

स्टेट बँक ऑफ इंडिया पेंशनर्स असोसिएशन (मुंबई सर्कल), पुणे
ह्यांची वृहत्पत्रिका



संवाद

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥

सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

वर्ष पहिले

अंक दुसरा

जून २००८

(June - 2008)

ATTENTION

Notice of Annual General Meeting of State Bank of India Pensioners' Association
Notice of Annual General Meeting of SBI Pensioners' Association (Mumbai Circle), Pune to be held at PUNE on Friday the 1st August 2008 is printed on Page No.3. **Please note that no separate Notice of the AGM will be sent to the members.** - Secretary

कृपया इकडे लक्ष द्यावे

असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस वार्षिक सर्वसाधारण सभा शुक्रवार दि. १ ऑगस्ट २००८ रोजी पुणे येथे होणार आहे. त्याची नोटीस पान क्र. ३ वर छापली आहे. सभेची वेगळी नोटीस पाठविली जाणार नाही याची कृपया नोंद घ्यावी. - सेक्रेटरी

संपादकीय

सभासद बंधु भगिनी,

जून महिना म्हटले की, उन्हाचे चटके कमी झालेले असतात, सर्व सामान्य नागरीक सुखावतात. पाऊस कधी सुरू होणार यासंबंधी निरनिराळ्या बातम्या प्रसृत होतात. सर्वांचे डोळे आकाशाकडे लागलेले असतात. पण प्रत्येकाचा आकाशाकडे बघण्याचा दृष्टीकोन वेगळा असतो. सामान्य शेतकऱ्याच्या मनांत निरनिराळ्या विचारांचे ढग जमू लागतात. यंदा पाऊस चांगला पडणार का ? का हलकावणी देणार ? कर्जाचे ओझे कमी होईल का ? का अतिवृष्टीने पिकांचे नुकसान होणार ? याच दृष्टीने त्याचे आकाशाकडे डोळे लागलेले असतात. लहान मुले पावसात होड्या सोडण्यास, गारा वेचण्यास, तरुण तरुणी पावसाची पहिली सर अंगावर झेलण्यास उत्सुक, यामुळे त्यांचे डोळे आकाशाकडे लागलेले असतात. इतर लहान मुलांचे आपल्या नातवंडांबरोबर पावसात भिजणे, बागडणे, हुंदडणे पाहून आजी आजोबा सुखावतात व मनातून आनंदाने ओलेचिंब होतात.

पण एकदा पावसाने थैमान, रौद्र रूप धारण केले की ढगांचा गडगडाट त्यातच घनघोर वादळ, वीजेचा कडकडाट, मोठमोठ्या वृक्षांची जमिनीवर लोळण, नद्यांना महापूर, गरीबांच्या झोपड्या, घरांची पडझड, कित्येक वेळा माणसांचे, गुरांचे बळी. एरवी स्वच्छ निरभ्र शांत आकाश, पौषिमिच्या दिवशी असंख्य तारकांच्या गर्दीत पूर्ण चंद्राचे सुखद दर्शन घडवणारे आकाश ते हेच का, असा संभ्रम मनात निर्माण होतो. मग तेच आकाश आपल्याला सप्तरंगी, विलोभनीय इंद्रधनुष्याची भेट घडवते. इंद्रधनुष्य म्हणजे घनघोर

वादळानंतर आकाशाने केलेली एक प्रकारे क्षमा याचनाच असते.

आपणा सर्वांच्याच जीवनात अशी वादळे, अडचणींचे डोंगर, हृदय हेलावणारे, मन दिडमुख करणारे प्रसंग आले असतील. आपण त्यांना समर्थपणे तोंड देऊन, ही वादळे शमवून टाकली असतील आणि जीवनातील आनंदाच्या समाधानाच्या सप्तरंगी इंद्रधनुष्याचे साक्षीदार झाले असणार यात तिळमात्र शंका नाही.

याच संदर्भात एक विचार मनात वीजेसारखा चमकून जातो. आपले काही सभासद असे आहेत की जे आज प्रकृती अस्वस्थामुळे, शारिरीक व्याधीमुळे घराबाहेर पडू शकत नाहीत. त्यामुळे आकाशातील विलोभनीय सप्तरंगी इंद्रधनुष्याच्या दर्शनाचा आनंद ते घेऊ शकत नाहीत. अशा सभासदांची माहिती काढून, त्यांच्या घरी जसे जमेल तसे जाऊन त्यांची विचारपूस करून त्यांच्याशी 'संवाद' साधून त्यांच्या मनात आनंदाची, समाधानाची फुलबाग फुलवू या. त्यांच्यासाठी ते सप्तरंगी इंद्रधनुष्याचे दर्शनच ठरू शकेल यात शंका नाही.

'संवाद' चा मे २००८ चा अंक मिळाल्यावर त्यावरील 'वर्ष पहिले अंक पहिला' असे वाचल्यावर आपणास नक्कीच आश्चर्य वाटले असणार, यात शंका नाही. 'संवाद' चे आपले चवथे वर्ष चालू होते. मग एकाएकी असा बदल कसा झाला, असा प्रश्नही सभासद वाचकांना पडला असणार. काही तांत्रिक अडचणीमुळे व अन्य काही सूचनांचे पालन करणे आवश्यक ठरल्याने हा बदल करणे क्रमप्राप्त होते, याची सर्व सभासदांनी नोंद घ्यावी.

- प्रभाकर गुपचूप

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

Nagpur Zonal Sub-Centre

Notice of the Special General Body Meeting for
conducting Biennial Elections for 2008-2010

Notice of the Special General Body Meeting of the Nagpur ZSC is hereby given to conduct the Biennial Elections of Nagpur Zonal Sub-Centre by the Election Committee for the period 2008-09 & 2009-10 for the various posts as mentioned in the letter No.EC/1 dated 15th May 2008 issued by Shri.P.M.Narkar, Chairman, Election Committee. This meeting will be held on Sunday the 13th July 2008 at 3.00 p.m. in the premises of Nagpur Zonal Office (in the Parking lot) and the Agenda of the meeting will be as under.

- 1) To conduct the Biennial Elections of Nagpur ZSC for 2008-2010 by the Election Committee formed for the purpose.
- 2) Any other matter with the permission of the Chair.

All the members of the Nagpur Zonal Sub-Centre (comprising 11 Districts) are requested to attend the Special General Body Meeting and co-operate to conduct the Biennial Elections smoothly. The meeting is expected to be concluded by 5 p.m.

- **R.N.Lalingkar, Secretary**

Note : The Ballot Papers with the names of the contestants for the various posts, for which more than one nominations have been received, will be printed and distributed to all the present members in the meeting for exercising their votes. The counting of votes will be done in the meeting itself and the results will be declared thereafter. The names of the newly elected members of the entire Managing Committee of the Nagpur ZSC will be declared in the meeting. If the quorum is found to be insufficient at 3.00 p.m., the meeting will stand adjourned and the adjourned meeting will be started after half an hour (i.e. at 3.30 p.m.) with the quorum of the present members and the decisions taken in the meeting will be binding on all the members of the Nagpur ZSC. Election Committee has informed us that all the nominations received upto 15th June 2008 are valid and elections will be held for the following posts due to receipt of more than one nominations. (1) President (2) Vice-President (3) Secretary (4) Jt.Secretary (5) Treasurer & (6) 4 Posts of Managing Committee Members for Nagpur Dist.

- **Secretary**

स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन
(मुंबई सर्कल), पुणे

नागपूर झोनल सब-सेंटर

२००८-२०१० च्या द्वैवार्षिक निवडणुकांसाठी - विशेष
सर्वसाधारण सभेची नोटीस

नागपूर झोनल सब-सेंटरच्या २००८-१० या कालावधीसाठीच्या, पदाधिकार्यांच्या द्वैवार्षिक निवडणुका घेण्यासाठी, विशेष नियुक्त निवडणूक समितीने, त्यांच्या दि. १५ मे ०८ च्या पत्र क्र.इसी/१ मध्ये नमूद केल्याप्रमाणे, नागपूर झोनल सब-सेंटरच्या सर्व सभासदांसाठी नोटीस जारी केली आहे. त्याप्रमाणे वरील द्वैवार्षिक निवडणूक, ही रविवार दि. १३ जुलै २००८ रोजी दुपारी ३.०० वाजता नागपूर झोनल ऑफिसच्या इमारतीमधील पार्किंगच्या जागेत बोलावलेल्या, नागपूर झोनल सब-सेंटरच्या विशेष सर्वसाधारण सभेत घेणार आहे. या सभेत खालील कामकाज होईल.

- १) विशेष समितीमार्फत नागपूर झोनल सब-सेंटरच्या द्वैवार्षिक निवडणुका घेणे.
- २) अध्यक्षान्च्या परवानगीने आयत्यावेळच्या विषयांवर चर्चा करणे.

तरी नागपूर झोनल सब-सेंटरच्या (११ जिल्ह्यातील) सर्व सभासदांना विनंती की त्यांनी या विशेष सर्वसाधारण सभेत उपस्थित राहून व मतदान करून, नागपूर झोनल सब-सेंटरच्या नवीन पदाधिकार्यांची निवड करावी व त्यासाठी विशेष निवडणूक समितीला सहकार्य करावे ही विनंती.

रा.ना.लळिंगकर
सेक्रेटरी

विशेष सूचना :- या निवडणूक प्रक्रियेअंतर्गत, नागपूर झोनल सब-सेंटरच्या कार्यकारिणीतील विविध पदांसाठी आलेल्या (नॉमिनेशनस्) आवेदन पत्रांपैकी, ज्या पदांसाठी एकापेक्षा जास्त अर्ज आले असतील त्या उमेदवारांची नावे छापलेली मतदान पत्रिका सभेत हजर असलेल्या सर्व सभासदांना दिली जाईल. आपल्या पसंतीच्या उमेदवाराच्या नांवापुढे योग्य जागेत फुली मारून मतदान करावयाचे आहे. शेवटी मतमोजणी झाल्यावर, कार्यकारिणीच्या नवनिर्वाचित पदाधिकार्यांची नावे विशेष निवडणूक समितीतर्फे सभेतच जाहीर केली जातील. ही सभा दुपारी ३.०० सुरू झाल्यावर पुरेशी गणसंख्या नसेल तर स्थगित करण्यात येईल. ही स्थगित सभा पुन्हा त्याच जागी हजर असलेल्या सभासदांच्या उपस्थितीत दु. ३.३० वाजता सुरू करण्यात येईल व या सभेत घेतलेले सर्व निर्णय हे नागपूर सब-सेंटरच्या सर्व सभासदांवर बंधनकारक असतील. निवडणूक समितीने कळविले आहे की, १५ जूनपर्यंत आलेली सर्व आवेदनपत्रे वैध असून, एकापेक्षा अधिक अर्ज आल्याने, पुढील जागांसाठी मतदान होईल. (१) अध्यक्ष (२) उपाध्यक्ष (३) चिटणीस (४) सहचिटणीस (५) खजिनदार व (६) नागपूर जिल्ह्यासाठी कार्यकारिणी सदस्य - ४ जागा.

- **सेक्रेटरी**

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 - web-site : www.sbipensionerspune.org

Notice: 2007-2008

Date : 15th June 2008

34th Annual General Meeting

The Managing Committee of the Association in its meeting held on 13th June 2008 has decided to hold the 34th Annual General Meeting of the Association at 12.00 noon on Friday the 1st August 2008 at "Sonal Hall", 19 Karve Road, Near Ayurved Rasashala, Pune-411004 (Phone No.020/25440424) 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 13th July 2007.
2. To confirm the Minutes of the last Annual General Meeting held on 13th July 2007 which were printed in "SAMVAD" for August 2007.
3. To felicitate Chief Guest and other dignitaries.
4. To present the "**Late Shri.L.N.Pabalkar Memorial**" **Gold Medal to Shri.B.K.Ghose**, former Dy.M.D.(SBI), former C.M.D.(Dena Bank) and Vice-President of our Federation.
5. To approve the audited Financial Statements for the year ended 31st March 2008. (copies enclosed)
6. Report of the Managing Committee for the year 2007-2008 to be read, discussed and adopted. (Copy of the report enclosed)
7. President's Address.
8. Elections of the Office-bearers of the Circle Association for the years 2008-2009 & 2009-2010 for the posts of President, Secretary, Jt.Secretary and Treasurer.
9. Announcement of the new Circle Managing Committee for the two years period 2008-2010.
10. Any other matter with the permission of the Chair.

- **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 - 'Sonal Hall'

19 Karve Road, Near Ayurved Rasa Shala, PUNE - 411004

Phone Number 020/25440424

**N.B.: PMT buses are available from
Pune Railway Station, Deccan Gymkhana &
Swargate passing through Karve Road towards Kothrud.**

Instructions for Out Station Members :-

- 1) We have made arrangements for 'Lodging & Boarding' for **out station members (upto a number of 150 persons (approximately))** on first come first served basis) who will be reaching at Pune on the previous day evening i.e. after 7.30 p.m. on 31st July 2008 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. **If the number of outstation members exceeds the capacity of the Hall, then the members who will come late will have to make their own arrangements for lodging.**
- 2) The venue will be available from 7.30 p.m. on 31st July 2008 till 3.00 p.m. on 1st August 2008. 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 31st July 2008.** The Lunch will be served to out station members **between 9.30 a.m. and 11.00 a.m. only on 1st August 2008** (i.e. on the day of AGM).
- 5) The instructions regarding Tea/Coffee etc. will be announced at the venue separately.
- 6) Out station members who will require the above Lodging/Boarding arrangements on 31st July 2008 are requested to inform the organising Committee Members whose Names, Addresses & Phone numbers are given below, **well in advance (i.e. latest by 20th July 2008)** 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.R.N.Lalingkar- "Nanda-Deep", SBIE Mukund Co-op. Hsg. Society,
428/7/A, Gultekadi, Pune - 411037
- ii) Shri. B.B.Gupte - SBIE 'SATLAJ' Coop Hsg Socy.,529/2/B, Shivajinagar,
Lakaki Road, PUNE - 411016
- iii) Shri.L.G.Gandhi- "Krishna-Kunj", 3/B, State Bank Colony No.2,
Shahu College Road, Pune -411009
- iv) Shri. C.P.Kulkarni- 'SHILPA' Apartment, Flat No.6, 43/5, Erandavana,
PUNE - 411004

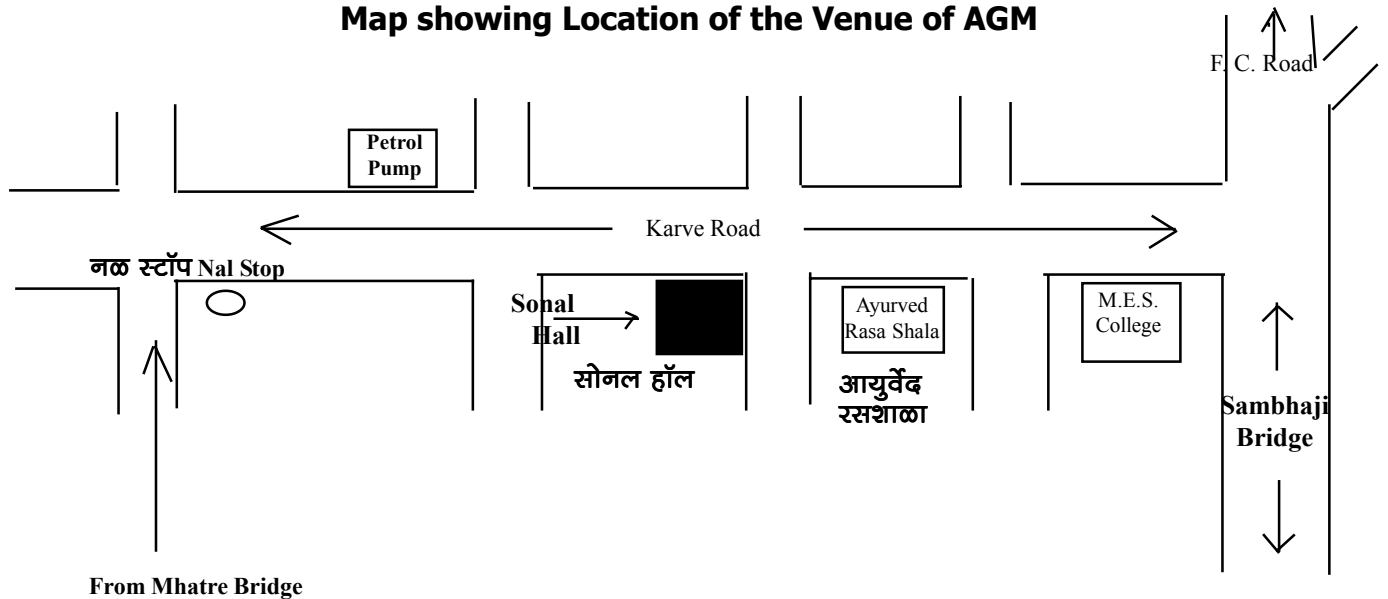
General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 13th July 2007 at Solapur were printed in 'SAMVAD' for August 2007. 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 15th July 2008.
- 2) Similarly, on receipt of copy of the Annual Report for 2007-2008 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 15th July 2008. 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 2007-2008

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 2008.

2. **Membership:-**

Position of membership as on 31st March 2008 is as under.

New Admissions During the year 2007-08	Total position as on 31-03-2008
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Pensioners	
894	Patrons 7279
13	Benefactors 357
-	Life 449
	Less- Due to Deaths(-) 56
<u>907</u>	Total 8029

Family Pensioners	
15	Patrons 339
10	Benefactors 336
-	Life 214
	Less-Due to Deaths(-) 10
<u>25</u>	Total 879

Associate Members	
743	Patrons 5308
15	Benefactors 719
-	Life 212
	Less-Due to Deaths(-) 9
<u>758</u>	Total 6230
1690	Grand Total 15138
=====	=====

The Managing Committee is very much thankful to those members who have put in sincere efforts to enroll maximum number of new members (1690) during the year. Active members who enrolled new members include S/Shri. P.A.Lopes (Vasai), S.W.Agarkar (Dombivali), S.M.Dharadhar, J.B.Pusalkar, R.S.Rajiwadekar, P.S.Uchagaonkar, Miss Neela Vyavaharkar, (all from Mumbai), S.B.Patil(Jalgaon), S.P.Dixit(Dhule), M.T.Deshpande(Nanded), J.S.Vakil, C.N.Vazirani (both from Nagpur), N.S.Nagraj (Akola), A.P.Nimdeo (Amravati), S.G.Hamine (Yavatmal), M.G.Munot (Buldana), A.D.Rotkar (Wardha), V.R.Punekar (Pune), V.R.Bele, 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 (both from Solapur), S.D.Karmarkar (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 31-03-2008 is 15138 as compared to 14,441 as on

31st March 2007. 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.Gokhale, Secretary of our Mumbai Zonal Sub-Centre and Gen.Secretary of our Federation, secured Branch-wise lists of 'would be' retirees from PPG Department which were distributed to all the Zonal Sub-Centres with a request to contact them on time and enroll them as our members. In turn, all the district representatives were entrusted the work by the Zonal Secretaries.

All such efforts resulted in enrolling maximum number of retirees as our members. We take this opportunity and request our Benefactor/Life members to upgrade their present membership to Patron membership by paying the difference in membership fees. We also appeal to each member of the Association to enroll at least one new member 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 our income i.e. (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 etc. On Liabilities side, it will be observed that our 'corpus' has increased by Rs.16,50,500/-, taking the amount of Trust Fund to Rs.1,49,73,683/-. 'Building Fund' has been increased by Rs.1,97,723/-mainly due to the contributions received from the members from Mumbai ZSC towards their share in acquiring Association's Thane Office own premises. There is not much increase in Distress Relief Fund/Legal Fund during the year. Members are requested to contribute generously towards legal fund to enable us to make our Association financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts.

The expenses for 'Printing & Stationery', 'Travelling', 'Meeting Expenses', etc. are gradually increasing as per present market trend. As per request from printers, we had to increase printing rates of SAMVAD from Rs.3=00 to Rs.3=15 per copy w.e.f. April 2007 due to increase in cost of paper and other consumables in the market. As regards 'Postages', we were getting a concession in postal tariff for mailing up to 10000 copies of "Samvad" (increased from 7000 copies as per earlier sanction) @ 25 paise up to 50 grammes weight per copy and Rs 2/- if weight exceeds 50 grammes per copy. Now total dispatches per month are more than 9200 and this figure is increasing every month due to increase in membership. The renewal of this LWP license has been done and is NOW valid till 31-12-2010. We have also applied for permanent registration of our monthly magazine 'SAMVAD' to Registrar of Newspaper for India, New Delhi which will be granted in due course.

The Association has received interest on Bank Deposits to the tune of Rs.3,66,212/- and on Govt. of India Bonds to the tune of Rs.5,56,000/-. We have not taken into account interest accrued but not received up to 31st March 2008 due to change in the accounting procedure. Dividend from other investments amounts to Rs.3,164/-, while Rs.16,900/- were received by way of Admission fees. The members have given Donations of Rs.3,18,838/- (including Rs.1,97,723/- contributed by members from Mumbai ZSC towards Building Fund) during the year for various reasons. The lists of 'Donors' have already been printed in 'Samvad'. 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.1,850/- (b) for 'Samvad' - Rs.77,905/- (c) Misc. Donations Rs.27,903/- and (d) Legal Fund - Rs.14,457/-. 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 2008 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,71,620/- and Rs.1,77,663/- 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. 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. We are also sending our SAMVAD to all the senior executives such as Chairman, M.Ds, Dy.M.Ds, CGMs/CDOs etc. at Corporate Office and in Mumbai LHO 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. Competition of writing one's own perspective/views/experiences during their lifetime 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 13th July 2007 at Solapur. 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.sbpensionerspune.org " containing useful new links such as 'Samvad Magazine', 'Financial Statements', 'Photo Gallery', 'Current News', Bank's/Federation's Circulars', 'DA Rates', 'Financial Statements' etc. We are getting very good response from the members, especially from those who go abroad for certain period and are now able to read our 'SAMVAD' magazine and latest developments on Federation front on 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 7 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.

d) Dispensary run by the Association :-

As you know, we have started our own Dispensary at our Thane Office on 13th November 2007 at the hands of our President Shri.V.M.Gokhale. In this dispensary only Ayurvedic medicines are provided to the members on charging nominal fees once in a week in consultation of Dr.Aditi Gokhale, MD (Ayurved), whose honorary services have been made available at the dispensary. Many members from the area are taking advantage of this dispensary.

e) Library :

6 Years back a Library was started at Pune Office which is running successfully. Similarly, another Library has been started at Thane office. Many books in Marathi/English, all donated by our members, are made available for reading at home and the response is encouraging.

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 also 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 to 842 by enrolling 131 new members during the year, with a subscription of Rs.1,23,000/- and donations worth Rs.8111/- . Shri.M.T.Deshpande from Nanded, Shri.S.B.Patil from Jalgaon, Shri.S.P.Dixit from Dhule and Shri.B.V.Rao from Nandurbar 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 6th January 2008 a 'Sneha Melawa' was organized at Jalgaon. A cultural programme was arranged during the Melawa. A new unit of the Association has been started at Nandurbar on 18-11-2007 under the leadership of Shri.B.V.Rao. A pensioners' meet was arranged at Aurangabad on 21-01-2008 by Zonal Office, Aurangabad which was attended by Shri.Jaykaran, DGM (Aurangabad) and other functionaries of the Zonal Office.

Mumbai Zonal Sub-Centre :- Mumbai sub-centre is always leading 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 678 new members and taking its total membership 3966. A sum of Rs.6,77,000/- has been collected by way of membership fees and Rs.2,27,740/- as donations for various purpose including Rs.1,97,723/- towards Building Fund. All out efforts are always being made by the committee members and other active members to increase the membership. Pensioners meetings were arranged at Dombivali (E), Andheri(E) & Naupada branches during the year which were attended and addressed by sub-center's office bearers. On 22nd February 2008 the Mumbai Sub-Centre's 21st Annual General Meeting was held at Shivaji Mandir, Dadar which was attended by more then 800 members.

Mumbai Sub-Centre is now functioning from its own office premises for which they have collected sizable amount 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)-00602.(PhoneNo.022/25446837)

Nagpur Zonal Sub-Centre :-

The Zonal Sub-Centre has enrolled 358 new members during the year and the total membership of the sub-centre is now 3118. They have collected this year total subscription of Rs.3,38,000/

- and Rs.2,252/- as Donations. They have identified District representatives who are taking interest in organizing various organizational activities in their respective District places. This has shown good results. S/Shri. Vazirani from Nagpur, Nagraj from Akola and Hamine from Yavatmal bagged this year's "Shri.N.G.More Award" declared in the Vidarbha Meet organized on 30-12-2007 at Nagpur. We congratulate all of them for their best performance in mobilizing membership of the Association.

The relations amongst the local committee members became little sour over the matter of managing the affairs of the sub-centre during the second half of the year. This caused anxiety at the Association's HQ who advised them to resolve the issues with mutual understanding and continue the work as usual, till March 2008, when the new biennial elections were due. However, stalemate continued.

It was, therefore, decided in the Circle Managing Committee Meeting held on 18th April 2008 to hold ensuing biennial elections, which otherwise had become due, through Election Committee headed by Shri.P.M.Narkar as its Chairman. Shri Narkar is also Vice-president of the Association. Accordingly, all the members in Vidarbha region were informed by separate letters to send their nominations for various posts of the Nagpur ZSC and about the special meeting to be held in second/third week of July 2008 to elect the new managing committee of the Nagpur ZSC. The election process has been started and new committee will take over the affairs of the Nagpur ZSC in due course.

Nagpur :- The Nagpur 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.

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 7-03-08 which was a grand success.

Amravati Unit :- Shri.A.P.Nimdeo, local Secretary, has organized the unit's activities very well. He organized Regional Conference of all pensioners at Amravati on 24-06-07 and Annual Meeting of the Amravati unit on 16-02-2008. Both the meetings were a grand success.

Yavatmal, Khamgaon and Wardha units :- These District units are also functioning very well under the leadership of S/Shri.S.G.Hamine, M.G.Munot & A.D.Rotkar respectively who are very active and arranging local meetings regularly.

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 Secretary 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 50 new members during the year, taking the total membership to 680. They have collected total subscriptions of Rs.48,000/- and donations worth Rs.9,905/- during the year. Annual General Meeting of the Sub-Centre was held on 30th March 2008 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 about recent developments about pending issues.

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

Pune Zonal Sub-Centre :- The Zonal Sub-Centre has enrolled 473 new members and has collected a sum of Rs.4,64,500/- as subscription and Donations amounting to Rs.1,17,705/- during

the year. Shri.V.R.Punekar is very active in enrolling new members, even at his age of 75. 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 1,221 new members during the last 10 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, pay personal visits to ailing members, arrange cultural programmes under the banner "Sneh-Mandal" 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 organizes Annual Meet and arrange lectures by eminent personalities.

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

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

Solapur:- Solapur unit participates in local cultural activities & arrange guest lectures of eminent writers/experts from literary fields/medical line etc. Shri.T.M.Patil and Shri.D.R.Bendre with the help of all other activists, organized our Annual General Meeting at Solapur on 13th July 2007 which was a grand success.

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 more 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 :-

The Governing Body meeting of our Federation was held at Patna on 31-03-2007 wherein it was decided to implead (join) in court cases filed by affiliate Circle Associations in their High Courts. Accordingly, the necessary steps were taken in that direction. In the mean time GOI had constituted a committee for study of Pension/Family Pension issues. Our working Staff Federations had also submitted a detailed memorandum to the committee. Our Federation had sent a letter to both the Federations with a request to them to discuss the issues involved with us to understand

them better before meeting the committee appointed by GOI and put up our demands properly. (please see 'Samvad' issue for April 07 for details).

On 15th & 16th December 2007 a Governing Body Meeting and Annual General Meeting of our Federation were held at Staff Learning Centre, Bangalore. During these meetings all the office-bearers and delegates of all the Circle Associations had detailed deliberations on the pending issues and strategies to be adopted to resolve them at the earliest. On 17th December 2007 in the afternoon, a Coordination Committee Meeting of both the working staff Federations and our Federation was held at SLC, Bangalore and it was urged by all the Federation leaders to come together to fight for our legitimate demands. A Joint Action Committee, under the Chairmanship of Shri.B.G.Dandekar and Shri.Shantha Raju as Convenor, was formed to persue the demands. Accordingly, Joint Action Committee met the Chairman of the Bank on 18th January 2008 and handed him over a memorandum containing all the demands. (please see Feb.08 issue of SAMVAD) Simultaneously, Shri.B.G.Dandekar, Federation President and Shri.S.B.Gokhale, General Secretary of Federation met Shri.Arun Ramnathan, Spl. Secretary (Finance Sector), GOI, Ministry of Finance, New Delhi and had discussions with him & apprised him of the crux of the pending problems being faced by State Bank pensioners and family pensioners due to lack of understanding in the matter by appropriate authorities in the Bank and the Govt. They also gave a letter to him in this respect detailing our pending issues, which is reproduced in March 08 issue of SAMVAD.

As per directives of the Joint Action Committee, our members participated in demonstrations & 'Dharna' programme organized by working staff Federations in large numbers through out the country. On assurances given by the Bank authorities to address the pending issues at the earliest, the strike call given by working staff Federations on 25th, 26th February and 26th March 2008 was called off.

Bank has accepted the demand of revision of Family Pension on par with 'Industry-level' (our demand is 30% to all) and issued a Circular to that effect. However, it was observed that very few family pensioners were getting benefit of revision to the extent of 15% only. So, Bank has not yet implemented it.

Federation has sent several letters to Management of the Bank in the past to persue the long pending issues including SBIRE Medical Benefit Scheme. However, nothing has happened so far. Only solace is, Bank has decided to solve problem of 7th Bi-partite retirees on priority basis and has submitted its recommendations to GOI to which reply is awaited.

Court Cases:-

A case in Delhi High Court has not yet come up for hearing though transferred to Senior Citizens Courts in Delhi. On instructions from Federation, our Circle Association has filed a writ petition in respect of Family Pension issues in Nagpur High Court in December 2007. Other Circle Associations also have filed different suits in different high Courts to persue our demands. 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 Officers 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 their timely assistance. We are also grateful to Dy.

General Managers at the Modules, Asstt. General Managers of all the Regions in all the Modules of the Circle, Chief Managers (Per & HRD), Welfare Officers, Medical Officers of all Zonal Offices in the Circle, whose helpful attitude resulted in solving pensioners' problems.

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

We are thankful to M/s. 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 and S.V.Sahasrabudhe as also to all the members of the Association?

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

○ कर्म

स्वकर्म मारी स्वर्गात गांठी । अवनी होती आपल्या भेटी ॥१॥
प्रत्येकाचे कर्म वेगळे । घडे दैव ते निरनिराळे ॥
जीवनाचे वळण वेगळे । अनुभवास ते येते सगळे ॥१॥
होतो कोणी डॉक्टर । असतो कोणी इंजिनियर ॥
घडवी कोणा बिल्डर । उदर भरणाचे नाना प्रकार ॥२॥
सुख दुःखास कर्म कारण । देतो मात्र दुजास दूषण ॥
सत्कर्म दुष्कर्म त्यांचे प्रकार । ईशाकडे करतो त्याची तक्रार ॥३॥
कर्मास असतो साक्षी ईश्वर । सुखाचे मागणे असते निरंतर ॥
करण्यास कर्म नसते बंधन । फल भोगण्यास असते बंधन ॥४॥
स्वस्वरुपाला पडतो विसर । प्रपंची असतो सदा निर्भर ॥
कर्माचा कायदा असे समान । राखे तो सर्वांशी ईमान ॥५॥
पैसा असते एक साधन । धांवती मागे मूढ ते जन ॥
शहाणे करती ईश स्तवन । कृतार्थ होई त्यांचे जीवन ॥६॥
करावे सदा सद्गुरु स्मरण । ठेवावे नित्य सदाचरण ॥
जावे आपण सद्गुरू शरण । करील तो चेतना जागरण ॥७॥

- गणेश गुर्जर, आनंदनगर, पुणे

○ आठवण

आयुष्याची संध्याकाळ
कुठे होईल ते माहित नाही
राहु दे तेवत तुझ्या आठवणीचा दिवा
कधी कामी येईल सांगता येत नाही ॥१॥
तुला विसरून म्हणता म्हणता
आयुष्याची संध्याकाळ झाली
विसरण्याची शपथ घेता घेता
पूर्वीपेक्षाही तीव्रतेने आठवण तुझी झाली ॥२॥
तू कधीही येणार नाहीस
पण तुझी आठवण येतच राहिल
आणि जन्मभर माझ्या एकाकी मनाला
सदैव सोबत करित राहिल ॥३॥

- शरयु अरविंद कुलकर्णी, कोल्हापूर

**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, Sinhagad Road,

Pune - 411030

We have audited the attached Balance Sheet of '**STATE BANK OF INDIA PENSIONERS' ASSOCIATION**' as at March 31, 2008 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, 2008
- 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 15, 2008

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 at their written down value.

III) Depreciation

Depreciation is provided as per the rates specified by the Income Tax Act, 1961, on written down value method.

IV) Investments : Investments are stated at cost.

**For Financial Statements as on 31-03-2008
Kindly visit our web-site and click on
link - "Financial Statements"**

Notes on Income & Expenditure account as on 31st March 2008

INCOME SIDE –

1) Total Interest on TDR – Rs.3,52,746/-

Increase in the interest on Term Deposits is Rs.83,020/- due to (i) Investment of additional amount in TDR and (ii) Reinvestment of Deposits to get benefit of enhanced rate of interest on TDR by premature encashment of previous Term Deposits.

2) 8% Govt. of India Savings Bonds – Rs. 5,56,000/-

Increase in Interest of Rs.2,267/- is due to receipt of full year's interest in the current year.

3) Medical Consultation Fees – Rs. 340/-

The amount represents consultation fees received from the members who have taken benefit of our Dispensary started at Thane in this year.

4) Excess of Expenditure over Income – Rs. 4,00,441/-

This is mainly due to (a) Increase in expenses for this year over last year by Rs.1,51,668/- due to increase in expenses for 'SAMVAD' by Rs.81,665/- such as Postages/Printing o/a of increase in membership & increase in other expenses; & (b) Decrease in receipts, such as Donations etc. during the year.

EXPENDITURE SIDE :-

1) Electricity Charges – Rs. 8,390/-

Increase of Rs.4,460/- is mainly due to full year's charges paid in the current year at Thane office and also increase in rates of electricity by MSEB.

2) Sundry expenses – Rs. 74,623/- : The break up is as under -

Pune	-	21,135/-	
Mumbai	-	48,278/-	(The major expenses include (i) Donation to R.K.Talwar Memorial Committee - Rs.11,000/- and (ii) Expenses o/a Anniversary function of our Thane office - Rs. 11,330/-)
Nagpur	-	3,790/-	
Goa	-	1,420/-	
		74,623/-	
		=====	

3) Contribution paid to Jt.Charity Commissioner, Pune – Rs. 21,999/-

There is decrease in expenses by Rs.25,232/- this year. Last year payment was made for two years (i.e. 2004-05 and 2005-06) to Charity Commissioner. This year payment has been made for one year only (i.e. 2006-07).

4) Dispensary Expenses – Rs. 1,080/-

Professional fees and conveyance paid to the Doctor for attending dispensary.

5) Samvad Expenses – Rs. 4,87,715/-

There is increase of Rs.81,665/- in expenses which is mainly due to increase in printing of more copies of 'SAMVAD' due to increase in membership. This year we have granted increase in printing charges by 15 paise per copy, as asked for by Printers due to increase in cost of paper & other consumables.

NOTES ON BALANCE SHEET AS ON 31-03-2008

Assets -

1) Investments – TDR of Rs.10,000/- against Bank Guarantee furnished to Post Office o/a of 'SAMVAD'.

2) Advances and Deposits –

i) Advance given against expenditure o/a Painting of premises at Pune Office Rs.25,000/-; (ii) Panaji ZSC:Rs.15,000/ which will be adjusted when full payment is made in due course; (iii) TDS of Rs. 36,256/- : The TDS amount recovered by the Bank while paying interest on 8% Govt. Bonds to our Mumbai Zonal Sub Centre & iv) TDR of Rs.10,000/- against Bank Guarantee furnished to Post Office, Pune for 'SAMVAD'.

3) Fixed assets –

Furniture and Equipments – 1,10,865/-. There is an addition of Rs.18,700/- on account of purchase of new computer with accessories at Pune Office.

4) Excess of Expenditure over Income – Rs. 51,418/-

The figure indicates net loss for this year after appropriating last year's profit of Rs.3,49,023/-

Liabilities -

1) Building Fund - Rs.6,40,849/- : Increase is mainly due to collection of Rs.1,97,723/- by Mumbai ZSC by way of members' contributions towards purchase of Thane Office premises.

2) Other Liability - Rs.600/-

The amount was erroneously credited to our account by Ramdas Peth, Nagpur Branch pertaining to "Nagpur Pensioners' Club". The matter is taken up with the Branch to reverse the entry.

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 13th July 2007 at Solapur. We hereby convey our sincere & heartfelt condolences to the bereaved families. **"May the departed Souls Rest in Peace"**

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MEMNO	NAME	CITY	Birth Date	Expired on
FPPM/0055	SMT KAMLABAI KESHAV MHASKAR	PUNE	18/03/1913	11/07/2007
FPPM/0263	SMT.MEERA DATTATRAYA UBHAYAKAR	PUNE	20/06/1916	01/01/2005
FPPM/0910	SMT.PARIDHABAI PARAJI MARATHE	JALGAON	01/08/1950	29/06/2007
PM/7938	MR.RAMAKANT VINAYAK VIADYA	JALGAON DIST.	05/04/1943	02/03/2007
ALM/0431	SMT.SUSHILABAI RAGHUNATH THENGDI	PUNE	28/01/1927	13/03/2007
ABM/0070	SMT.SARLADEVI TULSIDAS RATHI	AMRAVATI	25/01/1940	01/05/2007
FPBM/0237	SMT.USHA ARUNKUMAR PATIL	AMRAVATI	04/12/1938	01/05/2006
FPLM/0309	SMT INDIRA SURESH TIWARI	AMRAVATI	27/10/1954	01/12/2006
PM/8602	MR.SHRIRAM KANHAILAL KILLEDAR	AMRAVATI DIST.	12/07/1951	14/07/2007
PM/3976	MR.ASHOK VINAYAK KULKARNI	NASHIK	22/11/1944	03/08/2007
PM/3780	MR.BHAGWAN SOMAJI NAIK	KOLHAPUR	11/08/1946	11/08/2007
PM/7497	MR.SHESHRAO BHAGAJI SONULE	YAVATMAL DIST.	17/08/1950	21/07/2007
PM/5697	MR.VISHNU GOPALKRISHNA PANDE	YAVATMAL	16/06/1942	30/07/2007
LM/1036	MR. S. LAKSHMANAM	NAGPUR	24/12/1928	22/07/2007
PM/8611	MR.BHALCHANDRA NARSING TARTE	AMRAVATI DIST.	27/04/1950	22/05/2007
PM/1907	MR M P DALVI	RATNAGIRI	11/10/1935	30/06/2007
PM/1129	MR. BALKRISHNA N. JOSHI	SANGLI	17/08/1933	15/10/2006
PM/3839	MR.ASHOK ABAJI BADVE	PUNE	27/08/1941	15/08/2007
FPPM/0568	SMT.LEELABAI VITHAL JADHAV	NASHIK	18/10/1944	11/01/2007
PM/1865	MR KISAN L ZAGADE	PUNE DIST.	15/11/1934	01/10/2007
LM/0865	MR. M. D. TAPPE	AMRAVATI	01/04/1930	01/10/2007
PM/3023	MR.HARI MASAJI PUNDE	AURANGABAD	22/10/1939	22/09/2007
PM/0734	MR. G. W. DABHOLKAR	MUMBAI	10/04/1927	12/09/2007
PM/8233	MRS.SUNITA BHAGWAN MOTIRAMANI	MUMBAI	09/02/1952	14/09/2007
PM/1121	MR. YASHWANT V. ABHYANKAR	THANE	31/12/1930	16/09/2007
PM/4644	MR.ASPI D. SODAWATERWALLA	MUMBAI	21/01/1948	18/09/2007
PM/7003	MR.SHYAMKANT DHANRAJ ALONI	WARDHA	09/08/1949	31/10/2006
PM/4985	MRS.ROHINI SHIRISH KORLEKAR	MUMBAI	31/05/1955	24/04/2007
PM/3140	MR.VISHNU DEVIDAS PATHAK	NAGPUR	05/04/1941	26/06/2006
LM/0680	MR.N. M. HALDIPUR	MUMBAI	17/03/1915	26/09/2007
PM/2359	MR V P BAKSHI	SANGLI	09/02/1937	23/10/2007
PM/8479	MR.ARUN UDHARAO JADHAV	PUNE	28/03/1944	18/10/2007
PM/5020	MR.AJAY PRABHAKAR KASKHEDIKAR	THANE (W)	25/08/1944	21/10/2007
BM/0527	MR.MANGHANMAL G. HEMNANI	MUMBAI	02/11/1923	10/07/2007
PM/1554	MR NARHARI R.AGNIHOTRI	THANE DIST.	09/03/1931	12/10/2007
PM/6919	MRS.NEETA SHANKAR CHHATRE	MUMBAI	27/08/1947	11/10/2007
LM/0857	MR. M. J. D'SOUZA	MUMBAI	29/03/1927	10/10/2007
PM/8339	MRS.SHEELA R. TANDALE	AHMEDNAGAR	26/06/1952	15/11/2007
PM/3985	MR.DINKAR KRISHNAJI GAIKWAD	SATARA DIST.	10/09/1944	19/11/2007

APM/1958	MRS.RATNA A. PUNDLIK	NAGPUR	11/08/1945	06/10/2007
LM/0683	MR.PRABHAT S. VAIDYA	MUMBAI	17/10/1921	28/11/2007
LM/1099	MR. V. D. KULKARNI	SOLAPUR	22/11/1932	28/11/2007
PM/3548	MR.SHASHIKANT K.WAGHMARE	NASHIK ROAD	01/08/1947	06/11/2007
ABM/0455	MRS.SHASHIKALA C. NADKARNI	MUMBAI	04/12/1927	27/12/2005
PM/7047	MR.SURENDRA SHRIPAD KULKARNI	KOLHAPUR	07/11/1944	23/11/2007
PM/0847	MR.SURYASHANKAR C. NAGAR	MUMBAI	30/01/1921	13/11/2007
PM/2073	MR G V BHASME	SATARA DIST.	30/04/1934	19/08/2006
LM/0818	MR. S. G. MUNGEE	NASHIK	28/01/1928	05/12/2007
APM/0512	MRS.SINDHU G. DEOLALKAR	PUNE	11/10/1937	22/12/2007
FPBM/0469	SMT. SHALINI MADHUKAR PANSHIKAR	PUNE	22/02/1942	24/12/2007
PM/4194	MR KASHINATH TRYAMBAK LOKHANDE	DHULE	27/12/1942	30/12/2007
ABM/0874	MRS.SUDHA L. DESHMUKH	YAVATMAL	13/12/1942	05/06/2007
LM/1295	MR. T. G. RAO	KOLHAPUR	16/05/1936	17/12/2007
PM/7948	MR.RAMESHCHANDRA R. REGE	KOLHAPUR	10/09/1933	22/12/2007
PM/5477	MR.BHAURAO P DHABALE	AMRAVATI	15/12/1944	23/08/2007
APM/3255	MR.MANIK CHAKRABORTY	MUMBAI	09/10/1935	17/02/2007
FPLM/0477	SMT.MANDAKINI SHRIPAD RASTE	PUNE	17/09/1930	06/02/2008
PM/6874	MR.MATHIAS A.VAZ	GOA	24/04/1945	19/01/2008
PM/7725	MR.RAGHUVIR MAHADEV SAWANT	GOA	14/05/1946	29/01/2008
PM/1740	MR K D SATAM	MUMBAI	05/05/1934	27/01/2008
PM/4576	SMT.REKHA RAGHUVIR JOSHI	MUMBAI	16/07/1945	15/01/2008
PM/5188	SHRI KRISHNARAO VENKATA KRISHNAN	MUMBAI	05/03/1941	22/01/2008
APM/5227	MRS.KUSUM JANARDHAN JIGDE	MUMBAI	17/09/1947	01/01/2008
APM/2946	MR.GAJANAN RAJARAM BRID	MUMBAI	03/11/1942	22/10/2007
PM/6389	MR.PRAKASH V. KARANDIKAR	MUMBAI	19/10/1945	05/02/2008
PM/5603	MR.RAMESH DINKAR PATHAK	NASHIK	04/12/1942	10/02/2008
BM/0585	MR.R. M. PANSE	SATARA DIST.	19/11/1923	18/02/2008
BM/1490	MR B R AWALE	KOLHAPUR	15/07/1933	17/02/2008
FPPM/0939	SMT.NIRMALA BALKRISHNA BARVE	NASHIK	22/01/1940	08/02/2008
PM/2854	MR.MADHAV HARI KARANDIKAR,	PUNE	15/04/1939	21/02/2008
PM/3768	VARDHE VAISHALI VIJAY	KOLHAPUR	22/06/1947	31/01/2008
PM/1223	MR.BHASKAR S. KARNAD	MUMBAI	05/07/1931	15/02/2008
PM/1559	MR MANEK F CHARNA	PUNE	16/10/1933	15/02/2008
LM/0663	MR.P. B. JAGTAP	MUMBAI	10/01/1932	31/01/2003
FPBM/0485	SMT.ASHALATA NILKANTH BADE	DOMBIVALI	12/03/1921	18/12/2007
LM/1432	MR MADHAV D PHADKE	AMRAVATI	10/07/1937	26/03/2008
FPPM/0096	SMT SUSHILA KASHINATH DALVI	MUMBAI	/ /	28/03/2008
LM/0863	MR. T. S. BAJAJ	MUMBAI	12/07/1931	31/03/2008
PM/3812	DESHPANDE RAVINDRA DHUNDIRAJ	NASHIK	02/05/1945	15/04/2008
APM/1277	SMT.SULABHA M.RANE	MUMBAI	01/03/1943	31/07/2007
LM/0681	MR.HARDAS C. BHAMBHANI	MUMBAI	27/02/1924	25/12/2007
APM/4046	MRS.ASHALATA JAYVANT PADTE	SAWANTWADI	10/06/1953	09/03/2008
PM/5908	MR.VISHNU SITARAM ARONDEKAR	SAWANTWADI	19/09/1939	01/04/2008
PM/2169	MR R K GADE	MUMBAI	15/07/1936	01/04/2008

PM/2192	MR KISHOR R. PHATKGAONKAR	MUMBAI	15/01/1938	25/02/2008
PM/7816	MR.NANDLAL PARSHRAM GADKARI	MUMBAI	16/04/1946	20/03/2008
APM/5668	MRS.MANGALA NANDLAL GADKARI	MUMBAI	14/07/1950	20/03/2008
PM/1730	MR.FRANCIS D'SOUZA	THANE DIST.	03/06/1937	16/04/2008
APM/4225	MR.SALVADOU MONIS	MUMBAI	09/05/1937	13/02/2008
PM/1814	MR D V PHATAK	MUMBAI	10/05/1932	27/03/2008
PM/4463	MEERA SHASHANK KARKHANIS	DOMBIVALI	03/06/1949	29/04/2008
APM/1585	MR.ACHYUT KASHINATH BHAGWAT	MUMBAI	22/03/1934	30/03/2008
LM/0608	MR.PUNAMCHAND M MANTRI	AMRAVATI DIST.	01/07/1926	21/05/2008
PM/3557	MR.HARI GOVIND KOKANE	NASHIK DIST.	26/06/1947	17/05/2006
PM/6555	MR.SHAMRAO MALHARI RASTE	SANGLI DIST.	12/08/1942	16/06/2006
PM/6429	MRS.JAYASHREE GAJANAN SULE	THANE DIST.	18/04/1949	06/06/2005
PM/1481	MR SHANKAR P KESKAR	DOMBIVALI	05/01/1934	04/06/2008
PM/3567	MR.CHANDRAKANT VITHAL PANDIT	NASHIK DIST.	21/08/1956	21/05/2008
PM/2319	MR VITHAL AMRUT PURANDARE	MUMBAI	22/08/1934	24/05/2008
BM/0534	MR.VASANT G. SAWANT	MUMBAI	24/08/1928	06/06/2008
PM/1171	MR.PRABHAKAR A.SATWILKAR	MUMBAI	24/09/1930	12/06/2008

० तक्रार

अहो ऐकलंत का ? हात दुखतोय माझा
जरा मदत करा मला,
काय वेळ नाही ?, जायचं असेल त्या जनीकडे
करा तिची वेणी फणी, घासा भांडी, धुवा धुणी
जेवा पोटभर त्या नाम्याकडे, उरवा अन्न माझे
रहा उभे जन्मभर, त्या पुंडलिका पुढे
वाहा जगाचे ओझे, माझ्याशी मात्र जन्माचे दावे
नाही पाहिलं रंग रूप, नाही पाहिलं कामधंदा
लोकांची उठाठेव, हाच आपला धंदा
अठ्ठावीस युगांसाठी, झाली आपली नेमणूक
एकदा तरी विचारायचं होतं, माझ्याजवळ येऊन
माझं मेलीच नशिबच फुटकं, कधी संपणार हे दुःख ?
आता मात्र बजावून सांगते, नाही घालणार वडाला फेरे
नाही करणार उपवास, नको मेला सात जन्माचा वनवास
जगासाठी मात्र परोपकारी, माझ्यासाठी जन्माचे वैरी
असा देव नाहीतर मानव, नाही संपणार बायकांची वणवण
कोण देईल आरक्षण ?

- श्रीमती पद्मा देशपांडे, ठाणे

**स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन
पुणे झोनल सबसेंटर
वार्षिक सर्वसाधारण सभेचे इतिवृत्त**

शुक्रवार दि.९ मे २००८ रोजी सायंकाळी ५ वाजता पुणे झोनल सब-सेंटरची वार्षिक सर्वसाधारण सभा पुणे येथील एस.एम.जोशी सभागृहात संपन्न झाली. सहचिटणीस श्री.अशोक पंडित यांनी प्रथम सर्व उपस्थित सभासदांचे स्वागत केले. मान्यवर श्री.विजय भावे, अध्यक्ष,पुणे झोनल सब-सेंटर, श्री.प्रभाकर नारकर,अध्यक्ष,पणजी झोनल सब-सेंटर व सर्कल सेक्रेटरी श्री.लळिंगकर हे व्यासपीठावर स्थानापन्न झाल्यावर, सेक्रेटरी श्री.चंद्रकांत कुलकर्णी यांनी प्रमुख पाहुणे श्री.नारकर यांचे पुष्पगुच्छ देऊन स्वागत केले.

त्यानंतर गतवर्षात दिवंगत झालेल्या सभासदांची नांवे वाचल्यावर चंद्रकांत कुलकर्णी यांच्या विनंतीनुसार सर्व उपस्थितांनी दोन मिनिटे शांत उभे राहून मृत सभासदांना श्रद्धांजली वाहिली. गतवर्षी दि.२३ मे २००७ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त श्री.कुलकर्णी यांनी वाचून दाखवल्यावर सभासदांनी त्यास मंजूरी दिली. तसेच सेक्रेटरींनी मागील वर्षात झालेल्या एकूण कामकाजाचा आढावा सभेपुढे मांडला. त्याचबरोबर वेळोवेळी ज्या सभासदांनी असोसिएशनला कारणपरत्वे देणग्या दिल्या अशा सर्वांचे मनःपूर्वक आभार मानले.

श्री.लळिंगकर यांनी सद्यस्थितीत फेडरेशन पेन्शन संदर्भातील विविध प्रलंबित मागण्यांविषयी करीत असलेल्या प्रयत्नांची व कोर्ट केसेसची थोडक्यात माहिती दिली. तसेच फॅमिली पेन्शनमधील रिटिहजनविषयी बँकेने काढलेल्या सर्व्युलरप्रमाणे सध्याच्या फॅमिली पेन्शनर्सना १७% पेक्षा फारशी जास्त वाढ मिळणार नाही. आपली मागणी ही सरसकट सर्वांना ३०% फॅमिली पेन्शन मिळावे अशीच आहे व त्याचा पाठपुरावा असोसिएशनने करण्याचे ठरवले आहे असे त्यांनी सांगितले.

सभेत, आपले नागपूर येथील एक सभासद श्री.आनंद सोवनी यांचा, ते गेली ४ वर्षे सातत्याने दरमहा एका आत्महत्याग्रस्त शेतकरी कुटुंबाला सामाजिक जाणिवेतून उत्स्फूर्तपणे करीत असलेल्या आर्थिक मदतीबद्दल, विशेष सत्कार करण्यात आला. त्यानंतर श्री.सोवनी यांनी आपले मनोगत व्यक्त करून सत्काराबद्दल आभार मानले.

पुणे झोनल सब-सेंटरच्या कार्यक्षेत्रातील सभासद -

सर्वश्री. पांडुरंग जोशी, रत्नाकर देशमुख, श्रीपाद कचरे, नंदकुमार देव, दिगंबर भागवत, भालचंद्र फडके, शरद कुलकर्णी, नरहरी भाटवडेकर, वासुदेव हर्डीकर, एस.एच.नेवसे, मधुकर पालकर, गोविंद बागुल, मधुकर धोडपकर, बी.बी.बेळेकर, रघुनाथ लिमये, तसेच श्रीमती मालतीबाई चाफेकर, पद्मावती पाटसकर व सौ.इंदुताई चौधरी या सर्वांचा पंचाहत्तरीनिमित्त अध्यक्ष श्री.भावे व प्रमुख पाहुणे श्री.नारकर यांचे हस्ते शाल,श्रीफळ व पुष्पगुच्छ देऊन हार्दिक सत्कार करण्यात आला. याप्रसंगी अनेक सभासदांनी असोसिएशनला देणग्या दिल्या व त्याबद्दल सर्वांचे आभार मानण्यात आले.

यानंतर माननीय अध्यक्ष व प्रमुख पाहुण्यांची मार्गदर्शनपर भाषणे झाली. तदनंतर पुणे झोनल सब-सेंटरच्या २००८-०९ व २००९-१० या कालावधीसाठी पदाधिकार्यांची व कमिटी मॅम्बर्सची निवडणूक बिनविरोध झाली. ज्येष्ठ सभासद श्री.प्रभुदेसाई यांनी निवडून आलेल्या सर्वांची नावे व त्यांचा पदभार याची यादी वाचून दाखवल्यावर उपस्थित सर्व सभासदांनी टाळ्यांच्या गजरात त्यास मान्यता दिली. शेवटी श्री.व्ही.एन.कुलकर्णी यांनी आभार प्रदर्शन केले. अल्पोपहार व चहा पानानंतर सभेची सांगता झाली. त्यानंतर सुप्रसिद्ध कथालेखक श्री.द.मा.मिरासदार यांचा कथाकथनाचा बहारदार कार्यक्रम झाला.

- चंद्रकांत कुलकर्णी, सेक्रेटरी

**२००८-०९ व २००९-१० ची
पुणे झोनल सब-सेंटरची कार्यकारिणी**

श्री.वि.पु.भावे - अध्यक्ष;
श्री.व्ही.एन.कुलकर्णी - उपाध्यक्ष;
श्री.चंद्रकांत कुलकर्णी - सेक्रेटरी;
श्री.अशोक पंडित - जॉइंट सेक्रेटरी;

श्री.डी.व्ही.कुलकर्णी - ट्रेझरर;

कमिटी मॅम्बर्स : सर्वश्री. एम.एन.लेले (पुणे), अरूण इनामदार (पुणे), प्रमोद चाटे (पुणे), अविनाश देशपांडे (पुणे), पी.बी.कुलकर्णी (पुणे), गणेश गुर्जर (पुणे), चंद्रकांत गुजराथी (अहमदनगर), अरविंद नलावडे (कोल्हापूर), एस.एम.भणगे (नाशिक), एस.एस.देशपांडे (सातारा), एस.डी.करमरकर (सांगली), दत्तात्रय बेंद्रे (सोलापूर).

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प्रतिक्रिया

मे महिन्याचा अंक फारच सुरेख आहे. विशेषतः 'संपादकीय' फार आवडले. 'किरातार्जुनीयम्' चा श्लोक उद्धृत करून त्यांनी चातुर्याने सद्य परिस्थितीचे सत्य वाचकांसमोर ठेवले आहे.

त्याचप्रमाणे या अंकात लेख स्पर्धेचा निकालही जाहीर झाला आहे. सर्व स्पर्धक व विजेत्यांचं अभिनंदन. जानेवारीचा अंक वाचू न शकल्यामुळे (अंक घरी पोहोचला होता) मी स्पर्धेत सहभागी होण्याची संधी गमावली याचे वाईट वाटते. पण इतर चांगल्या लेखिकांचे लेख वाचायला मिळालेत याचा आनंदही झाला. यावर्षी स्पर्धकांची संख्या वाढली हे 'संवाद'च्या यशस्वी वाटचालीचे द्योतक आहे.

'संवाद'च्या पुढील वाटचालीस माझ्या मनःपूर्वक शुभेच्छा !

अभिनंदनीय - सौ.ज्योती बागुल

आपले नागपूर येथील सभासद श्री.मोहन बाक्रे यांची कन्या कु.क्षिप्रा बाक्रे ही बी.कॉम्. परिक्षेत आर.एस.टी.एम. नागपूर विद्यापीठातून गुणवत्ता यादी मध्ये सातव्या क्रमांकाने उत्तीर्ण झाली. सी.एस्.फायनल ही पहिल्या प्रयत्नात उत्तीर्ण झाली. सध्या ए.सी.सी.कंपनीत ती Trainee Management म्हणून रुजू झाली आहे. कु.क्षिप्रा बाक्रे हिचे असोसिएशन तर्फे हार्दिक अभिनंदन !

- सेक्रेटरी

○ मनोगत

मन आले आनंदे भरून,
नकळत पाणावले माझे लोचन
मान नसे हा तर सन्मान
नको आशा नको निराशा द्यावी मज जाण ॥१॥
आपण सारे एकच तरीही भिन्न
वाटे सदा असावे आपण सारे प्रसन्न
नको त्रास ताप अन् ऊन
वाटे शांत असावे माझे मन ॥२॥
बालवयी ज्ञानदेवे रचिले पसायदान
देवा मज द्यावे एकच वरदान
षडरिपुंचे करूनी मर्दन धरावे तुमचे चरण
गंधाक्षता भाळी लावून करावे भस्म विलेपन ॥३॥
एकच ध्यास एकच आशा अन् चिंतन
नित्य करावे सद्गुरू तुमचे आनंदी ध्यान
प्रेरित व्हावे तव भक्तितने गावया तव गुणगान
श्री गुरूदत्ता सदा लाभो तुमचे चरणी ध्यान ॥४॥

- चंद्रकांत कुलकर्णी, मिरज

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 क्र (०२०) २४३३२१४१

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'अनुबंध', बिल्डींग नं. बी २., ब्लॉक नं १६, रामकृष्ण मठा जवळ, सिंहाड रोड, पुणे ३०. फोन : - (०२०) २४३३२१४१

प्रकाशक : श्री. रा. ना. लळिगकर, सेक्रेटरी, स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन (मुंबई सर्कल), पुणे. यांनी हे मासिक

मुद्रक : श्री. चंद्रशेखर जोशी यांच्या श्री. जे प्रिंटर्स, १४१६ सदाशिव पेठ, पुणे -३० (०२०-२४४७४७६२), येथे छापून प्रसिद्ध केले .

मुख्य संपादक : श्री. क्रांतीसेन आठवले **सहसंपादक :** सर्वश्री. वसंत धुपकर, प्रभाकर गुपचुप, शरद शिंगवेकर, श्रीधर सहस्रबुद्धे