 in Kolhapur. All the Office Bearers of the unit were very helpful in organizing the AGM which was a grand success. Shri R. R. Kulkarni, CMC member, Sau Padma Bekinkar, Secretary, and all the Office Bearers of the Unit therefore, deserve compliments for their strenuous efforts. The unit organized various programmes and picnic and the active participation of lady members is note-worthy in this Unit. The unit also collected Rs.2,81,000/- from our pensioners and donated the sum to 'NAAM Foundation', working for the drought affected farmers.

**Satara :-** The unit's members are helping the Medical Officer for maintaining the records of dispensary on Computer. The Dispensary is working satisfactorily. Under the leadership of Shri S. S. Deshpande the unit has been working actively.

**Sangli :-** The unit conducts regular meetings to solve the problems of the members regarding pension etc. Shri. Suresh Chhatre, Secretary, is very active in the Association's activities and helping the members. Information about the New Insurance Scheme was also given in one of the Meetings.

**Solapur :-** In response to our appeal for "Samvad" Donations, Shri T. M. Patil, Local Secretary and a Member of Circle Managing Committee took lot of efforts and collected Rs.53,000/- during the year 2015.16. Due to his strenuous efforts the District has so far collected Rs.1,83,000/- for Samvad since Jan 2015 to March 2016. The Association appreciate these efforts. In the Annual General Meeting of the Unit, Shri T. M. Patil was felicitated for awarding the 'Late Shri V.V. Gandhe and Late Smt Umabai V. Gandhe Puraskar' for his whole hearted and unmatched dedication to the Association. He was catalytic in enrolling 180 members for the Policy 'B' under the New Insurance Scheme.

**Pune :-** The members of local unit are shouldering the responsibility to look after the Association's Head Quarter at Pune. Shri. D. A. Kulkarni, Circle Treasurer maintains books of accounts. Shri Avinash Deshpande has been attending the work of entering the data of members in the Computer. Shri Pramod Chate is sending monthly Birth Day Greetings. Shri S. P. Barve, Ex-Treasurer of Mumbai Circle has assisted around 27 members of Mutual Welfare Scheme to get them regular pension under the scheme by personally contacting them and few of them have donated an aggregate sum of Rs.75,000/- to our Association. We appreciate the efforts taken by Shri S. P. Barve.

The Pune Head Quarter has received direct donations of Rs.7,49,971/-and these comprise of, for "Samvad" Rs.5,59,703/-, "Samvad Advertisement"Rs.31,300/-, Legal Fund Rs.12,800/-, Distress Relief Fund Rs.3,600/-, and Miscellaneous Rs.1,42,568/-.

#### **11) On Federation Front :-**

The Governing Body and General Body meetings of the Federation were held on the following dates.

- |                                |   |                                   |
|--------------------------------|---|-----------------------------------|
| A) Governing Body Meeting      | - | Held on 30-03-2016 at SBLC Patna  |
| B) Annual General Body Meeting | - | Held on 31.03.2015 at SBLC Patna. |

#### **12) Structured Meeting with the Bank Management :**

A Structured Meeting between the Federation Office Bearers and the Senior Officials of the Bank from Corporate Centre, H. R. Department, Mumbai, was held on 29th Jan 2016 at Hyderabad. The Meeting was attended by Shri Vilas Gandhe, Secretary. The following issues were discussed.

- Regarding Court Case No. 1875 of 2013 the Bank Officials were requested by the Federation not to unnecessarily postpone the case.

- ii) Good will package was given to around 37,000 pensioners.
- iii) While biometric Life Certificate has been introduced, it was advised to insist with the Bank for the acknowledgement. As regards the matter of fixation of Pension to the 10th Bi-partite pensioners, it was informed that the Bank is awaiting consent from the Government (Since received).
- iv) If there are any problematic family pension cases the same may be referred directly to the Corporate Centre.
- v) Regarding New Insurance Policies it was informed by the Officials that for Domiciliary Treatment cap of 25% and 15% has been stipulated for Policy 'A' and 'B' respectively, by the Bank in the recently concluded ECCB Meeting.
- vi) For 'Second Inning' the Bank asked for more contributions from the pensioners.

However, it is important to note that, unlike in the past, during the previous Meeting as well as this Meeting, the overall response of the Bank's Executives was very positive.

### **13) Position of our Court Cases :-**

#### **i) Our W.P. No 1875 of 2013 in Delhi Court :**

The updates of this case were given from time to time in "Samvad". Our case was heard on 26th April 2016. In this connection Shri S. B. Gokhale, President and Shri B. G. Dandekar, Advisor, to the Association, met Shri Chintamani Vanaga, an M. P. from Palghar and he was briefed about the injustice caused to SBI Pensioners. Based on the representation submitted to him, Shri Vanaga asked a Star Question in the Lok Sabha. The question was related to the anomalies in pension and the financial deprivation of the pensioners who retired before 2005. With a view to find out the answer for this, the GOI formed a Committee headed by the Special Secretary, D.F.S. (Department of Financial Services, M.O.F.) and it included 5 other members. On 29.03.2016 the first Meeting of this Committee took place and second Meeting was scheduled on 22.04.2016 could not be held. The Addl. Solicitor General therefore informed the Court that the next Meeting of the Committee would be convened shortly and requested the Court to post the matter towards end of July 2016.

This was vehemently opposed by our Advocate and it was informed to the Court that our prayer is for payment of pension @ 50% of the pensionable pay (for 30 years of pensionable service) to all the pensioners who retired on or after 01.11.1987 and squashing the present ceiling of 40%. Therefore ample time was given to the respondents and no further extension should be given as all the pensioners are very old and counting their days. The case should, therefore, be decided at the earliest. It was also submitted that the letter Dt. 30th October 2002 addressed to the MOF, GOI, by the Chairman, SBI (placed on record as Annexure P23- page 487 of the plaint) sets out all the disputes and issues which the Committee should consider. Let this letter be placed before the Committee by the respondents.

However, the Bench comprising of two judges postponed the case to 28.07.2016, giving the GOI a last chance for submitting the information.

**ii) Writ Petition in the Nagpur Bench of Mumbai High Court :** The above writ petition seeking family pension @ 30% of pay to all Family Pensioners on the same basis as is being paid to the Government Pensioners, is pending before a bench of single judge.

**iii) W.P. No 1931 of 2002 in Delhi Court :** The hearing of our old Writ Petition No.1931 of 2002 has been started and the case is yet to be decided.

#### **14) Acknowledgements : -**

- i) We express our deep gratitude to the Bank's Chairman, Managing Directors and the Dy.

Managing Director & Corporate Development Officer, Chief General Manager (H. R.) and other Executives at Corporate Centre as well as AGM (PPG), Corporate Centre of the Bank for giving us opportunities to discuss with them our problems and difficulties of pensioners and related policy matters.

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

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

iii) We are grateful to the Branch Managers of our Vakola (Mumbai) and Dattawadi (Pune) branches and their staff for co-operation in conducting the day to day operations of our Circle Association's accounts. We also thank the Branch Managers of the branches where our Zonal Sub-Centres' accounts are maintained for their co-operation to the office-bearers of our Zonal Sub-Centres.

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

v) Personally, I am grateful to Shri. B. G. Dandekar, former Advisor to the Federation, Shri S. B. Gokhale President of our Circle Association under whose guidance the Association could achieve greater heights during the year. I am thankful to S/ Shri. V. M. Prabhudesai, K. D. Paradkar, S. G. Rabade, and M. D. Palkar, all the senior most members and the erstwhile pillars of the Association, for their valuable guidance in the Association matters from time to time.

vi) I am also thankful to all the Vice-Presidents, the Secretaries and Representatives of all the Zonal Sub-Centres, all colleagues in the Circle & Zonal Managing Committees for their continuous cooperation in carrying out the Association work. I place on record my special thanks to Shril R. N. Lalingkar, Ex-Secretary, who has been, despite his retirement helping me in the Association's work, particularly related to 'Samvad' and our website. I also place on record my grateful thanks to Sarvashri. S. M. Pawar Circle Jt. Secretary, D. A. Kulkarni, Circle Treasurer, C. P. Kulkarni, V. R. Kulkarni, A. S. Pandit, S. P. Barve, V. N. Kulkarni, P. H. Chate, Avinash Deshpande and all others whose valuable assistance has helped me in carrying on my duties.

I extend my grateful thanks to the Editorial Committee of 'Samvad' comprising of Sarvashri Krantisen Athawale, P. R. Gupchup, S. M. Shingwekar, V. V. Dhupkar and to all the members of the Association.

vii) I conclude by extending vote of thanks to all of you viz. Pensioners, Family Pensioners and Associate members who have obliged the Association by becoming members and by paying donations under various heads, for running the activities of the Association as our Association is vibrant only with your active support.

Wishing you all very healthy, long and peaceful life.

**For & on behalf of the Managing Committee**  
**Vilas V. Gandhe**  
**Secretary**

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

**A.R.Sulakhe & Company**  
Chartered Accountants

**INDEPENDENT AUDITORS REPORT**

To,  
The Members of  
**STATE BANK OF INDIA PENSIONERS' ASSOCIATION**  
'Anubandh' Bldg no. B-2/ 16, Sinhagad Road, Pune - 411 030

**Report on the Financial Statements**

We have audited the accompanying financial statements of '**STATE BANK OF INDIA PENSIONERS ASSOCIATION**', which comprises the Balance Sheet as at March 31st, 2016 and the Statement of Income & Expenditure and Receipts & Payments account for the year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the trust in accordance with the Accounting Standards generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the Trust preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

1. Subject to the Accounting Standards AS 9 'Revenue Recognition' and AS 29 'Provisions, Contingent Liabilities and Contingent Assets' in our opinion, the Balance Sheet and Income & Expenditure Account dealt with by this report comply with the mandatory Accounting Standards.
2. In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and subject to para 1 above give a true and fair view in conformity with the accounting principles generally accepted in India:
  - (a) in the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2015;
  - (b) in the case of the Income and Expenditure Account of the surplus for the year ended on that date;

**For A.R.SULAKHE & COMPANY**

**CHARTERED ACCOUNTANTS**

Firm Regn No : 110540W

**(J. V. DHONGDE), PARTNER M.NO. 37290; Place : PUNE Dated : June 10, 2016**

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE  
Receipts & Payments Account for the year ended 31st March 2016**

**RECEIPTS SIDE**

As on 31.03.2015	RECEIPTS	Rs.	As on 31.03.2016
Rs.		Rs.	Rs.
	<b>OPENING BAIANCE</b>		
290	Cash(Postal Stamps)	126	
8,51,741	State Bank of India SB a/c	10,08,152	
1,39,73,887	Term deposits with State Bank Of India	1,56,20,064	1,66,28,342
	<b>INTEREST ON DEPOSIT / BONDS</b>		
18,11,166	On Term Deposits	14,12,002	
43,656	On Saving Bank Account	76,388	14,88,390
	<b>DIVIDEND ON SHARES</b>		
8,130	Dividend on Shares of SBI		9,485
	<b>TRUST FUNDS</b>		
12,93,000	Patron fees Recd.	18,51,000	
17,000	Benefactor fees Recd.	1,500	
500	Conversion	0	18,52,500
	<b>DONATIONS</b>		
14,761	Legal fund receipts	41,563	
4,73,115	Misc. Donations Received	6,15,369	
2,751	Reced. for Distress Relief Fund	3,600	
1,11,111	Award Fund received	30,000	6,90,532
	<b>ADMISSION FEES / OTHER INCOME</b>		
13,270	Admission Fees	18,540	
681	Miscellaneous Receipts	1,935	
491	Interest on income tax refund	25,245	
83,250	Goa-Holiday home receipts	78,350	124,070
	<b>SAMVAD RECEIPTS</b>		
7,77,966	Samvad Donations	22,12,811	
1,10,000	Advertisements in Samvad	93,200	23,06,011
6,629	Income tax refund for financial year 2013-14		1,32,575
<b>1,95,93,395</b>	<b>TOTAL</b>		<b>2,32,31,905</b>
=====			=====

Notes forming part of accounts as per our report of even date.

**For A.R.Sulakhe & Co**

**Chartered Accountants**

**Firm Regn No. 110540 W**

**J.V.Dhongde**

**Partner**

**S.B.Gokhale**

**President**

**V.V.Gandhe**

**Secretary**

**D.A.Kulkarni**

**Treasurer**

**Pune**

**Date : 31-03-2016**



**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE  
Receipts & Payments Account for the year ended 31st March 2016**

**PAYMENTS SIDE**

As on 31.3.2015	PAYMENTS	As on 31.3.2016
Rs.		Rs.
95,689	Conveyance Expenses	87,733
5,805	Electricity Charges	7,845
11,913	Goa Holiday Home Expenses	15,044
8,20,664	Meeting Expenses	8,06,612
59,468	Office Maintenance Charges	64,334
1,16,269	Postage	93,281
75,112	Printing & Stationery	80,666
12,243	Rent , Rates & Taxes	24,616
44,517	Sundry Expenses	14,838
14,185	Telephone	17,697
3,22,661	Travelling Expenses	3,61,239
1,155	Bank Charges	840
3,932	Audit Fees	8,550
8,584	Professional Fees	4,674
1,17,180	Subscription to Federation	1,21,860
6,100	Delegate fees	3,000
1,000	Donation to Pune Shahar Niwrutta Sangh	1,000
15,200	Computer Repair and upgradation	11,000
2,50,150	Amount remitted to Federation for legal expenses	2,50,150
0	Paid from D.R.F./Income & Expenditure A/c	1,02,000
0	Advance for Software	5,000
	<b>SAMVAD EXPENSES</b>	
47,751	Postage	47,909
6,39,493	Printing	6,87,877
2,87,982	Label Pasting & Printing etc.	2,72,994
		10,08,780
8,000	Building fund contributions refunded	0
	<b>CLOSING BALANCES</b>	
126	Cash (Postal Stamps)	131
10,08,152	State Bank of India SB a/c	16,93,871
1,56,20,064	Term Deposits with SBI	1,84,43,144
0	Advances *	4,000
<b>1,95,93,395</b>	<b>TOTAL</b>	<b>2,32,31,905</b>
=====		=====

Notes forming part of accounts as per our report of even date.

**For A.R.Sulakhe & Co**

**Chartered Accountants**

**Firm Regn No. 110540 W**

**J.V.Dhongde**

**Partner**

**Pune**

**S.B.Gokhale**

**President**

**Date : 31-03-2016**

**V.V.Gandhe**

**Secretary**

**D.A.Kulkarni**

**Treasurer**

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE  
Income & Expenditure Account for the year ended 31st March 2016**

**EXPENDITURE SIDE**

As on 31/03/2015 RS.	EXPENDITURE	As on 31/03/2016 RS.
95,689	Conveyance Expenses	87,733
3,35,119	Depreciation	2,96,508
5,805	Electricity Charges	7,845
11,913	Goa Holiday Home Expenses	15,044
8,20,664	Meeting Expenses	8,06,612
59,468	Office Maintenance Charges	64,334
1,16,269	Postage	93,281
75,112	Printing & Stationery	80,666
12,243	Rent , Rates & Taxes	24,616
44,517	Sundry Expenses	14,838
14,185	Telephone	17,697
3,22,661	Travelling Expenses	3,61,239
1,155	Bank Charges	840
3,932	Audit Fees	8,550
8,584	Professional Fees	4,674
1,17,180	Subscription to Federation	1,21,860
6,100	Delegate fees	3,000
1,000	Donation to Pune Shahar Niwrutta Sangh	1,000
15,200	Computer Repair and upgradation	11,000
0	Donation to Nana Palkar Smruti Samiti	51,000
	<b>SAMVAD EXPENSES</b>	
47,751	Postage	0
6,39,493	Printing	0
2,87,982	Label Pasting & Printing etc.	0
3,78,022	Excess of Income over Expenditure	2,64,620
<b>34,20,044</b>	<b>TOTAL</b>	<b>23,36,957</b>
=====		=====

Notes forming part of accounts as per our report of even date.

**For A.R.Sulakhe & Co**

**Chartered Accountants**

**Firm Regn No. 110540 W**

**J.V.Dhongde**

**Partner**

**Pune**

**S.B.Gokhale**

**President**

**V.V.Gandhe**

**Secretary**

**D.A.Kulkarni**

**Treasurer**

**Date : 31-03-2016**

**Correction**

Please refer to the list of Chief Managers (HR) of SBI and their contact numbers printed on page No. 20 of 'Samvad' for April 2016. The correct mobile number of Shri Ravinder K. Dhiman, C.M. (HR), of Nagpur Zone II (Amravati), is 9422304331. Our members are requested to use this number for contacting Shri Ravinder K. Dhiman. The error is regretted.

**- Secretary**

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE**  
**Income & Expenditure Account for the year ended 31st March 2016**

**INCOME SIDE**

As on 31/03/2015 RS.	INCOME		As on 31/03/2016 RS.
	<b>INT. ON DEPOSITS/BONDS</b>		
19,55,797	On Term Deposits	15,73,182	
43,656	On Savings Bank Account	76,388	
			16,49,570
8,130	<b>DIVIDEND ON SHARES</b>		9,485
	<b>ADMN.FEES/OTHER INCOME</b>		
13,270	Admission Fees	18,540	
4,73,115	Misc. Donations Received	6,15,369	
- 47,312	Less-10% transferred to D.R.F.	- 61,537	
681	Miscellaneous Receipts	1,935	
			5,74,307
83,250	Goa-Holiday home receipts		78,350
491	Interest On Income Tax Refund		25,245
	<b>SAMVAD RECEIPTS</b>		
7,77,966	Samvad Donations	0	
1,11,000	Advertisements in Samvad	0	
<b>34,20,044</b>	<b>TOTAL</b>		<b>23,36,957</b>

Notes forming part of accounts as per our report of even date.

**For A.R.Sulakhe & Co**

**Chartered Accountants**

**Firm Regn No. 110540 W**

**J.V.Dhongde**

**Partner**

**Pune**

**S.B.Gokhale**

**President**

**V.V.Gandhe**

**Secretary**

**D.A.Kulkarni**

**Treasurer**

**Date : 31-03-2016**

**Attention Members - Clarification in respect of Insurance Policy Particulars**

Please refer to the page NO. 20 of 'Samvad' for June 2016. As mentioned therein we have to clarify that the particulars uploaded on our Website relate to Policy 'A' and not Policy 'B' as it transpires from the information given therein. The particulars of Policy 'B' have not been received by us. Further although we have uploaded the particulars on the website, the file is not clearly visible despite enlarging the file/letters to the maximum extent (by 1000 times). We, therefore, regret the inconvenience caused to our members which is due to a technical error.

If any member wish to get the 'pdf' file of this 'List of members who opted for policy 'A', he/she may write to us through an e-mail so that we will send him/her the list. Members, who do not use e-mail facility, are requested to verify their individual data, if they wish, by visiting the respective Zonal Office of SBI.

Secretary

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE**  
**Balance Sheet for the year ended 31st March 2016**

**LIABILITIES SIDE**

As on 31/03/2015 (RS.)	LIABILITIES	As on 31/03/2016 (RS.)
	<b>TRUST FUNDS</b>	
1,99,21,933	Opening balance	2,12,32,433
12,93,000	Patron Fees	18,51,000
17,000	Benefactor fees	1,500
500	Conversion	0
		2,30,84,933
1,11,111	Award Fund ( Shri. E.K.Thakur Prize Fund) *	1,11,111
1,21,121	Award Fund( Shri .V.V.Gandhe Prize Fund) **	1,21,121
1,11,111	Award Fund(Smt. S. M.Dalal Prize Fund) ***	1,11,111
0	Award Fund (Smt.P.D.Butala Prize Fund)	30,000
		3,73,343
	<b>BUILDING FUND</b>	
8,801	Opening balance	8,801
0	Add - Donation during the year	0
		8,801
	<b>DISTERESS RELIEF FUND</b>	
85,246	Opening balance	1,35,309
2,751	Add- Received during the year	3,600
47,312	Add- Transferred from Misc Donations	61,537
0	Less - Donation to Chief Minister Relief Fund	- 51,000
		1,49,446
	<b>LEGAL FUND</b>	
13,30,099	Opening balance	10,94,710
14,761	Add - Donations during the year	41,563
	Contribution sent to Federation for	
- 2,50,150	Legal expenses at Chennai	- 2,50,150
		8,86,123
	<b>SAMVAD DIGITAL FUND</b>	
	Opening balance	0
	Add - Donations During the year	22,12,811
	Add - Advertisement receipts during the year	94,300
	Less - Expenses during the year	- 10,08,780
		12,98,331
<b>2,28,14,596</b>	<b>TOTAL</b>	<b>2,58,00,977</b>
=====		=====

Notes forming part of accounts as per our report of even date.

**For A.R.Sulakhe & Co**

**Chartered Accountants**

**Firm Regn No. 110540 W**

**J.V.Dhongde**

**Partner**

**Pune**

**Date : 31-03-2016**

**S.B.Gokhale**

**President**

**V.V.Gandhe**

**Secretary**

**D.A.Kulkarni**

**Treasurer**

\* Donation given by Shri. E.K.Thakur for giving N.G.More service award.

\*\* Donation given by Shri.V.V.Gandhe in the memory of his father Late Shri. Vasudeo V. Gandhe and his mother Late Smt. Umabai V. Gandhe.

\*\*\* Donation given by Shri.M.D.Dalal in the memory of his wife Late Smt.Shakuntala M.Dalal

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE**  
**Balance Sheet for the year ended 31st March 2016**

**ASSETS SIDE**

As on 31/03/2015 (RS.)	ASSETS	As on 31/03/2016 (RS.)
	<b>CASH &amp; BANK BALANCE</b>	
126	Cash (Postal Stamps)	131
10,08,152	Savings Bank Balances	16,93,871
		16,94,002
	<b>INVESTMENTS</b>	
1,56,20,064	Term Deposits with SBI	1,84,43,144
79,550	Equity Shares of SBI	79,550
		1,85,22,694
	<b>ADVANCES &amp; DEPOSITS</b>	
10,305	Telephone / Electricity Deposit	10,305
2,78,206	Income Tax Deducted at Source	3,07,911
17,058	Secuirty Deposit in Post	17,058
0	Advance For Expenses	4,000
0	Advance for Software	5,000
		3,44,274
	<b>FIXED ASSETS</b>	
1,88,115	<b>FURNITURE&amp;EQUIPMENT</b>	1,60,130
0	Add -During the year	0
- 27,985	Less - Depreciation	- 20,088
		1,40,042
	<b>OFFICES AT PUNE , MUMBAI &amp; HOLIDAY HOME AT GOA</b>	
3,0,71,339		27,64,205
- 3,07,134	Less - Depreciation	- 2,76,420
		24,87,785
	<b>EXCESS OF EXPENDITURE OVER INCOME</b>	
32,54,822	As per Last Balance Sheet	28,76,800
- 3,78,022	Add - (Surplus)/deficit during the year	- 2,64,620
		26,12,180
<b>2,28,14,596</b>	<b>TOTAL</b>	<b>2,58,00,977</b>

Notes forming part of accounts as per our report of even date.

**For A.R.Sulakhe & Co**

**Chartered Accountants**

**Firm Regn No. 110540 W**

**J.V.Dhongde**

**Partner**

**Pune**

**Date : 31-03-2016**

**S.B.Gokhale**

**President**

**V.V.Gandhe**

**Secretary**

**D.A.Kulkarni**

**Treasurer**

**सांगली युनिट - वार्षिक सभेची सूचना**

सांगली युनिटची वार्षिक सर्वसाधारण सभा सोमवार दि. १ ऑगस्ट २०१६ रोजी सकाळी १० वाजता 'दांडेकर हॉल, विश्रामबाग, सांगली येथे आयोजित केली आहे. तरी सांगली जिल्ह्यातील सर्व सभासद/सह सभासद व फॅमिली पेन्शनर्सनी या सभेस उपस्थित रहावे ही विनंती.

सुरेश छत्रे, सचिव, सांगली युनिट

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

Notes on the audited Financial Statements for the period 1.4.2015 to 31.3.2016

Income Side :

1: Interest on Term Deposits / Bonds / SB Accounts :

L.Y. Rs. 19,99,453/-; C. Y. Rs.16,49,570/-; (Decreased by Rs.3,49,883/-)

I) Interest on Term Deposits - L.Y. Rs. 19,55,797/- ; C.Y. Rs.15,73,182/-;  
(Decreased by Rs.3,82,615/-)

	31.3.2015	31.3.2016
PUNE H.Q.	5,84,620	6,95,762
MUMBAI	13,27,382	9,20,622
PANAJI	0	13,080
AURANGABAD	0	0
NAGPUR	43,795	0
TOTAL	19,55,797	16,29,464
Less - TDS deducted by Branches	0	- 56,282
<b>Total</b>	<b>19,55,797</b>	<b>15,73,182</b>

- a) Interest on Term Deposits has been increased in respect of Pune H.Q. by Rs.1,11,142 due increase in fresh investment of Rs.18.00 lacs. (Samvad Donations)
- b) In case of Mumbai ZSC interest on Term Deposit Receipts has been decreased by Rs.4,06,760/- due to interest of Rs.5,40,425/- received on 3SPL TDRs(For 5years period) in last year on 12.6.2014. This year Mumbai ZSC has also invested their surplus worth Rs.9 lacs in fresh TDRs.

II) Interest on Savings Bank Accounts - L. Y. Rs.43,656/-; C.Y.Rs.76,388/-;  
(Increased by Rs.32,732/-)

Increase in Savings Bank Account interest by Rs.32,732/-is due to higher balances maintained by all Zonal Sub Centres as compared to last year.

III) Dividend on shares of SBI - L.Y. Rs.8130/-; C.Y. Rs.9485/-; (Increased by Rs.1,355/-)

2. Admission fees / Other Income : ( Including Goa Holiday Home receipts and Tax refund ) :

L.Y. Rs. 5,23,495/-; C.Y. Rs.6,77,902/-; (Increased by Rs.1,54,407/-)

Increase in other income by Rs.1,54,407/- is due to good amount of Miscellaneous Donations worth Rs.6,15,369/- received by all ZSCs during their AGMs.

3. Samvad Donations and Advertisements :

L. Y. Rs. 8,88,966/-; C.Y. Rs. - Nil-;

In the current year 'Donations for Samvad & Advertisements' are Rs. 23,06,011/- and the increase is Rs.14,17,045/- due to very good response given by Pensioners to our appeal.

From current year as suggested by our Chartered Accountants, we have created 'Samvad Digital Fund'under Liabilities head. The entries related to 'Samvad' Donations and Expenses are now put through this account.

\*\*\*\*\*

**Expenditure Side :**

**1. Travelling expenses :** L. Y. Rs. 3,22,661/-; C.Y. Rs. 3,61,239/-; (Increased by Rs.38,578/-)

The Zonal Sub Centre wise breakup is as under :

	<b>31.03.2015</b>	<b>31.03.2016</b>
PUNE H.Q.	55,791	43,200
PUNE ZSC	7,584	39,640
MUMBAI	1,47,887	1,46,659
NAGPUR	24,177	40,305
PANAJI	52,283	43,375
AURANGABAD	20,736	36,908
AMRAVATI	36,691	37,659
<b>TOTAL</b>	<b>3,45,149</b>	<b>3,87,746</b>
Less - Refund on a/c cancellation of ticket	22,488	26,507
<b>Net TOTAL</b>	<b>3,22,661</b>	<b>3,61,239</b>

- 1) In case of Pune H.Q. the expenses have been decreased by Rs.12,591/- as compared to last year, as Travelling Expenses incurred by Office Bearers of Pune H.Q. and Mumbai ZSC for attending Structured Meeting at Hyderabad on 29.01.2016 were borne by Mumbai ZSC.
- 2) In case of Pune ZSC the expenses have been increased by Rs.32,056/-, as compared to last year as Travelling Expenses bill of Office Bearers paid for attending AGMs at Panaji (Goa), Kolhapur (Pune ZSC-AGM), Aurangabad, Solapur and Circle AGM at Nagpur.
- 3) Travelling Expenses of Nagpur ZSC have been increased by Rs.16,128/- as expenses were incurred by Office Bearers, for attending Circle Management Committee Meetings.
- 4) In case of Aurangabad ZSC the expenses have been increased by Rs.16,172/-, as Travelling Expenses were incurred for attending their AGM held at Dhule & Circle AGM held at Nagpur and CMC Meeting at Thane.

Increase in expenses is also attributed to inflationary trend.

**2. Meeting Expenses :** L. Y. Rs. 8,20,664/-; C.Y. Rs.8,06,612/-; (Decreased by Rs.14,052/-)

The Zonal Sub Centre wise breakup is as under:

	<b>31.03.2015</b>	<b>31.03.2016</b>
PUNE H.Q.	4,71,992	62,407
PUNE ZSC	87,018	1,10,087
MUMBAI	3,33,387	4,04,271
NAGPUR	1,10,886	2,92,779
PANAJI	27,611	32,585
AURANGABAD	50,412	55,795
AMRAVATI	14,842	57,324
<b>TOTAL</b>	<b>10,96,148</b>	<b>10,15,248</b>
Less - Reimbursement from bank.	2,75,484	2,08,636
<b>Net Total</b>	<b>8,20,664</b>	<b>8,06,612</b>

- i) The Meeting Expenses for Pune H.Q. have been decreased by Rs.4,09,585/- compared

to last year as this year's AGM of the Circle was held at Nagpur. The Nagpur ZSC borne the expenses from donations collected by them.

- ii) The Meeting Expenses have been increased at Pune ZSC by Rs.23, 069/- as this year their AGM was held at Kolhapur where more Pensioners attended the Meeting. Increase in expenses is also due to rent for karyalaya, lunch, tea, etc. charges.
- iii) The Meeting Expenses for Mumbai ZSC have been increased by Rs.70, 884/- due to overall increase in expenses e.g. rent of auditorium, lunch and snacks and other incidental charges.
- iv) The Meeting Expenses for Nagpur ZSC increased by Rs.1,81,893/- compared to last year, as our Circle AGM was held at Nagpur on 23.08.2015 and they incurred some expenses.
- v) In case of, Amravati ZSC expenses increased by Rs.42,482/-, as few bills of their last year's AGM were accounted for, in this year.
- vi) The reimbursements from Bank in respect of AGMs have been received as under -

Mumbai	751*
Pune H.Q.	300*
Pune ZSC	50,000
Aurangabad	25,000
Panaji	32,585
Nagpur	1,00,000
Amrawati	<u>0</u>
<b>Total reimbursement</b>	<b>2,08,636</b>

(\*Cheques not presented by beneficiaries.)

The reimbursements in respect of Mumbai and Amrawati Zonal Sub Centres are yet to be received and pending with the Bank for sanction.

**3. Printing & Stationery :** L. Y. Rs75,112/-; C.Y. Rs. 80,666/-; (Increased by Rs.5,554/-)

The aggregate increase is marginal.

**4. Conveyance Expenses :** L. Y. Rs. 95,689/-; C.Y. Rs.87,733/-; (Decreased by Rs.7,956/-)

Shri.P.H.Chate who looks after work of sending Birthday Greetings is not claiming voluntarily the conveyance expenses since May 2015. Hence there is decrease in Conveyance Charges.

**5. Office Maintenance :** L. Y. Rs. 59,468/-; C.Y. Rs. 64,334/-; (Increased by Rs.4,866/-)

**6. Rent / Rates / Taxes :** L. Y. Rs. 12,243/-; C.Y. Rs.24,616/-; (Increased by Rs.12,373/-)

This year Rent /Taxes increased by Rs.12,373/- as the annual Society maintenance charges amounting to of Rs.9,756/-of Thane Office, were accounted for by Mumbai ZSC, erroneously under Office Maintenance in the last year. This year they have correctly classified these expenses.

**7. Postages :** L. Y. Rs. 1,16,269/-; C.Y. Rs.93,281/-; (Decreased by Rs.22,988/-)

Postage expenses, have been reduced by Rs. 22,988/- compared to last year as, we have started sending Birthday Greetings to Pensioners by Inland letters, which has reduced postages by Rs.1.50 per greeting card.

**8. Electricity Charges :** L. Y. Rs. 5,805/-; C.Y. Rs.7845/-; (Increased by Rs.2,040/-)



- 9. Sundry Expenses :** L. Y. Rs. 44,517/-; C.Y. Rs. 14,838/-; (Decreased by Rs.29,679/-)  
 In case of Pune H.Q. the expenses have been decreased by Rs.26,143/- compared to last year as Printer and Battery for Inverter aggregating Rs.18,400/- purchased in the last year.
- 10. Delegation Fees :** L. Y. Rs. 6,100/-; C.Y. Rs.3,000/-; (Decrease by Rs.3,100/-)  
 The Federation Meetings were held twice in the last year.
- 11. Subscription to Federation :** L.Y. Rs. 1,17,180/-; C.Y. Rs.1,21,860/-;  
 (Increased by Rs.4,680/-)  
 Increase is due to increase in Membership.
- 12. 'SAMVAD' Expenses :** L. Y. Rs. 9,75,226/-; C .Y. Rs. -Nil-  
 In the current year the 'Samvad' expenses are 10,08,780/- and the increase is Rs.33,554 which is due to increased copies, o/a increased membership. Please also refer to the comments under para 3, 'Samvad Donations' on page No.22 of 'Income Side'.
- 13. Professional Fees :** L. Y. Rs. . 8,584/-; C.Y. Rs.4,674/-; (Decreased by Rs.3,910/-)
- 14. Audit Fees :** L. Y. Rs. 3,932/-; C.Y. Rs.8,550/-; (Increased by Rs. 4,618/-)
- 15. Donation to 'Nana Palkar Smruti Samiti' :**  
 We have donated Rs.51,000/- to the above organization who is helping to the Cancer Patients.
- 16. Excess of Income over Expenditure :** L.Y. Income Rs.3,78,022/-; C.Y. Income Rs.2,64,620/-;  
 (Decreased by Rs. 1,13,402/-)  
 The decrease is attributed mainly to reduction in interest income due to the lowering of interest rates.

\*\*\*\*\*

**Notes on Balance Sheet as at 31.03.2016**

**ASSETS SIDE :-**

- 1) Savings Bank Account Balance :** L.Y. Rs. 10,08,152/-; C. Y. Rs.16,93,871/-;  
 (Increased by Rs.6,85,719/-)  
 Increase in Savings Bank a/c Balances as compared to last year is due to higher Balances maintained by Pune H.Q., Pune ZSC and Nagpur ZSC.
- 2) Total Investments (TDRs and Shares) :** L.Y. Rs. 1,56,99,614/-; C. Y. Rs.1,85,22,694/-;  
 (Increased by Rs. 28,23,080/-)
- Term Deposits :** L.Y. Rs.1,56,20,064/-; C. Y. Rs.1,84,43,144/-;(Increased by Rs.28,23,080/-)

	<b>31.03.2015</b>	<b>31.03.2016</b>
PUNE H.Q.	58,21,121	76,21,121
MUMBAI	94,41,437	1,03,51,437
NAGPUR	1,54,906	1,54,906
PANAJI	77,600	90,680
AURANGABAD	1,25,000	0
PUNE ZSC	0	2,25,000
<b>TOTAL</b>	<b>1,56,20,064</b>	<b>1,84,43,144</b>

- 1) Increase at Pune H.Q. by Rs.18.00 lacs as compared to last year is due to 'Samvad' Donations received during the year. Increase at Mumbai ZSC by Rs.9.10 lacs as compared to last year is due to good amount of donations received during the year.

**3) Advances and Deposits :-**

<b>Income Tax</b> : L. Y. Rs. 2,78,206/-; C. Y. Rs.3,07,911/-;	(Increased by Rs.29,705/-)
I) Opening balance as on 1.4.2015 (T.D.S.)	Rs. 2,78,206/- (I)
II) Less - TDS refund received (for 2013-14) in Jan 16	Rs. 1,32,575/-
Sub Total (II)	Rs. 1,45,631/-
III) Add - TDS deducted by SBI Branches on TDRs in respect of Mumbai ZSC Pune H.Q. for the current financial year. (Refund awaited from I.T. Dept.)	Rs. 94,912/-
Sub Total (III)	Rs. 67,368/-
Grand Total (I) + (II) + (III)	Rs. 1,62,280/-
	Rs. 3,07,911/-

**4) Fixed Assets - Depreciation :**

a. Furniture & Equipments :

L. Y. Rs. 1,60,130/-; C. Y. Rs.1,40,042/-;  
(Decreased by Rs. 20,088/-)

b. Association Offices at Pune, Mumbai & Holiday Home at Goa :

L. Y. Rs. 27,64,205/-; C. Y. Rs.24,87,785/-;  
(Decreased by Rs.2,76,420/-)

**LIABILITY SIDE :-**

**1) Trust Fund (Including Award Funds) :**

L. Y. Rs. 2,15,75,776/-; C. Y. Rs.2,34,58,276/-;  
(Increased by Rs. 18,82,500/-)

- a) The increase in 'Trust Fund' is due to increase in Subscription on a/c of increased membership.
- b) Shri. A. D. Butala of Mumbai donated Rs.30,000/-. The interest earned on the donation amount is to be utilised for giving prizes to the winners of 'Writing Competition' of 'Samvad' every year.

**2) Distress Relief fund :**

L. Y. Rs. 1,35,309/-; C.Y.Rs.1,49,446/-;  
(Increased by Rs.14,137/-)

Increase is due to provision of Rs.61,537/- made from Miscellaneous Donations.

**3) Legal Fund :**

L.Y.Rs. 10,94,710/-; C.Y.Rs.8,86,123/-;  
(Decrease by Rs. 2,08,587/-)

We have received donations of Rs.41,563/- during the year and remitted Rs.2,50,150/- towards Legal Fund to our Federation. Hence the decrease.

\*\*\*\*\*

## ‘संवाद’ लेखकांना महत्वाच्या सूचना

‘संवाद’साठी साहित्य पाठवताना खालील सूचनांचे पालन करणे आवश्यक आहे, याचे पुन्हा एकदा लेखक-कवी, सभासदांना आम्ही स्मरण करून देऊ इच्छितो.

- १) साहित्य पाठवताना पाकिटावर संपादक ‘संवाद’ असाच स्पष्ट उल्लेख असावा.
- २) लेख (शब्द मर्यादा ७५० ते १००० शब्द) आखीव फुलस्केप कागदावरच भरपूर समास सोडून लिहिलेले असावेत. ते कागदाच्या एकाच बाजूस लिहावेत. पाठपोट लिहू नये. अक्षर वाचनीय असावे.
- ३) साहित्याची ‘मूळ प्रतच’ पाठवावी. झेरॉक्स प्रत पाठवू नये. पाठविल्यास ‘संवाद’मध्ये प्रसिद्धीसाठी त्याचा विचार केला जाणार नाही.
- ४) साहित्यासोबत पाठवलेल्या पत्रावर, पाकिटावर लेखकाने आपला पूर्ण पत्ता (पिनकोडसहित) व संपूर्ण नाव लिहिणे आवश्यक आहे.
- ५) एका वेळेस एकच कविता पाठवावी. कविता जास्तीत जास्त चार कडव्यांचीच असावी. जास्त कडव्यांच्या कवितांचा जागेअभावी प्रसिद्धीसाठी विचार केला जाणार नाही याची कृपया नोंद घ्यावी.
- ६) अस्वीकृत साहित्य परत पाठवले जाणार नाही.
- ७) वरील सूचनांकडे दुर्लक्ष करून आलेले साहित्य प्रसिद्ध केले जाणार नाही.

संपादक मंडळ, ‘संवाद’

## ✉ प्रतिसाद

‘संवाद’च्या मे २०१६ अंकातील श्री. वसंत धुपकर यांचा गीतकार हसरत जयपुरी यांच्यावरील लेख माहिती देणारा आहे. ऊर्दु शब्दांचा अर्थ दिल्यामुळे गीतांचा अर्थ समजणे सोपे झाले.

‘संवाद’ चा प्रत्येक अंक हा वाचनीय असतो.

हेमंत देशमुख, अहमदनगर

‘संवाद’ जून २०१६ अंकातील संपादकीय वाचनीय आणि विचार करावयास लावणारे आहे. श्री. धुपकर यांचे त्याबद्दल अभिनंदन.

अनिल खाडिलकर, पुणे



## मी कोण?



प्रश्न मला पडतो नेहमी, आहे तरी कोण मी?  
माणूस म्हणून जगतेय खरी, पण देवाची हो काय हमी?

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पण उपयोग माझा काय ? हे आत्ता कळतंय, जरा जरा  
देवाजीच्या मनात काय तो अर्थ कळतोय आता खरा

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पण महती माझी मलाच ठाऊक, मी नगन्य नाही मुळी  
माथी नारळ फोडून घेणाऱ्या देवळामधल्या दगडाची  
मी बहीण जणू हो जुळी...

मंजुषा मुळे, पुणे  
मो : ९८२२८४६७६२

६/१६



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## शब्द

घासावा शब्द। तासावा शब्द।	
तोलावा शब्द। बोलण्यापूर्वी	॥१॥
शब्द हेचि कातर। शब्द सुई दोरा।	
बेतावेत शब्द। शास्त्राधारे	॥२॥
बोलावे मोजके। नेमके खमंग खमके	
ठेवावे भान। देश काळ पात्राचे	॥३॥
बोलावे बरे। बोलावे खरे।	
कोणाच्याही मनावर। पाडू नये चरे	॥४॥
कोणाचेही वर्म। व्यंग आणि बिंग।	
जातपात धर्म। काढूच नये	॥५॥
शब्दामध्ये झळकावी। ज्ञान कर्म भक्ती।	
स्वानुभवातून जन्मावा। प्रत्येक शब्द	॥६॥
शब्दांमुळे दंगल। शब्दांमुळे मंगल	
शब्दांचे हे जंगल। जागृत राहावे।	॥७॥
जीभेवरी ताबा। सुर्वासुख दाता।	
पाणी वाणी नाणी। नासू नये	॥८॥

३२  
१६

शरयू कुलकर्णी, कोल्हापूर  
मो. ९६३७९५८५६३

## सार्थकता

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दुसऱ्यासाठी मरणे म्हणजे, सार्थकतेचे जिणे!

हीच सेवा मानवतेची, हेच ईश्वरा भजणे  
कण-कण वेचुनि दुसऱ्यासाठी, मण-मण पुण्य मिळवणे!

२३/१६

गोविंद करमरकर,  
मो.८८०५९५९८२४

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

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