

SBI PEN. ASSN.'S SAMVAD

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



संवाद

Price ₹ 3/-

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥
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संपादकीय ✍️

प्रिय सभासदमित्रांनो,

सध्या दूरदर्शनवरील कोणतीही मालिका घ्या. त्यामध्ये खलनायकांची एक दोन पात्रे असतात. ह्या खलनायकांचा तडका जेवढा जास्त तेवढी मालिकांच्या टी.आर.पी मध्ये वाढ होत असते. सध्याच्या वर्तमानपत्रांची हीच स्थिती आहे. भ्रष्टाचार, राजकारणातील भानगडी, बलात्कार, दहशतवाद ह्या सर्व नकारात्मक बातम्यांचा सुकाळ प्रत्येक वर्तमानपत्रात दिसतो. हे नकारात्मक जीवनविरोधी विचार, मनाला जरी पटत नसले, तरी ह्या विचारांच्या मायाजालात, नकळत आपण फसत चाललेलो आहोत. मालिका व वर्तमानपत्रातील बातम्यांचा परिणाम, क्षुल्लक सवयी, सुखासीनतेचा हव्यास ह्यातून मानवी जीवन भरकटत चाललेले दिसते. सकाळी उठल्यापासून रात्री झोपेपर्यंत एकच एक चाकोरीबद्ध जीवन आपण जगत आहोत. आपल्या मनात कधीही एखादा ध्येयवादी विचार येत नाही. त्यामुळे संपूर्ण आयुष्यात काहीच बदल होत नाही हीच मोठी क्लेशकारक वस्तुस्थिती आहे.

मानवाला बाह्य विश्वाच्या ह्या नकारात्मक विचारांची पूर्वापार पिढीजात सवयच लागलेली आहे. आज बुद्धीमान माणसे स्वार्थापायी सायबर गुन्ह्यात अडकतात. जीवनात यशस्वी होण्यासाठी केवळ बुद्धीमत्ताच उपयोगी पडत नाही. काही माणसे तर भावनेच्या आहारी जाऊन बलात्कारासारखी नीच कृत्ये करतात. ह्या नकारात्मक विचारांच्या छटा आपणास अनेक प्रकारे सांगता येतील. क्रोध, भय, दुर्गुण, सूड, स्वार्थीपणा, संशय इत्यादी.

ह्याशिवाय स्वतःच्या बुद्धीमत्तेचा गर्व, लालसा, अहंकार आपलेच म्हणणे खरे करणे, स्वतःचेच विचार दामटणे, विद्वत्तेच्या पोकळ बढाया मारणे, मीच श्रेष्ठ, मलाच सर्व कळते, अशी अनंत उदाहरणे देता येतील. नकारात्मक विचाराची माणसे सतत आपल्या आजूबाजूला दिसतात व आपल्यावरही त्याचा परिणाम नकळत होत असतो. खरे पाहता मृत्यू हा जीवनाचा नियम नाही. माणसाच्या पेशी अमर असून माणूस मृत्यूच्या क्षणापर्यंत तरुणच असतो. थोडक्यात तरुण, आबालवृद्ध, सर्व समाज आज नकारात्मक विश्वात अडकलेला आहे. ह्यावर उपाय म्हणजे सकारात्मक विचाराची कास धरणे ही आवश्यक साधनाच आहे. ह्यासाठी आपल्याकडेच काही चांगल्या गोष्टी आहेत त्या अशा प्रेम, आनंद, संतोष, सेवा, आदर, कृतज्ञता इ. निरपेक्ष प्रेमात खरे समाधान आहे. संतोष बहरून येत नाही तर तो आपल्यातच आहे.

आता आपल्या लक्षात येईल की, हे विश्व प्रत्यक्षात विचाराचेच विश्व आहे. आपण कोणता विचार करायचा ह्याचा निर्णय त्याने आपल्यावर टाकलेला आहे. सकारात्मक विचाराने व योग्य कृतीने, पूर्ण यश, आनंद आणि शांती आपल्याला निश्चित आनंदाची वाट दाखवेल व हीच खरी योग्य जाणीव आहे.

शरद शिंगवेकर, पुणे,

९४०५०२६४९२

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@gmail.com

**OUR FEDERATION CASE at
DELHI HIGH COURT-
DEVELOPMENTS
on 10th NOVEMBER 2017**

Our Federation case was taken on the above date at 3 p.m. by Hon'ble Justice Sanjeev Khanna and Naveen Chawla. Our counsel was directed to file the amended W.P. in ten days and 3 weeks time granted for reply. Case stands posted before Deputy Registrar on 23rd December 2017 for confirmation of completion of pleadings.

The matter to come up before the court on 9th January 2018 for hearing. We are also required to mention before Hon'ble Chief Justice for retaining the matter before the same bench.

देणगीसाठी आवाहन

ज्या सभासदांना आत्तापर्यंत पेन्शन अॅरिअर्स मिळाले आहेत अशांपैकी अनेक सभासदांनी आमच्या ऑगस्ट २०१७ च्या 'संवाद' मधील आवाहानानुसार असोसि-एशनला देणग्या दिलेल्या आहेत. अशा सर्व सभासदांचे मनःपूर्वक आभार! अशा सभासदांची नावे 'संवाद' च्या सप्टेंबर, नोव्हेंबरच्या व या अंकात प्रसिद्ध केली आहेत. तसेच त्यानंतर जमा झालेल्या देणगीदारांची नावे पुढील 'संवाद' मधून प्रसिद्ध करण्यात येतील.

उर्वरित सर्व अॅरिअर्स मिळालेल्या सभासदांना, तसेच यापुढेही ज्या सभासदांना अॅरिअर्स मिळतील अशा सर्व सभासदांना आवाहन करण्यात येत आहे की मिळालेल्या अॅरिअर्स रकमेच्या किमान १० टक्के रक्कम असोसिएशनला देणगी म्हणून घावी ही विनंती. ज्यांनी आत्तापर्यंत देणग्या दिल्या आहेत त्यांचे पुनःश्च आभार ।

- सेक्रेटरी

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. 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 branch, Pune, so that we will be able to reconcile the entries and send the receipts. Please cooperate by sending the particulars at the earliest.

Dt. of Credit Ch No. Amount in Rs.

(credited to Association's SB
A/C at
Dattawadi Branch, Pune)

22.09.2017	24443	5000/-
22.09.2017	426957	10,000/-
22.09.2017	350234	10,000/-
26.09.2017	178823	1000/-
27.09.2017	47941	1000/-
01.11.2017	51572	5000/-
01.11.2017	815159	5000/-
03.11.2017	903286	5,500/-
06.11.2017	162210	15,000/-
21.11.2017	929269	5000/-
16.11.2017	747718	2500/-
27.11.2017	805942	5000/-
28.11.2017	177846	5000/-
19.09.2017	948862	10,000/-*
27.09.2017	865969	5000/-*
28.11.2017	--	5000/-*

* 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

(We are publishing hereunder an article published by the SBIPA Chennai Circle in their monthly magazine 'Elders' Voice' with their courtesy. - Secretary)

6th and 8th bipartite retirees - Refixation of Pension

The Government of India has goes its approval to State Bank of India to implement the recommendations made by the five member committee which was constituted to find out the actual position and to make recommendation to remove anomalies if any in pension fixation of SBI retirees. The Committee recommendations were handed over to DFS (Ministry of Finance) in November 2016 and Government took more than 6 months to approve the recommendation (i.e) till 20th April 2017. All pensioners were eagerly awaiting for the Bank's circular about the modification to be made in pension fixation of 5th, 6th, 7th bipartite retirees and the process of implementation. June was passing but the Corporate Centre maintained silence as regards pension refixation, effective date for arrears payment, components to be included to arrive at average salary, whether the arrears would be paid in one or staggered installments etc. Rumors were afloat about the approval by ECCB and issue of circular. We were told that the implementation exercises were going on and at any time would be completed. Though the Government approval came in April 2017, Pension refixation circular on account of removal of anomalies was not released by the Bank.

But unfortunately nobody from Corporate Centre could say when the implementation would be effected. It was during that time the Annual General Body Meeting of SBI was held at Calcutta and all the retired senior executives of the Bank settled at Calcutta were invited to the AGM. In an informal chat the Chairperson told our President that the recommendation of the Committee would be implemented and payment of arrears would also be completed before the end of July, 2017. We expected the relative Circular to be issued by the end of June. But it did not happen.

The payment of arrears started on 14th July 2017 in a most unplanned way. What made the Bank to pay arrears in piece meal in a disorderly order (i.e) the beneficiaries were not identified Circle wise, scale wise, PF No wise, age wise, or in alphabetical order. The earlier information was that the arrears would be paid to around 6000 pensioners per day. So, the exercise was expected to be completed in a week or ten days time. The entire exercise was done at HRMS Mumbai and Circle PPG departments were not involved in the process. But the slow pace of payment disappointed everybody. More than 30% of the eligible pensioners are yet to be paid. Then the payment was stopped abruptly from 18.08.2017. When enquired about the sudden halt, the inadequate particulars, non linking of PAN with the pension drawing account, rain in Mumbai etc were cited as reasons. Thereafter, the stock reply from the Corporate Centre was "under process". Never in the history of our Bank, payments were made in IF is manner.

The committee recommendations were notified in the Gazette of GOI on 4th October 2017. Even after that no circular was issued. No written instructions were sent to circles by the Corporate Centre so far and everyone be it the LHO functionaries or the pensioners or their organization are kept in dark until now.

However arrears calculation sheets were given to the individuals. But a lot of discrepancies were found out even at a cursory glance. The definition of "Substantive Pay" as spelt out in SBI Pension Regulations was not strictly followed while arriving at average basic pay for the 12 months immediately prior to retirement. The definition of "Substantive Pay" was circulated by the Bank. The

exact wordings are reproduced hereunder for the immediate information.

Substantive Salary :

From 01.09.1978 "Salary" or "Substantive Salary" shall include other emoluments or such portion thereof of a member as may for the time being be permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member. Refer Corporate Centre letter No PER/IR/51831 dated 05.12.1983 and Corporate Centre Circular No. PA/CIR/114 dated 03.06.1987

- | | | |
|-----------------|---|---|
| For Officers | - | Basic Pay + PQA + Incremental component of FPA |
| For Award Staff | - | Basic Pay + PQA + Incremental component of FPA + Special Allowance + Special Pay + CCA + Personal pay + Personal Allowance" |

(Page 56 of "codified circular instruction on pension" - issued by PPG Department, Corporate Centre (Mumbai))

The arrears calculation created more anomalies instead of rectification of existing anomalies. There is no explanation from the Government appointed committee or Management. For 6th bipartite it was said to be fixed as 50% of Rs. 8500. What is the sanctify of Rs. 8500? The Government Appointed Committee recommended Pension fixation in the case of 7th bipartite retirees with a ceiling of Rs. 6833 (i.e) 50% of Rs. 13, 666/- upto 30.04.2005 as Rs. 7120/- (i.e) 50% of Rs. 14, 240/- thereafter. What about 8th bipartite retirees?

When the pension for 7th bipartite was fixed at Rs. 6833 for the period 01.11.2002 to 30.04.2005, why 8th bipartite retirees should be fixed for the same period at lesser basic pension of Rs. 4250/- only. Is it not a glaring anomaly? Whatever be the mathematical jugglery of multiplication by 1616 and division by 1684, why atleast the Rs. 6833 was not fixed to 8th bipartite retirees for the period from 01.11.2002 to 30.04.2005?

In our Circle more than 500 regular pensioners and 750 family pensioners are yet to receive these ad hoc arrears. Even if there were errors or shortfalls in the calculations of ad hoc arrears, the same formula could have been adopted for the left out pensioners. Where exactly the problem erupted? Initially, the Corporate Centre wanted the Circle to collect relevant data of eligible pensioners. When all the Circles were burning the midnight oil in forwarding the data, the Corporate Centre collected the required data from CSPPC Kolkatta discarding the data collected by Circles. Now again LHOs have been asked to furnish data with regard to left out eligible pensioners!

One of the arguments by the Bank / Government advocates in support of 40 / 50% formula is that this formula was accepted by the two Federation of staff as well as officers in our Bank, as if the agreement with Federations are more important in law than the fundamental rights guaranteed by the Constitution of India. Assuming, but not accepting that the Bank's argument is valid, why the same yard stick was not followed to arrive at last 12 months average pay of pension as per the bipartite wage settlements reached with the federation to include certain allowances as part of substantive salary.

For all these above aberrations, there is no proper respective either from the Circle or from the Corporate Centre. Yet, our Association / PENFED is making all out efforts to sort out all issues erupted in the above payment of arrears.

!! We wish all our members a 'Happy New Year' !!

(We are publishing a letter No CC 9/ 2017-18 Dt 01.12.2017 sent by our Federation to the DGM, SBI, Corporate Centre, Mumbai, the contents of which are self- explicit. -Secretary)

**MEETING OF FEDERATION OFFICE BEARERS AT MUMBAI WITH BANK
ON INSURANCE SCHME POLICY "B"**

We have to advise that the following office bearers of our Federation have participated at the meeting held on 23rd November 2017 at the Corporate Center, Chaired by Sri S.Adhya , DGM-PM.

Bank represented by

- | | |
|--|---|
| 1) S/s Somnath Adhya-DGM-PM, | 2) K.K.Singh - Assistant General Manager, |
| 3) P.Hemanth Kumar -Asstt Gen Manager, | 4) Chintamani Mulye - Chief Manager, Systems, |

Federation represented by

- | | |
|------------------------------------|--------------------------------|
| 1) S/s S.B.Gokhale-Vice President, | 2).P.K.Pathak-Vice President, |
| 3) A.RameshBabu-General Secretary, | 4) Deepak Kumar Basu-Secretary |

After initial introduction of the participants both from Bank as well as from Federation, Federation submitted a note prepared on matters relating Insurance Scheme & the problems faced by the pensioners. After a brief exchange of views on the subject, the Bank indicated that there will be a hike in the premium as usual as the claim ratio this time also is similar to that of last year with two months to go. In order to arrest this rise in premium for the second year in succession even though the percentage of non- claimants are more causing more concern for everyone, it is suggested to go on the lines of IBA scheme programmed for other Associate and Nationalised Banks pensioners. After detailed deliberations it was decided to retain the present scheme ranging from Rs.1 lac to Rs.25 lacs with the following modifications suggested by Federation subject to final outcome of discussion with 'Ull Co Ltd.' and approval of Bank.

The suggestions are :

- 1) To draw policy for domiciliary and non- domiciliary with different premium retaining the same slab ranging from Rs.1 lac to Rs.25 lacs
- 2) To down size the cost of ailments on the lines of Policy "A" formulated by the bank at the time of renewal of Policy "A" and identification of hospitals accordingly for Tier-I,II, III centres.
- 3) To provide top-up policy for the members opted for non -domiciliary scheme on the lines of IBA scheme formulated for Associate & Nationalised banks.
- 4) Corrections in ID cards issued with wrong names and gender,
- 5) Abnormal delay in reimbursement of bills,
- 6) Problems relating to non- release of buffer at the time of hospitalisation
- 7) Non-provision of availability of balance after payment of each bill.
- 8) De- recognition of hospitals over-night
- 9) Insisting on certification MD qualified doctor on lab reports/pathological reports causing inconvenience to old pensioners/family pensioners.
- 10) The premium in respect of Family pensioners may be borne by the bank in view of the meagre family pension paid to them
- 11) Homeopathy bills, register number of the doctor as well as pharmacy- related problems

Other matters discussed are :

- 1) Speeding up of payment of arrears as early as possible,

- 2) Early payment of arrears of pension to the heirs of family pensioners,
- 3) Structured Meeting before the end of December, 2017,
- 4) Demand loan against pension be provided with an insurance cover to reduce the liability of family pensioners,
- 5) Timely uploading of life certificates to avoid non- payment of pension in the month of February 2018,
- 6) It was brought to the notice of the bank that the SBI pension portal <https://www.sbi.co.in/sbipension/user.htm> was not updated with the circulars for reference to the pensioners in case of need.

We hope that some of the issues will be resolved at the earliest to the satisfaction of aged pensioners.

- General Secretary, Federation of SBI Pen Assns.

युनिट वार्ता - डोंबिवली कल्याण विभाग

दि. १६.११.१७ रोजी वरील विभागातील सर्व निवृत्त सभासदांची वार्षिक सभा डोंबिवली पूर्व शाखेत संध्याकाळी ५ वाजता घेण्यात आली. सभेसाठी श्री. एस्. बी गोखले अध्यक्ष मुंबई सर्कल हे उपस्थित होते. त्याचप्रमाणे मुंबई सबसेक्टरचे उपाध्यक्ष सर्वश्री पुसाळकर, छाब्रिया, बुटाला हेही उपस्थित होते. सभेस अंदाजे १०० सभासद हजर होते. सभेची सुरुवात शाखाधिकारी श्रीमती विजयालक्ष्मी राऊत ह्यांनी सर्वांचे स्वागत करून केली. त्यांनी श्री गोखले ह्यांना पुष्पगुच्छ देऊन सन्मानित केले. असोशिएशनतर्फे शाखाधिकार्यांना पुष्पगुच्छ देऊन सन्मानित करण्यात आले.

श्री. सदाशिव गोखले, अध्यक्ष, ह्यांनी सभेला मार्गदर्शन केले व सर्व नवनवीन घडामोडींची तसेच इन्शुरन्ससंबंधी माहिती दिली. श्री. गोखले ह्यांचे भाषण सर्वांनी एकचित्ताने ऐकले. त्यांचे भाषण इतके सुंदर व समर्पक होते की कोणीही काहीही प्रश्न केले नाहीत.

त्यानंतर श्री. आगरकरांना श्री. गोखले ह्यांच्या हस्ते पेन्शनर्स मित्रमंडळातर्फे मानपत्र देण्यात आले. विशेष उल्लेखनीय म्हणजे श्री. विलास गंधे, सर्कल कार्यवाह, ह्यांनी आई वडिलांच्या नावे दिलेले मानपत्रातील 'वासुदेव गंधे' व आगरकरांच्या वडिलांचे नाव पण 'वासुदेव आगरकर' असल्याने, वडिलांचाच आशीर्वाद लाभला असल्याचे श्री. गोखले यांनी नमूद केले. ह्या उल्लेखाने मलाही खूप भरून आले.

डोंबिवली कल्याण पेन्शनर्स मित्रमंडळातर्फे श्री. आगरकरांच्या हस्ते श्री. गोखले, अध्यक्ष, ह्यांचा शाल व श्रीफळ देऊन सत्कार करण्यात आला.

श्री. आगरकर ह्यांनी सर्व सभासदांना श्री. मुजूमदार (नवनिर्वाचित सचिव) ह्यांना असेच सहकार्य करण्याची विनंती केली कारण ह्याच सभासदांमुळे मला ही मानपत्रे मिळाली आहेत. त्याबद्दल त्यांचे आभार मानण्यात आले. सभा संपण्यापूर्वी गेल्या महिन्यात ज्यांनी रू.५००० किंवा जास्त देणगी असोशिएशनला दिली. त्यांचा श्री. आगरकरांच्या हस्ते सत्कार करण्यात आला. डोंबिवली पूर्व शाखेतर्फे नाश्ता व चहापाण्याची व्यवस्था करण्यात आली होती. सभेसाठी सर्वश्री सतीश शेटी, जमदग्नी, वेचलेकर, बंगाली ह्यांनी खास मेहनत घेतली.

श्री. मुजूमदार ह्यांनी सभेचे सूत्रसंचालन उत्तम प्रकारे केले. आभार प्रदर्शनाने सभेची सांगता झाली.

सुभाष वासुदेव आगरकर
(विभागीय कार्यवाह व खजिनदार)

!! सर्व सभासदांना नवीन वर्षानिमित्त हार्दिक शुभेच्छा !!

(We are publishing hereunder a copy of CBPRO letter dated 03 -11- 2017 about pending issues of Bank retirees addressed to Sh. J.B. Singh, I.A.S., the new Chairman of the IBA. This letter could not be published in the November issue for want of space. - Secretary)

Dated 03.11.2017

Respected Sir,

Pending issues of Bank Pensioners & Retirees

We wish to introduce ourselves as a Coordinating Body of Major Organisations of Retired Bank Employees and Officers including that of State Bank of India, representing more than 400,000 members. We have taken up the following issues with the Government and IBA and request your Good Self to help us by resolving these issues at the earliest. We believe that with your rich and vast administrative experience and also the experience in the banking industry, you will empathise with the cause and grievances of senior bank men by taking proactive steps in this regard.

1. Updation of Pension : Pension scheme in the Banks was finalised in the year 1993, for which the Pension Regulations were formulated in September 1995. Pension Regulation 35(1) dealt with Updation of Basic & Additional Pension in respect of employees who retired between the 1st Day of January 1986 but before the 31st Day of October 1987, as per formula given in appendix 1. The provision of updation of basic and additional Pension - Regulation 35(1) was therefore implemented at the time of introduction of Pension scheme in the Banks.

The Govt. of India amended Regulation 354(1) vide notification in Government Gazette (No.9) dated 1st March 2003 as under :

"Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in appendix-1".

A perusal of original Regulation 35(1) vis a vis amended Regulation 35(1) would show that the restricted application of Updation of Pension in respect of those who retired between 01.01.1986 and 31.10.1987 has been extended to cover all retirees wherever applicable. But the Banks have been denying the benefit of updation to the eligible pensioners who retired after 1.11.1987 for unjustifiable reasons. This has resulted in creating a huge difference as some retired General Managers are drawing lesser pension than that of a senior clerical staff retired recently.

2. Uniform 30% Family Pension without ceiling : Family Pension in Banks is payable at 30%, 20% and 15% of last drawn pay of the deceased Employee/Pensioner with lower percentage being assigned to higher pay. It in effect meant that Family Pensioners of those who retired as officers would get the lowest 15% of last drawn pay that too with a specified ceiling on the amount of Basic Pension which effectively translated into a mere 7% to 10% of last drawn pay. Such a meagre amount like Rs.4000/- is to make the mockery of the concept of Family Pension which is nowhere near the minimum amount determined by the Govt. for sustenance. This distortion was corrected by the Govt. and RBI by fixing Family Pension uniformly at 30% of pay. Regulation 56 of the Banks Pension Regulations provides for the similar treatment to Bank Family Pensioners and it calls for a favourable consideration to rationalise family pension rate.

3. Uniform 100% DA Neutralization : After the introduction of 100% DA neutralization in lieu of tapering DA by the Central Govt. during the revision under 5th Pay Commission (1996), Banks too introduced uniform 100% DA neutralization from 2005 but made it applicable to only those who retired on or after 01.11.2002 despite there being no mention in the bipartite settlement about such artificial and unconstitutional classification based on the date of retirement.

4. Medical Insurance : After prolonged representations, the Government vide F.NO. 14/7/92-IR (Vol-II) Dated 24th February 2012 advised IBA to formulate a uniform Medical Insurance Scheme for both serving and retired employees. The IBA in the last (10th) Bipartite Settlement introduced Medical Insurance Schemes for both serving and retired employees but created discrimination with regard to payment of insurance premium by bearing it in case of serving employees and forcing the retired employees to pay the premium through their nose. This discriminatory treatment has robbed the retired employees of Banking Industry by as large a sum as Rs.40,804/- for the renewal of their medical insurance due on 01.11.2017. It is in contrast to free Medical Facilities extended to senior level bankers viz., CMD/MD/CEO/EDs after retirement and hence our demand for similar medical facilities to rest of the retired Bank Employees.

It is intriguing that the premium for a cover of Rs. 4 lacs was Rs. 7500/- in 2015 with OPD facility, it was enhanced to Rs. 20010/- in 2016 and this year it has been enhanced to Rs.36998/-. With the facility of super top up policy of Rs.5.00 lacs, the total premium comes to Rs.40804/-. We are at a loss to understand as to who negotiates the premium for such a large group of bank retirees or the insurance company is allowed full freedom to exploit the retirees. The penetrating pricing in 2015 and arbitrary steep rise in subsequent years is nothing but exploiting a helpless community of bank retirees. Hence the request for the premium to be borne by the banks in case of retirees too in terms of Government communication which was devoid of any advice about the premium to be paid by the retirees.

5. Pension to left out Compulsorily Retired Officers : The Hon'ble Supreme Court in case of compulsorily retired officers of Andhra Bank has allowed second pension option. Since the Hon'ble Supreme Court has its jurisdiction all over the country, the compulsorily retired officers in other banks should also be extended similar benefit as a good gesture. We request that the Government/IBA as good employer should accept our request as it has been upheld by the highest court in case of similarly placed officers especially when the number of such deprived officers is hardly 1,200 only for the entire banking industry.

6. Pension for Resignees : IBA advised the bank to extend second option to the petitioners only in case of Vijaya Bank instead of giving benefits to similarly placed resignees who have put in more than 20 years service in other banks. We feel that the other helpless resignees should be compelled to litigate on the legality of an issue which is already settled by the Hon'ble Supreme Court. There are about 4000 resignees in the entire banking industry and the cost implications are insignificant.

7. Reckoning of Special Allowance component for Pension : A Special Allowance was introduced as a part of pay in the last Bi-Partite settlement. This allowance was attracting Dearness Allowance but was excluded for the purpose of computing pension and calculating gratuity. It is important to note that in the case of LIC of India, the similar special allowance is treated at par with the grade pay of government employees and the same is also reckoned for terminal benefits including Pension & Gratuity.

In view of these facts that special allowance components of Bank Employees & Officers should also be treated as a part of pay for the purpose computing pension and calculating gratuity.

We shall be grateful to you for early resolution of these long pending issues of the Pensioners/Retirees.

With respectful regards,

Yours faithfully,

A. Ramesh Babu K.V. Acharya
Joint Conveners

(We are publishing Bank's e-Circular No.: CDO/P & HRD PM/65/2017 - 18 Dated: Wed 6 Dec 2017 for the information of the Members. As mentioned in this circular **the Eligible Family Pensioners and the legal heirs of the eligible Deceased Pensioners from the 5, 6, and 7th Bipartite are requested to please contact the Pension paying Branches for completion of the formalities so that payment of arrears can be made to them by completing the required formalities)**

**SBI EMPLOYEES' PENSION FUND (AMENDMENT) REGULATIONS, 2017
AMENDMENT TO THE SBI EMPLOYEES' PENSION FUND REGULATIONS 2014
REVISION IN PENSION**

Amendments have been made in the 'State Bank of India Employees' Pension Fund Regulations 2014' vide the 'State Bank of India Employees' Pension Fund (Amendment) Regulations, 2017'. The Notification has been published in the Part III Section 4 of 'the Gazette of India' dated 4th October, 2017.

2. Consequent upon these amendments to the Pension Fund Regulations, pension have been revised for the members of the fund as specified hereunder and shall be computed as per the revised/ newly added provisos to the Regulations till further amendments in this regard :

- I. The maximum amount of pension shall be increased for the members who retired on or after the 1st November, 1987 from rupees two thousand four hundred per month to rupees three thousand seven hundred seventyfive per month.
- II. The maximum amount of pension shall be increased for the members who retired or retire on or after the 1st November, 1992 (Award Staff) or the 1st July 1993 (Supervising Staff), instead of 1st November, 1993, from rupees two thousand four hundred per month to rupees four thousand two hundred fifty per month.
- III. With effect from the 1st November, 1997 (Award Staff) or the 1st April, 1998 (Supervising Staff), the maximum amount of pension for the members who retired or retire drawing substantive salary in the Pay Scales effective from the 1st November, 1997 (Award Staff) or the 1st April, 1998 (Supervising Staff), for the pay up to Rs. 14240 p.m. shall be computed at 50% of the pay and where the pay is above Rs. 14240 p.m. be computed at 40% of the pay. The payment of pension, for the period between 1.11.1997/ 1.4.1998 to 30.4.2005, shall be made by arriving at the corresponding stage by dividing the average basic pay by 1684 and multiplying it by 1616, subject to a minimum of Rs. 6833/for 40% slab (=half of Rs. 14240/ multiplied by 1616 and divided by 1684), and thereafter, as computed subject to minimum of Rs. 7120/- for 40% slab.

3. Revision of pension and payment of arrears for regular pensioners is to be done centrally through HRMS. The data/ information required for calculation of revised pension and arrears will be collated by the PPG department of Circles and sent to HRMS department for calculation. No pension revision or arrear calculation has to be done at the branch level.

4. In respect of deceased pensioners where lifetime arrears are to be paid, such payments should be made to the legal heirs of the deceased pensioner, after completion of formalities/ procedure details in the 'Scheme of Settlement of Claims without Legal Representation Balances held in the Account(s) of Deceased Constituents'.

- a) In cases where family pension is being paid, list of deceased pensioner eligible for payment of lifetime arrears along with the calculation of payable amount will be sent to the respective

circles, who in turn will advise the respective branches. The branches will approach the family pensioner for submission of claims by the legal heir, and after completion of formalities as per Bank's extant instructions, will settle the claim by debit to their Local Head Office. The Local Head Office will raise debit on a consolidated basis on Central Accounts Office, Kolkata at fortnightly intervals.

- b) In respect of those deceased pensioners where family pension is also not being paid, arrears will be calculated by the PPG Department at the respective circles as and when claims are submitted by the legal heir. After completion of formalities as per Bank's extant instructions, the branch will settle the claim by debit to their Local Head Office. The Local head office will raise debit on a consolidated basis on Central Accounts Office, Kolkata at fortnightly intervals.

5. Dearness Relief on pension shall be at the same rate as is applicable in the industry. The existing and amended regulations have been set out as 'Annexure'.

6. Please arrange to bring the contents of this circular to the knowledge of all concerned.

Yours faithfully,

Dy. Managing Director & Corporate Development Officer

(Annexure to this circular has not been printed by us. Members can see the Annexure on our website)

अभिनंदनीय

आपले पुणे येथील एक ज्येष्ठ सभासद श्री.शशिकांत नावडीकर (वय ८२ वर्षे) हे एक हरहुन्नरी व्यक्तिमत्व आहे. विशेषतः कला क्षेत्रात रस आहे. ते 'नखचित्रे' उत्तम काढतात. तसेच त्यांनी आत्तापर्यंत अनेक कलाकृती, विशेषतः मिनिअचर मॉडेलस तयार केली आहेत व अनेक दिग्गजांकडून वाहवा मिळवली आहे. पुणे येथील 'इंडियन मेडिकल असोसिएशन'च्या बिल्डिंगचे मॉडेल बनवून त्यांनी आय.एम.ए.च्या सेक्रेटरीकडे सुपूर्द केले. ते सेक्रेटरींनी आय.एम.ए.च्या हॉलमध्ये त्यांच्या सभासदांसाठी कायम स्वरूपी भिंतीवरील स्टॅंडवर प्रदर्शित ठेवले आहे. एवढेच नाही तर आय.एम.ए.च्या नुकत्याच झालेल्या कॉन्फरन्समध्ये श्री.नावडीकर यांचा रु.५,०००/- देऊन आय.एम.ए.च्या अध्यक्षाने हस्ते हार्दिक सत्कारही केला. याबद्दल श्री.नावडीकर यांचे असोसिएशनतर्फे अभिनंदन. त्यांनी केलेल्या मॉडेलचा फोटो खाली दिला आहे.

- सेक्रेटरी



पेन्शन थकबाकी : फॅमिली पेन्शनर्स व दिवंगत पेन्शनर्सच्या वारसासाठी महत्त्वाची सूचना

आम्ही ऑक्टोबर २०१७ च्या 'संवाद'मध्ये पान ४ वर दिलेल्या माहितीप्रमाणे वरील बाबत आपल्या बँकेने नुकतेच २ सक्युलर्स प्रसिद्ध केली असून ती आम्ही याच अंकात प्रसिद्ध करित आहोत. सक्युलर नं. CDO / P & HRD / PM / 65 / 2017-18 Dt. 6 December 2017 मधील परिच्छेद 4 (a) and (b) मध्ये दिल्याप्रमाणे जे पेन्शनर्स सध्या हयात नाहीत पण थकबाकी मिळण्यास पात्र होते, अशा सर्वांची नावे व थकबाकीची रक्कम इ. माहिती पेन्शन अदा करणाऱ्या शाखेकडे, मुंबई स्थानीय प्रधान कार्यालयातर्फे [P.P.G. Dept] कळविण्यात येणार आहे. तेव्हा कृपया फॅमिली पेन्शनर्स व ज्या केसेसमध्ये हयात नसलेले पेन्शनर्स थकबाकीसाठी पात्र आहेत, अशांचे वारसदार यांनी आपल्या पेन्शन अदा करणाऱ्या शाखेत जाऊन आपले नाव (दिवंगत पेन्शनरचे) थकबाकी मिळणाऱ्यांच्या यादीत आहे का हे पहावे. नाव असल्यास, थकबाकीची रक्कम, कोणती कागदपत्रे घ्यायची ते व त्यास लागणारी स्टॅम्प ड्युटी इ. माहिती त्या शाखेकडून देण्यात येईल. ही सर्व कागदपत्रे योग्यप्रकारे दिल्यावर थकबाकीची रक्कम अदा करण्यात येईल.

थकबाकीस पात्र असणाऱ्या पेन्शनर्सचीच नावे यादीत असणार आहेत. याची कृपया नोंद घ्यावी.

- सेक्रेटरी

(We are publishing hereunder Bank's e-Circular No.NBG/S^P-DECEASED/5/2017-18 dt.2nd November 2017 regarding payment of Arrears of Deceased retirees of 5th, 6th, & 7th Bipartite to their spouses (i.e.Family pensioners). Bank has given the procedure to be followed by branches while making payment of arrears to family pensioners in this respect. - **Secretary**)

**SETTLEMENT OF CLAIMS WITHOUT LEGAL REPRESENTATION IN RESPECT OF
BALANCES HELD IN THE ACCOUNT(S) OF DECEASED CONSTITUENTS
MEASURES FOR AVOIDING CUSTOMER COMPLAINTS**

Please refer to e-Circular No.- NBG/S&P-SP/10/2014-15 dated 17/11/2014, issued with a view to simplifying the procedure relating to disposal of balances held in deceased constituent's accounts without production of legal representation.

2. The guidelines laid down vide above mentioned circular are to be strictly complied by all branches in letter and spirit. The instructions regarding documents to be obtained from Claimant(s) are reiterated hereunder :

- (A) If the amount claimed (i.e. Total Balance+ Interest) is up to Rs 5.00 lakhs :-
- a) Photocopy of the Death Certificate (Original shall be verified by the Bank)
 - b) KYC documents of the legal heir(s).
 - c) Account details of the Claimant(s), if available.
 - d) Revised Claim Form duly filled and signed by the Claimant(s) other than those who have signed the Letter of Disclaimer.
 - e) The Declaration in the Revised Claim Form regarding the legal heirs of the deceased is to be signed by
 - i) One Independent person well known to the family of the deceased but unconnected with it and acceptable to the Bank OR
 - ii) By any account holder (KYC complied) of the Bank known to the family of the deceased but unconnected with it OR
 - iii) By any Govt. Official whose signature is verifiable by the Bank.
 - f) Stamped Letter of Indemnity from the Claimant(s).
 - g) Letter of Disclaimer (if applicable)
- (B) If the amount claimed (i.e. Total Balance+ Interest) exceeds Rs 5.00 lakhs :-
- a) Photocopy of the Death Certificate (Original shall be verified by the Bank)
 - b) KYC documents of the legal heir(s).
 - c) Account details of the Claimant(s), if available.
 - d) Revised Claim Form duly filled and signed by the Claimant(s) other than those who have signed the Letter of Disclaimer.
 - e) Declaration in the Claim Form regarding the legal heirs of the deceased has to be sworn as an Affidavit before the Judicial Magistrate or Notary Public as per the format COS-539 (Annexure-B) as under :
 - i) By one Independent person well known to the family of the deceased but unconnected with it and acceptable to the Bank OR
 - ii) By any account holder (KYC complied) of the Bank known to the family of the deceased but unconnected with it OR
 - iii) By any Govt. Official whose signature is verifiable by the Bank.
 - f) Stamped Letter of Indemnity from the Claimant(s) plus one Surety good for the amount OR two Sureties jointly good for the amount. Any legal heir(s) who has signed the

Letter of Disclaimer in favour of other legal heir(s) may stand as surety if he/she is independently good for the amount of claim.

- g) Details of Sureties (with proof) for compilation of the Opinion Report on Sureties (as per Annexure-I)
- h) Letter of Disclaimer (If Applicable)

3. For ease of understanding of the instructions laid down in the above mentioned circular, a flow chart of the process of claim settlement in respect of account(s) of deceased constituents is annexed (Annexure-A).

4. It is observed that despite these instructions, legal heirs of the deceased customers occasionally face problems in settlement of claims, which in turn leads to filing of complaints against Bank before various forums including litigation in courts. Recently, the Hon'ble District Court, Saket, New Delhi in their order dated 06/06/2017, has observed that "Despite the order of this court and circular No. DBR.CO.Leg. No. 8399/090.7.007/2016-17 dated 18/01/2017 issued by RBI, several branches of SBI are failing to comply with guidelines with regard to settlement of deceased claim and legal heirs of deceased are harassed and made to run from pillar to post".

5. In order to avoid such instances/ customer complaints, it has been decided to introduce the following measures :

- a. Every application for settlement of account(s) of a deceased constituent received at the branch should be duly acknowledged. If the documents are incomplete/not in order or the claim is rejected, the same should be duly recorded along with reasons thereof, under advice to the Claimants and a copy of the communication should also be endorsed to the Controller. The Controller shall examine the reasons in the light of Bank's extant instructions and appropriately guide/instruct the branches, wherever felt necessary.
- b. Circles to designate a Scale III/IV officer under the DGM (PBBU) at LHO, who is well versed with all the guidelines of the Bank regarding settlement of account(s) of deceased constituent, as a Nodal Officer to - (i) monitor the implementation of Bank's guidelines in the matter and (ii) clarify the doubts of the branch/ operating staff. The contact number/email address of the Nodal Officer should be circulated to all the AOs/RBOs/Branches of the Circle.
- c. For the convenience of customers, the details/ process of settlement of claims without legal representation in respect of account(s) of deceased constituents, the specimen of prescribed forms as well as an updated FAQ for easy understanding have been uploaded on Bank's website (www.sbi.co.in), which should be given wide publicity by operating units.
- d. Nomination in accounts makes the settlement of claims in respect of deceased accounts a quick and hassle free process. As such, branches should endeavour to promote nominations in all new/existing accounts. PBBU Department to advise all the branches to follow its instructions on nomination issued vide Master Circular on Savings Bank and Master Circular on Term Deposits and monitor the position on an ongoing basis so as to bring maximum number of accounts into nomination fold.

6. All other instructions contained in the above mentioned circular (NBG/S&PSP/10/2014-15 dated 17/11/2014) remain unchanged.

7. Please bring the contents of the circular to the knowledge of all Branches/Offices under your control.

Yours faithfully,

(Prashant Kumar)

Dy. Managing Director & Corporate Development Officer

(Annexures to this circular have not been printed by us. Members can see the Annexures on our website)

Unit Varta - Mumbai Zonal Sub-Centre

Shri.R.S.Rajiwadekar, Principal Secretary, Mumbai ZSC has advised that the Managing Committee of the Mumbai Zonal Sub-Centre at its meeting held on the 13th December 2017 has decided to hold **the 31st Annual General Meeting of our Association's Mumbai Zonal Sub-Centre on Friday the 23rd February, 2018 at 11.00 a.m. at Shri Shivaji Mandir (Natya Gruha), Opp. Plaza Theatre, N.C. Kelkar Path, Dadar (W), Mumbai 400028.**

He also advised that 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 Rajiwadekar further advised that Biennial Elections of the Office Bearers of Mumbai ZSC, for the period from 01.01.2018 to 31.01.2020 will also be held on the 23rd February 2018 during the AGM. The elections will be held by raising of hands in the meeting if more than one member wishes to contest for the same post.

Post	No. of Posts	Area
1. President	1	
2. Vice President	1	
3. Principal Secretary	1	
4. Treasurer	1	
5. Secretary	1	
6. District Secretary	1	Colaba to Parel/Elphistan Road/Dadar
7. District Secretary (Ladies)	1	
8. District Secretary	1	Hiranandani/Ghodbunder Road/Vasant Vihar
9. District Secretary	1	Linking Rd & Goregaon (E &W) Vile Parle, Andheri (E & W)
10. District Secretary	1	Malad to Dahisar (E & W)
11. District Secretary	1	Mira Road to Dahanu Road
12. District Secretary	1	Thane Municipal Corporation
13. District Secretary	1	Part of Thane District (Dombivli to Badlapur, Bhiwandi, etc.
14. District Secretary	1	Navi Mumbai & Raigad District
15. District Secretary	1	Nashik District
16. District Secretary	1	Powai, Sakinaka, Marol Cargo, SEEPZ, Kanjur Marg, Vikhroli (W)
17. District Secretary	1	Mulund to Sion

Note : Nomination forms should be sent to Shri S.V. Dandekar, 402, Vishnu Kunj, R.B. Luman Marg, Prashant Nagar, Naupada Police Station Lane, Naupada (Thane) 400602.

In the said Meeting various other matters were also discussed.

Date:13.12.2017

Thane

R.S. Rajiwadekar
Principal Secretary
Mumbai Zonal Sub-Centre

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

Form of nomination paper for election to the post of Members of the Managing Committee of the State Bank of India Pensioners' Association Mumbai Zonal Sub-Centre, Mumbai for the period from 1.1.2018 to 31.01.2020)

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 Secunder : _____

Signature of the Proposer

Signature of the Secunder

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, Mumbai Zonal Sub-Centre _____ If I am elected to the said post.

Place :

Date :

(Signature of the Candidate)



वेदना मात्र अपार!



नका तोडू हो कधी, जीवनी बंधने चार
सहजी ती येतील तोडता, वेदना मात्र अपार!
प्रथम जपा विश्वासाला, सामर्थ्य जाणती ज्ञाते
अतूट अशा विश्वासाने 'विश्वास' जिंकता येते
कराल घात जर स्वार्थापोटी, भासेल सुखी संसार
क्षणभंगुर पण ठरेल सारे, वेदना मात्र अपार!॥१॥
नात्यालाही जपा जीवनी, असो मैत्री वा रक्ताचे
येईल धावून प्राण रक्षिण्या, तुमचे आणि आप्ताचे
कलहाने वा दुराभिमाने, कराल जर का वार
क्षणिक तोष वाटेल मनाला, वेदना मात्र अपार!॥२॥

निष्ठापूर्वक सदैव जागा, दिल्या-घेतल्या वचना
अमर जाहले श्रीरामप्रभू त्यागून आपुल्या वतना
'प्राण जाए पर वचन न जाए' असू द्या हा निर्धार
वचनभंग जो करेल त्याला वेदना मात्र अपार!॥३॥
हृदय मिळू द्या हृदयाला, जपा मनाचे बंध
आयुष्याचे होईल सोने, दरवळेल सुगंध
स्वीकारा नित तडजोडीला, नका ताणू कधी फार
हृदय तोडिता दोन्ही जीवांना, वेदना मात्र अपार!॥४॥

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१७

गोविंद करमरकर
मो. ८८०५९५९८२४

(We are publishing hereunder Bank's letter to the Federation, the contents of which are self-explicit. Members are requested to follow this procedure of renewal of their Insurance policy. -Secretary)

Date: Dec 14, 2017

Subject : ROLLOUT OF MEDICLAIM SCHEME THROUGH HRMS PORTAL

Bank is in process of rolling out new procedure for applying to Mediclaim Policy by retirees through HRMS Portal from 1st week of January, 2018. The facility will be available to pensioners by using their User Id and Password. Circles / Zonal Offices are requested to inform pensioners / Branches in advance regarding the procedure to be adopted for membership of the Mediclaim Policy.

Procedure : On logging into HRMS, a link "Apply for membership of Mediclaim" will appear on the screen. On clicking on the link, member will be allowed to fill the application form (some information which is already with the Bank like PF Index no., Date of Birth etc. will be populated automatically. Once required information is provided by the member, system will ask for payment of premium from member's Pension Account as per the selected plan. Premium will be debited from member's Pension Account after 5.00 pm on the same day (in one batch for all enrolments of the day). After confirmation of successful payment of premium, member can download submitted application form containing receipt for premium paid.

Roll Out : As the existing Mediclaim Policy is scheduled to be renewed on 16.01.2018, we are trying to roll out the enrolment facility w.e.f. 1st January, 2018 through HRMS Portal. Once facility is rolled out, existing procedure of applying through REMBS Portal will no longer function and will be withdrawn.

Precautions : Manual deposit of premium in Corporate Centre's account will not be required in the new system as the enrolment and payment of premium will stand integrated.

No manual transaction will be permitted in Corporate Centre's account unless approved by CC. Pensioners should be advised to keep their HRMS User Ids functional for smooth and timely membership.

Assistant General Manager (PPG), SBI, Corporate Centre, Mumbai

(In this regard on 15.12.2017, our federation have requested the bank to keep the new arrangement as an alternative facility for those who are acquainted with online transaction and the rest might be allowed to enroll / renew policy as per the prevailing system under REMBS portal. The bank's decision is awaited. - Secretary)

प्रतिसाद

ऑक्टोबर २०१७ चा 'संवाद' दिवाळी अंक मी परगावी असल्याने उशीरा मिळाला. छोटासा परंतु विविधतेने नटलेला हा अंक संपूर्ण वाचल्याशिवाय हातातून सुटेचना. माहितीपूर्ण पत्रकाबरोबरच श्री. वसंत धुपकरांच्या 'कटकटीने बराच विरंगुळा मिळून मन सुखावले. श्री. लळिंगकर यांच्या 'रुडका कलान' ब्रॅचच्या प्रत्यक्ष अनुभवाने तेथील परिस्थिती पाहून अंगावर शहारे आले. सौ. माधुरी वरूडकरांच्या 'तो आणि ती' ने सद्यस्थितीतील अनेक पेन्शनरांचे ते जगत असलेले वास्तव -जीवन डोळ्यासमोरून गेले. आणि सर्वात जास्त आकर्षण वाटले ते श्री. विलास गंधे (मुख्य सचिव) यांचे सोलापूर युनिटचे वास्तववादी दर्शन सान्या महाराष्ट्राला झाले. खरोखरच सर्व ३६ जिल्ह्यातील असोसिएशनच्या कार्यावर त्यांची नजर असतेच. सोलापूरच्या श्री. तम्मा पाटील व त्यांच्या सहकान्यांनी केलेल्या कार्याचे सुयोग्य कौतुक त्यांनी केले त्यामुळे कार्यकर्त्यांचा उत्साह द्विगुणित झाला. या उत्तम दिवाळी अंकाबद्दल सर्व लेखक, कवि, चुटकेपटु व संपादकीय मंडळास धन्यवाद.

दत्तात्रय बेंद्रे, सोलापूर

(We are publishing hereunder a letter dt.8-12-2017 addressed to the Convener of UFBU by CBPRO)

**Issues Relating to Pensioners and Retirees
Negotiation with IBA**

We wish to invite your attention to the Record Note dated 25.05.2015 signed by IBA with the representatives of UFBU. We mention the issues contained in the said Record Note for your ready reference :

1. LFC and Hospitalisation reimbursement should be extended to Retired Bank Employees/ Officers.
2. Revision in the rates of Family Pension on the same lines of the Central Government/RBI Scheme.
3. Extending Dearness Relief at 100% Compensation to all Pre-November 2002 Pensioners as in the case of post November 2002 Retirees.
4. Upgrading the Basic Pension of all the Pensioners at the common and uniformed index of 4440 points.
5. Updation of Pension for all the existing Pensioners and Family pensioners.
6. Periodical updation/improvement in Pension along with Wage Revision of in-service Employees on the lines of Central Government.
7. Uniform percentage of allocation from Welfare Fund towards Schemes pertaining to Retirees.

It may be appreciated that there was categorical and solemn assurance by IBA on the issue of revision of Family Pension rates and 100% Dearness Relief to pre November 2002 Pensioners. Similarly the issue of upgrading the Basic Pension of all the Pensioners at the common and uniformed index at 4440 points was to be examined by IBA with regard to its cost implication and sustainability of Member Banks.

The views of IBA on all the above issues notwithstanding, the very existence of Record Note stands a mute testimony to the fact that all these issues are negotiable with IBA by UFBU. In this backdrop, the contention of IBA that issues like 100% DA and updation are sub-judice due to litigation is illegitimate and unacceptable as the parties to the dispute in the Court do not include any of the constituents of UFBU. Moreover none of the Courts in the country has issued any order restraining IBA from resolving these issues outside the Court by mutual discussion with UFBU. We therefore reiterate our firm belief that IBA is duty bound to settle all the pending issues pertaining to Retirees. It is pertinent to mention that every serving employee/officer is bound to retire and post superannuation benefits do form part of their service conditions. Hence it is wrong on the part of IBA to show their oblivion and escapist attitude at this juncture.

As is well known, IBA has not provided any official platform or mechanism to the Organisations of Retirees to discuss and settle the issues pertaining to Retirees. Under these circumstances the UFBU is the sole body to negotiate with IBA for resolution of all the issues pertaining to the Retirees. We therefore earnestly request all the constituents of UFBU to reiterate their locus standi and endeavour to resolve all the pending issues of Pensioners and Retirees.

We also wish to inform you that all the above issues have also been taken up by us with the Government of India (DFS) and IBA separately and the same are being pursued by us on a regular basis. With the vibrant leadership of UFBU, we are very confident that IBA will come around and resolve the issues.

Kindly do the needful at your end.

List of members who have given Donations for 'LEGAL FUND' on receipt of arrears
(Kindly refer to the earlier list printed in 'Samvad' for November 2017)

We are thankful to the following members & request others to Donate for Legal Fund

Amravati Z.S.C.

MR.W.A.KURHEKAR	15000
MR.S.D.RATNAPARKHI	11551
MR.R.H.SHAH	11500
MR.V.V.TIDKE	11001
MR.VASANT G.CHANDURKAR	11000
MR.J.T.BHANDAKKAR	10000
MR.B.A.CHAUDHARI	10000
MR.K.N.DESHMUKH	10000
MR.V.L.DESHPANDE	10000
MR.UMESH DHOK	10000
MR.V.D.GHODEGAONKAR	10000
MR.G.D.JOSHI	10000
MR.S.M.KADWADKAR	10000
MR.M.J.KHOND	10000
MR.R.S.PATRE	10000
MR.M.N.WAIKAL	10000
A WELLWISHER	10000
MR.MUKUND KALE	7500
MR.R.S.WANKHADE	6521
MR.S.P.DHARME	5891
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MR.R.V.DHAWDE	5001
MR.P.M.JOSHI	5001
MR.R.L.KUKREJA	5001
MR.V.V.MULE	5001
MR.A.Y.CHARBHAI	5000
MR.R.M.DALAL	5000
MR.A.R.DESHMUKH	5000
MR.S.M.DESHPANDE	5000
MR.A.P.DESHPANDE	5000
MR.M.S.GAHANE	5000
MR.A.GAIKWAD	5000
MR.U.V.INAMDAR	5000
MR.A.P.JOSHI	5000
MR.R.S.KAWALE	5000
MR.W.E.KOLHATKAR	5000
MR.S.V.KULKARNI	5000
MR.V.L.MEHTA	5000
MR.M.S.MHASKE	5000
MR.D.R.PURANKAR	5000
MR.P.T.RAJA	5000
MR.M.B.RANADE	5000
MR.T.K.RITHE	5000
MR.S.T.SAHASRABUDHE	5000
MR.A.B.SAKALE	5000
MR.P.R.SARPATWAR	5000
MR.T.M.SHRIMAL	5000

MR.R.P.TARALKAR	5000
MR.Y.M.WAGHMARE	5000
MR.B.H.WALLAMWAR	5000

Aurangabad Z.S.C.

MR.NARAYAN NERKAR	15000
MR.MURLIDHAR BHANGALE	10001
MR.BAJIRAO TAYADE	10001
MR.DATTARAY BAVISKAR	10000
MR.M.T.BHAVSAR	10000
MR.PRALHAD CHAUDHARI	10000
MR.ARVIND KULKARNI	10000
MR.UMAKANT KULKARNI	10000
MR.JANARDAN PATHAK	10000
MR.SAHEBRAO PATIL	10000
MR.RAVISHANKAR RAJHANS	10000
MR.VASANT REMBOTKAR	10000
MR.GOKULDAS SURANA	10000
MR.SUMANGAL WANI	10000
MR.BHAGWAT ZOPE	10000
MR.RAVINDRA PATIL	7000
MR.YASHWANT PENDSE	7000
MR.PRITHVIRAJ SINGH	5001
MR.S.C.AGRAWAL	5000
MR.V.A.ASODKAR	5000
MR.R.N.BAGUL	5000
MR.B.J.BHONDAWE	5000
MR.S.R.CHAUDHARI	5000
MR.R.V.DESHPANDE	5000
MR.A.K.JOSHI	5000
MR.G.B.KASOR	5000
MR.S.B.KULKARNI	5000
MR.P.R.KULKARNI	5000
MR.S.B.MALPURE	5000
MR.P.M.MUJAWDER	5000
MR.PRALHAD PATIL	5000
MR.G.E.RAHURIKAR	5000
MR.A.B.SAOJI(A'bad)	5000
MR.SURESH SARAF	5000
MR.H.M.SIRSAT	5000
MR.R.N.SUGANDHI	5000
MR.G.A.THOMBARE	5000
MR.D.B.WAGH	5000

Mumbai Z.S.C.

MR.CHANDRAKANT SARNAIK	30001
MR.ASHOK DESAI	20000
MR.SURESH G.DANDEKAR	15000
MR.BALWANT JOSHI	12000

MR.NARENDRA Y.PATIL	11500	MR.VINOD SHUKLA	10000
MR.MADHUKAR RANE	11111	MR.AJAY SULE	10000
MR.JAYVANT POWALE	11001	MR.N.R.VARTAK	10000
MR.VINAYAK R.JOSHI	11000	MR.NATHAN VASKAR	10000
SMT.MANISHA PAI	11000	MISS NEELA VYAVAHARKAR	10000
A WELLWISHER	11000	SMT.ANURADHA JOSHI	8001
A WELLWISHER	11000	MR.SUBHASH G.SALVE	7511
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MR.R.V.KATARNIKAR	10111	SMT.SHUBHADA BHIDE	7001
MR.SHRIPAD C.DESHPANDE	10101	SMT.ANJALI A.KARNIK	7000
MR.CHANDRAKANT FADNIS	10101	SMT.SHRADDHA SHAH	7000
MR.N.S.HANJANKAR	10101	SMT.SAMPADA WAGLE	7000
MR.V.G.KADAM	10100	SMT.JENNIE BILLIMORIA	6000
MR.T.NAIR	10001	MR.R.PAREIRA	6000
MR.VINOD RANDIVE	10001	SMT.ARATI SONAVDEKAR	6000
MR.SUDHAKAR AGARKAR	10000	MR.DEVIDAS JOSHI	5100
MR.B.M.AMALSAWDA	10000	MR.R.R.JOSHI	5001
MR.RAMESH BAGAL	10000	MR.ANIL RANE	5001
SMT.KATY K.BAMJI	10000	MR.S.VAIDYANATHAN	5001
MR.Y.J.BEDEKAR	10000	SMT.SULABHAAROSKAR	5000
MR.BENJAMIN	10000	SMT.BANKAR	5000
MR.KHURSHID BHADA	10000	MR.ANAND BHANDEKAR	5000
SMT.NOSHIR BHADA	10000	MR.SUBODH BHATWADEKAR	5000
MR.JAYANT BHENDE	10000	SMT.CLARA D'SOUZA	5000
MR.MANO HAR CHONKAR	10000	MR.SURESH DESAI	5000
MR.HERBERT A.COATES	10000	MR.H.M.ELAVIA	5000
MR.ARUNKUMAR DESHPANDE	10000	SMT.SUDHA GADKARI	5000
MR.S.B.GOKHALE	10000	SMT.SNEHLATA S.GADRE	5000
MR.N.GOVINDAN	10000	MRS.MANIK V.GHULE	5000
MR.SAM J.HILLOO	10000	MR.RASHMIKANT GOSALIA	5000
SMT.SHUBHA JOSHI	10000	MR.RAVINDRA HATTIKUDUR	5000
MR.S.R.JOSHI	10000	MR.P.JOSEPH	5000
MR.VIJAY W.JOSHI	10000	MR.VASANT KANHERE	5000
MR.RAVINDRA KALLIANPUR	10000	MR.ASHOK KARKHANIS	5000
IN MEMORY OF MRS.KALLIANPUR	5000	SMT.VIJAYA KARVE	5000
MR.SUDHIR KARAMBE	10000	MR.SUHAS KASHIKAR	5000
MR.VASANT KARVE	10000	MR.BALKRISHNA KULKARNI	5000
V.P.MAHAJAN	10000	MR.VASANT K.MAMGHADI	5000
MR.ROHINTON MANDWIWALA	10000	MR.H.P.MHATRE	5000
MR.DINKAR MHATRE	10000	MR.SHANKAR PAGAR	5000
SMT.LAJWANTI MIRCHANDANI	10000	MR.B.G.PAWAR	5000
MR.HARISH CHANDRA MISHRA	10000	SMT.KANCHAN C.PHATAK	5000
MR.PANDURANG Y.NAIK	10000	SMT.MEENA L.PUROHIT	5000
MR.SHASHIKANT PARADKAR	10000	SMT.JAYASHRI V.SATWIK	5000
MR.V.A.PATIL	10000	SMT.SUREKHA S.SAWANT	5000
MR.AJIT PATKAR	10000	MR.GANESH PRASAD SHARMA	5000
MR.SURESH PATKAR	10000	MR.AVINASH SHENDR	5000
MR.U.V.PURAO	10000	SMT.REKHA SULE	5000
MR.R.S.RAJIWDEKAR	10000	MR.NISHIKANT TAMHANKAR	5000
MR.DEENATH SALIAN	10000	MR.A.P.TARE	5000
MR.MANO HAR SAWANT	10000	SMT.MASUMA M.H.UKANI	5000
MR.S.N.SHINTRE	10000	MR.RANGNATH VAIDYA	5000
MR.S.B.SHIRWADKAR	10000	SMT.SUNITA M.VARTAK	5000
		MR.SHARAD VENGURLEKAR	5000

Nagpur Z.S.C.

MR. CHAURIKAR	11000
MR. VINOD DAVID	10000
MR. RATANLAL VYAS	10000
MR. ASHOK ZADE	5001
MR. JAIGOPAL BAKHRU	5000
MR. N.B. DESHPANDE	5000
SMT. VAISHALI GADKARI	5000
MR. P.P. KANETKAR	5000
SMT. PDMA KULKARNI	5000
MR. CHANDRASHEKHAR PANT	5000
MR. S.R. PANCHVATIKAR	5000
MR. MUKUNDLAL SAIGAL	5000
MR. C.N. VAZIRANI	5000

Panaji (Goa) Z.S.C.

MR. D.T. KARPURKAR	10110
MR. N.H. PAI DESAI	10001
MR. SRINIWAS PRABHUDESAI	10001
MR. KISHOR MARATHE	10001
SMT. SHANTA AIYAR	10000
MR. THEODOMIRO FERNANDES	10000
MR. VILAS N. KAMAT	10000
MR. ULHAS KOSAMBI	10000
MR. RAMAKANT G. NAYAK	10000
SMT. MIRA NERURKAR	10000
MR. MAHADEO PALANG	10000
MR. SHASHIKANT G. PRABHU	10000
MR. ULHAS D. RAIKAR	10000
MR. NARAYAN RAJADHYAKSH	10000
MR. SHRIVALLABH SHELDENKAR	10000
MR. ARUN S. TORASKAR	10000
MR. SHIVAJI K. TAWADE	7200
MR. SOMA B. GURAV	6050
MR. JAIPRAKASH K. NIMANKAR	5650
MR. CHANDJEE J. RANE	5400
MR. HIPOLITO CABRAL	5000
SMT. MARIA TEREZA CABRAL	5000
MR. SHIVRAM M. MANJREKAR	5000
MR. MURARI B. PARAB	5000
MR. VINAYAK J. RANE	5000
MR. GANESH SALELKAR	5000

Pune Z.S.C.

A WELLWISHER	23000
MR. AMBADAS R. KADAM	20000
MR. CHINTAMAN V. ASNIKAR	15000
MR. S.B. MENTE	15000
MR. SHRIKANT PUROHIT	15000
MR. VITTHAL RABADE	15000
MR. V.D. UPADHYE	15000
MR. V.D. MARATHE	12000
MR. M.B. ARADHYE	10000

MR. SHRIKRISHNA CHANDRACHUD	10000
MR. RAMCHANDRA DANDEKAR	10000
MR. GOPALKRISHNA DAYAL	10000
MR. SHRIKRISHNA DESHMUKH	10000
MR. HEMCHANDRA GHATPANDE	10000
MR. JAYANT G. JOGLEKAR	10000
MR. SHRIPAD K. JOSHI	10000
MR. VIJAY R. JOSHI	10000
MR. ASHOK KASHIKAR	10000
MR. GANGADHAR T. KOTKAR	10000
MR. SHYAM KULKARNI	10000
MR. VILAS NIMBOLKAR	10000
MR. YASHWANT OGALE	10000
MR. NARAYAN P. PANSE	10000
MR. N. G. PATWARDHAN	10000
MR. SUHAS PETHE	10000
SMT. SARITA PITRE	10000
MR. MADHUSUDAN RASTE	10000
SMT. SHAKUNTALA S. RAUT	10000
MR. RAMESHCHANDRA SHAH	10000
MR. VITTHAL VAVHAL	10000
MR. VAMAN G. MARATHE	7000
SMT. BHARATI YEDKE	7000
MR. SHRIKANT B. KULKARNI	6000
MR. NISAR ANSARI	5000
MR. K. BALKRISHNAN	5000
MR. DATTATRAY T. BENDRE	5000
MR. SIDRAM S. BUDHE	5000
MR. PRABHAKAR DEGAONKAR	5000
MR. MOHANIRAJ DESHMUKH	5000
MR. V. G. DESHPANDE	5000
MR. S. M. DESHPANDE	5000
MR. PRAMOD DEVI	5000
MR. SHESHGIRI GALGALI	5000
MR. MOHAN JADHAV	5000
MR. VIJAY JOGLEKAR	5000
MR. RAMCHANDRA D. JOSHI	5000
MR. LAXMAN V. JOSHI	5000
SMT. NEELA S. KALE	5000
MR. ANIL KHADILKAR	5000
MR. SHARAD G. KHER	5000
MR. AVINASH S. KULKARNI	5000
MR. V.R. KUMBHOJKAR	5000
MR. VILAS LANJEKAR	5000
MR. VISHNU NANDURKAR	5000
MR. CHANDRASHEKHAR NIRANTAR	5000
SMT. RAJASHRI OAK	5000
MR. VIJAY PANDIT	5000
MR. MAHADEO R. PATIL	5000
MR. GULAB SHAIKH	5000
MR. VIJAYKUMAR SHETH	5000
MR. UTTAM SURVASE	5000
MR. VISHWANATH VECHALEKAR	5000
MR. ARJUN WAGHMARE	5000

युनिटवार्ता : - नाशिक युनिट

नाशिक युनिटचा वार्षिक मेळावा दि. १९/११/२०१७ रोजी वैराज कलादालन येथे संपन्न झाला. मेळाव्यास साधारणपणे २०० प्रतिनिधी उपस्थित होते. या मेळाव्याचे अध्यक्षस्थान आपले सर्कल प्रेसिडेंट श्री. एस.बी. गोखले साहेब यांनी भूषविले. तसेच आपले व्हाईस प्रेसिडेंट श्री. साहेबराव देसाई हे प्रमुख पाहुणे म्हणून उपस्थित होते. मुंबईचे श्री. राजीवडेकर, श्री. छाब्रिया, श्री. पुसाळकर व धुळ्याचे श्री. शरद शिंपी हे अन्य पाहुणे मेळाव्यास उपस्थित होते. सर्कलचे जनरल सेक्रेटरी श्री. गंधे साहेब येऊ न शकल्यामुळे त्यांनी फोनवर शुभेच्छा कळविल्या. आपले असोसिएशनचे संस्थापक कै. ल. ना. पाबळकर यांच्या फोटोस श्री. गोखले साहेबांनी हार घालून आदरांजली वाहिली. तसेच दिवंगत सभासदांना श्रद्धांजली, वयाची ७५ पूर्ण झालेल्या सभासदांचा

सत्कार, नविन सभासदांचे स्वागत, इ. कार्यक्रमानंतर युनिटचे सेक्रेटरी श्री. सोपान गडाख यांनी वार्षिक जमाखर्च सभेपुढे मांडला. त्यास सभेने एकमताने मंजूरी दिली. सभासदांनी विचारलेल्या विविध प्रश्नांना श्री. गोखले साहेब व श्री. देसाई साहेब यांनी समपर्क उत्तरे दिली. त्यामुळे सभासदांचे समाधान झाले. आपल्या अध्यक्षीय भाषणात श्री. गोखले साहेबांनी ५, ६ व ७ च्या वेतन कराराची पेन्शन थकबाकी मिळण्यासाठी असोसिएशनने केलेले प्रयत्न व त्या संबंधी सर्व विषयांसंबंधी सविस्तर माहिती उपस्थितांना करून दिली. श्री. महाबळ यांनी सूत्र संचालन केले. हा मेळावा यशस्वी करण्यासाठी श्री. भिमसिंग ठाकूर व कार्यकारिणी मंडळातील सर्व सभासदांनी विशेष परिश्रम घेतले. सामुदायिक राष्ट्रगीत व त्यानंतर अल्पोपहार याने कार्यक्रमाची सांगता झाली.

भिमसिंग ठाकूर, सभासद स. मॅ. कमिटी

पुस्तक परिचय

जाऊ देवाचिया गावा

श्री. दत्तात्रय उमाळकर ह्यांनी 'जाऊ देवाचिया गावा' हा ग्रंथ भक्तीरसपूर्ण लिहिला आहे. घराण्याची आध्यात्मिक परंपरा व त्यांना लाभलेला गुरूंचा सहवास तसेच त्यांना गुरूकडून मिळालेली दीक्षा ह्यामुळे हा ग्रंथ परिपूर्ण झाला आहे.

ह्या ग्रंथाच्या पूर्वार्धात विश्वव्यापक परब्रह्म परमेश्वराचे वर्णन अनेक उदाहरणे देऊन केले आहे. 'जिकडे पाहे तिकडे आहे ! दिशाद्रुम भरलेला आहे' अथवा कांदा मुळा भाजी, अवघी विठाई माझी' ह्या सारख्या ओव्यांनी ह्या ग्रंथाला प्रसन्नता लाभलेली आहे. थोडक्यात परमेश्वर सर्वत्र आहे, एकाच वेळी सर्व ठिकाणी आहे, तो सर्व शक्तिमान आहे, सर्व सामर्थ्य संपन्न आहे, त्याचबरोबर तो सर्वज्ञानी आहे तो सर्व जाणतो, त्याला सर्वांचे ज्ञान झालेले आहे, हे श्री. उमाळकरांनी स्पष्ट केले आहे. ह्या ग्रंथाचा उत्तरार्ध भक्तीरसाच्या वैभवाने भरला आहे. भक्त प्रल्हाद, बिभीषण, मिराबाई, भक्त कुर्मदास, सुरदास अशा अनेक संतांची चरित्रे थोडक्यात लिहून श्री. उमाळकरांनी परमेश्वराला आळविले आहे.

श्री. उमाळकरांनी ह्या ग्रंथांद्वारे सर्वसामान्य साधकांना 'जाऊ देवाचिया गावा' हा परमेश्वराकडे जाण्याचा योग्य मार्ग दाखविला आहे.

वरील सर्व दृष्टीकोनातून विचार केल्यास हा ग्रंथ परिपूर्ण आहे. ह्याबद्दल श्री. उमाळकरांचे अभिनंदन. भविष्यातील त्यांच्या लेखन, कार्यास शुभेच्छा.

संपर्क : श्री. उमाळकर मो. नं. : ९६८९४५३१२६

शरद शिंगवेकर, पुणे, ९४०५०२६४१२



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थकलेल्या पायांना होणाऱ्या वेदना

या वयातही मी सहन करीत असतो, ॥१॥

ओहोटीस गेलेला तो दुःखी सागर

अमावस्येच्या काळोखात हरवलेली चंद्रकोर

त्या गच्च काळोखात वाकलेले माड

निसर्गाच्या या आगळ्या रूपाने

मी भयकंपीत होतो - ॥२॥

माया-मोहाच्या चिखलात मी बुडून गेलो पार

व्यर्थ सुरवाच्या जाळ्यांमध्ये अडकून बसले माझे पाय

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सामोरे जावयाचे सामर्थ्य

मागतो देवा, उभा राहूनी, तुझ्या दारात. ॥३॥

६२
१७

दिलीप रेडकर, मुंबई, दूरध्वनी : २८७०५६१३

नागपूर येथील विशेष सर्वसाधारण सभेचा वृत्तांत

आपल्या 'संवाद' मासिकाच्या ऑक्टोबर २०१७ च्या अंकात माहिती दिल्याप्रमाणे आपल्या संघटनेची विशेष सर्वसाधारण सभा दि. २६ नोव्हेंबर २०१७ रोजी नागपूर येथे घेण्यात आली. औरंगाबाद येथे दि. १७ सप्टेंबर २०१७ रोजी ४३ व्या वार्षिक सर्वसाधारण सभेआधी आपल्या संघटनेने एक विशेष सर्वसाधारण सभा घेतली होती. त्या सभेमध्ये आपल्या संघटनेचे 'मेमोरँडम ऑफ असोसिएशन व रूल्स अँड रेग्युलेशन्स' यामध्ये केलेले अनेक सुधारीत बदल सर्व सभासदांनी एकमताने मंजूर केले. या सुधारीत बदलांच्या अधिकृत संमतीसाठी नागपूर येथे विशेष सर्वसाधारण सभेचे आयोजन करण्यात आले.

२) सभा सकाळी ९.३० वाजता सुरु होणार होती पण पुरेशा कोरम अभावी सभा नियमाप्रमाणे अर्धा तास तहकूब करावी लागली. नंतर बरोबर १० वाजता सभेस सुरुवात झाली. व्यासपीठावर श्री. एस्.बी. गोखले, सर्कल असोसिएशन व आजच्या सभेचे अध्यक्ष, श्री. विलास गंधे, सर्कल सेक्रेटरी, श्री. साहेबराव देसाई, अध्यक्ष औरंगाबाद झो.स.सें., श्री. अविनाश निमदेव, अध्यक्ष, अमरावती झो.स.सें., श्री. मोहिंदरसिंग साहनी, अध्यक्ष, नागपूर झो.स.सें., श्री. चंद्रकांत कुलकर्णी, अध्यक्ष, पुणे झो.स.सें. स्थानापन्न झाल्यावर नागपूर झो.स.सें. तर्फे सर्वांचे पुष्पगुच्छ देऊन स्वागत करण्यात आले. श्री. भास्कर देशपांडे, सचिव, अहमदनगर जिल्हा यांनी सूत्रसंचालन केले.

३) श्री. विलास गंधे, सर्कल सेक्रेटरी, यांनी सर्व उपस्थितांचे स्वागत करून सभेस प्रारंभ केला. श्री. गंधे यांनी आपल्या संघटनेचे 'मेमोरँडम ऑफ असोसिएशन व रूल्स अँड रेग्युलेशन्स' यामध्ये १९९६ सालानंतर बदल झालेला नसल्याची माहिती दिली. काही बदल २००३ मध्ये केले होते पण त्यांचा योग्य तो पाठपुरावा वेळोवेळी न झाल्याने असिस्टंट चॅरिटी कमिशनर, पुणे यांचेकडून त्यास मान्यता मिळवायची राहून गेली व त्यामुळे आपली त्याबद्दलची केस तशीच प्रलंबित राहिली. त्यानंतर बराच काळ गेला व या नियमात पुन्हा बदल करणे अपरिहार्य झाले असल्याचे सांगितले. याबद्दलची सर्व कारणे श्री. गंधे यांनी विषद केली. त्याचप्रमाणे संघटनेमधील निवडणुकांसाठी वेगळे 'इलेक्शन रूल्स' पण तयार केल्याचे त्यांनी सांगितले. या दोन्ही विषयावर काही सभासदांनी बरीच चर्चा केल्यावर 'मेमोरँडम ऑफ असोसिएशन व रूल्स अँड रेग्युलेशन्स' मध्ये सुचविलेले सर्व बदल, नवीन तयार केलेले सर्व नियम तसेच निवडणुकीबद्दलचे केलेले सर्व नियम सभासदांनी औरंगाबादच्या सभेत एकमताने मंजूर केले. ह्या सर्व बदलांची दि. १७ सप्टेंबरच्या

औरंगाबाद येथील सभेत मान्यता मिळालेली सुधारित पुस्तिका तसेच या आधीच्या 'मेमोरँडम ऑफ असोसिएशन व रूल्स अँड रेग्युलेशन' ची पुस्तिका सभासदांच्या माहितीसाठी सभेच्या आधी प्रत्येक सभासदास पुन्हा देण्यात आल्यात.

४) श्री. विलास गंधे यांनी खाली नमूद केलेल्या महत्वाच्या बदलांची माहिती सभासदांना विषद केली.

- i) स्टेट बँकेच्या ७ असोसिएट बँका स्टेट बँकेत विलीन झाल्यामुळे त्या बँकांच्या पेन्शनरांना सभासद करून घेणे.
- ii) सभासदांचे फक्त तीनच प्रकार ठेवणे.
- iii) सभासदांची वर्गणी रु. १०००/- ची वाढवून रु. २०००/- करणे.
- iv) 'संवाद' मासिकासाठी रु. १०००/- वर्गणी घेणे.
- v) दर ३ वर्षांनी, सभासद वर्गणी व संवादची वर्गणी १०% नी वाढविणे. (मूळ रकमेवर)
- vi) सभासदांची माहिती इलेक्ट्रॉनिक रूपात ठेवणे.
- vii) सेक्रेटरीचे पदनाम 'जनरल सेक्रेटरी' व 'जॉईंट सेक्रेटरीचे' पदनाम सेक्रेटरी करणे.
- viii) जनरल सेक्रेटरीच्या/ सेक्रेटरीच्या/ ट्रेझररच्या आर्थिक अधिकारात वाढ.
- IX) सर्कल मॅनेजिंग कमिटीच्या अधिकाराची व्याप्ती वाढविणे.
- X) इलेक्शन रूल्स नवीनच करणे.

श्री. गंधे यांनी सर्व सभासदांना आवाहन केले की नवीन पुस्तिकेत दिलेल्या बदलांबाबत कोणास काही सूचना, बदल अथवा आक्षेप असल्यास सांगावे/ नमूद करावे.

सर्व सभासदांनी नवीन पुस्तिकेत समाविष्ट केलेल्या सुधारीत 'मेमोरँडम ऑफ असोसिएशन व रूल्स अँड रेग्युलेशन' यांना एकमताने अधिकृत संमती दिली. या संमतीबद्दल श्री. विलास गंधे यांनी सर्व सभासदांचे विशेष आभार मानले. त्याचप्रमाणे सर्वश्री मोहिंदरसिंग साहनी, अध्यक्ष, नागपूर झो.स.सें. यांचे व त्यांच्या सर्व सहकार्यांचे या सभेचे उत्कृष्टपणे आयोजन केल्याबद्दल सर्कल असोसिएशनतर्फे मनःपूर्वक आभार मानले. सभेची सांगता श्री. भास्कर देशपांडे यांच्या आभार प्रदर्शनाने झाली.

विलास गंधे, सचिव

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जीवन			
अर्थ आहे जीवनाला		सदैव पाऊस ठसे	॥२॥
जे वाटे हवेसे		मानवाची हीच गत हो	
उपेक्षाही होते तयाची		करिती त्याचे बांधव	
जधि होतसे नकोसे	॥६॥	जराजर्जर तो होई तेव्हा	
भुरळ पाडी अपुल्या मनाला		नसते त्याची आठव	
फूल जेव्हा उमललेले		विस्मृतीत तो जाई जेव्हा	
फेकुनी देतो त्या पुष्पाला		उपयोग कुणा नसे	॥३॥
पाहुनी सुकलेले		होई बाजूला करूनी स्वकार्या	
वापरूनीया घेतो त्यासी		फलअपेक्षा कधी न धरणे	
आधी पुरेसे	॥११॥	हेच आहे जीवन मनुजा	
मिळे महत्त्व उदबत्तीला		तू जाण सुझपणे	
जेव्हा जळत राहते		नको करू तू विचार यावर	
पूर्ण जळता राख तियेची		जडेल तुजला पिसे	॥४॥
मातीत मिळून जाते			
त्या मातीतची उठती अपुले		१३ १७	सौ. उज्ज्वल ब्रह्मांडकर

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

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