



॥ स्वयमेव मृगेद्रता ॥

# संवाद

मनामनांचा मेळ जुळावा द्वेषाचा लवलेश नसावा  
सादासी प्रतिसौद मिळावा वाद नको संवाद असावा

वर्ष चौथे

अंक पाचवा

जून २००७

(June - 2007)

## ATTENTION

Notice of Annual General Meeting of  
State Bank of India Pensioners' Association  
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This issue of "SAMVAD" for the month of June 2007 contains the Notice of Annual General Meeting of SBI Pensioners' Association (Mumbai Circle), Pune to be held at SOLAPUR on Friday, the 13th July 2007. The issue also contains Managing Committee's Report for the year 2006-2007 and audited Financial Statements as on 31-03-2007. **Please note that no separate Notice of the AGM will be sent to the members.**

- Secretary

## कृपया इकडे लक्ष घावे

असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस संवाद च्या जून २००७ च्या या अंकात शुक्रवार दि. १३ जुलै २००७ रोजी सोलापूर येथे होणाऱ्या आपल्या असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस, तसेच कार्यकारिणीचा वार्षिक अहवाल, ३१ मार्च २००७ अखेरचे जमा-खर्च पत्रक, आय-व्यय पत्रक व ताळेबंद देण्यात आले आहेत. वार्षिक सर्वसाधारण सभेची नोटीस सभासदांना वेगळी पाठविली जाणार नाही याची कृपया नोंद घ्यावी.

- सचिव

## ..... संपादकीय .....

प्रिय वाचकहो, सादर नमस्कार !

'संवाद' चा जून महिन्याचा हा अंक आपल्या हाती पडेल तेव्हा सारे वातावरण पावसाच्या आगमनामुळे उल्हसित झालेले असेल. केवळ चातक पक्षीच नव्हे तर आपणही दरवर्षी पावसाच्या आगमनाची चातकाप्रमाणेच आतुरतेने वाट पहात असतो. कारण पावसाळ्यापूर्वीच्या कडक उन्हाच्या चटक्यांनी आणि घामाच्या धारांनी आपण सर्वजण हैराण झालेले असतो. वातावरणातील गारव्याचा सुखद अनुभव देण्यासाठी कधी एकदाचा पाऊस येतोय असं आपल्याला होऊन जातं आणि पावसाचं एकदा का आगमन झालं की सारी सृष्टी जणू हिरव्या रंगाने नटून जाते. 'हिरवे-हिरवे गार गालिचे' सभोवार पसरले जातात. नद्या-नाले बेहोश होऊन दुथडी भरून वाहू लागतात. सागरमीलनासाठी खळाळत-झेपावत, खेळत-खिदळत, नाचत-बागडत जाणाऱ्या नद्यांचे 'खेळत खिदळत नद्या चालल्या गुणगंभीराकडे। दरि-खोऱ्यांतुनि माणिक मोती खुलुनि झाकले खडे ।' हे कवीने रंगविलेले चित्र प्रत्यक्षात साकारल्याचा आपल्याला आल्हाददायक अनुभव येतो. सगळ्या आसमंतात नवीन चैतन्य, नवा उत्साह भरू लागतो. पर्जन्यधारांनी सभोवतालचा निसर्ग न्हाऊन निघाल्यामुळे सर्वत्र आनंद नि उत्साह भरून राहतो. आपल्या जीवनातही सुखाच्या नि समाधानाच्या धारा सतत बरसत राहोत आणि आपलं अवघं जीवन सुखा-समाधानाच्या वर्षावाने

ओतप्रोत भरून जावो अशी आमची परमेश्वरापाशी प्रार्थना आहे.

निसर्गाकडून आता आपल्या जीवनाकडे वळू या. गेल्या अंकातील 'संपादकीया'त व्यक्त झालेल्या विचारांकडे वाचकांचं लक्ष वेधू इच्छितो. वास्तविक 'ग्राफिटी'तले विचार हे मूळातले विचार किंवा सुविचार नसून त्यावर कलम केलेलं ते विडंबनात्मक व उपहासपूर्ण विनोदी भाष्य असतं त्यामुळे त्याचा गंभीरपणे विचार करावयाचा नसतो आणि आपलं मन:स्वास्थ्य बिघडवून घ्यायचं नसतं. गंमत म्हणूनच त्या ग्राफिटीकडे पाहून ती विसरायची असते हे आपल्याला माहित आहे. तरीही 'संवाद'च्या मागील अंकात 'सकाळ' मधील एका 'ग्राफिटी'च्या निमित्ताने का होईना तारुण्य व वृद्धत्व याविषयी काही बहुमोल विचार 'संपादकीया'तून मांडले गेले होते. त्यांच्याशी 'संवाद'चे वाचक नक्कीच सहमत होऊन त्यांचं स्वागत करतील यात काय शंका? 'संवाद'चे बहुसंख्य वाचक व सभासद अनुभवाने समृद्ध आहेत. वयानुसार ज्येष्ठ नागरिक आहेत. विविध ठिकाणच्या ज्येष्ठ नागरिक संघांतून ते सक्रिय आहेत. इतरही अनेक समाजोपयोगी संस्था-संघटनांच्या माध्यमांतून त्यांचे कार्य सातत्याने चालू आहे. स्वतंत्र्य रीत्याही अनेकजणांनी व्यक्तिशः स्वतःला समाजकार्यात झोकून दिलेले आहे. वेगवेगळ्या विषयांच्या अभ्यासात, वाचनात, मनन-चिंतनात काहीजण मग्न राहून

(पान ३ वर पुढे चालू...)

Visit us at : [www.sbpensionerspune.org](http://www.sbpensionerspune.org)e-mail : [sbipenmumbai@yahoo.com](mailto:sbipenmumbai@yahoo.com)

## ‘पाबळकर सुवर्णपदका’चे यंदाचे मानकरी श्री.मधुकर दिगंबर पालकर



गेली १८ वर्षे पेन्शनर्स असोसिएशनच्या कामात ज्यांनी स्वतःला गुंतवून घेतले आहे असे श्री.मधुकर दिगंबर पालकर ऊर्फ आणणा हे एक बहुआयामी व्यक्तिमत्त्व आहे. ते इतकी विविध प्रकारची कामे अतिशय पद्धतीरपणे करत असतात की त्यांच्या दिवसाचे तास नक्कीच २८/३०

असावेत असे वाटते आणि हे सर्व न थकता न दमता.

आणणांचा जन्म २० एप्रिल १९३३ ला पुणे मुक्कामी झाला. एस्. एस्. सी. पास झाल्यावर अनेक छोट्या-मोठ्या नोकऱ्या करून खाजगी व सरकारी कामाचा अनुभव घेतला. १९५७ मध्ये वयाच्या पंचविसाव्या वर्षी त्यांच्या आयुष्यात महत्त्वाची घटना घडली. श्री.व्ही.के.हेर्लेकर यांच्यामुळे आणणा स्टेट बँकेच्या बेळगाव शाखेत कॅशियर म्हणून रुजू झाले आणि तिथून त्यांच्या कारकीर्दीची भरभराट सुरू झाली. बँकेत आवश्यक असलेल्या CAIB चे दोन्ही पार्टसमध्ये त्यांनी यश मिळवलेच पण २ ऐच्छिक विषय Co-operation व Industrial Finance मध्ये पण उत्तीर्ण होऊन एका वर्षात पाच पगारवाढी मिळवण्याचा विक्रमपण केला. १९६८ मध्ये बी.कॉम्.ची पदवी संपादन करून शैक्षणिकदृष्ट्या बैठक तयार केली. अधिकारी म्हणून पदोन्नती झाल्यावर आधी कर्नाटकात व नंतर महाराष्ट्रात निरनिराळ्या शाखेतून वेगवेगळ्या पदावर कामगिरी केली. उस्मानाबाद येथे ब्रँच मॅनेजर व नंतर ‘लीड बँक ऑफिसर’ म्हणून काम केले. त्याचवेळी तीन नवीन शाखा सुरू करण्याची पूर्वतयारी केली. अशा रितीने १९५७ ते १९८० असे तेरा वर्षांचे पहिले पर्व संपले व १९८१ मध्ये टिळक रोड शाखेचे ब्रँच मॅनेजर म्हणून ते पुण्यात दाखल झाले. तेथील तीन वर्षे त्यांच्या कारकीर्दीचा सुवर्णकाळ होता. त्यानंतर झोनल ऑफिस पुणे येथे व नंतर नाशिक शाखाधिकारी म्हणून काम केले. तेथे झालेल्या छोट्याशा अपघाताने त्यांना पुणे मेन ब्रँच येथे यावे लागले व तेथूनच वयाच्या ५५ व्या वर्षी जून १९८९ मध्ये त्यांनी सेवानिवृत्ती घेतली.

बँकेच्या कामात उत्तम सहकारी व समर्थ मार्गदर्शक लाभले. अनेक नवनवीन कल्पना सुचत गेल्या व वरिष्ठांच्या प्रोत्साहनाने त्यांची अंमलबजावणी करता आली. त्यामुळे बँकेच्या कामामध्ये नेत्रदीपक वाढ झाली आणि जनसंपर्कही भरपूर वाढला.

निवृत्तीनंतर त्यांनी केलेल्या कामाचा पसारा पाहिला तर

आश्चर्यचकित व्हायला होते. त्यांनी किती भूमिका वठवाव्यात ?

- १) ७/८ वर्षे सहकारी बँकांच्या स्टाफकरिता व्याख्याने दिली.
- २) १२ वर्षे Special School for Slow Learners येथे ओरिगामी व हस्तकला शिकवीत आहेत.
- ३) ५ वर्षे ज्ञानप्रबोधिनी येथे ओरिगामी वर्ग चालवीत आहेत.
- ४) विद्यार्थ्यांकरिता ६०/६५ हिवाळी/उन्हाळी शिबिरे घेतली आहेत.
- ५) वृत्तपत्रे व मुलांच्या मासिकात लेखन करतात.
- ६) समर्पक व्यंगचित्रे काढून असोसिएशनच्या वार्षिक मेळाव्यात प्रदर्शन मांडून वाहवा मिळवली. ‘संवाद’मध्येपण प्रसिद्धी. हैद्राबाद येथे Federation मेळाव्याच्या वेळी मांडलेले प्रदर्शन खूप गाजले. अहमदाबादमध्ये पण प्रदर्शन मांडले होते.
- ७) आणि सर्वात महत्त्वाचे म्हणजे वरील सर्व कामे चालू असतानाच गेली १८ वर्षे पेन्शनर्स असो.चे कामपण उत्साहाने व मन लावून चालू आहे.

मी त्यांचे काम ते असोसिएशनमध्ये आल्यापासून पहात आहे. ते जे काम अंगावर घेतात ते काम झालेच म्हणून समजावे. पण सुरूवातीलाच ते सांगतात. १) हे काम होईल. २) हे काम कठीण आहे पण प्रयत्न करेन आणि ३) हे काम होणार नाही, व्यर्थ वेळ घालवू नये असे मला वाटते. या स्पष्ट भूमिकेमुळे पहिल्या दोन प्रकारची कामेच ते स्वीकारतात. एकूणच त्यांचा जनसंपर्क खूप आहे. त्यांनी महाराष्ट्र, कर्नाटक व आंध्रप्रदेशमध्ये वास्तव्य केल्यामुळे कानडी व तेलगू भाषेचा त्यांचा अभ्यास आहे. सभा भरविताना अनेक गोष्टींचे व्यवधान सांभाळावे लागते. त्याचा त्यांनी अभ्यास करून एक पुस्तिकाच लिहून काढली व आता ज्यावेळी असोसिएशनच्या वार्षिक बैठकी होतात त्यावेळी त्या पुस्तिकेचा उपयोग होतो. कोल्हापूर व नाशिक येथे झालेल्या AGMs अतिशय नियोजनपूर्वक झाल्या याचे तेही एक कारण असावे.

आणणांनी १९९५ मध्ये एक वर्ष असोसिएशनचे सेक्रेटरी म्हणून काम केले पण त्यांच्या असे लक्षात आले की कोणतेही पद नसेल तर आपण जास्त चांगले काम करू शकू. तेव्हापासून ते पदाशिवायच खूप महत्त्वाची कामे करीत आहेत.

सहा महिन्यांपूर्वी आणणांच्या घरी जाण्याचा योग आला होता. भक्कम पाहुणचार तर झालाच पण त्यांनी आम्हाला त्यांच्या विद्यार्थ्यांनी बनवलेल्या विविध प्रकारच्या इतक्या वस्तू दाखवल्या की आम्ही सर्व प्रेक्षक थक्क होऊन गेलो. कचऱ्यातून कला तसेच निरुपयोगी म्हणून टाकून दिलेल्या गोष्टींमधून इतक्या कलाकृती निर्माण होऊ शकतात हे पाहून त्यांच्या कलेपुढे आम्ही नतमस्तक झालो.

आणणांना एकत्र कुटुंबाची आवड. त्यामुळे त्यांच्या कुटुंबात आई-वडील, ४ भाऊ व त्यांचे परिवार, स्वतःची पत्नी, १ मुलगा,

सून व नातवंडे असे सगळे गुण्यागोविंदाने नांदत आहेत. त्यांना दोन विवाहित मुली असून त्यांचेही संसार चांगले चालले आहेत. आपणांचा विवाह बँकेत स्थिर झाल्यावर १९६० साली झाला व नाशिकच्या कु.विमल बापट, सौ.विमल पालकर म्हणून त्यांच्या घरी आल्या. आपणा आपल्या सुखी संसाराचे रहस्य सांगताना पत्नीच्या मनमिळावू व आनंदी स्वभावाचा आवर्जून उल्लेख करतात. आपणांची नात लवकरच १ वर्षासाठी अमेरिकेस जाणार आहे. ती उत्तम गाते.

अशा या निस्सीम कार्यकर्त्यांचा "कै.श्री.ल.ना.पाबळकर स्मृती सुवर्णपदक" देऊन सोलापूर येथे १३ जुलै २००७ रोजी भरणान्या वार्षिक सर्वसाधारण सभेत यथोचित गौरव करावा असा निर्णय दि.१३-६-०७ रोजी पुणे येथे भरलेल्या मुंबई सर्कल असोसिएशनच्या मॅनेजिंग कमिटीच्या सभेत घेण्यात आला आहे. मी आपणांचे हार्दिक अभिनंदन करतो व त्यांना, सौ.पालकरांना व अन्य कुटुंबियांना मनःपूर्वक शुभेच्छा देतो व दासबोधातील खालील ओव्या उद्धृत करून लेख संपवतो.

आपुल्या कार्यास तत्पर, लोक असती लहान थोर  
तैसाचि करी परोपकार, मनापासुनी ॥  
दुसऱ्याच्या दुःखे दुखावे, दुसऱ्याच्या सुखे सुखावे  
अवघेचि सुखी असावे, ऐशी वासना ॥

- बी.जी.दांडेकर

(संपादकीय पान १ वरून...)

आपला वेळ सत्कारणी लावीत आहेत. त्यामुळे त्यांच्या मनाचा उत्साह टिकून आहे आणि त्यांच्या मनाच्या उत्साहाला शरीराचीही साथ मिळते आहे. त्यांना वृद्ध किंवा म्हतारे समजणं वा मानणं हा खरं म्हणजे त्यांचा अपमान आहे. ज्याला सतत कामात वा व्यापात मग्न राहिल्यामुळे दिवसाचे चोवीस तास देखील पुरत नाहीत तो तरुण; आणि ज्याला हे चोवीस तास रिकामपणामुळे खायला उठतात तो वृद्ध ही खरी तरुणाची व वृद्धाची व्याख्या अधिक योग्य व सयुक्तिक वाटते. शरीराचं नियंत्रण मन किंवा बुद्धी करीत असते म्हणून मनाची मशागत सुट्ट व सकस विचारांनी केली की शरीराची तंदुरुस्ती-निरोगीपणा राखणे सोपे जाते. म्हणूनच वयाचा विचार करीत बसून वेळ व्यर्थ घालविण्यापेक्षा तो सत्कारणी लावावा किंवा सत्कार्यात घालवावा हेच उत्तम नव्हे काय ?

अर्थात् 'संवाद' चे वाचक सूझ व विचारी असल्यामुळे ते वरील विचारांचं महत्त्व जाणत असतीलच याविषयी आम्हाला मुळीच शंका नाही. वाङ्मयातील विचारधारांनी आपली मने चिंब भिजोत आणि सृष्टीतील पर्जन्यधारांनी आपली शरीरे ओलीचिंब होवोत आणि त्याद्वारे आपल्याला जीवनाकडे पाहण्याची नवी दृष्टी लाभून आपले जीवन सार्थकी लागो ही सदिच्छा !

- क्रांतिसेन रामचंद्र आठवले

## स्टेट बँक ऑफ इंडिया पेंशनर्स असोसिएशन (मुंबई सर्कल) पुणे

### ३३ वी वार्षिक सर्वसाधारण सभा

सभासद बंधू भगिनीनो,

आपल्या असोसिएशनची ३३ वी वार्षिक सर्वसाधारण सभा यावर्षी सोलापूर येथे शुक्रवार दि. १३ जुलै २००७ रोजी दुपारी १२ वाजता घेण्याचे असोसिएशनच्या कार्यकारी मंडळाने ठरविले आहे. सभेचे ठिकाण - 'गुजरात भवन', गुजराती मित्र मंडळाचा हॉल, कल्पना टॉकीजचे मागे, २३/२४ मुरारजी पेठ, सोलापूर - ४१३००९. (फोन नं.- ०२१७-२६२२२३३) या सभेमध्ये प्रामुख्याने खालील कामकाज होईल.

- १) दिवंगत सभासदांना श्रद्धांजली.
- २) २५ जुलै २००६ रोजी पुणे येथे झालेल्या वार्षिक सभेच्या वृत्तांतास मंजुरी देणे.
- ३) ज्या सभासदांचे वयास २५ जुलै २००६ नंतर ७५ वर्षे पूर्ण झाली आहेत त्यांचा, तसेच विशेष निमंत्रित अतिथींचा सत्कार करणे.
- ४) कै.ल.ना.पाबळकर यांचे स्मृतीप्रित्यर्थ सुवर्ण पदक श्री.म.द.पालकर यांना प्रदान करणे.
- ५) ३१ मार्च २००७ अखेरच्या आय-व्यय पत्रक व ताळेबंद पत्रकांस मंजुरी घेणे.
- ६) कार्यकारी मंडळाच्या २००६-२००७ या वर्षाच्या अहवालास मंजुरी घेणे.
- ७) अध्यक्षीय भाषण.
- ८) मा.अध्यक्षांचे परवानगीने आयत्या वेळेच्या विषयांवर चर्चा करणे.

तरी या सभेस आपण उपस्थित रहावे ही विनंती.

- रा.ना.लळिंगकर

चिटणीस

### Attention

The Bank has decided to start "ECS" for credit of amount of Pension every month directly to the pension A/c of Bank's Pensioners/Family Pensioners shortly, for which, the PPG Dept. Mumbai L.H.O. has requested all the pension paying Branches to furnish the pension A/c numbers of all the pensioners/Family pensioners who are drawing pension from them.

All the mebers are requested to see that their pension account numbers have been advised by their respective branches to P.P.G. Dept.

It not, please request the Branch Managers to do so at the earliest.

- Secretary

## 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: 2006-2007

Date : 15th June 2007

### 33<sup>rd</sup> Annual General Meeting

The Managing Committee of the Association in its meeting held on 13<sup>th</sup> June 2007 has decided to hold the 33<sup>rd</sup> Annual General Meeting of the Association at 12.00 noon on Friday the 13<sup>th</sup> July 2007 at "Gujarat Bhavan", Shri Solapur Gujrati Mitra Mandal, 23/24 Murarji Peth, Gangaji Shah Marg, Solapur - 413001 (Phone No.0217/2622233) 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 25th July 2006.
2. To confirm the Minutes of the last Annual General Meeting held on 25th July 2006 which were printed in "SAMVAD" for the month of August 2006.
3. To felicitate the senior members who have completed 75 years of age on or after 26th July 2006 and who have not been felicitated by the respective Zonal Sub-Centres in their AGMs, as also to felicitate the special invitee(s).
4. To present the "**Late Shri.L.N.Pabalkar Memorial**" **Gold Medal to Shri.M.D.Palkar.**
5. To approve the audited Statements of 'Income & Expenditure' and 'Balance Sheet' for the year ended 31st March 2007.
6. Report of the Managing Committee for the year 2006-2007 to be read, discussed and adopted.
7. President's Address.
8. Any other matter with the permission of the Chair.

For and On behalf of the Managing Committee  
R.N.Lalingkar  
Secretary

Kindly note the following carefully  
**General Body Meeting Programme** : 12.00 p.m. to 5.00 p.m.  
**Snacks & Tea/Coffee** : 2.30 p.m.

- Venue -

**"Gujarat Bhavan"**

**Shri Solapur Gujarati Mitra Mandal**  
**23/24, Murarji Peth, Gangaji Nagaji Shah Marg,**  
**Behind Kalpana Talkies, Solapur-413001**

Phone Number 0217/2622233

N.B.: Auto Rickshaws are available from  
 Solapur Railway Station (distance about 1 k.m.)

& also from Solapur S.T.Bus Stand (distance about half a k.m.)

#### **Instructions for Out Station Members :-**

- 1) We have made arrangements for 'Lodging & Boarding' for **out station members** who will be reaching at Solapur on the previous day evening i.e. after 7.00 p.m. on 12th July 2007 at the venue of the meeting. Kindly note the following instructions meticulously and avoid inconvenience to the organising unit as well as to yourself and the other participants.
- 2) The venue will be available from 7.00 p.m. on 12th July 2007 till 6.00 p.m. on 13th July 2007. Prior and after the above mentioned timings, the members coming from outstation will have to make their own arrangements for staying, if required.
- 3) Lodging & Boarding have been arranged at the venue, both for Ladies and Gents. Please note that **no individual rooms** will be provided. 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 9.00 p.m. on 12th July 2007**. The Lunch will be served to out station members on **13th July 2007** ( i.e. on the day of AGM) **between 9.30 a.m. and 11.00 a.m. only**.
- 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 12th July 2007 are requested to inform the organising Committee Members whose Names, Addresses & Phone numbers are given below, **well in advance ( i.e. latest by 10th July 2007)** in order to enable the committee members to finalise the arrangements. Please quote your Membership Number in your correspondence with the committee members/Association.

- i) Shri.M.W.Deshpande : 2/B, Moraya Hsg Society, Bijapur Road, Solapur - 413004  
: Ph.No. (Resi) : 0217-2345668; (M) 9890810165
- ii) Shri.N.S.Ambuse : 25/B, Jawan Nagar, Bijapur Road, Solapur - 413003  
Ph.No. (M) : 9423535333
- iii) Shri.T.M.Patil : 110, Nirmity Tower, Modi, Solapur - 413001  
Ph.No. (Resi) : 0217-2313672; (M) 9421025711
- \*\*\*\*\*

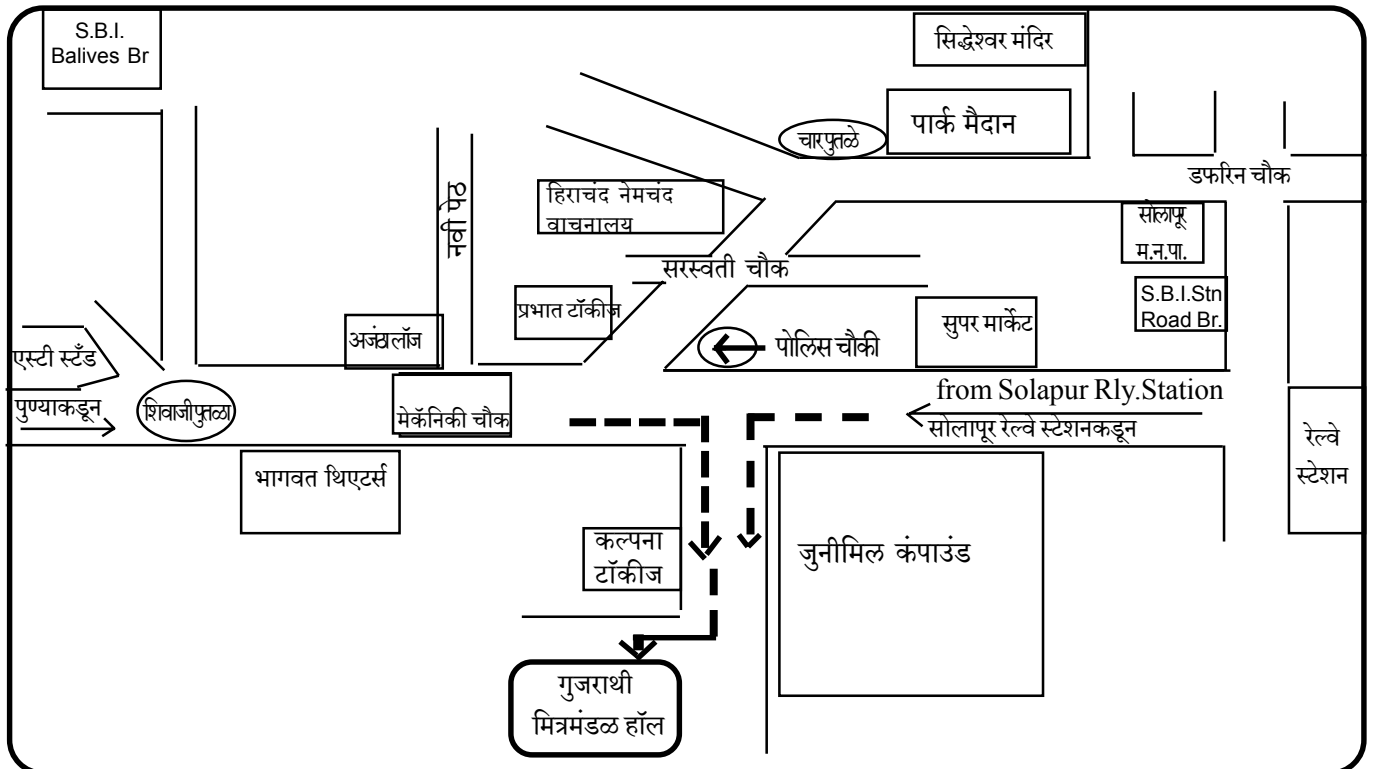
### General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 25th July 2006 at Pune were printed in 'SAMVAD' for the month of August 2006. If any member requires any clarifications/suggestions, he/she should advise us at the Association's office at Pune so as to reach the same before 5th July 2007.
- 2) Similarly, on receipt of copy of the Annual Report for 2006-2007 and Financial Statements which are printed in this issue of 'SAMVAD', if any member desires to get clarifications/details etc. about any matter, he/she is requested to send such queries in writing to the Association's Pune Office before 5th July 2007. 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

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### Map showing Location of the Venue of AGM



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

**Report of the Managing Committee for the Year 2006-2007**

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 2007.

2. **Membership:-**

Position of membership as on 31st March 2007 is as under.

New Admissions During the year 2006-07		Total position as on 31-03-2007
---	--	------------------------------------

<b>Pensioners</b>		
775	Patrons	6473
49	Benefactors	387
-	Life	570
_____	Less - Due to Deaths (-)	_88
824	Total	7342
<b>Family Pensioners</b>		
23	Patrons	361
36	Benefactors	372
-	Life	254
_____	Less - Due to Deaths (-)	_5
_59	Total	_982
<b>Associate Members</b>		
668	Patrons	4718
37	Benefactors	822
-	Life	294
_____	Less - Due to Deaths (-)	_17
_705	Total	_5817
<b>1588</b>	<b>Grand Total</b>	<b>14141</b>
=====		=====

The Managing Committee is very much thankful to those members who have put in sincere efforts to enroll maximum number of new members (1588) during the year. Active members who enrolled new members include Sarvashri P.A.Lopes (Vasai), S.W.Agarkar (Dombivali), S.M.Dharadhar, J.B.Pusalkar, R.S.Rajiwadekar, P.S.Uchgaonkar, Miss Neela Vyavaharkar (all from Mumbai), S/Shri.S.B.Patil (Jalgaon), S.P.Dixit (Dhule), M.T.Deshpande (Nanded), J.S.Vakil & C.N.Vazirani (from Nagpur), N.S.Nagraj (Akola), A.P.Nimdeo (Amravati), M.G.Munot (Khamgaon), A.D.Rotkar (Wardha), V.R.Punekar (Pune), V.R.Beale, S.M.Bhanage, S.B.Satwe, M.G.Ranade (all from Nashik), S.S.Patki, A.R.Nalawade, B.A.Daini (all from Kolhapur), T.M.Patil, D.R.Bendre (from Solapur), S.D.Mehta, S.D.Karmarkar, V.N.Tamhankar (all from Sangli), S.S.Deshpande (Satara) and P.M.Narkar, V.D.Kulkarni, I.H.Dias (all from Goa). All these active members deserve special compliments.

At present our total membership as on 31-03-2007 is 14,141 as compared to 12,553 as on 31st March 2006. While taking review of efforts made for enrolling new members during the year, we are happy to mention this year also that Shri.S.B.Ghokhale, Secretary of our Mumbai Zonal Sub-Centre as also Gen.Secretary of our Federation, secured Branch-wise lists of would be retirees under Bank's 'Exit Option' Scheme 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 enrollment of maximum number of regular as well as 'exit-option' retirees to our fold. We also 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 as being stressed by our President in every meeting.

### **Resources :**

All of us are aware that it is our constant endeavour to meet the expenses out of (a) Interest earned on Deposits; b) Income on investments in Govt. Bonds; c) Donations received from the members and d) Membership fees. Membership fees are retained as 'Trust Fund' and are being invested mainly in Govt. Bonds/Bank Deposits. On the one hand, our corpus has increased by Rs.15,14,000/-, taking the amount of Trust Fund to Rs.1,33,23,183/-, the interest earnings have been reduced to certain extent. This is due to reduction in interest rates from time to time. On other side, the expenses for 'Printing & Stationery', 'Travelling', '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 7350 copies of "Samvad" @ 25 paise per copy and Rs 2/- for each extra copy as per postal rules. Now total dispatches per month are more than 8300 and this figure is increasing every month due to increase in membership. The renewal of this LWP license is due during the next year and we will apply for 10,000 copies for posting every month under the license while renewing the same. If postal authorities agree to it, we could save substantial amount of postages.

The Association has received interest on Bank Deposits to the tune of Rs.2,86,420/- and on Govt. of India Bonds to the tune of Rs.5,53,733/-. We have not taken into account interest accrued but not received up to 31st March 2007 due to change in the accounting procedure from 2005. Dividend from other investments amounts to Rs.3,164/-, while Rs.15,880/- were received by way of Admission fees. The members have given Donations of Rs.7,86,054/- during the year for various reasons. The lists of 'Donors' have already been printed in 'Samvad' for the months August/Sept/Oct and December 2006 & March 2007. You will now observe that our financial position is getting improved and the members will appreciate this.

### **Donations :**

We have received donations for (a) Distress Relief Fund Rs.3,350/- (b) for 'Samvad' - Rs.70,752/- (c) Misc. Donations Rs.1,38,494/- and (d) Legal Fund - Rs.49,224/-. 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 for providing relief to affected families as and when there is national/natural calamity like 'Tsunami', earthquake, floods etc. through social organizations.

As on 31st March 2007 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,66,980/- and Rs.1,63,206/- respectively. We take this opportunity and appeal to all the



members to donate generously and increase the funds.

### **Meetings of the Managing Committee :**

In all 4 Managing Committee Meetings were held during the year, out of which two were held outside Head Quarters i.e. one at Association's Thane office on 10th January 2007 and another at Kolhapur on 17th April 2007. 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 participated in the discussions.

### **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. There is very good response from the members. 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 office-bearers of serving staff Federations for their information. 'Samvad' contains latest news on Federation/Association front, reports on organizational and cultural activities undertaken by 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. A novel competition of writing one's own perspective/views/experiences about subject "*Sahajeevan* " was organized by the Editorial Committee and many members participated in it. Prizes were also distributed to the winners at the hands of our President in our Annual General Meeting held on 25th July 2006 at Pune. The response for Donations received from members 'sponsoring one page' (i.e. "Prustha Prayojan" ) by paying Rs.250/- per page for one month is worth noting. Now our monthly issues are also made available on our Association's web-site.

**b) Website:-** We had launched our website in December 2003 containing useful information for members. However, we could not get technical support from the web-site designer in time and it was not updated from time to time. Now we are glad to inform all the members that we have launched our new improved web-site " [www.sbipensionerspune.org](http://www.sbipensionerspune.org) " containing useful new links such as 'Samvad Magazine', 'Financial Statements', 'Photo Gallery', 'Current News' 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 web-site from any corner of the world which is linked with internet. There is also encouraging feedback from pensioner-members of other circle Associations when they get latest information regarding developments on our "Federation front". A good achievement indeed, isn't it? The members are requested to visit the website occasionally 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. Shri.Bapat is handling this activity for the last 5 years. His family members also assist him for mailing more than 1000 cards per month. 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 for this extra ordinary service which keeps all the members cheerful throughout the year.

## Reports from Zonal Sub-Centres

**Aurangabad Zonal Sub-Centre:-** As reported in the past, the retirees from the branches under Aurangabad Zonal office prefer to settle down in Dhule and Jalgaon Districts. The membership of the sub-centre is spread all over Marathwada region covering Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded & Osmanabad Districts. Under the leadership of Shri.M.N.Chaudhary, President & Shri.S.B.Kulkarni, Secretary, the total membership has been increased from 585 to 711 by enrolling 126 new members during the year, with a subscription of Rs.1,19,500/- and donations worth Rs.6,951/-. Shri.M.T.Deshpande from Nanded, Shri.S.B.Patil from Jalgaon and Shri.S.P.Dixit from Dhule are very much active in mobilizing new membership in their respective areas. The District representatives are arranging get-togethers and functions like Tilgul/Haldi Kumkum and entertainment programmes. On 24-01-07 at Dhule and on 04-02-07 at Jalgaon the annual get-togethers were arranged which were attended by large number of pensioners. A spiritual lecture by Shri.N.M.Chaudhary, President of the sub-centre, delivered at Jalgaon Meeting was appreciated by all.

**Mumbai Zonal Sub-Centre :-** Mumbai sub-centre is always on forefront on every count. Under the leadership of Shri.V.M.Gokhale, President and Shri.S.B.Gokhale, Secretary, the sub-centre has shown exemplary growth in membership by enrolling 504 new members and taking its total membership to 6077. A sum of Rs.5,04,550/- has been collected by way of membership fees and Rs.5,26,031/- as donations. All out efforts are always being made by the committee members and other active members to increase the membership. Regular meetings are being held at Dombivali and Thane which were attended and addressed by sub-center's office bearers. On 21st February 2007 the Mumbai Sub-Centre's 20th Annual General Meeting was held at Shivaji Mandir, Mumbai which was attended by more than 800 members. 'Thane-Mulund Cultural Association' arranged a programme of Music on 14-03-07 on account of first Anniversary of our office premises at Thane, along with 'Satya-Narayan Pooja'. The Cultural Association also organized special programme for lady members on 11th August 2006. They have also arranged a 'free medical checkup camp' on 11-02-07. A special activity named "Atre Katta" is being run at Thane which is mainly managed by Smt.Vidula Thuse and Smt.Sampada Wagle, who are our active members at Thane which is laudable.

Mumbai Sub-Centre is now functioning from its own office premises for which they have collected sizable amount of Rs.4,31,000/- as donations from members and are keen on reaching the target of 50% contribution towards its cost of purchase very shortly. This is a commendable achievement indeed ! The members from Mumbai sub-centre are requested to donate generously for the purpose. They are also running a Library for which the books are collected from the members who donated them for the benefit of members. Many local members are taking advantage of this facility. The address of the office is as under:-

S.B.I.Pensioners' Association (Mumbai Circle),  
'A' Wing, Flat No.5, Swami Siddharth Co-op. Housing Socy.,  
S.V.Road, Naupada, Thane (W) - 400602. (Phone No.022/25446837)

**Nagpur Zonal Sub-Centre :-** Nagpur Sub-Centre has completed 26 years of its existence and has been working very methodically under the leadership of Shri.E.D.Kalbandhe, President, Shri.P.K.Choube, Vice-President and Shri.J.S.Vakil, Secretary to whom other active members are assisting very well. The sub-centre is vigorously pursuing the target of enrolling 100% membership. They have enrolled 389 new members and the total membership of the sub-centre is now 2768

which is approx. 87% of the total pensioners in the area of operation. They have collected total subscription of Rs.3,67,390/- and Rs.60,791/- as Donations. They have identified District representatives who are taking keen interest in organizing various organizational activities in their respective District places. This has shown good results.

The unit is holding monthly meetings regularly when members are apprised of latest developments taking place on Circle and Federation level. Besides this, the problems being faced by the members are being heard and tried to solve them in due course. During the year, 69 cases out of 87 were solved to the satisfaction of members. The following special activities were undertaken for the benefit of the members.

A Medical Checkup Camp was organized at Zonal Office premises with kind assistance of Shri,Ram Rastogi, Dy.G.M., Dr.Kirti Poogalia, CMO, Dr.Sanjay Damke and Dr.Bisne at ZO Medical unit. "Vidarbha Melava" was also organized on 18th February 2007 which was addressed by Federation and Circle Office-bearers who also praised the systematic functioning of the Nagpur Sub-Centre.

The other informative and useful activities include a guest lecture enumerating tips for financial investments, A 'Yog' demonstration and guidance by Dr.Kshirsagar, Mr.Alva & Mr.Phadnis, A Speech containing 'elderly advice' by Mr.& Mrs.Dharap on 'how to keep good relations with the new generation', Compiling and distribution of Telephone Diary of members by Mr.Chobe & Mr.Vazirani.

Our Chhaoni Branch Manager, with the active support of our local executive committee members, had arranged a special function for distribution of cheques of Rs.5000/- each to the IBI Pensioners being the reimbursement of medical expenses paid as per Bank's Circular issued in August 2006. Fashion show was arranged during the 'World Elders' Day" celebrated on 1st October 2006 by "Nagpur Pensioners' Club" which is arranging many other programmes for local members.

**Akola Unit :-** Shri.Neelkanth Nagraj, Secretary of our Akola unit is very much active and arranging regular meetings. AGM of the unit was organized on 17th February 2007 which was addressed by Circle Officer Bearers and was a grand success.

**Amravati Unit :-** Shri.A.P.Nimdeo, local Secretary, has organised the unit's activities very well. A Medical Unit which was not functioning for want of Medical Officer was restarted on December 2006 due to constant persuasion by our activists. Annual Meeting of the local members was also arranged on 27th January 2007.

**Yavatmal Unit :-** Annual Meeting of the local members was held on 14th March 2007 which was attended in large number.

**Khamgaon and Wardha units** are also functioning very well under the leadership of Shri.M.G.Munot & Shri.A.D.Rotkar respectively who are very active and arranging local meetings regularly.

The sub-centre is getting valuable guidance on organizational matters from senior members viz. Shri.Y.S.Aurangabadkar, Shri.S.D.Parnandiwar, Shri.N.G.More and Shri.G.M.Bhake.

**Panaji (Goa) Zonal Sub-Centre :-** We are happy to note that the Panaji Sub-Centre is progressing very well under the able leadership of Shri.P.M.Narkar, President. It is 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, Mapuca, Margao and occasional meetings at Ratnagiri Sawantwadi & Kudal.

The sub-centre has enrolled 48 new members with a total subscription of Rs.43,480/- and

donations worth Rs.3,335/- during the year. Annual General Meeting of the Sub-Centre was held on 25th March 2007 which was attended by good number of pensioners from Goa as also from nearby area in Ratnagiri & Sindhudurg districts. This meeting had a very good impact for enrollment of new members. The members have also donated generously for 'Samvad' and expressed their happiness for getting first hand information regarding recent developments about pending issues. Shri.P.M.Narkar, President and Shri.V.D.Kulkarni, Vice-President, are regularly giving guest lectures/teach 'Yoga' to the participants at S.B.I.Staff Learning Centre at Panaji who conduct special one week's courses for staff due for retirement. This is very much appreciated by all. They also distribute our Membership Application forms as also 'Samvad' after the sessions are over which helped the Association to increase the membership.

There is an excellent rapport of sub-centre's office-bearers with the Zonal Office functionaries, especially with the Dy.GM Mrs.Vijayalaxmi Menon and Dr.Bandodkar, Chief Medical Officer. This helped in getting many problems of the pensioners solved without difficulty. This is worth noting.

**Pune Zonal Sub-Centre :** - Pune Zonal Sub-Centre has enrolled 521 new members which is remarkable performance on the front of mobilization of membership. The sub-centre has collected a sum of Rs.4,94,700/- as subscription and Rs.1,88,946/- as Donations. Shri.V.R.Punekar is very active in enrolling new members, even at his age of 74. He collects the information about future retirees from Zonal office and our head quarters. Then he contacts them prior to their retirement date and gives them detailed information about Association activities as also provide them with membership form/other informative booklets and canvas for membership. This strategy helped him in enrolling more than 1,111 new members during the last 9 years. Under the leadership of Shri.V.P.Bhave, President, Shri.C.P.Kulkarni, Secretary and unit's Jt.Secretary Shri.A.S.Pandit and other District representatives, the sub-centre has showed a very good progress in organizational activities. Apart from membership drive, they are holding regular local meetings, extend financial assistance at the time of national calamity, pay personal visits to ailing members, organizing health check up camps etc. All such activities help our members to keep themselves energetic. The active workers at all the district places helped the Association for conducting many activities. A few activities are as under.

**Ahmednagar:-** A fund has been raised by local members to help the needy members for urgent medical expenses.

**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 felicitated Mr.& Mrs.Modak, our members, for their humanitarian gesture of donating their residential premises for the cause of blind persons which is worth noting. They have also arranged musical programme during their recent get together.

**Satara:-** The unit members meet regularly once in a month and useful information is exchanged. 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 of the Federation functionaries.

**Solapur:-** Solapur unit participates in local cultural activities & arrange guest lectures of eminent writers/experts from literary fields/medical line etc. One of our members Shri.Shashikant Lavnis was recently honoured at the hands of Shri.Prashant Damle, a well known actor. The secretary Shri.T.M.Patil is also keen in contacting non-members from Osmanabad District which is adjacent

to Solapur District and mobilise membership from the area.

**Pune:-** Being the head quarters 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.L.G.Gandhi, Treasurer, R.N.Lalingkar, Secretary, Bharat Gupte, Jt.Secretary, D.V.Kulkarni, S.P.Barve and Avinash Deshpande. Mrs.Swati Rajurkar is helping to maintain the financial accounts with the aid of Computer. Besides this, the other activities undertaken by the local active members are as under.

**Sneh-Mandal:-** Shri.M.M.Sardeshmukh & Shri.Bharat Gupte lead the group and arrange quarterly cultural programmes. During the period under review they arranged four programmes and there was good response from the local members. Such activity brings the members closer.

**Library:-** This is another praise worthy activity being run by local active members, having more than 1200 books (Marathi & English) on various subjects. These books have been donated by our members and well-wishers and about 180 members are taking advantage of the facility. S/Shri.Ashok Wakchaure, Ramesh Vaidya, Arvind Kale and Subhash Belsare are managing the library work systematically.

#### **On Federation Front :-**

Federation's Governing Body Meeting and AGM were held at S.L.C.Indore(MP) on 6th & 7th October 2006 respectively. Pending issues were discussed threadbare on the back-drop of 9 days' Strike which ended on 9th April 2006 and it was decided to file independent civil suits for different issues in different High Courts in due course for which the respective Circle Associations were advised to contact local lawyers and prepare draft plaints and get approved in the core committee formed for the purpose before filing the suits. The progress in the matter and the other developments has already been reported in the 'SAMVAD' in the past.

We have contacted Shri.E.K.Thakur, MP (Rajya Sabha) and with his assistance, we have submitted 'Memorandum' to the Finance Minister, signed by 104 MPs of Lok Sabha & Rajya Sabha last month which is printed elsewhere in 'SAMVAD' for June 2007 for information of all. Similar memoranda were also submitted simultaneously to the Hon'ble Prime Minister Shri.Manmohansingh, Shri.Prithviraj Chavan, Hon'ble Minister (PM's Office) who is the head of the 'Grievance Redressal Authority' of Govt of India, which will be published in 'Samvad' in due course.

During the year our Federation was able to arrange for refund of Rs.5000/- to every IBI Pensioner from out of the amount lying to the credit of 'P.F.Forfeiture A/c'. More amounts are expected to be refunded in future.

#### **Revision in Pension w.e.f. 1-11-2002 :-**

During the period under review, the Bank has sanctioned revised basic pension to eligible pensioners as per the circular issued by the Bank and disbursed the arrears. In few cases the revision is pending for want of necessary salary particulars which are being pursued and will be settled in due course. Those eligible members who have not been sanctioned revised pension are requested to furnish last twelve months' particulars of their salary before retirement to the PPG Dept at the earliest by getting suitable certificates from the Branches wherefrom they retired.

Court Case:-

A case in Delhi High Court has finally come up for hearing on 26th April 2007 and was adjourned for next hearing on 26th July 2007. We reproduce below our issues put before the court while filing the suit.

- 1) 50% of the last drawn salary as pension to all categories.
- 2) 30% Flat rate for calculating family pension.
- 3) Dearness Relief at par with rates applicable for serving staff.
- 4) Service to be counted up to 60 years of age for those who retired even prior to 1-11-1993 and
- 5) Updation of pension/family pension.

The Federation is looking forward and hopes to get justice through the court regarding our long outstanding demands.

#### **Acknowledgements:-**

We express our deep gratitude to the Bank's Chairman, Managing Directors and the Dy. Managing Directors, the Circle Development Officers, Chief General Manager(Personnel) and other executives at Corporate Office 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 consideration of 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 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. Sulakhe Dhongade Associates, 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, President of our Federation and Shri.V.M.Gokhale, President of our Circle Association and Shri.S.B.Gokhale, General Secretary of our Federation, under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/Shri.B.R.Gadre, N.S.Kulkarni, K.D.Paradkar, S.G.Rabade & V.P.Bhave for their valuable guidance.

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 guidance in carrying out the Association work. I also place on record my grateful thanks to Shri.Bharat Gupte, Jt. Secretary, Shri. C.P.Kulkarni, A.S.Pandit, L.G.Gandhi (Treasurer), D.V.Kulkarni/S.P.Barve (Asstt.Treasurers), M.D.Palkar, V.R.Punekar, M.K.Bapat, M.M.Sardeshmukh, V.N.Kulkarni, P.H.Chate and all others whose valuable assistance has helped me in carrying on my duties.

May 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, S.V.Sahasrabudhe and V.V.Mahajan as also to all the members of the Association?

For & on behalf of the Managing Committee  
R.N.Lalingkar  
Secretary

**SULAKHE DHONGDE ASSOCIATES****CHARTERED ACCOUNTANTS**

1180/2, SHIVAJINAGAR, PUNE - 411005

TEL : 24336410, 24330676 ; FAX : 24321644

**AUDITORS' REPORT**

The Members of

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION**

"Anubandh' Bldg. No.B-2 / 16, Sinhgad Road,

Pune - 411030

We have audited the attached Balance Sheet of '**STATE BANK OF INDIA PENSIONERS' ASSOCIATION** as at March 31, 2007 and also the Income and Expenditure Account and Receipt 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.

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, 2007
- b. In the case of the Income & Expenditure Account of the deficit for the year ended on that date.

**For SULAKHE DHONGDE ASSOCIATES**

CHARTERED ACCOUNTANTS

Sd/-

(J.V.DHONGDE)

PARTNER

Place : Pune

Date : June 6, 2007

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**SIGNIFICANT ACCOUNTING POLICIES**

- I) **Basis of accounting**  
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 ar 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** : Investments are stated at cost.

**For Financial Statements as on 31/3/2007  
Please go to the link "Financial Statments"  
on website.**



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

Notes on Income and Expenditure Account and Balance Sheet as on 31.3.2007

### Income Side

Interest on Deposits - Rs. 2,69,726/-

- 1) There is decrease in the interest on Term deposits by Rs.48,249/- due to premature encashment of TDRs for Rs.13,99,000/- by Mumbai ZSC in March 2006 for purchase of Office Premises at Thane. In case of other TDRs, interest is received for about nine months only.
- 2) 8% Govt of India Savings Bonds - Rs. 5,53,733/ - There is increase of interest of Rs.89,677/-. This is due to full year's interest received in the current year.
- 3) Delegate fees received - Rs. 4,800/- : Delegate fees received from delegates who attended the Federation Meeting at Bandra(Mumbai).
- 4) Excess of Expenses over Income- Rs. 2,48,773/- : This is mainly due to increase of expenses o/a following items.
  - i) Increase in depreciation amount -Furniture & Fixtures due to increase in rate (from 10% to 15%) & additions in furniture .. .. Rs. 20,789/-  
Due to full year's depreciation o/a Thane office premises .. .. Rs. 69,963/-
  - ii) Samvad Expenses .. .. .. .. .. Rs. 64,214/-
  - iii) Contribution & fees o/a payment of fees for 2 years to Charity Commissioner, Pune .. .. .. .. Rs. 47,231/-
  - iv) Repairs & Maintenance at Thane office-Painting & other charges .. .. Rs. 28,366/-
  - v) Increase in various expenses .. .. .. .. .. Rs. 18,210/-

Rs. 2,48,773/-

### Expenditure Side

1) Bank Charges - Rs. 2,866/-

Increase in Bank Charges amounting to Rs.2,311/- is due to following reasons.

- a) Excess debit entries charges Rs. 1,860/-
  - b) Cheque Book Charges Rs. 375/-
  - c) Postages o/a D.D.Purchase Rs. 76/-
- Rs. 2,311/-

2) Depreciation -- Rs. 2,51,310/-

There is an increase of Rs. 90,752/- due to following reasons.

- a) Furniture , fixtures and office equipments additions and increase in rate of depreciation from 10% to 15%. .. .. Rs. 20,789/-
  - b) Office premises @Thane-Due to full year's depreciation .. .. Rs. 69,963/-
- Rs. 90,752/-

3) Contribution & fees -- Rs. 47,231/-

Pune Office : Rs. 24,843/- fees paid to the Jt. Charity Commissioner, Pune for the period 2004-2005.

Rs. 22,388/- fees paid to the Jt. Charity Commissioner Pune for the period 2005-2006.

Rs. 47,231/-

4) Repair & Maintenance of office premises : Rs. 28,366/- o/a Painting and other expenses at Thane Office	
5) Samvad Expenses : Rs. 4,06,050/- Increase of Rs. 64,214 is due to following expenses	
a) Printing of SAMVAD .. .. .	Rs.21,078/-
Due to increase in membership number of copies increased.	
b) Label printing - due to outsourcing of work .. .. .	Rs. 46,851/-
	Rs. 67,929/-
Less - decrease in postage .. .. .	Rs. 3,715/-
	Rs. 64,214/-

### Notes on Balance Sheet

#### Liabilities Side

- 1) Building Fund -- Rs. 4,43,117/- Increase is due to collection of Rs. 4,31,004/- by Mumbai Zonal Sub Centre o/a Thane office.
- 2) Excess of Income over Expenditure -- Rs. 3,49,023/- There is decrease in the balance of the above account by Rs.2,48,773/- due to excess expenditure over income during the current year. The full details are explained under note on income and expenditure a/c - Income side.

#### Assets Side

- 1) Advances and Deposits : Telephone Deposit Rs.8,500/- . There is increase of Rs.500/-o/a amount deposited with Telephone office for new connection at Thane office.
- 2) Income Tax deducted at source as on 31.3.2006 -- Refund of Income Tax -Rs.20,727/- which was paid by Mumbai Zonal sub-centre. Due to efforts made by Pune HQs the refund of the amount was received with interest.

#### Fixed Assets

Furniture , Fixtures and office equipments -- Rs. 1,23,989/-

There is an addition of Rs. 1.03,810/- o/a expenses incurred mainly at Thane office Premises.

Office Premises - Rs. 19,33,040/-

There is an addition of Rs. 30,939/- o/a expenses incurred mainly at Thane office Premises

#### स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन

##### पुणे झोनल सब सेंटर - वार्षिक सर्वसाधारण सभेचे इतिवृत्त

बुधवार दि. २६ मे २००७ रोजी सायंकाळी ५ वाजता, पुणे झोनल सब सेंटरची वार्षिक सर्वसाधारण सभा भरत नाट्य गृहात संपन्न झाली. श्री.ए.एस.पंडित, सहचिटणीस, यांनी सर्व उपस्थितांचे हार्दिक स्वागत केले व मुंबई सर्कलचे उपस्थित पदाधिकारी व पुणे झोनल सब सेंटरचे अध्यक्ष ह्यांना मंचावर येण्याची विनंती केली.

श्री.एम्.एम्.सरदेशमुख ह्यांनी मंचावरील पदाधिकार्यांचे पुष्पगुच्छ देऊन स्वागत केले. माननीय अध्यक्ष श्री.व्ही.पी.भावे ह्यांच्या विनंतीनुसार सभेला विषय पत्रिकेनुसार सुरूवात झाली.

श्री.व्ही.एन्.सरदेशमुख ह्यांनी मागील सभेनंतर २६.५.०७ पर्यंत दिवंगत झालेल्या सभासदांची नावे वाचून दाखविली. त्यानंतर सर्व सभासदांनी दोन मिनिटे स्तब्ध उभे राहून मृत

सभासदांना श्रद्धांजली वाहिली.

दि.२५ एप्रिल २००६ रोजी झालेल्या मागील वार्षिक सर्वसाधारण सभेचा इतिवृत्त 'संवाद' मे २००६ च्या अंकात प्रसिद्ध केला होता. त्यास सर्वानुमते मंजूरी देण्यात आली.

त्यानंतर सहचिटणीस श्री.पंडित ह्यांनी संघटनेच्या गेल्या वर्षीच्या कामकाजाचा आढावा घेतला. त्यामधील विविध सभासदांच्या उल्लेखनीय कामगिरीबद्दल सर्व उपस्थितांनी टाळ्या वाजवून कौतुक केले.

श्री.आर.एन्.लळिंगकर, सर्कल सेक्रेटरी, यांनी असोसिएशन करीत असलेल्या वेगवेगळ्या कामांचा तपशील विस्तृतपणे सांगितला. तसेच पुन्हा सुरू झालेल्या असोसिएशनच्या वेबसाईट विषयी पण माहिती दिली.

डी.व्ही.कुलकर्णी ह्यांनी आभार प्रदर्शन केले व चहापानानंतर सभा संपन्न झाली.

- सेक्रेटरी

**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  
The General Secretary**president**Shri. B. G. Dandekar  
1, Chaitraban, S. V. Rd.,  
Opp. Malhar Cinema,  
Thane (West) 400 602.  
Tel.: (022) 25421794**General Secretary**Shri. S. B. Gokhale  
19, Jayshri,  
R. N. Narkar Marg,  
Ghatkopar (East),  
Mumbai - 400 077.  
Tel.: (022) 25134493**Secretary**Shri. G. K. Gandhi  
62, Shrinagrs Extension,  
Khajrana Road,  
Indore - 452 001 (M.P.)  
Tel.: (0731) 2562157**Treasurer**Shri. S. P. Khare  
53, Three Shrvnand  
Ca.op. Hsg. Soc. Ltd.,  
Gavand Path, Naupada,  
Thane (YJast) 400 602.  
Te1. (022) 2S421719

Ref No: P-14-2007-08

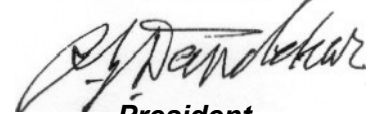
Date : 24 th May 2007

To  
Respected Shri P Chidambaram,  
Hon'ble Union Minister for Finance,  
Government of India,  
North Block,  
Parliament Street,  
New Delhi 100 001.  
Dear Sir,**PETITION  
SBI PENSION/FAMILY PENSION  
Removal of injustice**

You are thoroughly acquainted with the issues confronting SBI Pensioners. We are the All India Federation representing over 55,000 pensioners of State Bank of India. We are happy to inform you that our cause has now been supported by over 104 'ricn'bie fJierrIDCrS of, Parliament hailing both from the Rajya Sabha and the Lok Sabha. These Hon'ble Parliamentarians come from across the political spectrum representing all parties in the Parliament. The MPs who have supported our cause by signing this petition 'addressed to your Honour also represent all the States of the Union of India. The relative Petition is enclosed.

Sir, we now earnestly request you to have the entire issue of Pension and Family Pension in SBI examined de-novo and comprehensively so that the grave injustice and anomalies are removed immediately and these pensioners get a sense of justice and relief at your hands from the Govt. of India.

Yours faithfully,


**President  
(B. G. DANDEKAR)**

Encl. 12 pages

## Vice Presidents

Shri. B.K. Ghose	Ph : 033-24408089	033-24407116
Shri. V K. Aiehrotra	Ph : 0522-2208030	0522-2507104
Shri. N.K Jain	Ph: 0755-2465997	
Shri. RN. Godbole	Ph : 080-23489157	

**FROM :**  
MEMBERS OF PARLIAMENT  
(RAJYA SABHA)  
**and**  
(LOK SABHA)



**Delhi**  
**Dt. 25.11.2006**

To  
Shri P. Chidambaram,  
Hon'ble Union Minister for Finance,  
Government of India,  
North Block,  
Parliament Street,  
New Delhi. 110 001.

Dear Sir,

**SBI PENSION/FAMILY PENSION**  
**Removal of injustice**

As you are aware the State Bank officers and employees from all cadres went on indefinite strike all over India from the 3rd April 2006 demanding to resolve following issues:

- (a) The pension ceiling needs a comprehensive review to provide for 50% of the last pay drawn;
- (b) Commutation on par with the industry level;
- (c) Index linked D.A. as available in the industry;
- (d) Family Pension as available in the industry

The strike in question was called off on Sunday the 9th April, 2006 after concerned parties arrived at an understanding for revision of pension to those who retire-3 after 31st Octr, 2002.

Of the issues at (a), (b), (c) and (d) above, there was no resolution for (b), (c) and (d). On the issue of (a) above there was consensus to the extent of 50% of pay as pension upto Rs.21,040/-, if pay exceeds Rs.21,040 then 40% of pay min. Rs. 10,520/-. After this understanding the strike was called off on Sunday the 9th April 2006. The revision of pension was made applicable to those pensioners who retired after 31.10.2002. From the press statements including that of yours on electronic media there was an impression amongst pensioners that a MOU was signed between the striking organisations and Govt. of India. It is now understood that no such MOU was signed and glaring anomalies and gaping holes remain in pension structure. SBI pensioners more than fifty five thousand in number feel hurt, frustrated and humiliated by the Govt. of India. We, therefore, in the interest of equity, justice and fair-play request your Honour to kindly address the following issues personally so as to alleviate the sufferings of SBI pensioners who were in the vanguard of the developmental banking and whose contribution to initiation and implementation of priority sector lending in general and financing of Agriculture and Small Scale Industries in particular by all accounts not only unparalleled in the annals of India's Banking History but also exemplary for modern banking all over the world. No where in the world, excepting in Germany during the war time, there is any parallel to the stupendous human effort that was put up by the two and quarter lakh employees of SBI in the cause of Nation Building, through their over nine thousand branches across the country during the three decades beginning from 1965 to 1995. We say that most pensioners belong to this period when the massive,

herculean efforts for financing Agriculture and small scale industries was contributed by them in a spirit of commitment and dedication. We the Members of Parliament, therefore, feel impelled to invite your attention to the unfair treatment in the matter of pension meted out to SBI Pensioners now in the twilight years of their life.

We understand from the Federation of S.B.I. Pensioners' Associations that the main issues viz., Pension (to pre 1-11-2002 retirees) and Family Pension are still unresolved. The present position is as under :-

- (a) **Pension:-** The issue of Pension remains undecided in S.B.I. for the last 19 years. Only those employees whose pensionable service ceased prior to 1-11-1987 are in receipt of pension calculated at 50% of their salary. Subsequently from 1-11-1987, though the salary scales were revised by merging D.A. upto 600 points, no revision in pension ceiling was done. Thereafter, again salary scales were revised by merging D.A. upto 1148 points. This was effective from 1-11-1992. (Award Staff)/1-7-1993 (Officers) However maximum pension was adjusted to Rs. 4250/- only by further merger of 548 points (1148-600) ignoring earlier 268 points (600-332). As per this, the percentage of pension, with basic salary was reduced from 48.62% to 28.71% for different scales. (Generally pensioners demand "One rank, One pension". However, in SBI there was one pension (Rs. 4250/- p.m.) for eight ranks). This was actually declared in May 1997. Therefore in May 1998, Pensioners' Federation served a legal notice on the Bank/Government of India. Thereafter the formula of 50% of pay upto Rs. 8500/- and if the salary exceeds Rs. 8500/- p.m., then 40% of pay, minimum Rs. 4250/- p.m. was introduced with effect from 1-3-1999. However, the salary scales in question, were implemented from 1-11-1992 and 1-7-1993 for award staff and officers respectively. Again salary scales were revised with effect from 1-11-1997 for Award Staff and 1-4-1998 for Officers by merging D.A. upto 1684 points. However for pension purpose the definition of 'Pay' was changed resulting in reduction of gross pension. Pensioners' Federation immediately brought this anomaly to the notice of S.B.I. Thereafter SBI preferred to work out pension on pre-revised salary (1992-93 scales). Accordingly, Pension Fund Rules were also amended. Again the salary scales were revised w.e.f. 1-11-2002 by merging D.A. upto 2288 points. However, SBI continued to work out pension on salary wherein D.A. upto 1148 points was merged as the proposal for revision of pension remained pending with the Government. Therefore these retirees in the new scales were receiving pension calculated on Pre-Pre-revised salary - 1992-93 scales. (i.e. salary based on 1148 points D.A. merger). For this group now as stated above the pension has been revised with effect from 1-5-2005 (and not from 1-11-2002). In other words though the salary was revised from 1-11-2002 pension was revised from 1-5-2005. This is highly irregular (Ref.: Supreme Court Judgment dated 12-5-2006. (Civil Appeal No. 1389 of 2006.) We, therefore, request you to grant them 50% of their last drawn pay as pension.

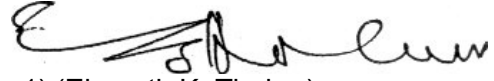
- (b) **Family Pension Scheme:-** Family Pension Scheme was introduced in S.B.I. in August 1988, effective from 1-1-1987. As per Supreme Court Judgment dated 23-2-1989, the effective date was pre-poned to 1-1-1986. This Scheme was based on the salary scales wherein D.A. upto 332 points was merged. Although thereafter, the salary scales were revised on four occasions, no revision in Family Pension Scheme has been done. In the meantime, Pensioners' Federation had requested the Bank to pay family pension @ 30% of pay - flat rate. The Bank, however, instead of revising the Scheme, extended the same rates (i.e. 30% & 15%), on the salary scales implemented from 1-11-1987, which was based on D.A. merger of 600 points, causing several anomalies and even reduction in gross Family Pension. The plight of Family Pensioners whose basic family pension even now is only Rs. 300/- p.m. (as minimum pension) is still worst. In this case the gross family pension, as on 31-5-2006, is only Rs. 1,362/- p.m. In Mumbai a casual labourer receives Rs. 90/- to Rs. 120/- per day. This has happened only because there has been no revision in the family pension scheme since inception i.e. since 1-1-1986. It is therefore, requested to revise the Family Pension Scheme keeping the base of salary wherein D.A. upto 332 points was merged.
- (c) **Dearness Relief:-** Now S.B.I. has decided to pay D.R. at the rates as applicable to pensioners/family pensioners of other Banks. As per this formula, the D.R. is paid for a slab of 4 points @ 0.18% of pension (i.e. 100% neutralization), to those employees who retired after 31-10-2002. However, the payment is to be made w . e . f. 1-5-2005. It is, therefore, necessary to extend the same benefit (i.e. 100% neutralization) to all retirees who retired prior to 1-11-2002.. We, therefore, request to give justice to all pensioners/family pensioners of S.B.I. and do the needful at the earliest. (Ref. Supreme Court Judgment dated 9-10-1998. V. Kasturi vs. State Bank of India).
- (d) **Fixed Dearness Relief (FDR):-** For Pre - 1-11-1987 retirees, FDR was paid to compensate for merger of Dearness Allowance (DA) in the salary scales from time to time, as the Dearness Relief (DR) was paid to pensioners above 608/600 points (CPI) and salary scales were based on merger of DA of 100, 200 & 332 points. In 1997, the Bank decided that with effect from 1-11-1993, basic pension plus FDR should not exceed Rs. 2400/- p.m. This resulted in recovery from several pensioners falling in the group covering Scale V to Dy. M.D. This also amounted to denial of D. R. for 268 points. (600-332) - in some cases it may be less. We, therefore, request that this clause should be deleted with retrospective effect from 1-11-1993.
- (e) We also wish to bring to your notice that though now the minimum rate for calculation of pension is 40% of pay, there are some pensioners who are in receipt of pension at 32% of pay. This group of pensioners retired during 1-11-1987 & 31-10-1993, when the salary scales were based on the merger of D.A. upto 600 points. In this group there are very few pensioners and youngest of them is

over 73 years. We, therefore, request that these pensioners may be sanctioned 50% of "PAY" as pension.

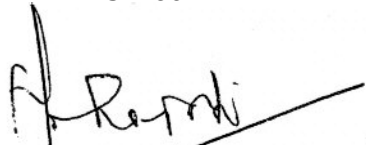
We earnestly request you once again to kindly consider our above suggestions in regard to SBI pensioners/family pensioners in the interest of equity, justice and fair play. We also request an expeditious consideration and disposal of this issue.


Yours faithfully,

C/o  
Shri Eknath K. Thakur  
M.P. (Rajyasabha)  
B-503, M.S. Flats,  
New Delhi  
Tel.: 011-23355277.

  
1) (Ekanath K. Thakur)

M.P.R.S. 139

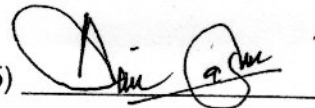
  
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M.P. R.S. No. 207

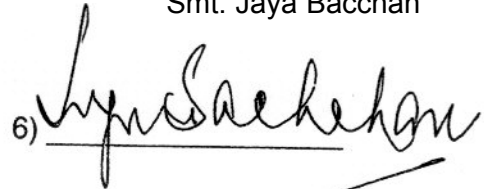
3)   
BANWARI LAL KANCHHAL




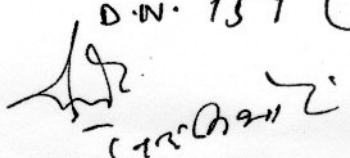
DurN : 136

Smt. Jaya Bacchan

5)   
DIN-150

6) 

(Uday Pratap Singh)

  
कमल अख्तर  
DIN-159 (KAMAL AKHTAR)  
  
123  
(NAVAL KISHORE)



**भारतीय स्टेट बैंक**  
**State Bank of India**  
 Corporate Centre- Mumbai

## e-Circular

PRU-LIABILITIES/INVESTMENT PRODUCTSMASS  
 AFFLUENT

S1. No.: 124/2007 - 08

Circular No. : NBG/PBU/LIMA-SPECIAL/(6/2007 -08

Wednesday, May 30, 2007.

NBG/ PBBU/LI-MA Circular no. 06 of 2007-O8

Date: 30.05.2007

The Chief General Manager, State Bank of  
 India, Local Head Office, All Circles.

Dear Sir,

### Personal Banking

#### Domestic Term Deposits

#### Additional Rate of Interest for SBI Staff and SBI Pensioners on

##### 1. SBI Platinum Account and

##### 2. Super Saver Term Deposit Scheme

It has been decided to permit additional rate of interest of 1.00% p.a. to our staff members and SBI pensioners, over the rate offered to general public, on our under noted deposit products with effect from the dates mentioned there against.

Name of the product	Revised rate of interest (p.a.)	Revision to be effective from
SBI Platinum Account	Put at 1 year : 8.25%+1.00%=9.25% Put at 2 years : 8.50%+1.00%=9.50% Full term of 3 years: 9.00%+1.00%=10.00%	22.01.2007
Super Saver Term Deposit Account (New) (4 years-<5 years)	9.50%+1.00%=10.50%	22.02.2007

2. While the retrospective effect for the revised rates will take effect at Bank Master branches immediately, our iT department is arranging to develop the required functionalities under CBS\_ However, for the new deposits from staff members and SBI pensioners under the aforesaid two products, revised additional interest rates have been enabled in the CBS system.

3. Please arrange to circulate instructions to all branches/ offices under your control.

Yours faithfully,

Sd/-  
 Chief General Manager  
 (Personal Banking)



### OBITUARY

We very much regret to record the sad demise of our following members whose deaths were reported since last Annual General Meeting held on 25th July 2006 at Pune.

We hereby convey our sincere & heartfelt condolences to the bereaved families.

“ May the departed Souls Rest in Peace “

MEMNO	NAME	CITY	DOB	DM
LM/0464	SHRI.P.R.SREENIVASAN	CHENNAI	08/05/1918	01/05/2006
LM/0632	SHRI.VISHWANATH N.NADKARNI	MUMBAI	28/07/1924	03/08/2006
BM/1442	MRS PRATIMA E KULKARNI	MUMBAI	09/04/1940	19/07/2006
BM/1894	SHRI.H.G.KOPARKAR	PUNE	05/08/1922	03/03/2006
PM/2343	SHRI.PRABHAKAR G.JOSHI	PUNE	25/05/1937	04/08/2006
PM/6739	SHRI.MADHUKAR R.DESHMUKH	PATHARDI,A'nagar	16/01/1941	31/07/2006
ALM/0102	MRS.SINDHU MADHAV PRADHAN	MUMBAI	24/04/1932	30/07/2006
LM/0281	SHRI.P.L.PEREIRA	MUMBAI	09/11/1919	25/12/2005
LM/0784	SHRI.SHARAD D.AMBE	MUMBAI	17/06/1931	08/08/2005
LM/0790	SHRI.V.S.PENDHARKAR	MUMBAI	20/07/1916	14/08/2004
PM/1378	SHRI.SURESHCHANDRA S.JOSHI	DOMBIVALI	10/01/1933	01/01/2006
PM/1551	SHRI.R.N.TALPADE	MUMBAI	19/11/1933	30/12/2005
PM/1808	SHRI.S.V.KIRTIKAR	MUMBAI	14/02/1935	01/01/2006
PM/3154	SHRI.MADHUSUDAN M.JOGLEKAR	DOMBIVALI (W),	28/05/1948	28/12/2005
LM/0539	SHRI.D.K.GANDHI	MUMBAI	25/02/1919	08/06/2006
PM/1375	SHRI.S.N.KARNIK	MUMBAI	27/12/1937	15/07/2006
PM/3115	SHRI.K.SWAMINATHAN	MUMBAI	18/01/1940	25/07/2006
LM/0479	SHRI.M.K.NAIK	PUNE	14/02/1920	08/08/2006
LM/0070	SHRI.V.S.DANDE	NAGPUR	14/09/1915	14/08/2006
LM/0346	SHRI.K.M.PRABHUNE	PUNE	06/11/1921	03/09/2006
LM/0364	SHRI.A.G.ASWANI	PUNE	23/04/1929	13/09/2006
BM/1318	SHRI.M.Y.SURATKAR	PUNE	18/08/1932	23/08/2006
LM/2428	SHRI.R S BOPALE	MALKAPUR	31/03/1933	19/06/2006
PM/4323	SHRI.MOHAN NARASAPPA KALE	SOLAPUR	02/06/1944	22/08/2006
APM/0233	MRS.ZELAM PRABHAT VAIDYA	MUMBAI	02/03/1924	05/09/2006
APM/1852	MRS.MADHAVI M.JADHAV	RATNAGIRI	10/02/1941	07/06/2002
APM/3371	SHRI.DILIP C.DHURANDHAR	MUMBAI	28/03/1953	06/09/2006
LM/0165	SHRI.M.G.RANE	MUMBAI	16/11/1916	06/07/2006
LM/0472	SHRI.B.G.KOTHE	NAGPUR	27/09/1926	20/08/2006
LM/0606	SHRI.D.R.THENGDI	NAGPUR	15/01/1926	-
LM/0761	SHRI.A.P.TAMBE	THANE DIST.	19/09/1942	10/06/2006
PM/2177	SHRI.M.W.DHARMADHIKARI	YAVATMAL	22/05/1922	29/07/2006
PM/4415	SHRI.SHRIKANT R.NARVEKAR	MUMBAI	26/09/1957	04/06/2006
ABM/0593	SMT.SHOBHA RAGHUNATH KULKARNI	NAGPUR	13/02/1932	26/07/2006
ABM/5396	MRS.MALTI MADHUSUDAN CHAPORKAR	YAVATMAL	11/11/1940	08/09/2006
PM/2073	SHRI.G.V.BHASME	KARAD	30/04/1934	19/08/2006
LM/0897	SHRI.M.K.BODE	MUMBAI	17/08/1928	26/09/2006
PM/1491	SHRI.BHASKAR G.JOSHI	MUMBAI	08/06/1936	03/10/2006
PM/2291	SHRI.R.T.SWAMY	CHENNAI	25/02/1939	28/09/2006
BM/2379	SHRI.Y.B.BELEKAR	KOLHAPUR	09/09/1936	07/09/2006
PM/5637	SHRI.VIJAY KESHAV GIRI	PUNE	10/04/1941	-
PM/1607	SHRI.UTTAMRAO J.JOSHI	AHMEDNAGAR	09/05/1934	22/10/2006
PM/3434	SHRI.ANKUSH SHIVRAM JAGTAP	MUMBAI	15/11/1940	01/09/2006
ALM/0155	MRS LEELA KESHAV THETE	PUNE	24/03/1939	15/10/2006

APM/3695	MRS.GITA BRIJMOHAN PUROHIT	AKOLA	25/10/1949	30/06/2006
PM/5243	SHRI.DATTATRAY SHANKAR BHANDALKAR	MUMBAI	23/06/1943	01/06/2002
FPPM/0439	SMT.RAMABAI GOVIND JAMADAGNI	DOMBIVALI	-	24/10/2006
PM/1061	SMT.ALKA D.JOGALEKAR	MUMBAI	25/08/1939	14/10/2006
LM/0928	SHRI.B.S.TODIWALA	MUMBAI	28/09/1928	20/10/2006
PM/1967	SHRI.S.T.BHATIA	MUMBAI	18/11/1931	12/04/2006
LM/0112	SHRI.J.T.RASQUINHA	MUMBAI	06/04/1920	16/11/2006
LM/0753	SHRI.VINAYAK V.KULKARNI	PUNE	10/01/1930	05/12/2006
PM/1822	SHRI.MOHAN NARAYAN SHEOREY	PUNE	27/10/1934	30/11/2006
PM/4921	SHRI.RAMESH RAJARAM GADO	PUNE	27/10/1945	06/11/2006
PM/4900	SHRI.BAPU GOPAL NAIK	MUMBAI	08/04/1942	28/11/2006
PM/2941	SHRI.HANUMANT P.SINGH	MUMBAI	29/03/1939	29/11/2006
PM/4770	SHRI.NARAYAN VITHAL WADKAR	MUMBAI	28/09/1946	12/04/2006
PM/2949	SHRI.NANDKUMAR YESHWANT THAKUR	MUMBAI	11/06/1939	12/02/2006
LM/0879	SHRI.E.M.PALSETIA	MUMBAI	29/09/1922	16/11/2006
PM/2660	SHRI.JAYAWANT HARIBHAU KOTHARE	MUMBAI	09/06/1938	12/07/2006
PM/0930	SHRI.VITHAL JAGANNATH NERURKAR	DOMBIVALI (E)	13/12/1928	29/10/2006
APM/0969	SHRI.K.L.JAYAWANT	MUMBAI	18/09/1938	06/12/2006
LM/0980	SHRI.MUKUND M.JOSHI	PUNE	17/07/1930	11/12/2006
APM/1290	MRS.LATA JAYANT DABEER	PUNE	21/03/1948	12/12/2006
PM/3894	SHRI.ARVIND KANHAIYALAL GUJRATHI	NANDURBAR	14/02/1945	15/12/2006
PM/0337	SHRI.P.V.GADRE	PUNE	24/02/1925	24/12/2006
PM/3392	SHRI.K.K.V.NAIR	PUNE	18/05/1937	11/12/2006
FPBM/0499	SMT.SHAILA VISHNU JOSHI	MUMBAI	02/11/1939	03/08/2006
APM/1381	MRS.KALINDI D.ANTAPURKAR	NASHIK	29/01/1941	14/12/2006
LM/0262	SHRI.L.G.KALE	PUNE	02/03/1923	23/12/2006
ABM/1865	MRS.RATNAMALA S.WAGH, Asle	SATARA DIST	-	30/10/2003
PM/1202	SHRI.L.A.D.FERNANDES	MUMBAI	05/12/1930	07/01/2007
PM/6240	SHRI.BHASKAR DEORAM PAGARE	DHULE	08/05/1950	19/09/2006
PM/5927	SMT.SHAMA VENKATESH PRABHU	GOA	20/05/1950	12/12/2006
LM/1076	SHRI.SAKHARAM KASHINATH KULKARNI	AMALNER	20/01/1933	28/08/2006
PM/1372	SHRI.N.K.RANDERIA	MUMBAI	18/05/1927	15/01/2007
ABM/0933	MRS.RAJASHREE K.DHURANDHAR	MUMBAI	24/08/1945	21/01/2007
BM/2704	SHRI.ARUN VISHNU DESHPANDE	SATARA	18/10/1943	12/02/2007
LM/0640	SHRI.BHASKAR V.SOLEY	JALGAON	28/09/1926	28/07/2006
PM/4218	SHRI.ANANDRAO YASHWANTRAO GHATGE	KOLHAPUR	19/11/1945	10/01/2007
ABM/4617	MRS.ARUNA BHARAT SHINDE	PUNE	01/11/1955	02/03/2007
FPPM/0266	SMT.PRABHAVATI NARAYAN DATAR	MUMBAI	04/09/1923	02/11/2006
LM/3170	SHRI.DAMJI HIRJI PATEL	MUMBAI	21/04/1931	17/12/2006
PM/3203	SHRI.SATISH DATTATRAY NAKHWA	THANE (W)	05/04/1940	23/12/2006
PM/1497	SHRI.RAVINDRA P.HALDIPUR	THANE (W)	23/10/1933	16/02/2007
PM/7812	SHRI.AVINASH GANESH BHATWADEKAR	THANE (W)	06/06/1946	20/02/2007
PM/6624	SHRI.MANO HAR DHONDU RANE	DOMBIVALI (W)	16/01/1945	22/01/2007
PM/3907	SHRI.MOHANLAL CHUNILAL PANDE	KALYAN	11/12/1943	17/02/2007
BM/1112	SHRI.K.B.PATKAR	MUMBAI	17/06/1933	23/10/2005
LM/0535	SHRI.D.S.KHANVILKAR	MUMBAI	19/11/1922	31/12/2006
BM/1033	SHRI.N.SRINIVASAN	MUMBAI	11/06/1931	01/02/2007
PM/7263	SHRI.GURUNANDAN HOSKOTE	MUMBAI	29/06/1945	13/01/2007
PM/3900	SHRI.MADHUKAR NARAYAN MISTRI	AMALNER	05/10/1943	28/02/2007
PM/6742	SHRI.SHARATCHANDRA Y.LIMAYE	PUNE	30/11/1921	04/04/2007
	SHRI.R.V.PANDIT	PUNE	-	12/01/2007
LM/0962	SHRI.L.T.DATWANI	MUMBAI	03/02/1928	01/12/2006

PM/2269	SHRI.J.C.SHAH	MUMBAI	27/07/1936	25/03/2007
PM/2993	SHRI.STANLEY ANTHONY PREYRA	MUMBAI	25/10/1934	01/06/2006
PM/3507	SHRI.MUKUNDRAO P.LOHAKARE	NAGPUR	21/01/1941	12/02/2007
PM/2863	SHRI.TRIMBAK RAMDAS AKOJWAR	NAGPUR	03/03/1939	11/02/2007
LM/0413	SHRI.R.K.TONGOO	NAGPUR	06/06/1927	14/03/2007
PM/4100	MRS.ARCHANA ARVIND JOSHI	NAGPUR	28/11/1944	04/04/2007
APM/1621	MRS.ALPANA K.HENDRE	MUMBAI	29/11/1944	25/01/2006
LM/0622	SHRI.C.R.BHABHA	MUMBAI	26/08/1924	26/12/2006
PM/1221	SHRI.N.A.FERNANDEZ	MUMBAI	17/07/1933	05/07/2007
ALM/0330	SMT.VIMAL S.RAO	MUMBAI	19/06/1921	05/05/2007
FPPM/0773	SMT.MALINI MADHUKAR DOLE	MUMBAI	07/07/1934	23/04/2007
PM/2505	SHRI.RAMCHANDRA VISHNU MHASKAR	RATNAGIRI	15/02/1947	25/05/2006
FPLM/0219	SMT.TARABAI DATTATRAYA KANADE	PUNE	17/09/1918	04/06/2007
APM/2539	MRS.INDIRA RAMCHANDRA KUKREJA	AKOLA	22/05/1951	25/01/2007

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## पेंशनर्स क्लब, अंधेरी (मुंबई)

स्टेट बँक ऑफ इंडिया पेंशनरांचा मेळावा

"Pensioners Meet"

स्टेट बँक ऑफ इंडिया पेंशनर्स क्लबच्या विद्यमाने व स्टेट बँक, अंधेरी (इस्ट) शाखेने आयोजित केलेला दिनांक १७ एप्रिल २००७ रोजी अंधेरी परिसरातील पेंशनरांचा "Pensioners' Meet" हा कार्यक्रम अंधेरी शाखेमध्ये यशस्वीरित्या संपन्न झाला. ह्या मेळाव्यास जवळ जवळ ८५ च्या वर पेंशनरांनी हजेरी लावली होती. मेळाव्याचे अध्यक्षस्थान अंधेरी शाखेचे उपमहाव्यवस्थापक श्री.एस्.एल्.कुलकर्णी यांनी भूषविले होते. कार्यक्रमाचे प्रमुख पाहुणे म्हणून स्टेट बँकेचे माजी अध्यक्ष श्री.पी.जी.काकोडकर व आपल्या फेडरेशनचे अध्यक्ष श्री.बी.जी.दांडेकर हे आले होते.

ह्या मेळाव्याचे औचित्य साधून श्रीयुत काकोडकर साहेबांचे नुकतेच प्रकाशित झालेले "My 40 years with S.B.I." हे पुस्तक पेंशनरांनी केलेल्या विनंतीचा स्विकार करून, त्यांनी मूळ किंमतीत मुबलक सूट देण्याचे मान्य केले.

सर्व प्रथम प्रास्ताविक भाषणात, अंधेरी (इस्ट) शाखेचे उपमहाव्यवस्थापक, श्री.एस्.एल्.कुलकर्णी यांनी सर्व मान्यवरांचे व जमलेल्या पेंशनरांचे सर्वांच्या वतीने मनःपूर्वक स्वागत केले. तसेच पेंशनर्स क्लबच्या पदाधिकाऱ्याने पाहुण्यांचे पुष्पगुच्छ देऊन स्वागत केले.

श्रीयुत काकोडकर साहेबांनी सत्कारास उत्तर देतांना बँकेच्या कारकिर्दीमधल्या जुन्या आठवणींना उजाळा देत, आपल्या भाषणात कमालीची रंगत आणली. त्यानंतर अंधेरी शाखेतील पेंशनर क्लबचे अध्यक्ष, श्री.व्ही.आर.कुदयाडीनी, ह्या मेळाव्याचे उद्दिष्ट नमूद करून आपल्या भाषणात, काकोडकर साहेबांच्या समवेत घडलेले हलके फुलके किस्से कथन करून

आपल्या खुमासदार शैलीने मनोगत व्यक्त केले. असोसिएशन फेडरेशनचे अध्यक्ष मा.बी.जी.दांडेकर यांनी पेंशनरांच्या समस्यांचा उहापोह करून आपली पेंशन, फॅमिली पेंशन आणि महागाई या सारख्या प्रलंबित मागण्यांवर प्रकाश टाकून, स्टेट बँक पेंशनर्स असोसिएशन कशा रितीने अविरत प्रयत्न करित आहे, हे नमूद केले.

श्रीयुत पी.जी.काकोडकर, श्री.बी.जी.दांडेकर तसेच क्लबचे तळमळीचे कार्यकर्ते श्री.लहू तावडे यांचा मान्यवरांतर्फे श्रीफल व शाल देऊन यथोचित गौरव करण्यात आला.

आभार प्रदर्शन श्री.अनिल बिडये यांनी केले. शेवटी सर्वांना अल्पोपहार देऊन कार्यक्रमाची सांगता झाली.

- माधव नाडकर्णी, अंधेरी

## 'संवाद' प्रतिक्रिया

'संवाद' च्या संपादक मंडळाचे मुद्दाम मी सहर्ष व सविनय आभार मानीत आहे. माझे दोन लेख 'Friendship That Never Ends' हा दिवाळी अंक २००६ तसेच My second Inning : Not out yet' हा एप्रिल २००७ च्या अंकात आपण तत्परतेने प्रसिद्ध केलेत.

निवृत्त झाल्यावर भोवतालच्या समाजासाठी काहीतरी विधायक कार्यआपण करू शकतो, हे एप्रिल २००७ च्या संपादकीयात आपण प्रकर्षाने सांगितलेले आहे. तसेच निवृत्त सभासदांना लिहिण्यासाठी आपण प्रवृत्त केलेत याबद्दल संपादक मंडळीचे आम्ही सर्वजण शतशः आभारी आहोत.

- शशिकांत पराडकर, डोंबिवली

## नागपूर विभागीय उपकेंद्र अकोला येथे स्नेहसंमेलन संपन्न

भारतीय स्टेट बँक पेन्शनर्स असोसिएशनच्या अकोला युनिटचे वार्षिक स्नेहसंमेलन दि. ६ मे २००७ रोजी अकोला येथील बँकेच्या ज्ञानार्जन केंद्रात (Staff Learning Centre) मोठ्या उत्साहाने संपन्न झाले.

कार्यक्रमाच्या अध्यक्षस्थानी नागपूर सब सेंटरचे सेक्रेटरी श्री.जयंतराव वकील उपस्थित होते. तसेच प्रमुख पाहुणे म्हणून ज्ञानार्जन केंद्राचे सहाय्यक महाप्रबंधक यांनी उपस्थित राहून अतिथीपद स्वीकारले. सर्वप्रथम पाहुण्यांचे हस्ते दीप प्रज्वलन करून कार्यक्रमास सुरुवात करण्यात आली. श्री.निळकंठ नागराज, सचिव व जिल्हा संघटक, यांनी प्रास्ताविक भाषणात वर्षभरातील कामाचा आढावा सादर केला व सर्वांच्या बहुमोल सहकाय्यांचे प्रति आभार व्यक्त करून असोसिएशनची आर्थिक स्थिती मजबूत करण्याकरिता देणगी देण्याचे आवाहन केले. श्री.वकील यांनी आपल्या अध्यक्षीय भाषणात संघटनेच्या चालू घडामोडींची विस्तृत माहिती दिली व पेन्शनरांच्या अडचणींचे विवेचन व मार्गदर्शन करून अकोला येथील कार्याबद्दल गौरोवोदगार काढले. श्री.अण्णासाहेब काळे, अध्यक्ष अकोलायांनी समयोचित भाषण केले. या कार्यक्रमास नागपूर येथील श्री.पांढरे व श्री.पिंपळापुरे उपस्थित होते. ह्याच कार्यक्रमात श्री.नंदकिशोरजी तोषणीवाल, सेवानिवृत्त ए.जी.एम. यांची अकोला अर्बन बँकेच्या आर्बीटरेटर पदी (लवाद न्यायाधिश) नियुक्ती झाल्याबद्दल सत्कार करण्यात आला. तसेच श्री.अरूण कुळकर्णी ह्यांची त्याच बँकेवर टेक्निकल डायरेक्टर म्हणून झालेल्या नियुक्तीबद्दल सत्कार करण्यात आला. श्री. विलास देशपांडे हे अकोला एज्युकेशन सोसायटीच्या सचिव पदी तसेच श्री.मुरलीधर सरदेशपांडे ह्यांनी यावर्षी अध्यात्मीक व ज्योतिष-क्षेत्रात केलेल्या योगदानाबद्दल आणि श्री.नरुभाऊ उज्जैनकर यांची महाराष्ट्र-ओ.बी.सी. संघटनेच्या उपाध्यक्षपदी निवड झाल्याबद्दल प्रमुख पाहुण्यांचे हस्ते सत्कार करण्यात आला.

कार्यक्रमात अनेक सहकाऱ्यांनी आपले सांस्कृतिक कार्यक्रम सादर केले. तसेच अकोल्यातील एक गायक व उदयोन्मुख कलाकार श्री.मिलींद चौधरी यांनी सादर केलेल्या टॅक म्युझिक प्रोग्रॅमची व त्यांनी गायिलेल्या जुन्या गाण्यांची सर्वांनी खूपच प्रशंसा केली व सुंदर स्नेहसंमेलन आयोजित केल्याबद्दल स्तुती केली.

कार्यक्रमाचे आभार प्रदर्शन श्री.पानसे यांनी आपल्या खास शैलीत सादर केले. कार्यक्रम यशस्वी करण्यासाठी सर्वश्री

अविनाश देशपांडे, दादा महाजन, शरद देशमुख व शरद यादवडकर आणि बँकेच्या ज्ञानार्जन केंद्रातील अधिकारी व सहकाऱ्यांचे मोलाचे सहकार्य लाभले. कार्यक्रमाचे संचालन ज्येष्ठ सभासद श्री.मदन धिके यांनी उत्कृष्ट केले.

नी.स.नागराज,  
सचिव व जिल्हासंघटक,  
अकोला

## क्रिकेट विश्वचषक २००७ “चारोळी”

### \* पराजय \*

समन्वय, समर्पणाची भावना नाही  
जिद्द, आत्मविश्वास झळकलाच नाही ।  
“टिम इंडियाचं” रक्त कधी तापलंच नाही,  
झुंज झुंजल्याशिवाय ‘सिकंदर’ कोणी होत नाही ॥

### \* आत्मपरीक्षण \*

खेळात कधीकधी पराजय होतो,  
खिलाडू वृत्तीने तो स्वीकारावा ।  
पराजय नेहमीच होत असेल तर,  
आत्मपरीक्षण करून, खेळ सुधारावा ॥

### \* त्वेषानं लढावं \*

जिंकण्यासारखं सुख नाही  
पराजयासारखं दुःख नाही ।  
विजय निरंतर मिळत नसतो ;  
बाजीप्रभूसारखं त्वेषानं लढावं,  
पराजय जिव्हारी बोचत नसतो ॥

### \* कार्यक्षमता \*

क्षमता असेपर्यंत खेळावं  
कार्यक्षम असल्याचं सिद्ध करावं ।  
मान, सन्मानामागे पळू नये,  
नामुष्की होईपर्यंत खेळू नये ॥

### \* स्वेच्छानिवृत्ती विलंब \*

स्वेच्छा निवृत्तीचा निर्णय ऐच्छिक असतो,  
योग्यवेळी, विवेक बुद्धीने घ्यायचा असतो ।  
विलंब करून, प्रतिष्ठा पणाला लावू नये,  
घराची वाट दाखवेपर्यंत, “वाट बघू नये” ।

- पी.बी.भेंडे, पुसद

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### अनुभवाचे बोल - वाढणारे हात

### \* विनोद

१९६० चा काळ असावा. मी बँकेच्या नोकरीस कराड शाखेतून सुरुवात केली. एकटा असल्याने सामाहिक सुट्टीत शनिवार-रविवारी कोल्हापूरस आई-वडिलांकडे जात असे. माझे दर आठवड्यास येणे निश्चित असल्याने, आई जेवण तयार करून वाट पहात बसे. एकदा काही मित्रांचे आग्रहामुळे मी बाहेरून जेवण करून घरी गेलो. मी हॉटेलात जेवण करून आल्याचे समजल्यावर आमच्या आईस फार वाईट वाटले. मी म्हणालो, 'अगं ! घरात काय भात आमटीच खायची. त्यापेक्षा हॉटेलात कसे तीन तीन भाज्या, कोशिंबीर, पापड, स्विट डीश किती गोष्टी व्यवस्थित मिळतात. होईनात कां थोडे पैसे खर्च!' माझे बोलणे ऐकून तिला फार वाईट वाटले. ती म्हणाली, 'बापूराया आपण गरीब माणसे, सणवार सोडून नेहमी तू म्हणतोस तसे साग्र जेवण तयार करणे कसे परवडेल ? तू पानात काय आहे यापेक्षा ते वाढणारे हात कुणाचे आहेत याचा विचार कर. अरे हॉटेलात ऑर्डरप्रमाणे वेटर पदार्थ आपून ठेवणार आणि बील पुढे करणार. तुम्ही खा नाहीतर टाकून उठा. त्याला त्याच्याशी काय कर्तव्य ? घरात आज मी आहे, उद्या तुझी बायको येईल - पानात वाढताना आमचे मन तिथे गुंतलेले असते. तुमच्या पोटात चार घास जास्त गेलेले बघण्यासाठी आमचे डोळे आसुसलेले असतात. आई फार काही बोलली नाही. तिचे पाणावलेले डोळे बोलत होते. नंतर आई ह्यात असेपर्यंत मी कधीही बाहेर जेवून घरी गेलो नाही.

- श्री.विनायक शंकर कुलकर्णी, कोल्हापूर

एकदा एक कवी, श्रोत्याच्या शोधात असताना त्याला एक जुना मित्र रस्त्यात भेटला. त्याला खूप आनंद झाला व त्याला केव्हा एकदा नवीन कविता ऐकवितो असे झाले.

**कवी** - चल तुला एक नवीन कविता ऐकवितो

**मित्र** - येथे रस्त्यात ? चल समोरच्या हॉटेलात बसू. कवीस खूप आनंद झाला. दोघेही हॉटेलात शिरले.

**मित्र** - गड्या, मला खूप भूक लागली आहे व येथले जेवणही उत्तम असते.

**कवी** -ठीक आहे. आपण आधी जेवण उरकून घेवू.

जेवण झाल्यावर....

**मित्र** - "वा ! फारच छान ! आता एक कलकत्ता मसाला पान मागव."

पानही आले.

कवीने कवितेची वही उघडली. ऐक !

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