

SBI PEN. ASSN.'S SAMVAD

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



संवाद

Price ₹ 3/-

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

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संपादकीय ✍️

प्रिय सभासदमित्रांनो,

अन्य कोणत्याही प्राण्यांपेक्षा माणूस अधिक भाग्यवान आहे. कारण फक्त मनुष्यप्राण्यालाच निसर्गाकडून किंवा ईश्वराकडून अनेक वरदाने प्राप्त झालेली आहेत. 'हास्य' हे एक प्रमुख वरदान जसं फक्त माणसालाच लाभलेलं आहे; त्याचप्रमाणे विचार करण्याची शक्ती, चिंतनशील वृत्ती, अनेक नवनवे शोध लावून जीवन समृद्ध करण्याची क्षमता या गोष्टीदेखील केवळ माणसांनाच मिळालेल्या आहेत. चिंतनावर व सखोल अभ्यासावर आधारित स्वतःचा जीवनक्रम आखणारी माणसे आपल्याला वेळोवेळी भेटतात, विचारानुसार त्यांचा आचार असतो, निश्चित केलेल्या ध्येयावर त्यांची अढळ निष्ठा असते. 'स्वसुखनिरभिलाषी' अशी त्यांची वृत्ती असते. ही माणसे स्वतःच्या सुखाऐवजी समाजाच्या सुखाचा विचार प्रथम करतात. समाजहिताला प्राधान्य देतात. अशी ध्येयवादी किंवा निष्ठावान माणसे समाजात आदर्श ठरतात, समाजाचे ते मार्गदर्शक होतात. समाजासाठी ते जणू दीपस्तंभच ठरतात.

आपण पेन्शनर मंडळी तशी सर्वसामान्य वर्गात मोडणारी आहोत. आपल्याला जरी अशा ध्येयवादी किंवा आदर्श माणसांप्रमाणे होता आले नाही तरी आपल्याला अशा माणसांविषयी प्रचंड आदरभाव असतो आणि आपण आपल्या कुवतीनुसार त्यांच्या मार्गाने जाण्याचा प्रयत्न देखील करतो. पण हेही नसे थोडके. आपण बहुतेक सर्व मंडळी वयाने ज्येष्ठ आहोत, खूप मोठा अनुभव आपल्या

गाठी आहे. या ज्येष्ठत्वाच्या व दीर्घ अनुभवाच्या जोरावर आपणही विचारवंतांनी व श्रेष्ठ मंडळींनी दिलेला विचार व त्यावर आधारित आचार यांचा प्रचार व प्रसार करू शकतो आणि समाज सुधारण्यास अल्प प्रमाणात का होईना, हातभार लावू शकतो. तसा आपण निश्चय करूया.

आपल्याभोवती सतत काही ना काही नव्या घटना घडत असतात आणि त्या आपल्यावर परिणाम घडवीत असतात. लवकरच ३१ मार्चला चालू आर्थिक वर्ष संपेल आणि १ एप्रिलला नवे आर्थिक वर्ष सुरू होईल. नव्या अर्थ संकल्पात ज्येष्ठ नागरिकांना अर्थात आपल्या पेन्शनर बंधूंना अनेक सवलती-सुविधा देण्यात आल्या आहेत. त्यामुळे आपल्याला मोठा दिलासा मिळणार आहे. त्यासाठी आपण खुल्या मनाने शासनाला धन्यवाद देऊया.

दि. २७ फेब्रुवारीला आपण महाराष्ट्रात सर्वत्र कविश्रेष्ठ कुसुमाग्रजांच्या जन्मदिनी 'मराठी भाषा गौरव दिन' साजरा केला आणि मराठी भाषेच्या विकासासाठी व समृद्धीसाठी प्रयत्नशील राहण्याचा निश्चय केला. भारतातील विविध प्रांतातील अन्य भाषिकांनीही स्वतःच्या मातृभाषेच्या विकासाचा असाच निश्चय करावा आणि आपापल्या मातृभाषा संपन्न-समृद्ध करण्यात साह्यभूत व्हावे. यातच भारतीय भाषांच्या अभिवृद्धीचा व पर्यायाने भारताच्या विकासाचा मार्ग दडलेला आहे.

- क्रांतिसेन रामचंद्र आठवले
मो. नं. : ९५५२५९२२७९



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(We are publishing hereunder two letters No. CC-5/2018-19 and CC-6/ 2018-19 both Dated the 1st March 2018 addressed to the DMD & CDO, SBI, Corp. Centre, by our Federation, for information of the Members. - Secretary)

MEDICAL SCHEME 'A' AND 'B' & ADMISSION OF SUBSIDY

The scheme for retirees in the name of REMBS was introduced in the year 1993. The scheme was confined to employees retired on superannuation only. We understand the claims outnumbered the income earned on money deposited by each retiree resulting into losses, and hence it has become necessary for the Bank to pump funds every year to run the scheme. Finally the Bank thought it fit to handover the scheme to an insurance agency. All the circles were advised to upload the data to the corporate center. The data was uploaded with so many gaps which resulted problems to the pensioner; many names were missing in the data furnished to the Corporate Center. The pensioners could not get the benefit either from insurance company /Bank for the reason without ID card no reimbursement is possible. Bank for some time resisted medical assistance to the pensioners missing in the lists taking a reason that no more claims can be entertained under REMBS as the scheme was closed at the bank level. Typographical mistakes in names /gender played with the lives of pensioners. What sin the pensioners have committed to suffer like this at this age? Our humble request to you to please call for the data purification urgently from all the circles once again and provide the benefit under policy 'A'

A few of the retirees during the month of February 2017 to October 2017 applied for admission to policy 'B". Though the money was remitted well within the stipulated period of 90 days to Madam Cama Road Branch by the branch, the applications were not uploaded due to system failure at the Branch/AO level. There are umpteen number of cases in all the circles. This resulted into non-enrolment of retirees under the Policy "B" for the year 2017-18 and they stand in- eligible for the current period also as per the norms of Policy "B" for the year 2018-19. It is unfortunate that the Bank could not provide alternative when such malfunctioning of system occurred .Now Sir, kindly look in to whose fault it is and who is the sufferer and it is ultimately the pensioner who worked in this organisation for 36 plus yearswith dedication and discipline.

The policy of the insurance company for change of rules every year is causing lot of inconvenience to the pensioners. This has to be relooked. Let there be advance information to the retirees to enable them to plan properly. The circular shall be released well in advance before scheme falls due for renewal for the reason that the information has to disseminate to the branches. There are umpteen number of instances where the branch is unaware of the scheme and circulars. They do not hesitate to admit that they are not aware of the instructions. Administrative offices wash off their hands by stating that necessary instructions were passed on to the branches. It is a real picture not an exaggeration. Where the pensioners should go?

We propose that an onetime opportunity be provided to all non -members of policy "A" to take admission to policy "B" so that no retiree shall feel that he was deprived of the opportunity from becoming member of the scheme.

All the family pensioners may be absorbed by the bank in view of the receipt of low pension which is not sufficient to pay the premium. Let them be provided insurance cover with domiciliary facility.As most of the family pensioners are living with their children, at different interior places, the extended facility for admission to the Policy "B" did not reach them from LHOs /branches in time. If this is considered favourably, keeping in view of the pensioners long services to the Bank while they

were in service, it will be a real boon to the widows of the pensioners. The time period of 60 days provided in terms of the Circular (Cir No CDO/P-HRD-PPFG/78/2017-18 dated 29th December 2017). to regular retirees and family pensioners to join the scheme in 120 days from the date of receipt of first family pension as it takes longer time to complete the formalities of obtaining death certificate etc. Other areas of concern to the pensioners of Policy "B" are

1. The Insurer may be asked to negotiate with the hospitals to raise the bills in accordance with the capped amount fixed for certain ailments.
2. The area-wise fixation of tariff for treatment of certain diseases In some centers, the UII has replaced TPAs and such of those pensioners who are in need of hospitalization are not accepted by the existing TPAs and the details of the proposed TPAs are not known to the pensioners. Therefore it is necessary that the proposed/new TPAs shall take charge and be available to the insured without any further loss of time. The list of centers like Tier I etc., is incomplete as it is silent about agglomerated areas of certain cities, which is considered as single center by Bank for all administrative purpose. To give you a correct example Delhi means area covered by Delhi Development Authority likewise many cities falling under Tier - I.
3. Presently at some centers the TPAs have been changed for policy "B". Now we have two TPAs one for policy "A" and another for policy "B" What is the procedure to be followed where the pensioners exhaust amount available under one of the policies pending payment of some bills and will the other TPA entertain such claim?
4. The steep rise in the insurance premium from year to year citing escalation in the claim ratio forced some of the pensioners to approach the judiciary. But irrespective of the position obtained, there is a need to come to the rescue of pensioners as the issue is concerned to the retirees health and it is a welfare measure which the bank shall consider at the evening of his/her life. Providing to the past staff, the dignity of a reasonable health cover which they cannot afford out of their fixed pension to quote an example a retiree, of 10 years ago (Scale II) gets a gross pension of Rs.32,000/- cannot meet a premium for a Rs 7 lacs of Insurance.
5. We shall be glad if you will reiterate guidelines once again for claiming of bills against domiciliary/hospitalization as there is a variance in instructions on payment of bills at different circles. There are large number of bills kept pending for more than six months at the country level and it needs the immediate attention of the Corporate Center for early solution.

ADMISSION OF SUBSIDY

While thanking you once again for the subsidy extended to all categories of pensioners in respect of Policy " B", we take the opportunity of appealing to you to extend more benefit to the least pension paid group of pensioners. .

We also appreciate the gesture of the Bank for having extended insurance cover to the past DMDs in recognition of their service to the Bank. Similarly the other category of retirees down the scale would have to be provided suitable subsidy befitting to their scale right up to the last rung as all the retirees contributed their might for the growth of the Bank till their date of retirement. Therefore, extension of subsidy cadre- wise may be examined giving the past employees the dignity of a reasonable health cover which they cannot offered out of their meagre pension and sympathetic view for pathetic family pensioners would certainly be one the brightest feathers for the Bank.

Be kind to initiate appropriate steps for resolution of above mentioned issues

PROBLEMS OF PENSIONERS

We pained to bring the following few lines for your kind consideration and favourable action.

1. UP LOADING OF LIFE CERTIFICATES :

This process of up loading of life certificate takes place every year commencing from the month of November of current year to till the end of January next year. All the pensioners have to submit the Life Certificate at the pension paying branch and branch in turn have to provide acknowledgment evidencing submission of Life Certificate by the pensioner. The branch(s) is/are not in the habit of acknowledging the submission of life certificate in majority of the cases. The life certificates are not uploaded immediately stating that the site does not operate. The pensioner leaves the branch with confidence that it will be uploaded at a later date. In majority of the cases it does not happen or if it happens it was left unauthenticated by the officer concerned. Every year at the end of the February you will find at least on an average 1000 pensioners in each circle not in receipt of pension in the month of February.

Non -functioning /mal functioning of the system as well as manpower shall not become a curse for the pensioner. Any request from the pensioner to pay net pension by debit to system suspense account is refused by the branch/controller though the pensioner holds the acknowledgment evidencing submission of life certificate. Why should the pensioner suffer for no fault on his/her part? The solution from us is that there shall not be stopping of payment of pension in the month of February. This issue needs urgent attention of Corporate Centre for resolving the issue on top priority basis.

2. DEBITS AND CREDITS TO THE ACCOUNTS :

The Bank is in the habit debiting and crediting the amounts without intimation to the pensioners. There is no narration for the amounts debited/credited leaving the pensioners in confusion. The pensioner might have issued cheques for the amounts and cheque bouncing becomes an offence. There may be certain expenditures of various natures. All these acts make the aged pensioner more painful. Who should be made accountable for these lapses happening regularly? This issue was debated at many pensioners' meets and official meetings periodically but no solution is chalked out to resolve the problem.

3. INTERET RATES ON OD IN CURRENT ACCOUNT AGAINST DEPOSITS :

Pensioner (ex-staff) avails a loan on his/her deposit with a specific rate of interest. The deposit gets matured on a particular date. The Branch renews the deposit with the applicable rate of interest during the period will generally be at a lower rate. The interest charged on deposit at the time of sanction of loan will vary be definitely attracting higher rate of interest. The account continues to attract interest at higher rate than the rate of interest on deposit. There is provision in the system to change the rate of interest. The only solution is to close the loan account and open afresh new account. In majority of the cases higher rate of interest is paid than the applicable rate of interest. This needs change of programme in the system to enable the branch to modify the rate at the prevailing rate. Here again the pensioners are put to loss.

4. CONDUCT OF STRUCTURED MEETING BY THE CORPORATE CENTER AND CIRCLES :

Sri O.P. Bhatt the then Chairman introduced a forum for pensioners to present the problems once in year with representatives from all the circles and Federation Office bearers at the Corporate

Office. These meetings have to be held twice a year at the Circles and a photograph has to be taken evidencing having conducted the Structured Meeting with proceedings thereof. The Corporate level Structured Meeting has to be held once a year. These meetings are not held in circles on regular basis including Corporate Center. Repeated requests from the representatives of Circles and Federation are not honoured in time. The meetings if held regularly will find solution for many issues faced by the pensioners.

5. PAYMENT OF ARREARS DUE TO REVISION OF PENSION TO 5 TO 7 BPS RETIREES :

The payment of arrears of pension was commenced from the month of July 2017 for the retirees of 5th to 7th BPS. There are many complaints from the circles that still small number of 400 to 600 retirees on an average per circle did not receive arrears of pension. We request you to hasten up the process of payment of arrears to the eligible pensioners and family pensioners at the earliest as seven months have already passed. It has become difficult to contain the anguish among the seniors.

6. DEDUCTION OF INCOME TAX AT SOURCE :

Many pensioners retired prior to 2002 have no tax liability and no returns were submitted by them. Now the tax deducted in respect of some of the retirees not eligible for receipt of arrears were recovered by the bank. It was made clear to them that they shall file tax return to get the money back recovered at corporate center while effecting the payment. Now if the pensioner submits the return, the IT department will direct the pensioners to submit the returns for the past years. Therefore, we request the Bank that the refund of tax may be taken up with IT department instead of burdening the retirees.

7. CIRCULARS :

Many of our Affiliates are finding it difficult to get the circulars issued from time from the Bank. The pension portal SBICOIN is not updated periodically. Therefore, we suggest that the circulars may mailed to mail ID of the General Secretary of each circle while mailing to the heads of the circles to enable us to have first-hand information on issues relating to pensioners.

8. MONTHLY PENSION SLIP :

Now to obtain monthly pension slip each pensioner must possess mail ID and pass word. In order to make the procedure more user friendly we suggest the Bank to provide one more slot along with other slots like e-circulars/complaints etc which are password free in the SBICOIN. The present facility of providing monthly pension slip at the pension paying Branch and gross pension paid at the end of the financial year may be continued along with the above facility.

We extended our services during the demonetisation period all over India. We were there in fore front whenever the bank requisitioned pensioners' services but at the end due to above mentioned issues we got disappointed on many occasions.

In the above circumstance, we are the opinion that periodical interaction by the Corporate Centre/Heads of the circles with the representatives of Federation / Circle level representatives though the structured forum will definitely find solution for many problems. Therefore, we look to you for an early conduct of Structured Meeting at Corporate Centre and half yearly level meetings at the Circle level without further loss of time.

We hope all the above issues presented will find a solution at the earliest.

With kind regards.

Unit Varta - Amravati Zonal Sub-Centre

Shri M. V. Ashtikar, Secretary, Amravati ZSC has advised that the Managing Committee of the Amravati Zonal Sub-centre at its meeting held on the 12th February 2018 has decided to hold its 5th Annual General Meeting of Amravati Zonal Sub-Centre on Monday the 23rd April 2018 at 11.00 a.m. at Sanskritik Bhavan, Brahman Sabha, Daroga Plot, Rajapeth, Amravati-444606.

The Agenda of the Meeting and the Report of the Managing Committee will be given to the Members at the time of Registration at the Venue. Shri M. V. Ashtikar, Secretary, further advised that Biennial Elections of the Office Bearers of Amravati ZSC, for the period 01-04-2018 to 31-03-2020 will also be held on 23rd April 2018 during the AGM. The Elections will be held by raising of hand in the meeting if more than one member wishes to contest for the same post.

<u>Sr. No.</u>	<u>Post</u>	<u>No. of Posts</u>
1	President	01
2	Vice President	01
3	Secretary	01
4	Joint Secretary	01
5	Treasurer	01

- 1) All District Secretaries from Amravati, Akola, Buldana (Khamgaon), Washim and Yavatmal unit will be the committee members of Zonal Managing Committee i. e. Ex-Officio.
- 2) Nomination form should be sent to Shri Shyam Deshpande, Election Officer at his residential address in the envelope super-scribed as "NOMINATION" by speed post or to be delivered by hand to his following address so as to reach him on or before 10th April 2018 by 5.30 p.m. The last date of withdrawal of nomination is 13-04-2018. The date of release of final contenstants (i.e. valid nominations) is 18-04-2018. It would be available with the Election Officer.

Nomination form - The nomination form is printed on the next page of this issue. The nomination form can also be obtained from the Election Officer, Shri Shyam Deshpande, Amravati Housing Society, Mangilal Plot, Camp Road, Amravati-444602, Mob. 9923536418.

M. V. Ashtikar, Secretary

APPEAL TO OUR MEMEMBERS : DRAWING OF DRAFTS IN THE NAME OF ASSOCIATION

All the Members are requested that whenever they are remitting the subscription / donation or any money by SBI Bank draft drawn in the name of our Association, they are requested to purchase the draft on our Dattawadi Branch, Pune (Code No 8043) only, since drafts drawn on other branches in Pune are not accepted by the Bank's system at Dattawadi Branch, due to some technical reason. As such we are required to deposit the draft by personally going to the drawee branch. This is very cumbersome and time consuming. Similarly' in case of Zonal Sub Centres the drafts should be drawn on the following branches as given hereunder:

<u>Name of ZSC</u>	<u>Branch of SBI</u>	<u>Code No.</u>
Amravati	Amravati Main Branch	0311
Aurangabad	Industrial Area Branch, (Aurangabad)	03449
Mumbai	Vakola Santa Cruz (E)Mumbai	01467
Nagpur	V.R.C.E. Branch Nagpur	06702
Panaji	Panaji Main Branch	0509
Pune	Hingne Khurd, Pune	07159

So, all the Members are requested to cooperate.

- Secretary

S.B.I. Pensioners' Association (Mumbai Circle) Pune
AMRAVATI ZONAL SUB-CENTRE
NOMINATION FORM

Form of nomination paper for election to the post of Members of the Managing Committee of the **Amravati Zonal Sub-Centre** for the period from 1.4.2018 to 31.03.2020

- 1) Name of the Candidate with Membership No. : _____
Address and mobile no. of the candidate : _____
- 2) Post applied for: : _____
- 3) Name of the proposer with membership no. : _____
Address and cell no of the Proposer : _____
- 4) Name of the seconder with membership no. : _____
Address and cell no. of the Seconder : _____

Signature of the Candidate

Signature of the Proposer

Signature of the Seconder

Place :

Date :

DECLARATION BY THE CANDIDATE

I, Shri/Shrimati _____ hereby signify my willingness to serve as Member of the Managing Committee for the post applied for of the SBI Pensioners' Association, Amravati Zonal Sub-Centre _____ If I am elected to the said post.

Place :

Date :

Signature of the Candidate

Our Court Case No. 1875 of 2013

"Our case was taken up today (i.e. on 15.03.2018) for hearing. The GOI lawyer told the Bench that it could not submit their reply due to change in incumbency of the Finance Secretary and wanted some more time to do the needful. Our Senior Lawyer advised the Bench that this was the second/third extension which is being asked by the GOI. He further pleaded that he has already finished his arguments and will require two hours to brief the Bench. Unmindful of the submission made from our side, the Bench gave yet another extension to GOI for submission of their reply and posted the matter to 17-05-2018.

We met the senior at Supreme Court and asked him to proceed as we had discussed on the last date. While agreeing with us he said he proposes to make summary of the proceedings so far, along with chart and place before the Bench on 17-05-2018. In case the Bench did not move positively then we will file a transfer petition in the Supreme Court." This message has been received from Shri P. K. Pathak Vice President SBIPA, Delhi.

A.Ramesh Babu, General Secretary, Federation

We publish hereunder a list of Donors who have given donations for Rs.5,000/- and above but whose names were not included in the earlier lists published so far in 'Samvad'

<u>NAME</u>	<u>AMOUNT</u>		
		SMT.BEENA DUDHANKAR	5,000
MR.GANESH H.GURJAR	15,000	MR.JAIPRAKASH GAIKWAD	5,000
MR.RAMESH CHAPHEKAR	11,500	MR.HASANMIA HAJWANE	5,000
MR.IRENE MIRANDA	11,000	MR.SURYAKANT HALGAONKAR	5,000
MR.J.B.PUSALKAR	11,000	MR.R.V.HEBBAR	5,000
MR.KANTILAL BALDOTA	10,000	MR.M.S.HEDE	5,000
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MR.P.D.YELMAR	10,000	MR.S.A.PATANGE	5,000
SMT.PRAFULLA RAVINDRANATH	7,500	MR.GAJANAN PATHAK	5,000
MR.SHRAWAN SONAR	6,000	MR.SURESH POHEKAR	5,000
MR.ANANTHKRISHNAN C.G.	5,001	MR.SHRIKUMAR RANBHOR	5,000
MR.N.P.GHAMANDE	5,001	MR.KASHINATH SALUNKE	5,000
MR.V.K.KOTHARE	5,001	MR.SUBHASH SHAH	5,000
MR.SAMPATHKUMAR V.R.	5,001	MR.VIJAYANAND SWAMI	5,000
MR.FATECHAND VAZIRANI	5,001	MR.MANOHAR UPLENCHWAR	5,000
MR.NIVRUTTLAL AGARWAL	5,000	MR.SHANKAR G.WAGH	5,000

N.B.- It is observed that some members credit the amount of donation to the Association's S.B.A/c. However, they do not send a letter immediately giving their full name, address and the date of credit to the Association office. With the result, we are unable to tally the entries in the Pass-book and in turn could not publish their names in due course. In the absence of such details, we publish the donations as received from 'A Wellwisher'. Members are requested to advise the details of their donations, as mentioned above, credited to the Association's A/c immediately to avoid confusion at this end. We give the particulars of such donations published in Samvad for January 2018 under Pune ZSC as received from 'A Wellwisher. 1) Shri.Fatjee Shankar Gaonkar (Sindhudurg Dist.) - Rs.10,000 & Shri.Kasam Yunus Shaikh (Sindhudurg Dist.) - Rs.4,500/- = Total Rs.14,500/-.

List of members who have given Donations of Rs.5,000/- and above for 'LEGAL FUND' on receipt of arrears

(Kindly refer to the earlier list printed in 'Samvad' for January 2018, as also names published on page 9 of this issue)

AMRAVATI		SMT.LALITA DALVI	5,000
MR.SHANTARAM JAMDAR	5,001	MR.MOZEL E.DANIEL	5,000
MR.H.S.AGRAWAL	5,000	MR.KRISHNA B.GANGURDE	5,000
MR.P.S.DUBE	5,000	MR.LALIT GUJRATHI	5,000
MR.NANDKISHOR DUBEY	5,000	MR.VASANT K.GURAO	5,000
MR.TRIMBAK KULKARNI	5,000	MR.ASHOK K.JAHAGIRDAR	5,000
MR.H.G.PAWAR	5,000	SMT.SUCHETA JUVEKAR	5,000
AURANGABAD		MR.RAMESH KAPSE	5,000
MR.P.K.CHOUDHARI	5,000	SMT.SMITA KARANDIKAR	5,000
MR.MUKUND W.DHARMADHIKARI	5,000	SMT.MINAL KHANDARE	5,000
MR.LAKHICHAND B.UPADHYE	5,000	SMT.ALKA MANGAOWKAR	5,000
MUMBAI		MR.PRAKASH N.MHATRE	5,000
MR.BALKRISHNA V.DANDEKAR	11,111	MR.JAGANNATH PANCHAKSHARI	5,000
MR.ARUN GOKHALE	11,111	MR.V.K.RAJAGOPALAN	5,000
SMT.DHUN VIRJEE	11,111	SMT.HEMLATA REDKAR	5,000
MR.GEHANI	11,000	MR.CHANDRASHEKHAR SARAF	5,000
MR.V.B.KHIRE	11,000	SMT.VAISHALI SAWANT	5,000
MR.ASHOK R.BATTU	10,001	MR.VIJAY D.SHAH	5,000
MR.UTTAM B.MHYAVANSHI	10,001	SMT.SHYAMALA SUBRAMNIAM	5,000
MR.L.B.D'SOUZA	10,000	MR.SAHEBRAO B.SUTAR	5,000
MR.DAULAT J.DORDI	10,000	SMT.PRAVINA TANNA	5,000
MR.ANIL Y.GADRE	10,000	MR.RAGHUNATH VISPUTE	5,000
MR.SANTOSH IGATPURIKAR	10,000	NAGPUR	
MR.BHALCHANDRA MHATRE	10,000	MR.RAMESH VAIDYA	5,500
MR.N.S.NERURKAR	10,000	MR.LAXMAN N.CHOPADE	5,000
MR.BHASKAR PANDIT	10,000	MR.P.T.JOSHI	5,000
MR.YELLURU C.RAO	10,000	PANAJI	
A WELLWISHER (CH.NO.136225)	10,000	MR.SHRIKANT KADAM	10,000
SMT.SHILPA SANE	8,000	MR.PRABHAKAR N.KANEKAR	10,000
MR.A.K.DOSHI	7,000	MR.PRAKASH S.K.SATOSKAR	10,000
SMT.JYOTSNA KARMARKAR	6,000	MR.SUHAS TALAULIKAR	10,000
SMT.SHRITI NAGARKAR	6,000	MR.SHASHIKANT WALAWALKAR	10,000
MR.VISHNU CHAUDHARI	5,100	SMT.SUNITA ADHIKARI DESAI	5,000
MR.PRAKASH DESHPANDE	5,100	MR.VASUDEO GULAVANE	5,000
MR.ASHOK KHODAKE	5,100	SMT.JUDY HERFT	5,000
MR.MADHUKAR SULE	5,002	SMT.ROSARINHO L PAES	5,000
MR.JITENDRA DHARIYA	5,001	MR.DATTATRAY G.TULASKAR	5,000
MR.SHASHIKANT JUNNARE	5,001	PUNE	
MR.LAXMAN BATTU	5,000	SMT.SUSHMITA SURESH LIMAYE	15,000

MR.ANIL KESHAV DHAVALA	11,000
MR.SATYABODH HALLUR	11,000
MR.ASHOK M.APTE	10,000
SMT.SUNANDA BHUMKAR	10,000
MR.JAGDISH GAIKAIWARI	10,000
MR.DATTATRAY B.KULKARNI	10,000
A WELLWISHER	10,000
A WELLWISHER	8,600
MR.ARUN AMBEKAR	7,000
SMT.SHOBHA DHOPAVKAR	7,000
MR.ARUN NISAL	7,000
MR.ASHOK WAKCHOURE	7,000
MR.SURENDRAAGHOR	5,000
MR.RAJKUMAR BHOSALE	5,000
MR.G.V.CHIVATE	5,000
SMT.SUSHAMA KARANDIKAR	5,000
MR.BHALCHANDRA KHISTE	5,000
SMT.VASUDHA KITTUR	5000
MR.ARVIND NIMGAONKAR	5,000
SMT.AMITAA.POTDAR	5,000
MR.JAYANT P.PUROHIT	5,000
MR.DASHRATH TAWARE	5,000
A WELLWISHER	5,000
MR.MANSING ANNA YADAV	5,000

ERRATA :

Please refer to 7th entry on the left-hand side column, on page No.8 of 'Samvad' for January 2018. The name of the donor has wrongly been written as MR. CAWASJI TATA. The correct and full name should be 'MR. HORMAZ CAWASJI TATA'. Donation amount is Rs.5005/-. The error is regretted.

- Secretary

ATTENTION MEMBERS : URGENT PLEASE

Dear members,

We are publishing a List of Donors, with the dates of remittance, cheque number, and amount of donation. The amounts have been credited to our accounts by cheques. Due to incomplete particulars printed in the Pass book, we are unable to trace out the names of donors. Donors are also complaining for non-receipt of the receipts. Therefore, in these cases we could not send receipts to these Members. We request our Members to please verify their accounts with the Bank and advise us your names along with cheque numbers, S.B. a/c number and the donation amount, if you have credited the amounts to our S.B. Account at Dattawadi (Pune) branch, so that we will be able to reconcile the entries and send the receipts. Please cooperate by sending the particulars at the earliest. The appeal made in 'Samvad' for Dec 2017 was responded positively by only 3 Members.

Dt. of Credit **Ch No.** **Amount in Rs.**
(credited to Association's SB A/C at Dattawadi Branch, Pune)

22.09.2017	24443	5,000/-
22.09.2017	426957	10,000/-
26.09.2017	178823	1,000/-
01.11.2017	51572	5,000/-
03.11.2017	903286	5,500/-
06.11.2017	162210	15,000/-
21.11.2017	929269	5,000/-
16.11.2017	747718	2,500/-
27.11.2017	805942	5,000/-
28.11.2017	177846	5,000/-
06.01.2018	136225	5,000/-
19.09.2017	948862	10,000/-*
27.09.2017	865969	5,000/-*
28.11.2017	Cheq.No.not given	5,000/-*

* Credited to Pune ZSC's a/c at Hingane Kh. Branch.

Most Important : Members are advised to request the Branch Staff and ensure that whenever they are crediting the cheques to Association's A/c their names are written while making the entry.

Secretary



नववर्ष शालिवाहन
शके १९४० व
'गुढीपाडव्या' निमित्त
हार्दिक शुभेच्छा



“युनिट वार्ता - जळगाव युनिट”

जळगाव युनिटची वार्षिक सर्वसाधारण सभा व स्नेह संम्मेलन दिनांक २१ जानेवारी, २०१८ रोजी म.न.पा.च्या शिवाजी उद्यानात, निसर्गरम्य वातावरणात संपन्न झाले.

सुरूवातीला सर्व सभासदांचे हार्दिक स्वागत करण्यात आले. नंतर मयत पेन्शनर्स व शहीद झालेल्या जवानांना दोन मिनिटे शांत उभे राहून भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.

नवीन पेन्शनर बांधवांचे पुष्पगुच्छ देवून स्वागत करण्यात आले. प्रमुख पाहुणे श्री. सुशिल कुमार, सहाय्यक महाव्यवस्थापक, प्रादेशिक व्यवसाय कार्यालय, जळगांव उपस्थित होते. अध्यक्षस्थानी श्री. साहेबराव देसाई, प्रेसिडेंट, झोनल सब-सेंटर, औरंगाबाद होते. युनिट सेक्रेटरी, श्री. रमेश राणे यांनी वार्षिक रिपोर्ट वाचून दाखविला. तसेच ज्यांनी लीगल फंडाला देणगी दिली, त्यांचे आभार मानले व ज्यांनी लीगल फंडाला देणगी द्यायची आहे, त्यांना लवकरात लवकर देणगी देण्याचे आवाहन करण्यात आले. सर्वांना सैनिक निधीला उदारहस्ते मदत देण्याचे पण आवाहन करण्यात आले. मदत पाठविण्यासाठी खाते क्रमांक देण्यात आला. सदरहू आव्हानास प्रतिसाद देत बँकेच्या मेडिकल ऑफिसर सौ. डॉ. ज्योती गाजरे यांनी एक महिन्याचे मानधन देण्याचे जाहीर केले.

श्री. युवराज सोनवणे, युनिट प्रेसिडेंट, जळगांव यांनी फॅमिली फ्लोटर ग्रुप मेडिकल क्लेम पॉलीसीचे नूतनीकरण करण्यासाठी पेन्शनर्सला आवाहन केले व नवीन बदल, (प्रिमियम + सबसिडी) इत्यादीबाबत सर्वोत्तम मार्गदर्शन केले. श्री. सुशिल कुमार यांनी आपल्या भाषणात पेन्शनर्सला सर्वोत्तोपरी सहकार्य देण्याचे आश्वासन दिले. श्री. साहेबराव देसाई यांनी अध्यक्षीय भाषणात असोसिएशनच्या चालू घडामोडींवर प्रकाश टाकला.

ह्या सभेसाठी १७० पेन्शनर्स हजर होते. सदरहू कार्यक्रमास पेन्शनर्स बांधवांनी व भगिनींनी उत्साहात सहभाग नोंदविला. भगिनींनी हळदीकुंकुवाचा कार्यक्रम तिळगुळ व वाण वाटून सादर केला.

श्री. सखाराम वानखेडे, युनिट उपसचिव यांनी सूत्रसंचलन केले व श्री. वसंत खेडकर यांनी आभार प्रदर्शन केले.

सेक्रेटरी, जळगाव युनिट

प्रतिसाद

प्रिय श्री. विलास गंधे - सर्कल सचिव, पुणे

संवादच्या फेब्रुवारी २०१८ च्या अंकात आपल्या बाळीवेस, सोलापूर शाखेमध्ये कार्यरत असलेल्या कु. आफ्रिन चडचणकर ह्यांची आपले सर्कल अध्यक्ष श्री. एस. बी. गोखले यांच्या हस्ते झालेल्या सत्काराचा फोटो छापून प्रसिद्धी देण्याचे औचित्य दाखवले ह्याबद्दल आपले विशेष अभिनंदन. सध्याची बँकेची परिस्थिती लक्षात घेता तांत्रिक माध्यम वेगाने आले आहे. जनधन सारख्या तत्सम सरकारी योजनांमुळे शाखांमधील काम अभूतपूर्व वाढले आहे. मनुष्यबळ त्याप्रमाणात वाढणे सोडाच, पण आहे तेही हळूहळू कमी होत आहे. त्याचा एक परिणाम बँकेला अपेक्षित सेवा दुर्मिळ झाली आहे. अशा परिस्थितीत वयस्कर, आजारी, विकलांग निवृत्तांना स्वतःची छोटी छोटी कामे करून घेणे फार अवघड झाले आहे. काही काऊंटरवर तर मनस्ताप वाढवणारी उत्तरे मिळतात. अशा परिस्थितीत कु. आफ्रिन सारख्या सदैव सेवा देण्यात तत्पर असणाऱ्या कर्मचाऱ्याचा यथोचित गौरव केलात. त्याचा एक दूरगामी परिणाम अशा स्वयंप्रेरित कर्मचाऱ्याचे मनोर्धैर्य कायम अविचलित टिकण्यासाठी मदतगार होईल.

आपण उचललेले पाऊल स्पृहणीय आहे. त्या योगे 'संवाद' मध्ये एक अनुकरणीय पायंडा पाडला आहे. त्याचे स्वागत आणि कौतुक.

पुढील वाटचालीसाठी आपणास व आपल्या सर्व टीमला शुभेच्छा.

बी. व्ही. जोशी, माजी सर्कल सचिव

फोन नं. ०२१७/२३१९२४८

Shri. Gandhe Sir,

'Samvad' issue for Feb 2018 is quite informative and excellent. Thanks to you and your Team. God Bless you all.

Maganlal Jain, Kolhapur

Mob : 9226883493

सप्तविनायक

चौकस बुद्धी असलेले बळवंतराव बाजारपेठेतील मुख्य रस्त्याने सहज जात असताना त्यांचे एका दुकानाच्या बोर्डवर लक्ष गेले. बोर्डवर लिहिले होते, 'अष्टविनायक गिफ्ट स्टोअर्स'. सहज म्हणून त्यांनी 'अष्टविनायक' ह्या शब्दाखाली रेखाटलेल्या अष्टविनायकांच्या छोट्या छोट्या प्रतिमांकडे लक्षपूर्वक पाहिले. त्यांच्या असे लक्षात आले की, आठऐवजी बोर्डवर सातच विनायक चितारलेले आहेत. त्यांनी खात्री करून घेतली, त्यांना राहवले नाही, दुकान मालकांना भेटण्यासाठी त्यांनी दुकानात प्रवेश केला. समोरच एका रॅकमध्ये नवनवीन आकर्षक व उपयुक्त भेटवस्तू आकर्षकरित्या मांडून ठेवल्या होत्या. त्यांना मोह झाला. अगदीच राहवले नाही म्हणून त्यांनी एक छोटे बुक-स्टॅण्ड मित्राला एकसष्टी निमित्ताने भेट देण्यासाठी निवडले. चित्रकलेची आवड असलेल्या नातवासाठी त्यांनी नवीन रंग-ट्यूब-पेटी व लहान मोठे ब्रश असलेला सेट घेतला. सातवीतल्या नातीसाठी एक छोटासा 'माऊथ-ऑर्गन' घेतला. सुनेसाठी एक मोबाईल स्टॅण्ड घेतला. आज एवढेच पुरे म्हणून ते सर्व भेट-वस्तू घेऊन बिल तयार करण्यासाठी मालकाच्या काउंटरवर आले. एकूण झालेल्या बिलाचे रु. १८५०/- दिल्यावर ते मालकांना म्हणाले, "एक सांगू का"? मालक "काय ते"? बळवंतराव "तुमच्या दुकानाचा बोर्ड जरा चुकला आहे! असे मला वाटते." "तो कसा काय?" मालक वेड पांघरून म्हणाले. बळवंतराव "अहो अष्टविनायकांपैकी, तुम्ही फक्त सातच विनायक चितारले आहेत! एक विनायक तुम्ही गाळला आहे."

मालक - "तो कोणता बुवा?"

अऽ अऽ त्यासाठी मला तुमचा बोर्ड बाहेर जाऊन नीट बघावा लागेल! बळवंतराव.

मालक, "राहू द्या हो! मी सांगतो मी ओझर चा 'श्री विघ्नेश्वर' गाळला आहे. बरं आपल्याला आणखी काही हवं आहे का?"

बळवंतराव "तसं मला काहीच नको होतं, पण दुकानात आल्यावर राहवलं नाही म्हणून हे गिफ्ट आर्टिकल्स घेतले."

मालक- आपलं नाव?

"बळवंतराव"

मालक- "असं बघा बळवंतराव मी मुद्दामच आठ ऐवजी सात विनायक चितारले आहेत. तुमच्यासारखी चौकस मंडळी दुकानात येऊन मी केलेली चूक दर्शवतात. हा माणसाचा नैसर्गिक स्वभाव आहे. दुसऱ्याची चूक चटकन् लक्षात येते, आता तुम्ही माझी चूक दाखविण्यासाठी दुकानात आलात आणि आमच्या दुकानातील विविध आकर्षक गिफ्ट आर्टिकल्स पाहून तुम्हाला कोणासाठी काहीतरी भेट वस्तू घेण्याचा मोह झाला आणि तुम्ही रु. १८५०/- खर्च केले. माझी रु. १८५०/- ची विक्री झाली, नुकसान कोणाचेच नाही."

मी मुद्दाम केलेली चूक ही दुकानाची जाहिरात करण्याचा नवा 'फंडा' आहे, असं समजा! या पुन्हा! बळवंतरावांनी जाता जाता पुन्हा एकदा ती पाटी वाचली "अष्टविनायक गिफ्ट स्टोअर्स"

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वसंत धुपकर, पुणे
मो. नं. ८९७५२९८०४९

ईश्वराची प्रचीती



मंद मंद चांदण्याच्या प्रकाशात
ती गर्द झाडी, गाढ झोपली होती
हळूवार वाहणारी ती झुळूक वाऱ्याची
त्या कोवळ्या तृणांकुरांना निजवत होती ॥१॥

क्षितीजावरील ते उंच डोंगर माथे
त्या भाबड्या चांदण्यांना चुंबीत होते
प्रणयाची ती भरती पाहून
ती भोळी चंद्रकोर ढगात लपली होती ॥२॥

काळ्या नितळ कातळांमधून
पांढरे शुभ्र पाणी वाहत होते
दूरवर पसरलेल्या सागर किनाऱ्यावर
अज्ञात दैवी हाताने, चांदणे पेरले होते ॥३॥

तो भव्य-दिव्य निसर्ग पाहूनी
मन माझे आत्मिक समाधानाने भरूनी आले
त्या श्रेष्ठ विधात्याचे स्मरण करूनी
मी स्वप्नांच्या हिंदोळ्यात शांत झोपी गेले ॥४॥

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१७

दिलीप रेडकर, मुंबई
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