

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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जून - २०१२

June 2012

Notice of Annual General Meeting of State Bank of India Pensioners' Association

Notice of Annual General Meeting of SBI Pensioners' Association (Mumbai Circle), Pune to be held at PUNE on Thursday, the 19th July 2012 is printed on Page No 3. Please note that no separate Notice of the AGM will be sent to the members. - Secretary

असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस

वार्षिक सर्वसाधारण सभा बुधवार दि. १९ जुलै २०१२ रोजी पुणे येथे होणार आहे, त्याची नोटीस पान क्र.३ वर छापली आहे. सभेची वेगळी नोटीस सभासदांना पाठवली जाणार नाही, याची कृपया नोंद घ्यावी. - सचिव

संपादकीय

प्रिय सभासदमित्रांनो,

आपल्यापैकी बरेचजण ३५-४० वर्षे बँकेची इमानेइतबारे प्रदीर्घ सेवा करूनच निवृत्त झालेले असणार किंवा आपण स्वेच्छानिवृत्ती स्वीकारलेली असणार. बँकेच्या नित्याच्या कामाच्या धडबड्यातून सुटलो एकदाचे, आता आपण आपले आवडीचे काम करायला किंवा आपले छंद जोपासायला मोकळे झालो असे अनेकांना वाटले असेल. सेवानिवृत्तीच्या वेळी काहींनी साठी ओलांडली असेल किंवा काही जण साठीच्या जवळ आले असतील. आपल्यापैकी बहुतेकजणांना 'ज्येष्ठ किंवा वरिष्ठ नागरिक' ही उपाधी प्राप्त झाली असेल. बदलत्या परिस्थितीशी आपण समरस झालेले असणार आणि त्या परिस्थितीनुसार आपल्या वागण्यात नक्कीच सुसंगत बदल झालेला असणार. कुटुंबातील अनेक कामे आपण स्वेच्छेने व आवडीने करीत असतो. त्यामुळे आपला वेळही चांगला जातो आणि कुटुंबीयांना आपली कामात मदतदेखील होते. पण मित्रांनो, लक्षात ठेवा की कुटुंबासाठी अनेक कामे आपण करतो कारण आपल्याला त्यापासून वेगळे समाधान मिळते. आपण वरिष्ठ नागरिकांच्या श्रेणीत येत असलो तरी आपली बहुतेकांची शारीरिक क्षमता कमी झालेली नसते, वाढत्या आयुर्मानमर्यादेमुळे आपण शारीरिक नि म्हणून मानसिक दृष्ट्यादेखील अगदी सक्षम असतो. प्रदीर्घ सेवाकाळामुळे आपल्या गाठी अनुभवांची शिदोरी भरपूर असते, सकारात्मक विचारपद्धती आपल्याला जीवनाचा आनंद उपभोगण्याची नवी ऊर्जा सतत प्रदान करीत असते. गरजवंतांना आपले मार्गदर्शन घेण्यात व त्यांना मार्गदर्शन करण्यात आपल्याला अपूर्व समाधान व धन्यता वाटत असते. आपल्या ज्येष्ठत्वाला इतरांकडून मान मिळायचा तर त्यासाठी आपल्यातील गुणांचं त्यांना दर्शन घडणं आवश्यक असतं. आपण सर्वजण समाजाचे अविभाज्य घटक आहोत आणि

समाजाला आपला अनुभव, ज्ञान व कौशल्य प्रदान करण्यास आपण उत्सुक आहोत हे आपल्या वर्तनातून समाजाला दिसले व पटले पाहिजे. आजपर्यंत आपल्या संसाराची दोन्ही चाके व्यवस्थित फिरत होती. म्हणून आपण आपल्या संसारात यशस्वी झालो. ही चाके भविष्यकाळात देखील अशीच चालू ठेवणे आपल्याच हातात नाही का? आपल्यातील अनेक सुप्त गुणांच्या बळावर आपण संसार मार्गावर यशस्वीपणे पुढील वाटचाल कराल यात काय शंका?

ही वाटचाल करीत असताना आपण आपली सामाजिक बांधिलकी जपू शकाल. समाजाप्रती असलेलं आपलं कर्तव्य आपण बजावू शकाल. आपण ध्यानात घ्या की सामाजिक बांधिलकी म्हणजे दुसरं-तिसरं काही नसून चांगल्या गोष्टी समाजोपयोगी कामे वेळच्या वेळी व सातत्याने करीत राहणे. तुमचा प्रदीर्घ जीवनानुभव, तुमची निर्णयक्षमता, तुमच्यातील प्रेम-विश्वास-श्रद्धा, धैर्य आदी सुप्त शक्ती यांचे तुम्हीच पालक आहात. मात्र तुमची पालकत्वाची सीमा कुटुंबापुरती मर्यादित न ठेवता ती सर्व समाजाला सामावून घेणारी ठरली पाहिजे. त्यासाठी सुप्त गुणांच्या पालकत्वाचे वर्तुळ समाजाला कवेत घेईल असे प्रयत्न तुम्हाला सतत करावे लागतील. तुम्ही तसा निश्चय केलात की ते ध्येय तुम्ही नक्की साध्य कराल.

आपण अगदी निश्चिंत असा की यामुळेच आपल्याला उत्तम आरोग्य नि प्रदीर्घ आयु लाभणार आहे. आपण सतत आनंदी नि समाधानी राहणार आहोत. चिरंतन शांती नि तृप्ती आपल्याकडे चालत येणार आहे. या सर्व गोष्टीचे प्रतिबिंब तुमच्या चेहऱ्यावर पडणार आहे आणि त्यामुळे तुम्हाला नवे तेज, नवी ऊर्जा प्राप्त होणार आहे. या सर्व गोष्टी तुम्हाला प्राप्त होवोत अशी आमची परमेश्वरापाशी मनापासून प्रार्थना!

- शरद शिंगवेकर, भ्रमणध्वनी - ९४०५०२६४९२

Visit us at : www.sbipensionerspune.org

e-mail : sbipenmumbai@yahoo.com

Ekanath K. Thakur
Chairman

27/05/2012



Ref.: SCB/CO/94/SEC/CH/299

14th May, 2012

Dear Shri Gokhale,

Thank you very much for your wonderful letter in response to my receiving the Maharashtra Corporate Excellence Award (Maxell Lifetime Achievement Award) on 6th May, 2012.

I am overwhelmed with your effusive compliments which I will always try to deserve, and I am truly grateful for your prayers.

I am sorry that I could not attend the AGM of State Bank of India Pensioners' Association at Pune in 2010, but shall definitely make it a point to do so this year, and have already noted the date, 19th July, 2012.

I thank you once again, and Shri Dandekar Saheb too, for your good wishes.

With warm personal regards,

Yours sincerely,

(Ekanath K. Thakur)
Chairman

Shri V.M. Gokhale,
State Bank of India Pensioners' Association-
(Mumbai Circle) Pune,
5, Swamy Siddhartha CHS,
S.V. Road, Naupada,
Thane - 400 602

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

"Anubandh", Building No.B-2, 4th Floor, Block No.16
Near Ramkrishna Math, Sinhagad Road, Pune - 411030

e-mail : sbipenmumbai@yahoo.com

Notice: 2011-2012

Date : 15th June 2012

38th Annual General Meeting

The Managing Committee of the Association in its meeting held on 18th May 2012 has decided to hold the 38th Annual General Meeting of the Association at **10.00 a.m. on Thursday the 19th July 2012 at "Harshal Hall"**, 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 31st July 2011.
2. To confirm the Minutes of the last Annual General Meeting held on 31st July 2011 which were printed in "SAMVAD" for March 2012.
3. To felicitate Chief Guest and other dignitaries.
4. To present the "**Late Shri.L.N.Pabalkar Memorial" Gold Medal to Shri.M.K.Bapat, Pune**
5. To approve the audited Financial Statements for the year ended 31st March 2012. (copies attached)
6. Report of the Managing Committee for the year 2011-2012 to be read, discussed and adopted. (Copy of the report attached)
7. President's Address.
8. Any other matter with the permission of the Chair.

R.N.Lalingkar
Secretary

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

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

First Session - 10.00 a.m. to 1.00 p.m.

Lunch : between 1.00 p.m. and 2.00 p.m.

Second Session - 2.00 p.m. to 5.00 p.m.

- Venue -

‘Harshal Hall’

**153 Karve Road, Near 'Karishma' Society,
Kasat Chemicals Compound, PUNE - 411029**

Phone - (020) 25455742

Instructions for outstation Members :-

- 1) **This year, due to limited capacity for 'Lodging' in the above Hall, we could make arrangements for 'Lodging' for out station members (upto a maximum number of 45 persons (approximately) on first come first served basis) who will be reaching at Pune on the previous day evening (i.e. after 6.00 p.m. on 18th July 2012) at the venue of the meeting. Kindly note the following instructions meticulously and avoid inconvenience to the organizing unit as well as to yourself and the other participants. If the number of outstation members (coming on 18th evening) exceeds 45, then the members who will come late will have to make their own arrangements for lodging only. Food will be served on 18th evening and Breakfast on 19th July 2012 in the morning to ALL the Outstation Members at the venue on scheduled time. On the day of AGM (i.e. on 19th) the LUNCH will be served to ALL the Members attending the meeting between 1.00 p.m. and 2.00 p.m.**
- 2) The venue will be available from 6.00 p.m. on 18th July 2012 till 6.00 p.m. on 19th July 2012. Prior and after the above mentioned timings, the members coming from outstation will have to make their own arrangements for staying, **if required due timings of Bus/Rail as per return journey reservations .**
- 3) The above arrangements at the venue have been made **for both - Ladies and Gents. However, Please note that No Individual Rooms will be provided, but the common facilities will be provided to all.** Further, the Lodging facility is available only for Pensioner members/Family Pensioner members & Associate members and **will not be available for 'Guests/Relatives' etc.**
- 4) It may not be possible to make arrangements for food for those out station members who will be reaching at the venue after 9.30 p.m. on 18th July 2012. The breakfast will be served to out station members between 8.30 a.m. and 9.30 a.m. only on 19th July 2012 (i.e. on the day of AGM). In the afternoon between 1.00 to 2.00 p.m. the **Lunch will be provided to all the members attending AGM.**
- 5) The instructions regarding Tea/Coffee etc. will be announced at the venue separately.
- 6) Out station members who will require the above Lodging/Boarding arrangements on 18th July 2012 are requested to **inform the organizing Committee Members in writing,(whose Names, Addresses & Phone numbers are given hereunder), well in advance (i.e. latest by 10th July 2012) in order to enable the committee members to finalise the arrangements. Please quote**

your Membership Number in your correspondence with the following Committee members / Association.

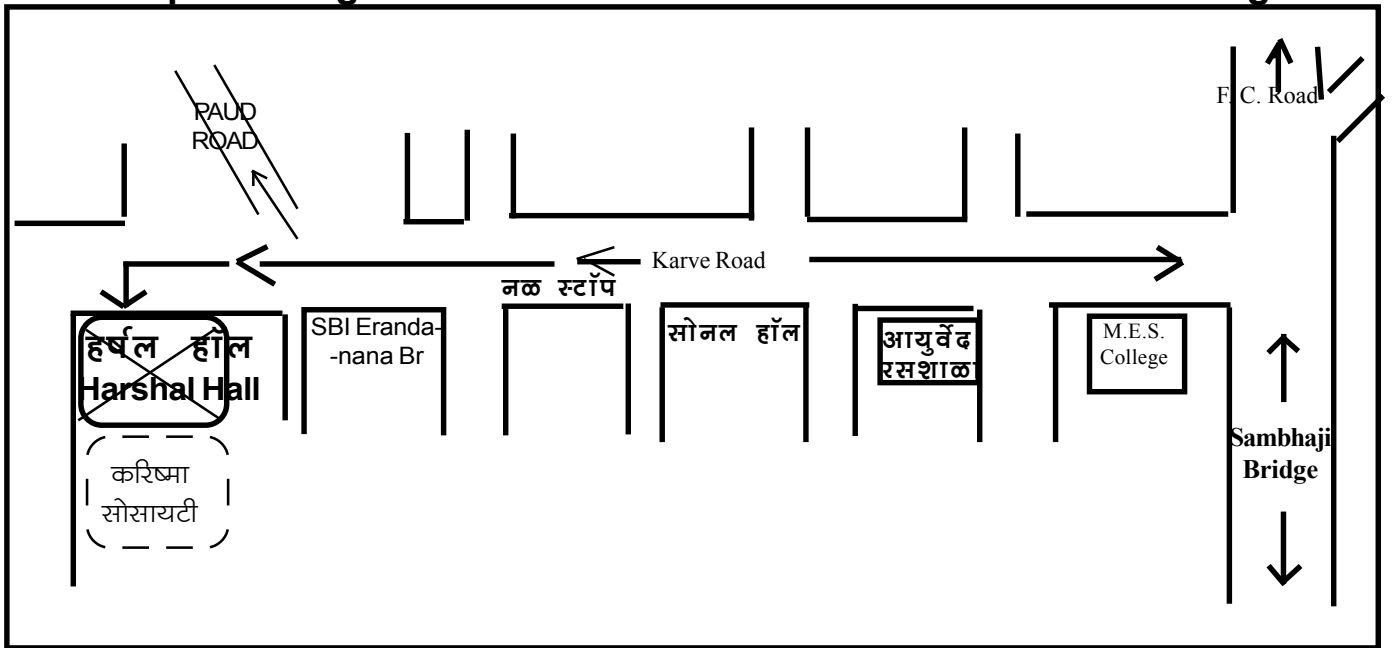
- i) Shri.M.M.Sirdeshmukh - A/5-2, Sai Nagar, Opp. Big Bazar, Sinhadag Road
Pune - 411030 (M) - 09860295392
- ii) Shri. Chandrakant P. Kulkarni - "Shilpa" Apartment, Flat No.6, 43/5 Erandavana,
Pune - 411004 (M) 09850916406
- iii) Shri. Avinash D. Deshpande - Saurabh Hsg Society, Bldg. No.1, Flat No.2,
Shahu College Road, Parvati, PUNE - 411009
(M) 09665954088
- iv) Shri. Pramod H. Chate - A/16,"Anubandh", Bldg. No.'A', Block No.16,
Paranjape Scheme,
Opp. Sahawas Hall, Sinhadag Road, PUNE - 411030
(M) 09823938486

General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 31st July 2011 at Satara were printed in 'SAMVAD' for March 2012. If any member requires any clarification, he/she should write to us at the Association's office at Pune so as to reach the same before 5th July 2012.
- 2) Similarly, on receipt of the copy of the Annual Report for 2011-2012 and Financial Statements as on 31-03-2012 which are printed in this issue of 'SAMVAD', if any member desires to get clarification/details etc. about any item in financial statements, he/she is requested to send such queries in writing to the Association's Pune Office so as to reach before 5th July 2012. This will help the 'time management' of the AGM, hence the request.
- 3) Members attending the AGM are requested to take care of their own valuables & belongings.

- Secretary

Map showing Location of the Venue of Annual General Meeting



**Biennial Elections of the Office Bearers of the Circle Association
for the years 2012-13 & 2013-14**

Elections of the Office Bearers of the Circle Association for the following posts will be held in the Annual General Meeting to be held at PUNE on 19th July 2012. The elections will be held by raising of hands in the meeting or as per the procedure that will be declared in the AGM by the Election Officer if more than one member wishes to contest for the same post.

Elections for the years 2012-13 & 2013-14

Name of the Post	No. of Posts
1) President	One
2) Secretary	One
3) Joint Secretary	One
4) Treasurer	One

The proforma of the Nomination Form for the Election is published hereunder.

R.N.Lalingkar
Secretary

N.B : The Presidents of the Zonal Sub-Centres are ex-officio Vice-Presidents of the Circle Association who have already been elected by the respective Zonal Sub-Centres. Other Committee Members of the Circle Managing Committee will also be nominated by the respective Zonal Sub-Centres. The names of the elected Office-Bearers of the Circle Association and the Committee Members will be printed in 'Samvad' for information of all the members in due course.

Nomination Form

Form of nomination for elections to the post of the Members of the Circle Managing Committee of the State Bank of India Pensioners' Association (Mumbai Circle), Pune for the biennial period 2012-13 & 2013-14.

Name of the Candidate with Membership No. :

Address of the Candidate :

Post applied for :

Name of the Proposer with Membership No. :

Address of the Proposer :

Name of the Seconder with Membership No. :

Address of the Seconder :

Place :

Date :

Signature of the Seconder

Signature of the Proposer

Declaration by the Candidate

I, Shri / Shrimati hereby signify my willingness to serve as Member of the Managing Committee for the above post of the S.B.I. Pensioners' Association (Mumbai Circle), Pune, if I am elected to the said post.

Place:

Date :

Signature of the Candidate

Nomination forms duly completed should be sent to Shri S.G.Rabade, Election Officer, directly, so as to reach on or before 15th July 2012 on the following address. No applications received after the date will be entertained which please be noted.

**Shri.Sadashiv G. Rabade : 18 S.B.I. 'Neelkamal' Society, Near Nava Sahyadri Society,
Karve Nagar, Pune - 411052 (Mobile - 09226867006)**

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION
(MUMBAI CIRCLE), PUNE
Report of the Managing Committee for the Year 2011-2012**

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 2012.

2. Membership:-

Position of membership as on 31st March 2012 is as under.

New Admissions During the year 2011-12		Total Membership as on 31-03-2012
	Pensioners	
331	Patrons	8401
14	Benefactors	368
-	Life	368
	Less - Due to Deaths	(-) 88
345	Sub Total	9049
	Family Pensioners	
	(including transferred from Associate members due to death of pensioners)	
7	Patrons	800
4	Benefactors	527
-	Life	301
	Less - Due to Deaths	(-) 5
11	Sub Total	1623
	Associate Members	
294	Patrons	6304
10	Benefactors	664
-	Life	169
	Less - Due to Deaths	(-) 29
304	Sub Total	7108
660	Grand Total	17780

The Managing Committee is very much thankful to those members who have put in sincere efforts to enroll 660 new members during the year. It may also be observed that the number of employees who retire (i.e. retirees) is less. So, the number of pensioners who are becoming our Association's members is also less. However, as advised by our President Shri.V.M.Gokhale, more efforts need to be made to achieve the target of 75% membership (of total pensioners/family pensioners of Mumbai Circle) during the coming years. At present our total membership as on 31-03-2012 is 10672 (excluding Associate members). While taking review of efforts made for enrolling new members during the year, it will be worth noting that Shri. Rajiwadekar, Organizing Secretary of our Mumbai Zonal Sub-Centre,

secured Branch-wise lists of 'would be' retirees from PPG Department which were distributed to all the Zonal Sub-Centres with a request to contact them on time and enroll them as our members. In turn, all the district representatives were entrusted the work by the Zonal Secretaries. All such efforts resulted in enrolling maximum number of retirees as our members. We take this opportunity and request our Benefactor / Life members to upgrade their present membership to Patron membership by paying the difference in membership fees. We also appeal to each member of the Association to enroll at least one new member each as is being stressed by our President Shri.V.M.Gokhale in every meeting.

Resources :

All of us are aware that it is our constant endeavour to meet the expenses out of our income i.e.

- (a) Interest earned on Deposits;
- (b) Income on investments in Govt. Bonds;
- (c) Donations received from the members;
- (d) Admission fee, and
- (e) Dividends received

Membership fees are retained as 'Trust Fund' and are being invested mainly in Govt. Bonds/ Bank Deposits etc. On Liabilities side, it will be observed that our 'corpus' has increased by Rs.6,35,000/- taking the amount of Trust Fund to Rs.1,78,34,933/-. Legal Fund has been increased by Rs.2,89,486/- and this year also we have sent our contribution of Rs.2,50,150/- to the Federation towards Legal expenses. There are additions to the Distress Relief Fund of Rs.31,974/-. Members are requested to contribute generously towards Distress Relief Fund. In view of Writ petition filed in Supreme Court members are also requested to contribute generously towards Legal Fund to enable us to make our Association financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts. We wish to draw your attention to our appeal for Legal fund published in 'SAMVAD' issues from time to time as also appeal made by our President Shri.V.M.Gokhale in various meetings.

The expenses for 'Printing & Stationery', 'Traveling', 'Meeting Expenses', etc. are gradually increasing as per present market trend. As regards 'Postages', we are getting a concession in postal tariff for mailing up to 13000 copies of "Samvad" @ 25 paise upto 50 grammes weight per copy and Rs 2/- if weight exceeds 50 grammes per copy. Now total dispatches per month are more than 10,300 and this figure is increasing every month due to increase in membership. The renewal of this LWP license has been done and is now valid till 31-12-2013. However, Post Office has recently issued directives to all the LWP license holders (like us) to affix postal stamps of 25 paise on all the SAMVAD copies to be delivered at Market Yard (Pune) sorting office for posting on 25th of every month w.e.f. 1st June 2011. We have already engaged an agency who is securing postal stamps of 25 paise each and affixing them on all the copies before posting on 25th of each month. Not only this, the post office also expects from us to help them to cancel the postal stamps affixed on each copy of Samvad as per post office procedure (which is actually their work). Otherwise the work of delivery of Samvad to all our members may get delayed, since post office does not have sufficient staff to do this work at their disposal. In order to deliver the monthly Samvad in time to our members, we have no alternative but to ask our agency to do the 'post office work' also and requested them to engage more labour and do the needful to comply the post office requirements and see that our 'Samvad' issues reach our members as early as possible. This has resulted in incurring more expenses every month on this type of additional work.

The Association has received interest on Bank Deposits to the tune of Rs.15,48,104/- and on Govt. of India Bonds to the tune of Rs.91,811/-. We have not taken into account interest accrued but

not received up to 31st March 2012 due to change in the accounting procedure. Dividend from other investments amounts to Rs.8,130/-, while Rs.6,600/- were received by way of Admission fees. The members have given Donations of Rs.4,98,079/- during the year for the various reasons. The lists of 'Donors' have already been printed in the past issues of 'Samvad'. You will now observe that our financial position is getting improved and the members will appreciate this. It is worth noting that we have purchased office premises at Panaji during the month of January 2010 which is also being used as our own 'Holiday Home'. The premises have been well furnished and are being occupied by our members during the season. It is worth mentioning here that office-bearers of our Panaji ZSC viz..Shri.P.M.Narkar, Shri.I.H.Dias and Shri.K.V.Gopinathan are making every effort to see that the (Holiday Home) occupants' suggestions are taken care of and are being implemented to improve the staying arrangements to the satisfaction of the members.

Donations :

We have received donations for

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

Figures at (a) and (d) are reflected in the Balance Sheet on the Liabilities side while the figures at (b) and (c) are reflected on income side of Income & Expenditure A/c. It is our earnest desire to build up a corpus of substantial amount to enable us to give our share of relief from the interest on the corpus for providing relief to affected families of our members as and when there is a national / natural calamity.

As on 31st March 2012 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,94,724/- and Rs.15,82,289/- respectively. We take this opportunity and appeal to all the members to donate generously and increase the funds. We have yet to pay Rs.5,00,000/- (approx.) to our Federation towards "Legal Fund" in respect of Supreme Court case and also cases in Nagpur & Bangalore High Courts.

Meetings of the Managing Committee :

In all 4 Managing Committee Meetings were held during the year, of which one was held at Pune and three were held at Thane. Apart from administrative work and financial matters, various issues were discussed, viz., the membership drive, problems faced by the members in general, organizational matters such as pensioners' meetings, contacting non-members, organizing Health camps, arranging informative lectures on various issues of interest, taking review of working of Bank's dispensaries etc. The representatives of each zonal sub-centre actively participated in the discussions.

Annual General Meeting :

The Annual General Meeting of the Circle Association was held on 31st July 2011 at Satara. Around 850 members attended the meeting. Shri.V.R.Punekar from Pune was awarded "Late Shri.L.N.Pabalkar Memorial Gold Medal" for the year 2010-2011 for his invaluable contribution towards increase in the membership 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 arrangements made for the AGM by the Satara unit were appreciated by all.

Structured Meeting held at Mumbai LHO on 22-10-2011 :

For the first time a structured meeting of the Circle Association with the Bank Management was held on the 22nd October 2011 and various problems/ difficulties faced by the Pensioners/Family Pensioners in the Circle were discussed and the Management representatives assured us to look

into the matters. Holding of this Meeting had provided recognition and a regular forum to the Circle Association to ventilate our grievances before the Circle functionaries.

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 neighbouring states like Madhya Pradesh and Karnataka have also become subscribers by remitting Rs. 100/- per year. We are also sending 'Samvad' to all the office-bearers and Governing Body members of our Federation and all the Circle Associations and office-bearers of serving staff Federations. We are also sending our SAMVAD to all the senior executives such as Chairman, M.Ds, Dy.M.Ds, CGMs/CDOs etc. at Corporate Centre and in Mumbai LHO for their information. Our 'SAMVAD' is well accepted by Bank's functionaries and other Circle Association office-bearers as well. 'Samvad' contains latest news on Federation / Association front, reports on organizational and cultural activities undertaken by 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. Competition of writing (in Marathi language) is being organized by the Editorial Committee every year and many members participate in it. Prizes are also being distributed to the winners at the hands of our President in our subsequent Annual General Meeting. All the issues of SAMVAD published since January 2007 (up to the latest month) are also made available on our Association's web-site www.sbpensionerspune.org for information and future reference of our members.

b) Website :- We had launched our website in 2007 containing useful information for members. Our improved web-site " www.sbpensionerspune.org " contains useful new links such as 'Samvad Magazine', 'Financial Statements', 'Photo Gallery', 'Current News', Bank's/Federation's Circulars', 'DA Rates', 'Financial Statements' etc. We are getting very good response from the members, especially from those who go abroad for certain period and are now able to read our 'SAMVAD' magazine and latest developments on Federation front on our web-site from any corner of the world which is linked with internet. It is observed that the number of 'Hits' from pensioners in our Circle as also from other Circles also are increasing day by day & there is encouraging feedback from pensioner-members of other Circle Associations also when they get latest information regarding developments on our "Federation front". Our members who have not yet visited our website are requested to visit the same very often to know the latest information.

c) Birthday Greetings :- We are getting, almost every week, appreciation letters from members on receipt of 'Birth-day Greeting Card' promptly sent by our devoted member Shri.M.K.Bapat. Now the work is being handled by Shri.Pramod Chate from Pune since Shri.Bapat is now not in a position to continue the work due to his ill health. Shri.Bapat was handling this activity for the last more than 10 years. Shri.Chate has offered voluntarily to do this work and we appreciate very much his prompt willingness to do this work voluntarily. Very often we get letters from family pensioners and old retirees who express their sincere appreciation for this good gesture of Association. Many reciprocate their appreciation by sending 'Donation' to the Association. We are really grateful to Shri.M.K.Bapat / Shri.Pramod Chate for this extra-ordinary service which keeps all the members cheerful throughout the year.

d) Library :- The Libraries have been started at Pune & Thane office premises which are running successfully. At Pune, many books in Marathi/English, all donated by our members, are made available for reading at home without charging any subscription/fee to the members. At Thane, for Library an annual subscription of Rs. 100/- is being collected from the members and the books are made available

to them at home for reading. In Thane Library, many books are donated by members and few books are being purchased as per the members' choice. The response at both the places is encouraging.

Audit of our Financial Statements as on 31st March 2012 :-

It is worth mentioning here that it was possible to complete the audit of the Financial Statements as on 31-03-2012 well in time. This was possible because of strenuous efforts taken by Shri.D.A.Kulkarni, Treasurer, with the timely help by Shri.G.N.Joshi and Shri.S.P.Barve to collect the final Financial Statements/necessary papers/certificates from the branches where our accounts are maintained in time from all the ZSCs and getting the same audited from M/s A.R.Sulakhe & Co, Chartered Accountants. The Chartered Accountants have also done the audit well in time. Mrs.Swati Rajurkar is helping us to maintain the financial accounts with the aid of Computer. The Secretaries/Treasurers of ZSCs SarvaShri.J.B.Pusalkar, J.S.Vakil, I.H.Dias & N.K.Joshi deserve complements for their co-operation in the matter.

Reports from Zonal Sub-Centres :-

1) Aurangabad Zonal Sub-Centre :-

As reported in the past, the retirees from the branches under Aurangabad Zonal office generally prefer to settle down in Dhule and Jalgaon Districts and few big cities in Marathwada Region. The membership of the sub-centre is also spread all over Marathwada region covering 8 Districts viz. Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded, Hingoli & Osmanabad Districts & 3 Districts of Khandesh i.e. Jalgaon, Dhule, & Nandurbar. Under the leadership of Shri.Sahebrao Desai, President, & Shri.N.K.Joshi, Secretary, the special efforts are being made by all the District representatives to enrol old retirees who have been settled in remote villages in Marathwada region. They have enrolled 44 new members during the year and collected Rs.63351/- including subscription fees of Rs.44000/- and aggregate Donations of Rs.19351/- for various purposes. Zonal Sub-Centre launched a special membership drive to enroll old retirees as members who up till now could not be contacted and enrolled as members of the Association for mobilizing membership. Shri.M.T.Deshpande, Nanded & Shri.S.P.Dixit, Dhule have taken special efforts. The District representatives are arranging get-togethers and functions like Tilgul / Haladi Kumkum and entertainment programmes as usual. Recently, in Aurangabad, the local unit is organizing 'Bhishi' of local members in order to enable them to have regular contacts with each other. This has helped in improvement in attendance & also to have get together meetings along with Associate members at the residences of individual members.

During the year, Aurangabad unit arranged two trips for members i.e. a) Trip to Patnadevi near Chalisgaon (Jalgaon District) was arranged on 4th December 2011. Total 45 members including Associate members took part. At Patnadevi, a quiz contest was arranged for gents & ladies separately & winners were given small gifts. During this trip places like Verul (Ghrishneshwar) temple, Bhadra Maruti temple etc. were visited. b) While going to Satara for attending our Circle Annual General Meeting, a trip was arranged to Siddhtek, Jejuri, Narayanpur, Ket-kawale, Kolhapur, Narsoba-wadi etc. The Unit has also arranged Hurda-party, Haladi Kumkum, Kojagiri Pournima etc.

Nanded Unit :- The local active members are publishing a four page quarterly 'News Letter' named "Vartalap", wherein they are giving the latest developments on Association front and the local news about the activities undertaken by Nanded unit. They are distributing the sufficient xerox copies of the news letter to all the members residing in Nanded District. This is really worth emulating idea of publishing quarterly bulletin for the benefit of local members. We wish them a grand success. Recently the active members and their family members have also undertaken social work and participated in 'Swatchhata Abhiyan' organized by Nanded Municipal Corporation. Detailed report is given in 'Samvad' for April 2012.

2) Mumbai Zonal Sub-Centre :-

Mumbai Zonal Sub-Centre is always on the forefront of the Association activities. Under the leadership of Shri.S.B.Gokhale, President and Shri.R.S.Rajiwadekar, Organizing Secretary, with the help of all the other office-bearers and active committee members, the sub-centre has shown exemplary growth in membership by enrolling 220 new members. A total sum of Rs.5,24,347/- has been collected, of which Rs.2,15,690/- by way of membership fees and Rs.3,08,657/- as donations for various purposes as follows - Legal Fund - Rs.99,432/-; Distressed Relief Fund - Rs.10,000/-; Misc. Donations - Rs.1,70,124/-; for Samvad - Rs.1,001/- & Advertisements worth Rs.28,100/-. We are happy to note here that Mumbai ZSC has collected highest Legal Fund this year which has helped the Association to contribute promptly to the Federation for fighting legal battle in the Supreme Court. All out efforts are always being made by the committee members to increase the membership. Pensioners meetings were arranged at Dombivali (E), J.P.Road, (Andheri), Naupada (Thane), Dahisar and Varsova branches during the year which were attended and addressed by sub-center's office bearers.

Mumbai Sub-Centre's 25th Annual General Meeting was held at Shivaji Mandir, Dadar on 21st March 2012 which was attended by more than 950 members. The Bank's Pensioners' Meet was also arranged during the day which was attended by Shri.N.S.Kujur, CGM (HR) at Corporate Centre, Shri.O.P.Punia, Dy.GM & CDO at Mumbai LHO, Dr. (Smt) V.M.Ajinkya, Chief Medical Officer at Corporate Centre, Dr.(Smt) Manjusha Padhye, Medical Officer at Mumbai LHO and Smt.Madhuri Sathe, Welfare Officer, Mumbai LHO.

Mumbai Zonal Sub-Centre is now functioning from its own office premises at Thane for which they have collected donations from members for more than 50 % of the cost of the Flat (i.e. more than Rs.8.50 lacs). This is a commendable achievement, indeed !

'Thane-Mulund Sanskritik Mandal' is arranging, every alternate month, entertainment programmes such as lectures of eminent personalities on various subjects, sharing experiences by our members while doing social work etc. for the benefit of local members. Mumbai ZSC have also organized Medical Check-up camp during the year. 'Andheri Club' is functioning since past many years and is organizing various cultural activities including publication of 'Deepavali-Annual' named 'Sneh-Deep' wherein literary contributions of local members are being published.

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

Library at Thane :- A library is run in Thane office premises by local members for which few books have been collected from the members as donation. They are collecting Rs.100/- from each member as subscription and are purchasing new books. Shri.Sharad Gadkari, past Secretary of the Mandal, donated steel cupboards for keeping library books. Many local members are taking advantage of this library. Shri.V.M.Kanhere from Thane is managing the Library activities very efficiently with the help of local committee members.

The address of the Thane office is as under:-

S.B.I.Pensioners' Association (Mumbai Circle),

'A' Wing, Flat No.5, Swami Siddharth Co-op. Housing Society Ltd.,

S.V.Road, Naupada, Thane(W) - 400602.(PhoneNo.022/25446837)

3) Nagpur Zonal Sub-Centre :-

The Nagpur Unit has progressed by leap and bounds and achieved greater heights by registering 166 New Members (of which 70 are from Nagpur City alone)during the year. The total

membership registered so far now stands at a respectable figure of 3745. This glorious achievement was possible due to the strenuous efforts put by all the Committee members in general and Sarvashri S.G.Desai, J.S.Vakil, Mohansingh Munot, Nilkanth Nagraj, D.B.Khobragade, Avinash Nimdeo, Gopal Gadge, Uday Deshpande, Awadhut Rotkar in particular.

The unit had organized few welfare programs during the year which were largely attended and appreciated by the members. Some of the prominent programs were (i) A lecture of an eminent Cardiologist Dr. Mahesh Fulwani from "Shrikrishna Hrudayalaya "Nagpur an approved Multi Specialty Hospital by the Bank; (ii) Informative lecture of Shri Arvind M Doye Chief Manager, P&HR Zonal Office Nagpur on New SBI REMB Scheme III followed by questions and answers; (iii) An informative lecture of Shri P.P.S.Murthy, General Secretary of Our Federation on various developments on our federation front including various pending court cases; (iv) A forum was created of the SBI Pensioners who retired under the Exit option Scheme of the Bank and engaged the services of Shri Sunil Money, eminent Chartered Accountant, to fight the demand raised by Income Tax Department by denying the benefit of Income Tax on Rs.5,00,000/- under section 2/B/A of Income Tax Act.

With the establishment of good rapport with the Serving unions (Both Award & Supervising) and personal initiative of the Chief Manager P&HR, Zonal office Nagpur, Seven Multispeciality Hospitals and three Diagnostic Centres (the list will be published in next issue of Samvad) were approved for cashless treatment of the SBI Pensioners who are members of the SBIREMB Scheme.

To reduce the workload of Nagpur Zonal Sub-centre, a new unit named 'SBI Pensioners Association Nagpur Unit', covering five Districts of Nagpur, Bhandara, Gondia, Chandrapur and Gadchiroli, was formed and became operational on 27th May 2012.

Akola Unit : Our Akola unit is progressing very fast under the dynamic leadership of Shri Nilkanth Nagraj who is heading the unit since last 16 years. With the vast knowledge & experience he is serving the needy members from time to time. He also conducts the meeting 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 Avinash Nimdeo, President and Shri Dyanprakash B. Khobragade. They are maintaining very good rapport with all the pensioner members. They had organized an annual meet of all the members of Amravati District and a recreation program was arranged followed by dinner which was largely attended and appreciated by the members.

Buldana, Wardha, and Yavatmal Units : All these District units are functioning very well under the leadership of Shri.Mohansingh Munot / Y.D.Gupta (Buldana), Shri Awadhut Rotkar (Wardha), & Shri.Gopal Gadge / Uday Deshpande (Yavatmal). They are conducting regular meetings and guide the members from time to time. Annual gatherings are also arranged at these centers wherein the local SBI functionaries are taking active part.

4) Panaji (Goa) Zonal Sub-Centre : -

We are glad to note that the Panaji Zonal Sub-Centre is progressing very well under the dynamic leadership of Shri.P.M.Narkar, President. It is also noted with great satisfaction that with the active support of Shri V.D.Kulkarni, Vice President and Shri.I.H Dias, Secretary, the regular meetings are being held at Panaji and Margao and occasional meetings at Ratnagiri, Sawantwadi and Kudal. In all 12 managing committee meetings were organized during the year. The Zonal Sub-Centre has enrolled 31 new members during the year. They have collected Rs.76,966/- which includes total subscriptions of Rs.27,500/-, Donations of Rs.44,966/- for Legal Fund and Rs.4,500/- for 'Samvad' during the year.

14th Annual General Meeting of the Zonal Sub-Centre was held on 15th April 2012, which was attended by about 180 pensioners / family pensioners from Goa as also from nearby area in Ratnagiri and Sindhudurg Districts. The members have also donated generously for 'Samvad' and expressed their happiness for getting first hand information about recent developments with regard to pending issues.

As informed earlier, our Circle Association has purchased premises at Panaji admeasuring 101.03 sq meters comprising three bedrooms, a hall, a kitchen and two toilet blocks. The premises are being used as our Association's office-cum-Holiday Home. During the year ended on 31.03.2012 total 55 persons occupied the rooms and we have collected Rs.49,650/- as room-rent. The total recurring expenditure of Rs.10,451/- was incurred as under:-

a) Electricity bills paid during the period	Rs.	2,348/-
b) Municipal taxes/house tax etc	Rs.	2,972/-
c) Misc/.expenses	Rs.	5,131/-

Taking into account the above income from room rent and recurring expenditure during the year first year, it can be said that the investments made by the Association for establishing office-cum-Holiday Home at Panaji will be beneficial in the long run.

There is an excellent rapport of office bearers of the Zonal Sub-Centre with the Zonal Office functionaries, especially with the DGM (Zonal Office) and Chief Medical Officer of the module. This helped in getting many problems of the pensioners solved without difficulty. This is worth noting.

The President Shri.P.M.Narkar, with his constant personal follow up with HRD Dept at Corporate Centre and at LHO, solved the following cases of the members declared impossible to settle with success.

- (a) Smt.Laxmibai Parab, widow of watchman at Calangute branch, who died while in service, was denied Gratuity in lieu of compassionate appointment. She got sanction of Gratuity of Rs.4.16 lacs recently and she gave donation of Rs.3,000/- to the Association.
- (b) Family pension of PVG Kutty, who retired in 1993, was got sanctioned with constant follow-up of Shri.Narkar.
- (c) Shri.Raymond D'Mellow, who was denied membership to REMBS-II Scheme on technical grounds, was accommodated after due reasoning.

5) Pune Zonal Sub-Centre : -

The Zonal Sub-Centre has enrolled 199 new members and has collected total amount of Rs.3,49,076/- which includes Subscriptions of Rs.1,89,500/- and Donations of Rs.1,89,576/- including Rs.1,23,576/- for Legal Fund during the year. Under the leadership of Shri.L.G.Gandhi, President, Shri.C.P.Kulkarni, Secretary and unit's Jt.Secretary Shri.A.S.Pandit and other District representatives, the sub-centre has showed very good progress in organizational activities. The Zonal Sub-Centre has maintained liaison with Pune Zonal Office and LHO. During the year, new dispensaries have been started at Satara, Paud Road (Pune) and at Nashik.. The Zonal Sub-Centre has now three dispensaries established at Pune and one such at Solapur, Satara, Nashik and Kolhapur. Besides this, the local members are undertaking following activities like running a Library at Pune office (by SarvaShri.Ashok Wakchaure, Arvind Kale and Subhash Belsare), preparing & sending Birthday Greetings to about 17000 members by one of the active members Shri.Pramod Chate (earlier this work was being done by Shri.M.K.Bapat), helping the Doctors in the dispensaries established at Kolhapur, Satara, Paud Road (Pune) as no pharmacists have been posted by the Bank. The active workers at all the district places helped the Association for conducting many activities. A few activities undertaken by the District representatives are as under.

Ahmednagar: - Regular monthly meetings are being arranged as also good rapport has been maintained with the local Branch Managers to redress the grievances of the members.

Kolhapur: - Activities like celebration of seasonal festivals, participation in local social activities, short duration trips to sight seeing places, organizing health check up camps/lectures of learned personalities have become the routine.

Nashik : - The unit organizes Annual Meet/family gathering of local members and arrange lectures by eminent personalities.

Satara : - The unit members meet regularly once in a month besides Annual Meeting. The guest lectures by eminent personalities are also arranged.

Sangli : - The unit conducts regular meetings through out the year and discuss important issues affecting pensioners and seek information/guidance from the Circle authorities.

Solapur : - The unit participates in local cultural activities & arrange guest lectures of eminent writers/experts from literary fields/medical line etc.

Pune : - Being the HQs of the Association, it becomes the responsibility of the local Committee members to look after the Association's office and maintain the books of accounts as also keep the membership record up to date. This is being done on a regular basis by S/Shri.D.A.Kulkarni, Treasurer, R.N.Lalingkar, Circle Secretary, M.M.Sirdeshmukh, Circle Jt.Secretary, S.P.Barve, Pramod Chate, Avinash Deshpande, G.N.Joshi and P.B.Kulkarni.

On Federation Front : -

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

- A) Governing Body Meetings - on 2-04-2011 at Kochi; on 30-09-2011 at Chandigarh and on 29-03-2012 at Ahmedabad
- B) General Body Meetings - on 3-04-2011 at Kochi & on 30-03-2012 at Ahmedabad

As stated in the last year's report, our Federation filed a Writ Petition in the Supreme Court on 16-03-2011. The Writ Petition (No.184 of 2011) was admitted on 13-05-2011. Respondents were ordered to submit their replies. Our Bank submitted its Counter Affidavit on 29-11-2011 to which our Federation filed a Rejoinder Affidavit on 11-01-2012. However, Government of India (GOI) did not file their reply even up to 12-03-2012. GOI's Senior Counsel requested the Court to grant some more time to file the counter affidavit. Accordingly, GOI was granted time of further four months. However, in the order dated 12-03-2012 passed by the Supreme Court it has also been stated as under :

" In the affidavit to be filed on behalf of the Union of India by a senior officer, it will be explained as to why in the first instance, the Union of India did not respond to the notice stated to have been served on them on 1st September 2011." Four weeks time has also been granted to Federation for filing a Rejoinder Affidavit after receipt of GOI's reply.

The next date of hearing is listed on 2-07-2012, i.e. the first day of opening of the Supreme Court after summer vacation beginning from 13-05-2012.

Latest news is that now in April 2012 GOI filed their reply to which our Federation filed reply on 4-05-2012.

Information about our 'prayer' etc. has been stated in the last year's Report (Samvad - June 2011)

There is no progress about the High Court cases filed in Bangalore and Nagpur.

During the year under report no Structured Meeting was held with the top Management Officials of the Bank.

Acknowledgements : -

We express our deep gratitude to the Bank's Chairman, Managing Directors and the Dy. Managing Director & Corporate Development Officer, Chief General Manager (Personnel) and other Executives at Corporate Centre as well as AGM (PPG) Corporate Centre of the Bank for giving us opportunities to discuss with them our problems and difficulties of pensioners and related policy matters.

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

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

We are grateful to the Branch Managers of our Vakola (Mumbai) and Dattawadi (Pune) branches and their staff for co-operation in conducting the day to day operations of our Circle Association's accounts.

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

Personally, I am grateful to Shri.B.G.Dandekar, former President and now Advisor to the Federation, Shri.V.M.Gokhale, President of our Circle Association and Shri.S.B.Gokhale, President of Mumbai ZSC under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/Shri. V.M.Prabhudesai, K.D.Paradkar, S.G.Rabade, M.D.Palkar for their valuable guidance in the Association matters from time to time.

I am also thankful to all other Vice-Presidents, the Secretaries and Representatives of all the Zonal Sub-Centres, all colleagues in the Circle & Zonal Managing Committee for their cooperation in carrying out the Association work. I also place on record my grateful thanks to S/Shri M.M.Sirdeshmukh, Jt. Secretary, D.A.Kulkarni, Treasurer, C.P.Kulkarni, A.S.Pandit, M.K.Bapat, V.N.Kulkarni, P.H.Chate, Avinash Deshpande and all others whose valuable assistance has helped me in carrying on my duties.

I conclude with extending my grateful thanks to the Editorial Committee of 'Samvad' i.e. S/ Shri.P.R.Gupchup, Krantisen Athawale, S.S.Shingwekar, V.V.Dhupkar and S.V.Sahasrabudhe as also to all the members of the Association.

For & on behalf of the Managing Committee

R.N.Lalingkar
Secretary

प्रतिक्रिया

Congratulation for the article 'Save the Indian Rupee' in April 2012 issue. The article is very informative and inspiring too. I have decided to save the Indian Rupee from this month only. Now onwards, I have decided to buy, use and suggest the products mentioned in the article.

- Shri Jagdish Joshi, Borivali (E.)

- एप्रिल १२ च्या अंकात 'व्यक्तिमत्व' मध्ये संत सुलभाबाई
- हा संपदा वागळेंचा लेख खूप खूप आवडला. मैत्री आणि
- मानवतेचे वर्णन प्रभावी आहे.
- हृदय भरून आले, डोळे पाणावले. या देही देव कोणाला
- दिसला आहे? देवाची फक्त कल्पनाच आहे पण मानवीदेहही
- जे देवदूत जन्मतात तेच वंदनीय व अनुकरणीय आहेत.
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- भूपेन्द्र रूपारेल, नाशिक

श्री. माधव काशिनाथ बापट

‘कै.ल.ना.पाबळकर स्मृति’ सुवर्णपदकाचे यंदाचे मानकरी

सेवानिवृत्तीनंतर वेळ कसा जाईल याची चिंता बऱ्याच लोकांना असते. यासाठी पुष्कळसे सेवक निवृत्तीपूर्वीच दुसरीकडे नोकरी शोधत असतात किंवा नंतर व्यवसाय चालू करतात. तीस-पस्तीस वर्षे नोकरी केल्यानंतर परत नोकरी - नव्हे ‘चाकरी’ करणे मनाला पटत नाही वा शारीरिकदृष्ट्या जमत नाही. तसेच आकडेमोडीत आयुष्य गेलेल्या माणसाला अध्यात्मात मन रमेलच असे नाही. यासाठी काहीतरी कला, छंद जोपासणे, किंवा सामाजिक कामाची आवड असेल तर ते करणे म्हणजे आपला वेळ सार्थकी लागला असे म्हणता येईल. अशा गोष्टींमध्ये कार्यरत असलेली व्यक्ती सुखी व समाधानी असते.

३० जून २००० रोजी सेवानिवृत्त झाल्यावर गेली सुमारे ११ वर्षे आपल्या पेन्शनर्स असोसिएशनच्या एका कामात ज्यांनी जास्त गाजावाजा न करता स्वतःला गुंतवून ठेवले होते असे आपले एक सभासद श्री.माधव काशिनाथ बापट हे या वर्षीचे ‘पाबळकर सुवर्णपदकाचे’ मानकरी आहेत. त्यांचे बरोबर ज्यांनी काम केलेले आहे त्यांना या हसतमुख-अबोल चेहऱ्याची तत्काळ आठवण येईल. पण ज्यांचा परस्पर परिचय नाही अशा आपल्या सभासदांना, त्यांचे वाढदिवसाचे दिवशी वा तत्पूर्वी २ दिवस आपल्या असोसिएशनकडून वाढदिवसानिमित्त पाठवलेले शुभेच्छापत्र घरी आलेले आठवत असेलच. अत्यंत आपुलकीने व नेमाने शुभेच्छापत्र पाठवणारे हेच ते माधव काशिनाथ बापट !

श्री.बापट यांचा जन्म २ जून १९४० रोजी पुण्यात झाला. ‘पुणे म्हटले की.....’ किंवा ‘पुणे तिथे काय उणे’...अशी वाक्यरचना कोणत्याही वाद-संवादात गमतीने-उपहासाने वापरली जाते. पण या अर्थाने ते ‘पुणे’ कर नाहीत बरं का. अशा पुण्यासारख्या विद्येच्या माहेरघरात श्री.बापट यांचे शालेय शिक्षण पेरूगेट भावेस्कूल येथे झाले. तसेच महाविद्यालयीन शिक्षण पुणे येथील ‘बृहन् महाराष्ट्र कॉलेज ऑफ कॉमर्स’ मधून ‘बी.कॉम’पर्यंत झाले. मध्यमवर्गीय व्यक्ती पुढे काय करणार? - नोकरी, नंतर छोकरी व संसार - आणखी काय? आयुष्यात कांही गोष्टी योगाने मिळतात असे अनुभवायला मिळते. श्री.बापटांचे वडिलांची व आपल्या असोसिएशनचे एक माजी पदाधिकारी कै.व्ही.एम.द्रवीड यांची ओळख असल्याने श्री.बापट यांचे वडिलांनी श्री.द्रवीड यांचेजवळ पदवीधर असलेल्या माधवासाठी शब्द टाकला आणि श्री.बापट १९६२ साली आपल्या बँकेच्या पुणे शाखेत क्लार्क म्हणून रुजू झाले. एकूण ३८ वर्षांच्या सेवा काळात पुणे, फलटण, यावल (जळगाव), वरणगाव, इंदापूर इत्यादि ठिकाणी विविध पदांवर काम करून शेवटी ते पुणे शाखेमधून अधिकारीपदावरून ३० जून २००० ला निवृत्त झाले.

अत्यंत शांत व सरळ स्वभावाचा हा मित्र सेवानिवृत्ती नंतर स्वस्थ न बसता, जमेल ते काम करण्याचे उद्देशाने आपल्या असोसिएशनमध्ये दाखल झाला व काहीतरी काम करण्याची तयारी दर्शविली. सर्व सभासदांना त्यांचे वाढदिवसानिमित्त शुभेच्छापत्र पाठविण्याचे काम त्याआधी श्री.एम.डी.अपशंकर, श्री.डी.एच.बापट इ. जुने कार्यकर्ते करीत असत. अर्थात त्यावेळी सभासद संख्याही कमी होती. २००१ च्या व्ही.आर.एस. नंतर सभासद संख्या एकदम दुप्पट झाली व हे काम खूप वाढले. आता तर १७००० चे वर सभासद संख्या वाढल्याने दरमहा १४०० चे आसपास कार्ड पाठवावी लागतात. अर्थात हे काम वाटते तितके सोपे नाही. प्रत्येक शुभेच्छा कार्डावर जन्मदिवस, महिना व नाव हाताने लिहिणे, पाकिटावर पत्त्याचे लेबल व पोस्टाचे तिकिट चिकटवणे, तारखेप्रमाणे गट्टे तयार करणे व त्या क्रमाने सभासदाला वाढदिवसाचे दिवशीच शक्यतो मिळतील अशा अंदाजाने पोस्टात नियमितपणे वर्षभर टाकणे, व हे काम सातत्याने ११ वर्षे करणे - Not a Joke ! या सर्व कामात त्यांच्या पत्नि सौ.विजयाताई तसेच मुलगा, सून इत्यादी कुटुंबीय त्यांना मदत करीत असत.

शुभेच्छापत्र मिळाल्यावर आनंद व समाधान व्यक्त करणारी सभासदांची पत्रे किंवा त्यांना येणारे दूरध्वनी हृदयाला स्पर्श करणारे असत. सध्याच्या धकाधकीच्या विभक्त कुटुंब व्यवस्थेत पुढच्या पिढीला जिथे आजी-आजोबांचा सहवास मिळणे कठीण होऊन बसले आहे, तेथे त्यांचे वाढदिवस लक्षात ठेवून साजरे करणे दुर्लभच. तसेच जोडीदाराच्या निधनामुळे दुर्दैवाने येणाऱ्या एकाकीपणात, असे घरी न चुकता आलेले वाढदिवसाचे शुभेच्छापत्र किती रम्य स्मृतींना उजाळा देत असेल याची कल्पना करा. हे पुण्यकर्म श्री.बापटगेली ११ वर्षे सातत्याने करीत होते. अशा या निस्सीम कार्यकर्त्यांचा, पुणे येथील १९ जुलै २०१२ रोजी भरणान्या वार्षिक सर्वसाधारण सभेत ‘कै.ल.ना.पाबळकर स्मृती सुवर्णपदक’ देऊन यथोचित गौरव करावा असा निर्णय दि.१८ मे २०१२ रोजी पुणे येथे भरलेल्या आपल्या सर्व्हास असोसिएशनच्या कार्यकारी मंडळाच्या सभेत एक मताने घेण्यात आला.

गेली कांही वर्षे आपले कांही सभासद त्यांच्या २ जून या यादिवशी श्री.बापट यांना आवर्जून शुभेच्छाकार्ड पाठवून आपली त्यांचे प्रति असलेली कृतज्ञता व्यक्त करतात व असोसिएशनकडे देणगी देखील पाठवतात. श्री.बापट यांच्या या अतुलनीय व सर्व सभासदांपर्यंत पोहोचण्याच्या कार्याबद्दल असोसिएशन त्यांची ऋणी राहिल. परमेश्वराने त्यांना व त्यांच्या कुटुंबीयांना आरोग्यपूर्ण दीर्घायुष्य देवो, तसेच सुखी व समाधानी ठेवो हीच ईश्वरणी प्रार्थना !

- मधुकर पालकर, पुणे.

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

A.R.Sulakhe & Co.
Chartered Accountants

AUDITORS' REPORT

The Members of
STATE BANK OF INDIA PENSIONERS' ASSOCIATION
'Anubandh' Bldg No. B-2/ 16 , Sinhadgad Road,
Pune - 411 030

We have audited the attached Balance Sheet of 'STATE BANK OF INDIA PENSIONERS' ASSOCIATION' as at March 31, 2012 and also the Income and Expenditure Account and Receipts and Payments account for the year ended on that date annexed thereto. These financial statements are the responsibility of the Association's Management. Our responsibility is to express an opinion on these financial statements based on our Audit.

We conducted our audit in accordance with Auditing Standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes, examining on a test basis, evidence supporting the amounts and the disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

Subject to the Accounting Standards AS 9 'Revenue Recognition' and AS 29 'Provisions, Contingent Liabilities and Contingent Assets' in our opinion, the Balance Sheet and Income & Expenditure Account dealt with by this report comply with the mandatory Accounting Standards. In our opinion and to the best of our information and according to the explanations given to us the financial statements give a true and fair view in conformity with the accounting principles generally accepted in India;

- a. In the case of the Balance Sheet, of the state of affairs of 'STATE BANK OF INDIA PENSIONERS' ASSOCIATION' as at March 31, 2012
- b. In the case of the Income & Expenditure Account of the deficit for the year ended on that date.

For A.R.SULAKHE & COMPANY
CHARTERED ACCOUNTANTS

Sd/-

(J. V. DHONGDE)
PARTNER

Place : PUNE

Date : 31/05/2012

Notes forming part of the Accounts as on 31-03-2012.

SIGNIFICANT ACCOUNTING POLICIES

I) The financial statements are prepared under historical cost convention and on cash system of accounting and are in accordance with the requirements of the Bombay Public Trust Act, 1950.

II) **Fixed Assets** : The fixed assets stated at their written down value; III) **Depreciation** : Depreciation is provided as per the rates specified by the Income Tax Act, 1961, on written down value method.

IV) **Investments** : All Investments are long term in nature and are stated at cost; V) **Impairment** : The carrying amounts of assets are reviewed at each Balance Sheet date for any indication of impairment based on internal/external factors. Where the carrying value exceeds the estimated recoverable amount, provision for impairment is made to adjust the carrying value to the recoverable amount. The recoverable amount is the greater of the asset estimated net realizable value and value in use. The value in use is assessed on the basis of the reasonable estimate.

**For the following Financial Statements
as on 31-03-2012**

**Please go to the Link - "Financial Statements"
of our web-site 'www.sbipensionerspune.org'**

- 1) Receipts & Payment A/c**
- 2) Income & Expenditure A/c**
- 3) Balance Sheet**

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

Notes on the Audited Financial Statements for the period 1.4.2011 to 31.3.2012

INCOME SIDE

INTEREST ON TERM DEPOSITS /BONDS/S.B.A/C Rs. 16,40,424/- (L.Y.-Rs.9,32,287/-)

(Increased by Rs.7,08,137/-)

1. Interest on Term Deposits Rs.15,17,814/- (Last year Rs. 5,95,658/-)

(Increased by Rs. 9,22,156/-)

	31.3.2011	31.3.2012
Pune	427380	586380
Mumbai	160960	923986
Goa	7318	0
Aurangabad	0	7448
Total -	595658	1517814

1. Maturity proceeds of Govt. of India Bonds of Pune & Mumbai Sub-Centres invested in Term Deposits, which resulted in increase in Interest and also Rates of Interest on TDR were higher in this year.
2. Increased due to the interest of Rs.3.82 lacs received on Special TDR (taken for 3 years in October 2008)

2. Interest on Govt. of India Bonds :- Rs.91,811/- (Last year- Rs.3,07,655/-)

(Decreased by Rs.2,15,844/-)

The decrease in Interest on Govt.of India Bonds as compared to the last year, due to reduction in amount of Bonds matured during this year.

3. Interest on Saving Bank Account :- Rs. 30,799/- (Last Year Rs. 28,974/-)

(Increased by Rs.1,825/-)

- No Comments

4. Dividend on shares of SBI :- Rs. 8,130/- (Last Year Rs.5,420/-)

(Increased by Rs.2,710/-)

Due to increase in rate of dividend.

5. Admission Fees/Other Income (including Tax Refund) Rs.2,34,303/- (L.Y. Rs. 1,35,335/-)

(increased by Rs.98,968/-)

A) Admission Fees decreased due to enrollment of less membership which is due to less retirements of Bank employees during the year.

Admission fees this year - Rs. 6,600/-- & Last Year Rs. 8,150/-

B) Increase under the head of Donations is mainly due to increase in Donations.

6. Samvad Income :- Rs.53,835/- (Last Year 1,43,356/-) (decreased by Rs. 89,521/-)

Decrease in income under this head is mainly due to less receipt of Advertisements during the year.

7. Excess of Expenditure over Income :-Rs. 3,61,569/- (L. Y. Rs. 9,47,462/-)

(decreased by Rs. 5,85,893/-)

		2010-11	2011-12
Expenses	Rs.	2163860	Rs. 2298261
Less : Depreciation	Rs	499927	Rs. 449937
(this is notional expenditure)			
Actual Expenditure	Rs.	1663933	Rs. 1848324

i.e. Actual Expenditure increased by Rs.1,84,391/- which works out to 11.10% over last year. Considering the increase in cost of living, this expenditure is not high. (Incidentally the average working class index increased from 4276 in February 2011 to 4519 in February 2012)

		2010-11	2011-12
Income side	Rs.	2163860	Rs. 2298261
Losses	Rs.	-947462	- Rs. 361569
Actual Income	Rs.	1216398	Rs. 1936692
(Increase by Rs.7,20,294/-)			

From the above statistics you will observe that the actual Income is more than last year. The losses are mainly due to the amount of Depreciation for Rs.4,49,937/-)

Expenditure side :

1. MEETING EXPENSES Rs. 3,92,201/- (Last Year Rs. 2,61,348/-)
(Increase by Rs. 1,30,853/-)

The Zonal Sub-Centre-wise break up is as under :

		31.3.2011	31.3.2012
Pune		281,789	312,210
Mumbai		163,067	139,720
Nagpur		5,325	17,271
Goa		8,924	23,987
Aurangabad		47,339	6,000
Total -		506,444	499,188
Less :Reimbursement from Bank		245096	106987
		261348	392201

1. There is reduction in expenses in respect of Aurangabad ZSC as AGM was not held by them during this year.
2. The reduction is mainly due to the non-receipt of reimbursement from Bank during the financial year in respect of Mumbai ZSC.(amount of Rs.80000/- received in May 2012)

2. TRAVELLING EXPENSES :- RS. 2,39,605/- (Last Year Rs. 1,85,430/-)
(Increased by Rs. 54,175/-)

The Zonal Sub-Centre-wise breakup is as under :

		31-03-2011	31-03-2012
Pune		38,758	46,914
Mumbai		76,913	60,358
Nagpur		33,548	79,196
Goa		43,098	59,399
Aurangabad		13,561	8,391
Total		205,878	254,258
Less : Refund o/a cancellation of tickets		20448	14,653
Net		185430	239,605

Expenses increased in case of Nagpur zonal sub centre as the President & Secretary of the Nagpur ZSC attended the Meetings at Mumbai & travelled by Air. Also attended a special Meeting was called by Shri.V.M.Gokhale,President of the Circle Association.

3. PRINTING & STATIONERY - Rs. 72,092/- (Last Year Rs. 97,685/-)
(Decreased by Rs.25.593/-)

There is decrease mainly due to non holding of AGM during the financial year by Aurangabad Zonal Sub-Centre.

4.Conveyance Expenses :- RS. 54,517/- (Last Year Rs. 67,378/-)
(Decreased by Rs.12,861/-)

The expenses have been reduced. Hence no comments.

5. Electricity Charges :- RS. 4,522/- (Last Year Rs. 17,796/-) (Decreased by Rs.13,454/-)

Last year, MSEB have charged excess amount in the month of July to Sept 2010 in case of Mumbai sub centre and the excess amount has been adjusted afterwards. Hence there are no expenses under Electricity charges till March 2012.

6. Postages - Rs.90,203/- (last year Rs. 1,03,156/-) (Decreased by Rs.12,953/-)

The expenses have been reduced. Hence no comments.

7. Office Maintenance Charges :- Rs.37,067/- (L.Y. Rs. 45,115/-) (decreased by Rs.8,048/-)

The expenses have been reduced. Hence no comments.

8. Sundry Expenses :- Rs. 34,240/- (Last year Rs. 37,415/-) (Decreased by Rs.3,175/-)

The expenses have been reduced. Hence no comments.

9. Delegate Fees :- Rs. 11,000/- (Last year - Rs.1000/-) (Increased by 10,000/-)

During the year our members have attended the Federation meeting held at Kochi, Chandigarh, Ahmedabad.

10. Samvad Expenses :- Rs.7,41,743/- (L.Y. - Rs.6,56,229/-) (Increase by Rs. 85,514/-)

The Zonal Sub-Centre-wise break up is as under - :

	31.3.2011	31.3.2012
Postages	38,781	36,393
Printing	502,862	563,913
Label printing & pasting	112,586	141,437
Misc. Expenses	2,000	—
Total	656,229	741,743

The reasons for increase in expenses in respect of Samvad are as under :-

1. Printing cost of Samvad has increased from Rs.3=65 to Rs.3=90 (for 24 pages) & from Rs.2=65 to Rs.2=90 (for 16 pages) w.e.f. February 2012 and arrears amounting to Rs.7,998/- for February and March 2012 have been paid in May 2012.
2. Label printing cost (which includes cost of postal stamps affixed) has been increased due to change in procedure by P&T Dept. Now we have to affix postal stamps and also cancel the same with Post office date stamp (which is actually to be done by the staff of post office) which is now being done by us through M/s Bhalchandra Mailing Agency engaged by us for the purpose. Cost of labour also has been increased from July 2012 from 55 paise to Rs.1.00 per copy of Samvad.

11. Professional Fees : Rs. 13,093/- (Last year Rs.7,369/-) (increased by Rs.5,724/-)

Professional Fees have been increased by Chartered Accountants which includes work of follow-up with I.T.Department after submission of Returns till finalization thereof.

BALANCE SHEET :

ASSETS SIDE :

1. Saving Bank Balance :- Rs.3,93,944/- (Last Year Rs.3,68,913/-)

(increased by Rs.25,031/-)

2. Total Investment : Rs.1,35,94,981/- (Last Year Rs.1,27,95,888/-)(increased by Rs.7,99,093/-)

i) Term Deposits :-

	31.3.2011	31.3.2012
PUNE	5640948	6550000
MUMBAI	5310387	6642717
GOA	58892	58892
AURANGABAD	145000	152711
NAGPUR	111111	111111
Total	11266338	13515431

ii) Shares :-	Rs. 79550	79550
iii) 8% Saving Bonds (GOI)	Rs. 1450000	0
Total	12795888	13594981

Increased due to maturity proceeds of 8% Govt. of India Bonds have been invested in TDR, hence increased.

3. Advances and Deposits :-

Income Tax :- Rs. 9,302/- (Last Year Rs. 14,901/-)

Opening Balance as on 1.4.2011	14901
Less - TDS refund received for 2009-10 in June 2011	7708
	7193
Add - TDS deducted on Interest & 8% GOI Bonds	1709
TDS on Advertisements	400
Balance as per Balance Sheet	9302

4. Fixed Assets :-

i) Furniture & Equipments - Rs. 2,16,619/- (Last year Rs.2,45,247/-)

	31.3.2011	31.3.2012
Opening balance	270803	245247
Additions during the year	6950	0
Less - Depreciation	31806	28628
Balance as per Balance Sheet	245947	216619

ii) Office Premises at Pune, Mumbai, Goa - Rs. 37,91,777/- (Last year 42,13,086/-)

Original values of the office premises purchased are as under -

Purchased	Year	Amount
Pune	1999	1327500
Mumbai	2006	1550000
Goa	2010	3408966

LIABILITIES SIDE :-

1) Trust Fund - : Rs. 1,78,34,933/- (Last Year Rs. 1,71,99,933/-)

(increased by Rs.6,35,000/-)

The increase in Trust Funds is due to increase in membership.

2) Legal Fund :-

Opening Balance as on 1.4.2011	12,92,803
Additions - Donations received during the year (i.e.2011-12)	2,89,486
Sub-Total -	15,82,289
Less - 25% Contribution sent to the Federation during the financial year.2011-12	2,50,150
Total	13,32,139

Contribution for Legal Fund from Mumbai Circle is based on the membership as on 31-03-2010 as stated in our Annual Report for 2009-10 is as under -

Pensioner Members	8,594
Family Pensioner Members	1,412
Total membership	10,006

Contribution Rs. 100/- per member works out to Rs. 10,00,600/-. Out of which 50% of the total amount Rs.5,00,300/- has been remitted to the Federation.

Obituary

We very much regret to record the sad demise of our following members whose names were reported to us since last Annual General Meeting held on 31st July 2011 at Satara. We hereby convey our sincere & heartfelt condolences to the bereaved families.

"May the departed Souls Rest in Peace"

MEMNO	NAME	CITY	Birth Date	Expired on
APM/3008	SHRI RUSI NUSSERWANJI DARUWALLA	MUMBAI	01/01/1935	06/10/2005
PM/1126	MR. GOVINDRAO B. KAUJALGI	MIRAJ	18/08/1928	07/06/2011
ALM/0217	SMT.PRATIBHA PRABHAKAR UNDE	PUNE	01/10/1927	12/06/2011
PM/2528	MR MANOHAR SHRAWAN KAPSE	GONDIA	02/12/1937	19/06/2011
LM/0684	MR.R.G.KARKAL	MUMBAI	23/10/1924	16/04/2011
LM/0833	MR. E. F. CASTELLINO	MUMBAI	03/12/1940	26/04/2011
PM/3448	MR.KRISHNA HANMANTHRAO HUNGUND	BADLAPUR	02/01/1940	27/01/2011
APM/2831	SMT SHEELA GOVIND GOKHALE	THANE	11/07/1946	11/06/2011
ALM/0178	MRS.THAILAMBAL NARAYAN	MUMBAI	07/07/1934	23/05/2011
PM/10046	MR. MOHAN B. NAIK	MUMBAI	29/11/1949	25/06/2011
PM/6640	MR.RAMESH JAYRAM DAMLE	BADLAPUR.	31/05/1950	25/06/2011
APM/0439	SMT SUDHA SURESH KHEDEKAR	MUMBAI	14/01/1931	25/04/2011
LM/0843	MR. UPENDRA S. KAPADIA	MUMBAI	12/04/1929	25/06/2011
APM/3439	SHRI SHAHANE MADHAV BALKRISHNA	THANE	02/06/1949	06/07/2011
PM/1482	MR VISHNU YADAV KULKARNI	DOMBIVALI	15/09/1933	09/07/2011
APM/3097	MRS.VANDANA J LALWANI	MUMBAI	30/10/1944	08/04/2011
PM/3416	MR.SHREEKANT R. MEHENDALE	PUNE	28/07/1947	26/10/2010
PM/1326	MR. BHALCHANDRA N. PHADKE	PUNE	15/12/1932	25/01/2011
PM/5597	MR.ARUN KRISHNARAO INAMDAR	PUNE	27/11/1945	03/08/2011
PM/3288	MR.ANANDA DEU KAMBLE, (VASAGADE)	KOLHAPUR DIST	31/05/1940	07/06/2011
PM/4151	MR.VASANT KASHINATH SURSE	AHMEDNAGAR	21/05/1947	08/06/2011
APM/6682	MRS.INDIRA H.THAKARE	MALEGAON	01/05/1950	10/02/2010
PM/3705	MR.PRAKASH ANANT JOSHI	PUNE	01/03/1945	27/08/2011
APM/1439	MRS.SHAILA V. THATTE	PUNE	02/04/1943	04/09/2011
APM/3016	SMT PUSHPA GOVIND KOLI	MUMBAI	25/07/1950	08/07/2011
PM/6342	MR.RAJARAM NARAYAN WALIMBE	PUNE	04/10/1937	31/12/2010
PM/3681	MR.NILKUMAR SHAMRAO PUNTAMBEKAR	PUNE	24/06/1946	30/06/2011
PM/0563	MR.MURLIDHAR V.MULAY	PUNE	01/06/1924	10/09/2011
BM/2674	MR.VASANT BHASKAR PATIL	PUNE	17/04/1938	13/09/2011
LM/1365	MR. V. P. PATIL	PUNE	08/06/1941	30/05/2011
LM/0999	MR. K. M. AGALAVE	DHULE	16/07/1928	19/08/2011
FPPM/1042	SMT. SHALJA V. VAIDYA	DHULE	03/01/1962	20/08/2011
ALM/0320	MRS.VINODINI UMANATH MAHALE	MUMBAI	02/11/1943	04/07/2011
PM/7471	MR.GRADHAKRISHNAN	MUMBAI	12/11/1940	15/07/2011
APM/2781	MRS.ANJALI JAGANNATH HADKAR	MUMBAI	12/10/1955	17/04/2011
PM/4397	MISS.VIDYA MADHAV UPADHYAYA	DOMBIVALI (W)	20/05/1960	05/07/2011
PM/1471	MR SURESHA DIGIKAR	MUMBAI	22/05/1932	26/07/2011
ABM/0444	MRS.LATA J. JADHAV	MUMBAI	--	31/07/2011
PM/0807	MR. VISHWANATH V. RAJE	MUMBAI	10/03/1927	29/08/2011
PM/1823	MR GHANSHYAM H. DEOLALKAR	PUNE	29/05/1935	26/09/2011
PM/2589	MR SURESH MOHANIRAJ GHOTANKAR	PUNE	11/09/1939	25/09/2011
PM/7452	MR.MADHUSUDAN YESHVANT KULKARNI	NASHIK ROAD	29/01/1946	25/08/2011
LM/0455	MR.H. S. TILLY	MUMBAI	25/08/1920	16/10/2010
PM/3610	MR.TUKARAM JAGANNATH NAIK	PUNE	10/08/1945	10/10/2011
APM/1557	MRS.VIMLA MANOHAR BHALE	MUMBAI	28/09/1936	06/04/2011

APM/8374	MRS.SHARDA V. SALUNKHE	SATARA	05/11/1956	01/01/2010
PM/10123	MR.SITARAM P. SHINDE	PUNE	21/06/1945	30/09/2010
APM/2735	MRS CHANDRAPRABHA LAHU KHARAT	SOLAPUR	13/03/1950	24/06/2010
LM/0737	MR. PRAHLAD G. NERALKAR	AKOLA	07/05/1922	09/09/2011
PM/8368	MR.ASHOK VISHNUPANT MAHAJAN	AKOT (AKOLA)	24/09/1951	05/10/2011
PM/2480	MR.SUDHAKAR VISHWANATH BRAHME	PUNE	19/04/1937	02/11/2011
PM/8006	MR.SURESH JAYAWNT KULKARNI	PUNE	02/11/1946	14/11/2011
BM/7345	MR. TULSHIRAM KISAN BHALERAO	CHIKHALI (BULDANA)	24/11/1944	09/04/2011
PM/6842	MR. VINAYAK BHASKARRAO KALE	BULDANA	05/05/1939	29/05/2011
ABM/1844	MRS.INDUMANI K. JAMDAR	AMRAVATI	03/02/1944	28/05/2011
PM/4029	MR.SHRIKRISHNA GANGADHAR DONGRE	PUNE	17/07/1942	25/06/2011
PM/0676	MR.V. K. KHER	NAGPUR	15/12/1925	01/11/2011
PM/3101	MR.SHARAD SIDDHANATH DEO	NAGPUR	30/12/1939	04/06/2011
PM/6591	MR.NARAYAN MANOHAR MAHAJAN	MEHKAR (BULDANA)	09/02/1944	19/09/2011
LM/0644	MR.MADHUKAR MORESHWAR CHAOJI	NAGPUR	29/07/1929	01/11/2011
PM/8187	MR.BIMAL KUMAR MARANDI	NAGPUR	27/07/1956	01/11/2011
ABM/0107	MRS.BHARATI MADHAV PRABHU	MUMBAI	--	09/09/2011
ABM/0058	MRS.MIRA SUDHAKAR DESHMUKH	MUMBAI	--	08/10/2011
PM/1600	MR H J D'SOUZA	MUMBAI	09/04/1931	05/10/2011
FPPM/0691	SMT.MEENA SADANAND SAKHALKAR	DOMBIVALI (W)	03/12/1938	19/11/2010
LM/0589	MR.R. P. GOYAL	MUMBAI	01/12/1922	22/10/2011
PM/1371	MR. S. M. TARE	MUMBAI	13/05/1933	04/11/2011
APM/3208	MRS.SUREKHA SURESH DESHMUKH	VITA-KHANAPUR.	04/06/1952	20/10/2011
APM/0459	MRS.VASUMATI P. MAJMUDAR	MUMBAI	17/09/1935	21/11/2011
PM/1909	MR. R M SALUNKE	SOLAPUR	01/08/1935	21/11/2011
PM/7214	MR.VILAS MORESHWAR PATIL	SOLAPUR	05/06/1945	06/12/2011
ALM/1136	MRS.SAVITA D. DHARMADHIKARI	KOLHAPUR	02/12/1947	14/11/2008
FPBM/0913	SMT.KAMALABAI MADHAV JAHAGIRDAR	SOLAPUR	20/10/1920	21/12/2011
PM/1180	MR. GAJANAN V. CHINEY	PUNE	04/03/1934	28/12/2011
PM/1901	MR DATTATRAYAN MAPUSKAR	PUNE	15/07/1935	07/01/2012
APM/1330	NALINNI A. MANTRI	PUNE	23/05/1945	08/01/2012
ABM/0919	MRS.NALINI SUDHAKAR PASARKAR	AKOLA	08/11/1934	24/11/2011
PM/0772	MR. MADHAV KRISHNA CHAPHEKAR	PUNE	17/08/1930	09/01/2012
PM/3504	MR.VASANT B.HATTANGADI	MUMBAI	27/01/1941	31/10/2011
PM/2583	MR HARESHCHANDRA MADHAVRAM VYAS	MUMBAI	08/09/1937	12/01/2012
PM/6563	MR.BHARAT BHASKAR GUPTA	PUNE	01/01/1946	16/02/2012
PM/3774	MR.SHASHIKANT KRISHNARAO KULKARNI	KOLHAPUR	20/02/1945	15/02/2012
ALM/0088	SMT.TARABAI MURLIDHAR MULAY	PUNE	--	23/02/2006
PM/1905	MR.CHANDRAKANT R.GANOO	PUNE	13/08/1939	24/01/2012
ABM/0897	MRS.URMILA S. ATHLAY	AKOLA	23/08/1937	12/12/2011
PM/7784	MR.BHORAJ DHARMDAS RODGE	NAGPUR	01/07/1950	30/12/2011
PM/8745	MR.SUDHIR SUNDERLAL MASIH	NAGPUR	15/03/1957	01/01/2012
PM/1646	MR.SHARAD D.KHANZODE	NAGPUR	09/11/1933	14/01/2012
PM/7352	MR.ARUN MAHADEORAO BHUTAD	NAGPUR	02/11/1949	25/01/2012
PM/4048	SHRI SURESH SHRIDHAR VAISHAMPAYAN	AMRAVATI	03/02/1944	08/12/2011
PM/2225	MR S G DHARKAR	BULDANA	20/01/1935	25/01/2012
PM/1422	MR MORESHWAR M BARVE	NAGPUR	15/05/1933	23/02/2012
PM/2482	MR PANDURANG NARAYANRAO PIMPALE	PUNE	15/09/1937	26/01/2012
PM/9478	MRS.PRIYA VIVEK CHANDAN	MUMBAI	23/09/1947	17/12/2011
PM/2041	MR H M MISTRY	MUMBAI	13/12/1935	26/12/2011
PM/2197	MR P N SHINDE	MUMBAI	15/07/1936	10/12/2011
PM/7862	MR.RAMESH SHANKAR DEORUKHKAR	MUMBAI	03/06/1946	21/01/2012
LM/0293	MR.GAJANAN M.NAVALKAR	MUMBAI	22/08/1921	28/01/2012

PM/4838	MR.SHRIDHAR BACHAJI SURVE	MUMBAI	07/06/1944	15/03/2011
PM/4999	B P GANGAWANE	MUMBAI	04/07/1942	11/02/2012
APM/5597	MR.ATMARAM BALKRISHNALONDHE	BADLAPUR	11/06/1942	19/02/2012
PM/1264	MR. B. K. SHAH	MUMBAI	18/02/1936	31/12/2010
PM/3333	MR.ARACKAL NARAYANA P.HARIHARAN	MUMBAI	30/12/1939	17/12/2011
PM/6457	MR.SITARAMANANT TERWADKAR	SANGLI	02/12/1946	23/03/2012
FPBM/1024	SMT.KAMAL RAMBHAU BOPLI	MALKAPUR	31/05/1942	30/03/2012
PM/4328	MR LAHU RANGNATH KHARAT	SOLAPUR	01/09/1945	12/03/2012
PM/4322	MR BIRAPPA SIDRAM KHANAGOL	SOLAPUR	16/10/1943	12/03/2012
FPPM/0810	SMT.SUMATI SHRINIVAS PALSHIKAR	PUNE	09/01/1922	19/10/2011
PM/9350	MRS.MANASI ANUP SANKHE	MUMBAI	11/04/1951	24/01/2011
PM/2807	MR.SIDRAM SHIVAPPA NEVADE	GADHINGLAJ	14/06/1936	22/10/2011
APM/3778	MRS.MEENA DEVIDAS JOSHI	NASHIK	22/03/1947	21/04/2012
PM/0452	MR.V.D.NIMBOLKAR	PUNE	07/10/1921	01/05/2012
PM/3003	MR.SADASHIV YASHWANT KSHIRSAGAR	AHMEDNAGAR	29/01/1934	02/05/2012
PM/3605	MR.VASANT ANANDRAO KAMATH	PUNE	02/08/1944	04/05/2012
LM/2285	MR E J PATHAKJI	PHALTAN (SATARA).	09/05/1937	14/05/2005
PM/9356	MR.FRANCISCO L.A.MENESES	GOA	13/12/1947	08/02/2012
PM/6637	MR.GOVIND UPENDRA SHINKRE	GOA	07/07/1941	12/03/2012
PM/1871	MR D B KOTHARE	MUMBAI	27/10/1947	26/01/2012
PM/4897	SHRI RAGHAVACHARI RAMAN	MUMBAI	15/03/1932	04/03/2012
PM/2663	MR SHRIDHAR VITHAL DESHMUKH	MUMBAI	02/09/1944	30/04/2012
PM/4185	MR MUKUND DIGAMBER BHUMKAR	SOLAPUR	08/08/1945	08/04/2012
ABM/0839	MRS.PRAMILA AMBADAS BAJAJ	NAGPUR	10/04/1940	16/04/2008
PM/5665	MR.HARIBHAU HANSRAO WAJE	AHMEDNAGAR	01/06/1943	06/02/2012
PM/7828	MR.MOHAN ATMARAM KULKARNI	NASHIK ROAD	10/05/1946	16/03/2012
PM/1736	MR.VIDHYADHARANANT EKBOTE	NASHIK	10/09/1932	06/04/2012
PM/4154	MR. SURESH WAMAN PATHADE	AHMEDNAGAR	02/08/1942	28/05/2012
ALM/0299	SMT SITABAI RAMANATH BANTWAL	MUMBAI	21/07/1912	31/12/2011
APM/4072	MR.RAMESH SHRIPAD DATE	PUNE	17/04/1937	31/12/2011
APM/3014	SHRI LAL LOKUMAL LALWANI	MUMBAI	12/07/1938	19/05/2012
APM/8402	MRS.SHUBHADAARVIND SATHE	PUNE	15/12/1941	30/05/2012
PM/3362	MR.GAYASUDDIN K. SHAIKH	SHIRPUR (DHULE)	31/03/1931	01/02/2011
BM/8715	MR.ASHOK V. CHANDRATRE	NANDURBAR	09/03/1954	14/12/2012
PM/3986	MR.RAMESH PRALHAD JOSHI	AURANGABAD	10/12/1944	21/01/2012
PM/2628	MR YESHWANT GANESH MACHWE	AURANGABAD	15/08/1932	28/01/2012
PM/2615	MR PRALHAD VISHNUPANT DESHPANDE	PRASHANTI (ANDHRA)	08/04/1938	08/04/2012
APM/4893	MRS.ASHA CHANDRAKANT KULKARNI	AURANGABAD	13/10/1948	20/04/2012
PM/9848	MR.NANAJI T.BORKAR	NANDED DIST.	01/01/1949	28/05/2012

एस.बी.आय.रिटायर्ड एम्प्लॉईज मेडिकल बेनिफिट स्कीम

पुणे झोनल ऑफिसला जे पेन्शनर्स/फॅमिली पेन्शनर्स, वरील स्कीम अंतर्गत मेडिकल बिले सब्मिट करत असतील अशा सर्व सभासदांचे माहितीसाठी पुणे ऑफिसने खालील निवेदन दिले आहे.

सध्या वरील स्कीम अंतर्गत सादर केलेल्या मेडिकल बिलांचे पेमेंट चेकने केल्यावर तो चेक, झोनल ऑफिसमध्ये असलेल्या नोंदीनुसार, सभासदांचे घराच्या पत्त्यावर पाठविला जाई. पण कांहीं चेकस, चुकीच्या पत्त्यामुळे किंवा बदललेला पत्ता सभासदाने न कळविल्याने, परत येत असत. त्यामुळे सभासदांना पेमेंट मिळण्यास विलंब होत असे. तरी 9 जुलै २०१२ पासून मेडिकल बिले सादर करतांना, प्रत्येक अर्जावर सभासदाने आपल्या ब्रॅचचे नाव व आपला खाते क्रमांक लिहावा, जेणे करून बिलाचे पेमेंट खात्यावरच जमा करणे बँकेला सोईचे जाईल. 9 जुलै नंतर बिलांचे पेमेंट चेकने करणार नाहीत याची कृपया नोंद घ्यावी.

FEDERATION OF STATE BANK OF INDIA PENSIONERS' ASSOCIATIONS

Registered under the Societies Registration Act 1860 at Delhi - Rgn.No.S/17025 of 1986

All letters to be addressed to **Administrative Office** : State Bank Building, 84, Rajaji Salai, Chennai - 600001
The General Secretary Tel. No. 044 - 25223617, e-mail : pencare2003@yahoo.com

To,

The Chief General Manager (H.R.)
Human Resources Department,
State Bank of India
Corporate Centre,
Madam Cama Road,
Mumbai - 400 021

31-05-2012

Dear Sir,

Sub : CENTRALISED STAFF PENSION PROCESSING CELL (CSPPC)
SHIFTING FROM HRMS TO CSPPC

We have been bringing to your kind notice the various problems being faced by pensioners and family pensioners living in various parts of our Country in the services provided to them through the HRMS. Some of the recurring problems faced by a large number of pensioners are :

- (i) Non-payment of pension even to those who have acknowledgements of their Life Certificates issued by the Branches.
- (ii) Delay in payment of family pension after the demise of the pensioners.
- (iii) Difficulties in accessing the HRMS site both by the Branch Officials and Pensioners and deduction of TDS without prior intimation to those pensioners and without taking into account the investment details.
- (iv) Lack of adequate machinery for rectification of mistakes committed in the computation / payment of pension / wrong or excess deduction of TDS; and
- (v) Difficulties in reconciling the discrepancy in the PAN Card details recorded in the HRMS site with NSDL site and consequent problems in obtaining refund of the excess TDS from the I. T. Department.

2. We understand that with a view to improving the pension payment system, a CSPPC has been set up at Central Accounts Office, Kolkata for processing and payment of staff pension. Accordingly, pension is being paid from CSPPC from the month of May 2012 onwards. We have received representation from our Affiliates on non-payment of pension for the month of May, 2012 to a large number of pensioners as the Life Certificates given by them to the various Branches have not been uploaded. No clarification or support from the Officials of the PPG / HRMS Departments of LHOs could be obtained. While we are aware that any new system evolved and implemented for computation and payment of pension will face some teething problems, we wish to bring to your kind notice that the pensioners experience considerable difficulties in sorting out these problems, as there is no staff

designated at the Branches for attending to Pension matters. The skeleton staff at PPG / HRMS Department of LHOs, who themselves are not conversant with the revised system now introduced are not in a position to address the problems faced by the pensioners brought to their notice. The aggrieved pensioners, therefore, look only to our Affiliates in attending to their problems being faced by them. Without adequate support from our Bank, it would not also be possible for the Circle Pensioners' Associations to serve our members and help the Bank in providing its various services to its pensioners and family pensioners. For this purpose, some of the office bearers of the Circle Pensioners' Associations need to get acquainted with the details of the procedure now introduced in the payment of staff pension through CSPPC, CAO, Kolkata and for accessing the web site being made now available to the pensioners. We, therefore, request you to arrange to conduct a workshop for one or two days for some of our representatives for enabling them to get equipped with the revised procedure as early as possible at a venue and dates convenient to you under advice to us.

3. We shall on our part, assure you of our cooperation and support in putting in place a system which will ensure correct computation and payment of pension promptly complying with the requirements of the Income Tax Department. We shall be glad to have your early reply.

Thanking you

Yours sincerely,

Sd/-

General Secretary

(P.P.Sankaranarayana Murthy)

Copy to Dy.General Manager (P.M.& PPG), Corporate Centre, Mumbai

मध्यमवर्गीयांसाठी डिलक्स सहली

राजगुरु टुर्स

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Newly Elected Office Bearers

Aurangabad Zonal Sub-Centre :

President	- Shri.Sahebrao Desai
Vice-President	- Shri.Uday S. Narkhede
Secretary	- Shri.N.K.Joshi
Joint Secretary	- Shri.M.T.Deshpande
Treasurer	- Shri.Suresh D. Bhole

(Names of District-wise Office Bearers will be published in Samvad for July 2012)

Amravati Unit :

President	- Shri.Avinash Nimdeo
Vice-President	- Shri.G.G.Kene
Secretary	- Shri.M.W.Joshi
Joint Secretary	- Shri.V.M.Jalit
Treasurer	- Shri.N.P.Chandak

Committee Members : S/Shri.R.N.Zamre, K.S.Vaidya, S.W.Khajurkar, B.L.Kukde, R.V.Madhikar

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. PNCW/M-144/2011-2013 Dated 10.12.2010
 Licence to post at Market Yard P.S.O. on 25th of each Month

Letter to the Editor

Dear Editor,

I am presently at Boston, America at my son's place with my wife. During day time we have to find ways to pass the time.

I just read on internet our 'SAMVAD' for April, 2012. What a relief. I felt like being with my own people / friends. I continued reading the entire issue for almost 2 hours. It was really a tasty dish. Right from editorial every thing was enjoyable.

The artical titled " Change your words" was very inspiring and thought provoking. But in any case reading hard copy is great feeling.

I will be back only on 24th July, 2012. But I am sure your forthcoming issues of May, June will give me distant satisfaction.

Wishing all the Best to your entire team.

- Dilip Thatte

Supreme Court Writ No.184 of 2011

It is now advised by our Federation that the Central Government has submitted its Counter Affidavit, to which we have also submitted our Rejoinder Affidavit in the Supreme Court.

In the order dated 12-03-2012 passed by the Supreme Court it has also been stated as under :

" In the affidavit to be filed on behalf of the Union of India by a senior officer, it will be explained as to why, in the first instance, the Union of India did not respond to the notice stated to have been served on them on 1st September 2011." Four weeks time has also been granted to Federation for filing a Rejoinder Affidavit after receipt of GOI's reply.

**Next date of hearing is posted to
 2nd July 2012.**

- Secretary

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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To,

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