

SBI PEN. ASSN.'S SAMVAD

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

Price Rs. 3/-



संवाद

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

Vol.-2

Issue - 11

मे २०१०

May 2010

संपादकीय

सभासद मित्रांनो,

आमचा मित्र चंद्रा जोशी (नाव काल्पनिक आहे) ह्याची परवा 'साठीशांत' झाली. समारंभ आनंदात पार पडला. आमच्या मित्रांचा कंपू अशावेळी पुरव्वा झोडायला हजर असतोच. आम्ही सर्वांनी शुभेच्छा दिल्या. ज्येष्ठांनी आशीर्वाद दिले. 'आता प्रकृतीला जपा' हेही सांगायला मोठे विसरले नाहीत. मुलाने बाबांना मोबाईल भेट दिला. बायको म्हणाली, "बाबा, तुम्ही सारखे भटकत असता. मला काळजी वाटते. गरज लागली तर ताबडतोब फोन करा."

वास्तविक आमच्या मित्राची तब्येत उत्तम आहे. काहीही आजार नाही. परंतु समाज-मन त्याला सारखे बजावत असते. "बाबा रे, तुझी साठी झाली, तुला काठी आली" तू आता म्हातारा झालास. आमच्या शेजारचे 'हे' त्यांना ह्याच वयात 'हा' आजार झाला होता. जाण्यासारखे नव्हते. वगैरे वगैरे. आपल्या बँकेतल्या लोकांना टेन्शनमुळे, डॉक्टर लोकांनी 'हृदय-विकार' हा आजार डोळे मिटून सांगून ठेवलेलाच असतो. हल्ली डॉक्टर लोक 'भया'चाच व्यापार करतात असं कधी कधी वाटू लागतं. डॉक्टर लोकांनी काढलेले डायबेटीस क्लब, आरोग्य शिबिरे ह्यांचा सुकाळच झाला आहे. डॉक्टर लोकांचे हे 'कॅसिनो' आहेत म्हणाना ! हमखास धंदा पैसे कमावण्याचे खात्रीशीर मार्ग.

ज्येष्ठांचा 'तू म्हातारा झालास' हा सल्ला डॉक्टरचा हा 'भया'चा धंदा पाहून कोणालाही आपण आता 'उत्तरायणात' गेलो असेच वाटू लागते. आजारी नसताना हे मणाचे ओझेच भितीने त्याला म्हातारा बनवते, आजारी पाडते. समाज मनाच्या अशा बोलण्याने व वागण्यानेच माणसाच्या मनात नकारात्मक स्पंदने वाढतात, त्याचा आत्मविश्वास ढासळतो, त्यास नैराश्य येते व खरंच तो म्हातारा होण्याच्या मार्गाला लागतो.

तेव्हा मित्रांनो, तुमच्या मित्रांना ह्या उलट सतत प्रोत्साहन

द्या. त्यांना आनंद वाटेल असेच चांगले बोला. तुम्ही दिलेल्या प्रेरणा माणसाचे मनो-कायापालट करतात. नकळतसुद्धा चार चौघात गप्पा मारताना कॅन्सर पार्किंसन ह्या अशा मोठ्या आजाराविषयी बोलू नका. हे विचार नकळत माणसाच्या अर्धज्ञात मनात बसतात व नकारात्मक स्पंदने वाढतात. कारण तुम्ही जसे विचार करता तसेच होता तुमच्यातला 'मी' तुम्ही शरीराशी न जोडता तुमच्या 'जीवनाशी' जोडा. कारण जीवन अमर आहे, सुंदर आहे. त्याच्यात उत्तम विचाराचे बीज आहे, ज्याच्याशी तुम्ही कायमचे जोडलेले आहात. जे तुम्हाला आनंदी ठेवायला तयार आहे. असो.

आर्थिकदृष्ट्या तुम्ही सक्षम आहात. रिटायर्ड मेडिकल स्कीम, विमा पॉलिसी, बँकेतील ठेवी तुमच्या सेवेला हजर आहेतच. आजची आपली रिटायर्ड मेडिकल स्कीम आज पाच सात लाखवाची झाली आहे. उद्या दहा लाखवाचीही होईल.

पण ह्या झाल्या बाह्य तरतुदी. मात्र काही गोष्टी तुम्हाला स्वतःलाच हो, अगदी स्वतःलाच करायला पाहिजेत, ज्यामुळे आजारपण, म्हातारपण तुमच्या वाट्याला येणारच नाही. अहो, आर्थिक तरतूद भले लाखवाची, कोटीची असली तरी शारीरिक क्लेश मात्र तुम्हालाच सहन करावे लागणार ना.

तुमच्या बाह्य समस्या सुटलेल्या आहेत. 'पण' हा आहेच. तुमच्या स्वतःच्या, हो-स्वतःच्याच मनाच्या समस्या सुटलेल्या नाहीत. तुमचे नकारात्मक विचार तुमची वार्धक्य म्हातारपणाची भिती, नैराश्य, संताप संशय, अपयश, मृत्यू माझे कसे होईल ? ह्या अशा समस्या तुमच्या तुम्हालाच सोडवायच्या आहेत.

ह्या समस्या सोडवायच्या तर उत्तर सोपे आहे. आचरणात आणायला अवघड असले तरी अशक्य मुळीच नाही. फक्त तुमच्या काही सवई बदला.

.... उर्वरित मजकूर पान क्र. २१ वर

State Bank of India Pensioners' Association (Mumbai Circle), Pune Panaji Zonal Sub-Centre

Proceedings of the 12th Annual General Meeting dt. 28th March 2010

The 12th Annual General Meeting of Panaji Zonal Sub-Centre covering Goa, Sindhudurg and Ratnagiri Districts was held at Staff Learning Centre, Panaji on 28th March 2010. Around 250 members including Associate members and Family Pensioner members attended the meeting.

The dignitaries who attended the AGM included Shri.M.Y.P.Dessai, AGM (Admn), Panaji Module, Shri.V.D.Deshpande, AGM (PP&G), Corporate Centre, Shri.B.G.Dandekar, Advisor to the Federation, Shri.V.M.Gokhale, President, Circle Association, Sarva-Shri.S.P.Barve, C.P.Kulkarni, S.M.Dharadhar, R.S.Rajivdekar, J.B.Pusalkar, P.A.Lopes, S.G.Khare and Dr.A.A.Bandodkar, Bank's Sr. Medical Officer (Panaji Module).

Shri.P.M.Narkar, President of Panaji ZSC, extended a warm welcome to the dignitaries, special invitees and all the members present at the AGM. The Chief Guest Shri.M.Y.P.Dessai inaugurated the Meet by lighting the traditional lamp along with other dignitaries.

A two minutes silence was observed to condole the following members who passed away during the past year.

	Expired on
1) Smt. Smita R. Bandekar	13.06.2009
2) Shri.Constancio Xavier Cruz	03.07.2009
3) Smt. Laxmibai P. Bharne	21.04.2009
4) Mrs. Gracinda Alfonso	- -
5) Shri.Caetano Jose R. Diniz	26.09.2009
6) Shri.Louis Anthony Menezes	13.12.2009
7) Shri.Prakash S. Singbal	13.03.2010

Initiating the Bank's Pensioners' Meet, Shri.P.M.Narkar, in his Presidential address, impressed upon the eligible pensioner members to become the member of the improved SBIREMB Scheme-III (for Rs.7.00 lacs) at the earliest and do not wait till the last date. He also apprised the members about the status of bi-partite talks. He then informed the members about the newly acquired 'Holiday Home' of our Association at Panaji for use of our pensioner members and the criteria for its allotment etc. He also detailed out the norms for judging the cash awards to be given to the best performer

member in each ZSC's area regarding enrollment of new members etc. every year.

In his speech, Shri.M.Y.P.Dessai, AGM (Adm) informed the members about the starting Bank's dispensaries at Mapuca, Kanakavali, Chiplun & Ratnagiri. As regards dispensary at Margao he requested the Chief Medical Officer to replenish the medicines at periodical intervals. He also suggested the members to open the joint Pension A/c, payable to 'Either or Survivor' to enable the Bank to settle the balances in the account without any hassles. He suggested that the office-bearers of the Pensioners' Association may have regular periodical meetings with the Bank's functionaries to sort out problems, if any. Rounding up the Bank's Pensioners' Meet, Shri.V.D.Kulkarni, Vice-President of Panaji ZSC, expressed gratitude and conveyed thanks to Shri.Dessai and other functionaries of Zonal Office for their presence and grace the function.

After the Tea Break, our AGM's agenda items were taken. The minutes of the last Annual General Meeting held on 12th April 2009 were approved unanimously by the house.

Thereafter, in his talk, Dr. A.A.Bandodkar illustrated the 'Empty Nest Syndrome' that the present aged parents are facing which is considered a challenge to their health. To avoid this situation, he suggested to create a network of friends, pick-up a healthy hobby. He also stressed the need for daily 'walk', yoga and meditation.

The following members who completed 75 years of age during the last year were felicitated at the hands of dignitaries SarvaShree B.G.Dandekar, V.M.Gokhale and V.D.Deshpande.

- 1) Shri.M.B.Bhat from Margao (Goa)
- 2) Shri.M.L.Sawant from Ovaliya (Sindhudurg)
- 3) Shri.Alex M. D'mello from Bambolim (Goa)

Shri. Isac H.Dias, Secretary, presented Annual Report of the Zonal Sub-Centre. The highlights of the report are :-

- i) Total Membership reached to 776 by end of March 2010 of which 30 are new members during the last year.

- ii) Regular meetings of members at Margao, Panaji and Mapuca
- iii) Total Donations of Rs.41,952/- on account of Legal Fund and for 'SAMVAD'.
- iv) Establishment of our Association's own Holiday Home at Panaji.
- v) Submission of a Memorandum regarding our pending issues to the Minister of Finance Shri.Pranab Mukherji with the help of Rajya Sabha member from Panaji Shri.Shantaram Naik who took up the issue to the appropriate Ministry level and getting prompt reply from them in the matter.

Thereafter Shri.V.D.Deshpande, AGM (PPG), Corporate Centre, addressed the gathering and explained the process through which complaints from the Pensioners are dealt with. He requested the pensioners of 7th Bi-partite group not to raise the issue, since it is dealt with by the serving staff Federations on a collective basis as at present there is no individual solution in the matter. He further informed that a booklet on facilities for SBI Pensioners will be available may be by May 2010. He also told that Bank is facing problem of fair distribution of "Second Innings", a quarterly magazine for pensioners, since Bank has no proper distribution system except through Branches which may not reach each pensioner. So, he ensures that atleast the copies are distributed through various meetings of Pensioners arranged by Pensioners' Association through out India. He also told the members to avail of the improved facility of SBIREMB Scheme-III at the earliest without waiting till last date to join the scheme. He further told about latest position on the front of wage-revision talks for serving staff and the stand taken by serving staff Federation about pension issues.

In his speech, Shri.V.M.Gokhale, President of Circle Association, expressed his happiness over the matter of prompt response obtained by Shri.Shantaram Naik, a Rajya Sabha member from Goa, from Ministry of Finance to our representation, on the backdrop of no response to other representations through various Members of parliament and Rajya Sabha through out India. Of course in reply to Finance Dept's queries we have sent our point by point detailed reply on 26th March 2010 to which reply is awaited. He also appealed to

the members to come forward to work for the Association.

At this juncture, Shri.P.M.Narkar pointed out that the introduction to the Rajya Sabha MP Shri.Shantaram Naik was possible because of the excellent relations and rapport of one our member Shri.Ashok Malkarnekar and his follow up in the matter. On hearing this, Shri.Malkarnekar was given an instant applause by the present members in appreciation of his efforts.

Then, Shri.B.G.Dandekar, Advisor to the Federation, addressed the gathering. In his speech he gave a detailed historical perspective of our struggle and parody and explained how the SBI pensioners, who sweated for the Bank, were cheated at various wage settlement times by the officials of the Finance Ministry, creating injustice, discrimination and wrong interpretation of our just issues. He said that, without intimidation, we are, as always, wisely pursuing our causes with good relations with the Management of the Bank as also with the Government, in good relations with the serving staff Federations. We had recourse to High Courts but the process is very very lengthy. We further explained that now the time has come to approach Supreme Court through Writ petitions for which we will have to engage a high profile Lawyer, to fight our just cases, who charge around Rs.4 lacs per sitting. He, therefore, appealed our members to come forward with financial support by way of Donations to the Association. At the end, he reiterated our demands such as updation of pension and family pension @ 50% and 30% respectively of the last drawn salary, 100% neutralization of D.A. and our Federation should be allowed to participate in talks about future wage-revision etc.

Then, President requested Shri.P.A.Lopes, a Circle Managing Committee member from Mumbai, to conduct the biennial elections of the office-bearers & Committee members of Pajani ZSC for 2010-11 & 2011-12. Accordingly the new office-bearers & committee members (as per Annexure) were elected unanimously.

Shri.V.D.Kulkarni, Vice-President, conveyed a Vote of thanks to the dignitaries who attended the meeting and graced the occassion and to those who contributed for the success of the meeting.

- **Isac H. Dias, Secretary**

Report of the inauguration of SBI Pensioners' Association's Holiday Home at Panaji (Goa)

On the occasion of 12th Annual General Meeting of our Panaji Zonal Sub-Centre on 28th March 2010 our Association's own Holiday Home was inaugurated at the hands of Sarvashri V.M.Gokhale, President of Circle Association, and B.G.Dandekar, the Advisor to the Federation, in the presence of Circle Managing Committee members from Mumbai, Pune and Panaji Zonal Sub-Centres.

A well-furnished flat, admeasuring 101.03 sq. metres, situated on the first floor in "Madhuban Complex Coop Hsg Society", Tambadi Mati, Hill View, Dr.Bhau Daji Laad Road, Santa Inez, Carangalem Post Office, Panaji, Goa - 403002. This flat has three Bedrooms with independent balcony for each bedroom, one Hall and a Kitchen and two toilet blocks. The sprawling building complex has a football ground on its one side and main road with a bus stand on the other. Rickshaws and pilot motorcycles are available. In the vicinity of the Society, laundry, shops, pharmacy/medical shop, restaurants are available. Miramar Beach is at a walking distance. Central Bus-stand is around 2 kms away only.

It was possible to acquire the premises, which also solves the problem of having an office for the Panaji ZSC, but for the positive attitude and quick decisions taken by Circle Managing Committee, especially Shri.V.M.Gokhale and Shri.B.G.Dandekar. This speaks of the faith reposed on Panaji Zonal Sub-Centre Committee Members under the leadership of Shri.P.M.Narkar, President of the ZSC who took pioneering lead in selecting the premises at prime location with successful negotiations with the landlord as also timely financial decisions taken at Pune HQs. A team from Mumbai & Pune offices of the Association visited the premises and recommended to buy the same. Initially, Rs.5 lacs were paid as an Advance and after completing all the legal formalities, a final Sale-Deed was executed on 11th January 2010 which was registered on 12th January 2010 by making remaining payment of Rs.28,50,000/- (Total cost Rs.33,50,000/-). By spending additional amount of Rs.2,07,000/- the flat is now well furnished with - double-bed, teapoy, table and a chair, curtains etc. for each bed-room which has sufficient natural light

and a small balcony overlooking the main road. The hall is sufficiently large and is located at the entrance of the flat. It will now be possible to hold the Committee Meetings at Panaji.

In this connection we are proud to mention that the opening of the own 'Holiday Home' by a Pensioners' Association is an unique event and this path-breaking was possible only because of the dynamic leadership of Shri.V.M.Gokhale, Circle President, dedicated work and foresight of Shri.B.G.Dandekar, a Doyen of the Pensioners' movement in SBI and the enterprising attitude of Shri.P.M.Narkar, President of Panaji ZSC and the whole hearted support of all the Circle Managing Committee members. By opening own Holiday Home, our Circle Association have joined the league of Working Staff Associations of Officers and Award Staff who were till recently having the monopoly of establishing such Holiday Homes.

Only those SBI Pensioners and Family Pensioners who are members of the Association will be eligible to avail of the facility. The applicants will have to identify themselves either on producing Pensioner's Identity Cards issued by the Bank, or providing their membership number of the Pensioners Association, or on production of copy of latest 'SAMVAD', our house magazine, where their address label is stuck. For the time being, Circle Managing Committee has decided to collect Rs.150/- per bed, per day / Rs.300/- per room of two beds per day. Booking should be done well in advance, say at least 4 days earlier by applying to the following local Committee members :-

- (1) Shri.P.M.Narkar, President, Rizvi Towers, 201-'B' Wing, M.G.Road, Santa Inez, Panaji, Goa-403001; Tel : (M) 9822104076
- (2) Shri.I.H.Dias, Secretary, Flat No.3, Apple Blossom, Miramar SBI Coop Hsg Socy, La Campala, Panaji, Goa - 403001; Tel - (M) 9823053546
- (3) Shri.K.V.Gopinathan, Treasurer, 'Aparna' Bldg., T-2, 3rd Floor, Dr.Atmaram Borkar Road, Panaji, Goa - 403001; Tel - (M) 9822983960

The Association members are welcome to avail of the facility.

- Secretary

**Celebration of Golden Jubilee of the
Historical Strike of the
State Bank of India Award Staff
on the 4th March 1960**

To commemorate the above historical event in the Banking Industry a grand celebration of the above event was arranged by the Mumbai Circle Award Staff Association on the 10th floor of the State Bank Bhavan. A massive 'Blood Donation' camp was also organised on the 4th March 2010 which was inaugurated by our Circle President Shri.V.M.Gokhale who had also participated in the above strike while he was having service of only 1 year and 3 months and was working in the then Central Office.

Shri.Prakash Gangal, Secretary of All India State Bank of India Staff Federation appreciated the courage then displayed by our President Shri.V.M.Gokhale who was having a service of hardly one year.

Shri.Gokhale in his speech complimented the efforts made by the leaders of the Award Staff and Officers' Federations in improving their working conditions but reminded Shri.Gangal and the Corporate Centre CGM (HR) Shri.B.B.Das that the pensioners' outstanding issues should be sorted out by them as the present better working conditions of the Officers/Award Staff is the result of Pensioners' sacrifices. **- Secretary**

Corrigendum

In the March 2010 issue of 'SAMVAD' there were following omissions while printing the articles by Shri.S.V.Naik and Shri.Sudhakar Chandurkar on page 8 and 9 respectively.

Page-8 : In article "Meditation for physical & emotional Health" - Para 6 - line 7th & 8th are missing. Please read "There is no substitute.....compassionate feelings, physical health and immunity. Other activities of spiritual aspirants are useful and important. But, meditation derives unparalleled benefits.'

Page-9 - In article "Place at the Top" - Para 6 - 2nd & 3rd lines are missing. Please read "I may play.....good player is same to me. At this age also I can cover most of the court. Lady Partner has only five percent contribution make." Tushar responded.' The error is regretted. **- Secretary**

Ref: P-57

11th May 2010

The General Secretary,
Federation of SBI Pen. Associations, Chennai
Dear Sir,

**Meeting of the retired Senior Executives of
the Bank (from AGM to Chairman)**

As discussed at the time of the Governing Body Meeting of the Federation held at Kolkata on the 16th and 17th January 2010, it was proposed to hold a Meeting of the Bank's retired Senior Executives (AGM to Chairman). Accordingly such a meeting was held on Monday the 12th April 2010 at 2.30 p.m. The meeting was organized at PL Deshpande Maharashtra Academy for Arts at Prabhadevi, Mumbai 400 025. A resume of the deliberation held at the Meeting is enclosed for your information.

The meeting began at 2.30 p.m. and despite scorching heat and humidity 40 retired Senior Executives (including 2 MDs/3 Dy.MDs/2CGMS/ were present (list enclosed)

Shri V.M. Gokhale while giving the vote of thanks to the audience mentioned that Shri Varma's suggestion would be considered by us but since the Federation has taken a decision the Writ would be filed in the Supreme Court. He mentioned that every one is aware that the filing of a Writ in the Supreme Court is a costly affair. Other expenses apart, nearly 5 to 6 lacs rupees would be taken by the Counsel for one standing. Shri Gokhale therefore appealed to the gathering to strengthen the hands of the Circle Association and said that every senior executive should donate at least Rs. 5000/- to the Legal Fund of the Association to start with. . This would enable the Federation to meet the expenses without any difficulty. Shri Gokhale's appeal was well received by the gathering.

Snacks and Coffee was served in the break. The meeting concluded at 5.30 p.m.

Yours faithfully,
V.M.Gokhale
President

(The resume of the discussions held in the above meeting of retired Sr. Executives is given on the next page)

Resume of the discussions at the Meeting held on the 12th April 2010

Shri.V.M.Gokhale, President of the Circle Association, while welcoming the members stated that the Association had been arranging a regular AGM of the Mumbai Centre members every year in February where about 700/800 members of Sub Centre are remaining present at Shivaji Mandir drama theatre. However due to time constraint and the usual meeting agenda and Banks meet the time available for discussing special problems of certain group of members is limited. The main problem confronting the members in general and senior officer members in particular is the continued apathy shown by the Govt of India and the SBI Management towards accepting our demand of restoration of payment of pension to all categories of pensioners as directed by the S.C. in their land mark judgement of 23.2.1989 when the family pension was also introduced. Due to non observance of dictates of SC and introduction of artificial restrictions by Govt. it is observed that while Junior Officers/Award Staff etc constituting about 81% of the Pensioners get 50% payment of their last drawn pay as per universal principle, the remaining. About 17-1/2 % of pensioners get pension of varying percentage of below 50 and more than 40% which mainly consist of Officers from AGM onwards. The remaining about 1-1/2% pensioners get payment of pension of 40%. To therefore counter these moves of the Govt and SBI in denying the legitimate dues to retired Senior Officials, we thought of arranging this get together and to discuss, analyse ways and means to realise these demands of senior functionaries who have sacrificed most for the development of business of the Bank in the past, hence this meeting.

I would therefore not take much of your time but only add that the Association /Federation have exhausted all the available avenues for realising our demands like meeting the Finance Ministry Officials, meeting the Bank Officials including Chairman making efforts by coordinating our efforts with the working staff. Federations, filing of court cases in various high courts, political lobbying through MPs, Ministers submitting a memo to FM signed by 104 MPs, submitting memo to Finance Minister Shri Pranab Mukherjee, Prithviraj Chavan, but all these

efforts have not yielded in any tangible results.

We have, therefore, thought of getting benefit of your views / contacts with Finance Ministry officials, politicians etc so as to have our problems sorted out. As you know we have got tangible results of 50% pension and family pension only through the 1989 land mark judgement of Supreme Court so after a period of over 20 years we have decided to knock the Supreme Court doors again which as you know is a very costly matter, I would therefore earnestly request you to strengthen our hands by using your contact with Chairman/ Banking Dept Officials to convince them about our genuine grievances and also to lend the Association your financial support by at least contributing Rs. 5000- per member for fighting our case in Supreme Court.

I would therefore with this introduction give charge of the mike to our veteran leader Shri B.G. Dandekar whom you all know because of his expertise, knowledge in pension matters and the relentless fight he had given in the matter of pensioners for the last over 23 years.

As you know he had held various posts in the Federation during this period but retired last year from the highest post of President of the Federation. But the other Sr. leaders of the Federation in their wisdom did not allow him to retire completely and appointed him as advisor to the Federation for 3 years.

Shri B.G. Dandekar, who spoke there after, traced the history of the Pension movement in State Bank of India. He said as under.

Federation of State Bank of India Pensioners' Associations is an all India Body of about over 1.00 lac pensioners / Family Pensioners and is the sole organization representing SBI Pensioners.

State Bank Pensioners are receiving pension for last over 150 years out of a pension fund created by the Bank from its profit and no payment 'is required to be made from **Central Government Fund**.

Despite four wage revisions in last 20 years, the' pension has not been revised and many pensioners are not getting the universal pension of 50% of last drawn pay but are getting pension calculated at 40% of pay and in some cases even from 28% to 31% of pay.

Issues pending for the last 20 years are as under:

- a) 50% Pension to all retirees
- b) 30% pension to Family Pensioners
- c) The pension of those employees, who retired during November 1997 (workmen staff)/ 30-4-1 998 (officers) and October 2002 even now are in receipt of pension calculated on pre-revised salary instead of actual salary received by them at the time of retirement
- d) Those employees who retired between November 2002 and April 2005 have also been deprived the benefit of revision of salary in their pension till 30-4-2005
- e) Review and upgradation of pension to all previous retirees in relation to current salary revision. As on 31-3-2010 the pension of the highest executive of State Bank, Retired prior to 1987 was Rs. 13,164 while the Pension of clerk retired in 2006 was Rs.13,962/.
- f) 100% neutralization of dearness relief to all pensioners and family pensioners.

Chairman, of SBI has no powers to give even Re.1 extra to a pensioner as under Section 50 (2) (o) of State Bank of India Act all the powers are vested with Government.

Those Pensioners who retired prior to November 1987 have not been duly compensated for DA merger. Due to this, in a number of cases (particularly higher grade officers) there was heavy recovery from pension already paid and reduction in monthly gross pension thereafter.

Due to non revision of Pension those who retired during 1987 and 1993, are even now in receipt of 31% of their basic salary as pension (Rs..2400/- from Scale I officer to Dy. Managing Director).

Due to stipulation of artificial and illogical ceiling of Rs.4250/- (maximum) during 1993 to 1999 a situation has developed when officials belonging to nine scales are receiving the same pension, not related to their pay drawn at the time of retirement. This is against the principle of Equity and Justice. This resulted in one more anomaly. Pension of a Jr Officer drawing salary of Rs.9200/- to top most Executive of the Bank (Dy. M.D.) drawing salary of Rs.14800/- was the same i.e. Rs.4250/- only for all. Agreements are entered into ignoring the Supreme Court pronouncements in a number of cases.

Family Pension

As our Family Pension Scheme is based on the Family Pension Scheme recommended by the 4 Central Pay Commission, we have now requested the Bank to extend the same family pension scheme which has been recommended by the 5th Central Pay Commission, Instead of this, the Bank extended the Family Pension Scheme which has been implemented in other Banks. This scheme was based on salary wherein DA up to 600 pts was merged. This has resulted in reduction in gross family pension in several cases.

100% Neutralisation of D.A.

This formula though applicable to pensioners retired after 2002 has not been extended to all earlier retirees.

The objects for which State Bank of India was established in 1955 have been fulfilled by the employees and Management more than expected. Our Pension Scheme is 150 years old. Pension is paid out of interest on Corpse Fund created by the Bank. No funds would be asked from the Central Government.

After every salary revision from 1987 onwards Bank has been recommending that pension should be at 50% of actual pay at the time of retirement. However this has never been approved by Government of India.

The reason for non-approval was not advised even to the Bank. Only in discussion we are told that we are enjoying three benefits viz.,

- i. Pension (non contributory)
- ii. Provident Fund (up to 1-7-1983 Bank's contribution to Provident Fund in respect of officers was only 5% not like RBI or other Banks)
- iii. Statutory Gratuity (from 1972) onwards

From 1972 to May 1994 the maximum amount of Gratuity was negligible. At the beginning (1972) the ceiling was only Rs.10,000/- which was increased to Rs.25,000 and Rs.50,000. On 24-5-1994 this ceiling was increased to Rs.1.00 lac. Earlier to this there was ceiling even on salary which was to be taken for calculation of Gratuity. Therefore the officers were in receipt of very low Gratuity. Prior to 1987, retired Dy. MD use to get Rs.6,000/- to maximum Rs.7,000 only as Gratuity. Further three benefit issue was not

brought before S.C. in 1987.

When "three benefits issue" was discussed with us we pointed out that in that case even now about 81%. Retirees are in receipt of 50% of pay as pension who are also in receipt of so called "Three Benefits". Why a small group should suffer?

Further we expect that three employees who are in receipt of salary say - Rs.20,000/- Rs.21,000/- or Rs.22,000/- p.m. should get pension according to their actual salary. Pension for all should not be common when salary is not common.

Similarly pension should be calculated on actual salary drawn by the employees at the time of retirement. However in SBI, those who retired during 1997 to 2002 are in receipt of pension calculated on pre-revised old salary (not on actual salary). Even now there is no change. Some irrational adjustments have been done in the last 20 years but the universal principle of relating pension to the last drawn salary and different pension for different salaries has not been observed creating a situation where the pensioners belonging to 7/8 grades from topmost official of the Bank to the Junior most official are drawing same basic pension.

SBI Pension Scheme is 150 years old framed by Britishers when our Central Government and RBI were not in existence. While in our country Central Government/State Governments are advocating the upgradation of below the poverty line people to the higher level, Banking Department is trying to bring down the SBI Pensioners who have 150 years pension facility, to the level below 1995 Public Sector Bank level pensioners, when the Government is not required to pay a single Paisa from their budget.

At the end of his speech Shri Dandekar told the august gathering that all efforts like court cases, Dharna, Demonstrations Meeting the Senior Govt. Officials, Political lobbying through several MPs have gone waste and hence as a last resort the Federation has decided to file a Writ Petition in the Supreme Court of the India seeking justice to us. It has been decided to engage the services of a Senior Eminent Counsel and try to solve the problems.

Shri A. C. Verma, retired Dy. MD who had worked as C.G.M. H.R. and who had first hand knowledge about our pension matter was requested

to speak at the meeting. Shri Verma also narrated the various steps / recommendations in the positive directions from the Bank. He explained how the officials in the Ministry of Finance of the GOI were a stumbling block to clear any proposal of the Bank. Shri Verma replied to some queries raised by the members of the audience. Ultimately he agreed that no option other than knocking the doors of the Supreme Court was left with us. However he cautioned us that going to SC with a Writ was also like handling a sharp two edged weapon, because now a days, SC does not entertain Writ Petitions easily. This being the position, Shri Verma mentioned that if our Writ is not admitted for some reason, it could mean end of the road to us. He therefore advised that the Writ be examined by some other local eminent Counsel before it is filed.

Attention Members

Members who are eligible to pay Income Tax during the Financial Year 2010-2011 are requested to **furnish their PAN Number and Investment details** to their respective Pension-paying Branches immediately to enable the Branch to pass on the information to HRMS Dept at LHO who is going to start deduction of Income-tax from the Pension from the month of May 2010.

Please also note to **furnish the Life Certificate in the month of November every year**. Otherwise the Bank will stop payment of pension to those pensioners who will fail to furnish Life Certificate in future.

- Secretary

सभासदांसाठी सूचना

पेन्शनर सभासद, जे आपल्या पेन्शनच्या एकूण वार्षिक रकमेवर इन्कमटॅक्स भरण्यास पात्र होतील, अशा पेन्शनर सभासदांनी आपला पॅनकार्ड नंबर व इन्व्हेस्टमेंटचा तपशील, आपापल्या पेन्शन जमा होणाऱ्या शाखेत लवकरात लवकर मे २०१० पूर्वी सादर करावा. अन्यथा, मे २०१० च्या पेन्शन पासून बँक इन्कमटॅक्स कापून घेईल याची कृपया नोंद घ्यावी. तसेच सर्व पेन्शनर्स व फॅमिली पेन्शनरांनी दरवर्षी नोव्हेंबर महिनाअखेरपर्यंत लाईफ सर्टिफिकेट देण्याची विनंती.

- सेक्रेटरी

State Bank of India Pensioners' Association (Mumbai Circle), Pune Mumbai Zonal Sub-Centre

Proceedings of the Annual General Meeting of Mumbai ZSC held at Shivaji Mandir, Dadar on 26th February 2010

The meeting was scheduled to begin at 11.00 am but due to a very small attendance (this was due to a misunderstanding among the members that the meeting is to begin at 12.00 noon as in the past) the start was postponed by 30 minutes and hence it began at 11.30 am.

Shri.P.A.lopes who was on the stage extended a welcome to each and every one present for the Meeting. To begin with he congratulated Sachin Tendulkar on his registering a World Record in International Cricket. Incidentally, Sachin is a disciple of Shri.Ramakant Acharekar, a pensioner of the Bank. Shri.Acharekar was conferred a "Padmashree" Award by the Government of India on the 26th January 2010. Shri.Lopes announced that Shri.Acharekar would be felicitated later in the day. Shri.Lopes extended good wishes to all the wards of Pensioners due to appear for the ensuing SSC examination.

Shri.Lopes then invited the following dignitaries of the Association to come on the dais and occupy the chairs.

Shri.V.M.Gokhale - President, SBIPA, Mumbai Circle
Shri.B.G.Dandekar - Advisor to the Federation
Shri.P.M.Narkar - President, SBIPA, Panaji ZSC
Shri.R.N.Lalingkar - Secretary, SBIPA, Mumbai Circle

After "Saraswati Stavan" by Smt.Anagha Vidwans and "Ganesh Vandana / Guruvandana / Vande Mataram" by Shri.Bidyee. As per tradition a lamp was lighted by the dignitaries. A book written by one of the Pensioners Shri.Shashank Vechalekar was declared as published at the hands of Shri.V.M.Gokhale, President.

Messages wishing a grand success to the Meeting received from several well wishers including Shri B.K.Ghose, President of our Federation, Shri.PPS Murthy, General Secretary of our Federation and Shri.Riten Ghosh, GM, Mumbai LHO were read out.

At this juncture Shri.G.K.Gandhi, General Secretary of SBIPA Bhopal Circle, arrived at the auditorium and he was invited on the dais to occupy the chair. The meeting then began as per the Agenda.

Agenda Item No.1 - To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after 19th February 2009 :

The house stood in silence for two minutes as a mark of respect to the departed souls.

Agenda Item No.2 - To confirm the minutes of the AGM held on the 18th February 2009 (Minutes published in March 2009 issue of SAMVAD :

Since there were no queries on the Minutes, they were treated to have been adopted by the house.

Around this time, the following officers from LHO/AO arrived and they were invited on the dais.

- 1) Shri.Keshav Thaokar - AGM, PPG & General Secretary, Officers' Association, Mumbai Circle
- 2) Shri.Pradip Thakave - CM, PPG Dept. LHO
- 3) Shri.Ravi Maldikar - CM, Mumbai Admn Office

Shri.V.M.Gokhale, President, while welcoming Shri.Thaoakar and other officials said that since Shri.Thaoakar is holding the post of AGM, PPG, as also General Secretary of the Officers' Association of Mumbai Circle, we expect much from him as the negotiations on the 9th Bi-partite are very much in progress.

Shri.Thaoakar was requested to take charge and start the Bank's Meet.

Shri.Thaoakar began by saying that both Working Staff Federations and Federation of Pensioners' Associations have very cordial relations. In fact, both Working Staff Federations are trying to solve the outstanding problems of Pensioners like the settlement of Pension issue of the 7th Bi-partite retirees, but both the Government and the Bank are non-responsive. He declared that since both Working Staff Federations are busy with 9th Bipartite talks, they are not focusing their attention on the Pension issues. But he promised to take them on hand after the conclusion of their talks at the Bi-partite.

Shri.Thaoakar was candid enough to agree that majority of PPG Dept staff and Branches are not aware of the Pensioners' problems. However, efforts to make them aware of the issues involved are on. he mentioned that while arrears of majority of Family

Pensioners have been paid. Proposals for sanction of Family Pension for nearly 800 pensioners as per revised formula have been put up to Corporate Centre. he appealed to all that if any individual had any problem about pension, they were welcome to his office to get proper solution to his/her problems.

Shri.Ravi Maldikar, CM, AO, while admitting the fact that several dispensaries are facing problems of lack adequate stock of medicines, he mentioned that this was due to lack of Pharmacists. Process of recruitment of Farmacists/Doctors is in the last phase. He declared that within a month's time vacant posts of Pharmacists/Doctors will be filled in.

Shri.Thaoakar once again rose to speak and indicated to the glaring discrimination in the number of dispensaries/Diagnostic Centres/approved Hospital in Delhi Circle vis-a-vis mumbai Circle. He stressed the urgent need for persuing the matter. More and more proposals should be forwarded to the concerned authorities for their approval.

Shri.R.S.Rajiwadekar, Principal Secretary of Mumbai ZSC expressed anguish at the attitude of AO/LHO in dealing with proposals for dispensaries at Navghar Bassein, Goregaon East and in Goa Region. He went on to say that LHO displayed a total negative attitude and he named the official concerned. Proposals for dispensaries of Goregaon and Vasai also need to be speeded up. He also requested LHO functioneries to put up the proposals from Pune and Pajani Modules to Corporate Centre for approval.

Dr.V.M.Ajinkya, Bank's Chief Medical Officer, arrived and she was also invited to the stage and felicitated with flowers.

Summerising the discussion on the various aspects of dispensaries and their functioning, Shri.V.M.Gokhale said that while the Working Staff may not be required to visit dispensaries frequently, we pensioners need to go there and get the requisite medicines to maintain good health. While pensioners in Delhi are much better off in this respect due to greater number of dispensaries. mumbai Circle is far behind in this respect. This is due to negative attitude of the officials at LHO. Proposals submitted are not recommended promptly and queries are not even disclosed to the concerned branches and Pensioners' Association representatives. Officials in the CC are coming from other parts of the country and hence they are not fully aware of geography and travel conditions of Mumbai. Travelling from Bassein to Borivali or Goregaon and back is very difficult and

hence there is a need to have a dispensary at Bassein as well as Goregaon (E). But these facts are probably not explained to CC officials by LHO functionaries. Similarly, there should be more and more dispensaries and Diagnostic Centres at District Centres. he also added that now a new CDO had reported to LHO and the present CGM is also very nice in attending to the pensioners problems and he feels that by discussions with these officials our problems could be sorted out satisfactorily.

Dr.Ajinkya, while speaking on the subject, explained that Bank decides every aspect on the basis of the expenditure involved. For this purpose, proper budgeting has to be done and this cannot be done by the Doctor in charge of the dispensary. This can be completed by a Pharmacist. Due to lack of number of Pharmacists, work at many dispensaries is suffering. With the appointment of Pharmacists in a month or so, things are expected to improve.providing infrastructure and cleanliness at dispensaries is the job of the concerned Branch of the Bank. Here many branches are reluctant to do their job in this regard. She stressed the need for providing infrastructure to the Medical Officers in the form of Personal Computers and other equipments.

Shri.V.M.Gokhale once again critised the Personal Department at LHO and blamed their negative attitude for less number of dispensaries and Diagnostic Centres. The CGM and Dy.GM at CC, PPG/HRD are very cooperative. Even the Dy.MD & CDO is so helpful that the revision of REMBS was got through by him within the time frame decided upon by him.

Shri.G.K.Gandhi complained that the LHO level officials are not keen to carry out the facilities offered by CC. In Bhopal Circle 17 Diagnostic Centres have been identified. Four proposals are submitted but these have not been forwarded for further sanction to Corporate Centre. So also sanction of Bills under REMBS are not cleared quickly. Thus he expected great improvement in administrative machinery at LHO/AOs.

Shri.Gandhi made a mention of faulty method of calculation of Gratuity in SBI. he touched the grossly incorrect Family Pension in SBI. To cite an example he said that a widow of a retired District Judge gets Family Pension of Rs.19,000/- but a widow of CGM gets hardly Rs.4,000/-.

Shri.Vishwanath laxman Rane was felicitated since it was his birthday. Incidentally, he also completed 75 years of age this day.

Shri.Lopes thanked to CC/LHO/AO functionaries and the Bank's meet was concluded.

After this, a Lunch Break was taken and thereafter at 2.45 pm the proceedings of AGM started as per remaining Agenda.

Agenda Item No.4 : Committee's Report for the year 2009 to be read, discussed and adopted :

The Report was adopted without any query.

Agenda Item No.5 :

To discuss the recent developments :

Shri. V. M. Gokhale declared that Shri. B. G. Dandekar will give a detailed account of the latest developments later. He, however, thought of mentioning a few issues.

In State Bank of India there has been no revision of Pension or Family Pension for the last 20 years despite having made efforts in all directions. Court cases have been filed in several Courts but the process of Law is so long that the cases filed in 2002-03 is likely to be heard now in 2010. Thus if we want justice it takes 10 years for some progress. However, after failing to get justice quickly through high courts, discussions with Bank/Government officials as also with the 2 Working Staff Federations, our All India Federation is seriously considering some agitational programme like staging Dharna, hunger strike etc. and/or approaching the Apex Court of the country to secure quick justice.

Some Family Pensioners got some benefit when the revision as per Industry level Family Pension was made effective in SBI. However, despite an appeal for a donation of Rs.1,000/- from Family Pensioners, it has not been responded to by Family Pensioners. So also retirees of the 8th Bi-partite were released arrears of **PQA** by the Bank after concerted efforts of the Pensioners' Association. An appeal was made to these pensioners to donate at least Rs.500/- of these arrears to the Association. however, this appeal also has not been responded whole heartedly by the beneficiaries.

As stated above if we have to approach the Supreme Court, high level of expenditure is expected (nearly Rs.10-25 lacs). In order to meet these expenses all are hereby requested to donate at least Rs.100/- for the Legal Fund.

Shri.Gokhale also appealed to the gathering to

donate at least Rs.100/- to help Shri.Rajaram hari Jadhav of Dhule who lost all his belongings in a communal riot last year.

Agenda Item No.3 : To honour the senior members who have completed/will complete 75 years of age between 19th February 2009 and 26th February 2010 (both days inclusive) :

There were 88 members who completed 75 years of age during the period, but only 21 of them were present who were felicitated by offering them a Shawl, Shreephal and sweets. It was a very graceful ceremony.

Agenda Item No.8 : To elect the Office-bearers for the year 2010-2012 to the Managing Committee of the Mumbai Zonal Sub-Centre (14 members to be elected) :

Shri.P.M.Narkar who was entrusted the work of the conducting elections declared the following names as elected representatives for the Mumbai Zonal Sub-Centre. They are as under :-

- 1) Shri.S.B.Gokhale - President
- 2) Shri.S.M.Dharadhar - Vice-President
- 3) Shri.R.S.Rajiwadekar - Principal Secretary
- 4) Shri.P.S.Uchagaonkar - Org. Secretary
- 5) Shri.M.V.Nadkarni - Regional Secretary
- 6) Miss neela Vyavaharkar - Lady Secretary
- 7) Shri.P.A.Lopes - Regional Secretary
- 8) Shri.B.P.Khare - Regional Secretary
- 9) Shri.S.W.Agarkar - Regional Secretary
- 10) Shri.P.D.Chavan - Committee Member
- 11) Shri.A.D.Butala - Committee Member
- 12) Shri.M.B.Shahane - Committee Member
- 13) Shri.Mhatre M.N. - Committee Member
- 14) Shri.J.B.Pusalkar - Treasurer

Agenda Item No.6 :Speech of the Chief Guest:

Before Chief Guest Shri.B.G.Dandekar rose to give his speech, Shri.V.M.Gokhale made an announcement that all the IBI Pensioners are expected to be given one more instalment of Rs.5,000/- within about 15/20 days since as per enquiries in the Corporate Centre the queries raised by the Trustee of the Trust have been replied by the PPG Department, Corporate Centre.

Shri.B.G.Dandekar elaborated on the following points in his speech :

- 1) We are not getting any response despite our consistent follow up with
 - a) Bank
 - b) Government of India and
 - c) Working Staff Federations

And if no progress takes now, we have to knock the doors of the Supreme to get justice. But it is a costly affair. An eminent lawyer charges nothing less than Rs.3/4 lacs for one appearance in the court. We, therefore, have to raise funds by way of donations from every member.

2) Working Staff Federations are busy with settlement of the 9th Bipartite agreement. However, we cannot expect any solution of our problems from them. In fact we have a very bitter experience. In January 1995 when they signed the wage agreement, portion of the wage package meant for us was just whisked away from us and was distributed among themselves by way of additional allowance. Pension was said to have been revised from Rs.2,400/- to Rs.4,250/- but this in fact resulted in reduction of Gross Pension resulting in recovery from some pensioners. DA was said to have been brought on par with Working Staff but stages of salary for DA calculation are half of them. More over the DA rates are corrected every quarter in respect of Working Staff but on half yearly basis for Pensioners. Note the discrimination. Hence we should not depend on both the Working Staff Federations for resolving our problems but should go on our own. We should be in all readiness for a long struggle.

Working Staff Federation could achieve Basic pension at Rs.10,200/- for the 8th Bi-partite retirees but they forgot about 7th Bi-partite retirees - leaving them high and dry. Similarly in case of Industry level Family Pension said to have been negotiated by Working Staff Federation.. There was a clear cut case of not understanding the basis of Family Pension in SBI. Whereas the Family Pension in SBI is based on salary scales where DA merger was at 332 points in Industry level Family Pension the DA merger was 600 points. This resulted in reduction of Family Pension in a few cases.

After the strike in April 2006 the Working Staff Federation signed a MOU which did not indicate as to for whom it is meant and from when it is applicable. Subsequent letter from Government of India clarifies that it is meant only for those in whose salary 2288 points are merged. Thus it was a great disappointment for earlier Pensioners. Here also while the salary was revised w.e.f. 1-11-2002 but Pension was revised w.e.f. 1-05-2005. Again discrimination.

3) Government of India is the biggest stumbling block in our efforts for revision of Pension. They are

not ready to accept anything. Even a memorandum signed by 104 MPs was treated as just a piece of paper and shown the waste paper basket.

We gave a memorandum to the President of India through one of our Pensioner from Amravati. But this effort also has gone unattended by Government of India. Our Federation leaders and our Goa Association leaders met the Finance Minister and gave him a memorandum but to no effect. We on our own have protested by way of Dharna / Demonstrations etc. but Government of India is unmoved.

Government of India updates the pension for their employees but when it comes to SBI they are not willing to do this for some non-understandable reasons.

Hence Shri.Dandekar appealed to the members to be ready for a final show down. Dharna / Hunger Strike and filing case in Supreme Court is the only remedy.

While concluding his speech, Shri. Dandekar impressed upon the gathering the need for Eye, Kidney, Skin and even Liver Donation. He appealed to each and every member present in the Auditorium to give a thought to his suggestion and decide upon such a donation.

Shri.S.W.Agarkar extended a Vote of Thanks and the Meeting was concluded after National Anthem was sung by all.

Just as the national Anthem was over and pensioners started to disperse, the Corporate Centre dignitaries namely Shri.B.B.Das, CGM (HR) and Shri.Dipankar Bose, Dy.GM, personnel and PPG arrived. However, since the meeting was over they could not participate in the meeting. They were, however, honoured and felicitated with bouquet of flowers.

- S.M.Dharadhar, Secretary

अभिनंदनीय

आपल्या नांदेड येथील सभासदांनी दि. 9 एप्रिल २०१० रोजी 'वार्तालाप' या हस्तलिखित नावाचे त्रैमासिक सुरू केले आहे.

सभासदांना लिखाणासाठी तसेच युनिटच्या कार्याची माहिती नांदेड जिल्ह्यातील इतर सभासदांनाही व्हावी, त्यांच्या अडचणी, समस्यांना वाचा फोडावी या हेतूने हा स्तुत्य उपक्रम सुरू केला आहे. त्यासाठी 'संवाद' च्या संपादक मंडळातर्फे त्यांचे हार्दिक अभिनंदन व असोसिएशनतर्फे शुभेच्छा !!

- सेक्रेटरी

(संपादकीय - पान क्र.१ वरून)

बाह्य गोष्टींमुळे तुम्ही आनंदी राहणारच आहात. पण त्याहीपेक्षा तुम्ही आतून आनंदी व समाधानी आहात हे विसरू नका. हा आनंद सतत बोलून व्यक्त करा. तो आनंद तुमच्या चेहऱ्यावर दिसू द्या. जमल्यास हास्य संघात जा दिवसातून ४/५ वेळा सकाळ-दुपार संध्याकाळी स्वतःलाच विचारा 'मी आनंदी आहे का ? नसल्यास कारणे शोधून स्वतःच्या सवयी बदला. तुम्ही आनंदी रहाल. सवयी बदलणे तुमच्याच हातात आहे.

तुमच्या कुटुंबातील लोकांना प्रथमतः आनंदी ठेवा. सोसायटीतील सहकाऱ्यांशी, जवळपास राहणाऱ्या मित्रांशी प्रेमाचे संबंध ठेवा. आज तुम्ही दिल्लीतील मित्रांशी मोबाईलवर प्रेमाने बोलता. परंतु शेजारी कोण राहतो हे तुम्हाला माहीत नसतं. अहो पायाला काटा टोचलातरी शरीरातील प्रत्येक पेशी सहकार्याने तो संदेश क्षणात मेंदूपर्यंत पोहचविते व मेंदू हातास संदेश देतो आणि तो काटा तुम्ही काढता. तुमच्याच शरीरातील पेशीसारखे सहकार्य तुम्ही सर्वांशी केले तर तुम्हाला दुःखाचे काटे कसे बोटतील ? तुम्ही आनंदीच रहाल. तुमचे उत्तम विचार तुमची मायाळू दृष्टी, तुमची प्रेमळ वाचा, तुमची चांगली क्रिया, तुमच्या सर्वोत्तम भावना उत्तम असल्यास तुम्ही आनंदीच रहाल आणि इतरांनाही आनंदी ठेवू शकाल.

संतोष व प्रेम ही दोनच हत्यारे तुम्हाला आनंदी ठेवण्यास निरामय आरोग्य देण्यास समर्थ आहेत.

तेव्हा मित्रहो, बोलवा आम्हाला तुमच्या साठी-शांतीला, पंच्याहत्तरीला तुम्हाला आनंदी पाहून आमचा आणि इतरांचाही आनंद द्विगुणीत होईल.

- शरद शिंगवेकर

'संवाद' लेख स्पर्धा २०१०

'संवाद' च्या जाने.२०१० च्या अंकात सभासदांसाठी एक लेख स्पर्धा जाहीर केली होती. विषय होते १) 'चूल आणि मूल, काल आणि आज' किंवा २) 'या सुखांनो या.' या स्पर्धेसाठी पुरुष सभासदांकडून १५ लेख तर स्त्री सभासदांकडून २४ असे एकूण ३९ लेख स्पर्धेमध्ये दाखल झाले. स्पर्धेत भाग घेतलेल्या सभासदांची नावे खालीलप्रमाणे -

पुरुष विभाग - १) श्री. दत्तात्रय रा. क्षीरसागर, पुणे २) श्री.घनःशाम ना.जोशी, पुणे ३) श्री.प्रकाश वि.गाडगीळ, पुणे ४) श्री.सुरेशचंद्र हि.तापडिया, जळगाव ५) श्री.विठ्ठल रा.कट्टी, सांगली ६) श्री.मिलिंद सी.भावे, पुणे ७) श्री.म.द.कोल्हटकर, नागपूर ८) श्री.गोविंद भा.बागुल, पुणे ९) श्री.धोंडू गो.निमकर, ठाणे १०) श्री.अशोक वा.जोशी, डोंबिवली ११) श्री.श्रीपाद का.जोशी, पुणे १२) श्री.संतोष ल.गोरे, सावेडी, अहमदनगर १३) श्री.अरूण अ.काकडे, पुणे १४) श्री.सदानंद भ.फडणीस, कोल्हापूर १५) श्री.पु.नि.देशपांडे (अमरावती)

स्त्री विभाग - १) सौ. सुषमा श्री.देव, पुणे २) सौ.वर्षा

वि.पाटील, अंधेरी, मुंबई ३) सौ.शैलजा वि.टेंभुर्णीकर, अहमदनगर ४) सौ.उमा प्र.रावराणे, बोरिवली, मुंबई ५) सौ.वीणा वि.मुळे, अमरावती ६) गीता गिरीश सुळे, ठाणे (प.) ७) सौ.सुजाता नी. घांग्रेकर, पुणे ८) विमला बालसुब्रमणियन, मुंबई ९) सौ.सुजाता सु.नाटेकर, सातारा १०) सौ.अंजली अ.पेठे, मुंबई ११) श्रीमती निलिमा दि.कुलकर्णी, पुणे १२) सौ.चारुलता वि.जगताप, मालेगाव १३) सौ.कल्पना मो.गोखले, डोंबिवली १४) सौ.आशा प्र.रोठे, यवतमाळ १४अ) सौ.निलिमा अ.पोतदार, बोरिवली (प) १५) श्रीमती श्वेता श.देवरूखकर, गिरगाव (मुंबई) १६) सौ.सुहासिनी सुधीर सावे,दहिसर (प)मुंबई १७) सौ.अनघा अ.विठ्ठांस, डोंबिवली (पू) १८) सौ.निलिमा श्री.खरंगटे, ताळगाव (पणजी गोवा) १९) सौ.संयोगिता दामले, बोरिवली (पू) २०) सौ.पद्मा चिं.गोखले, कुपवाड २१) सौ.लिना प्र.कर्णिक, मालाड (प) २२) अजिता एस.पाध्ये, अंधेरी(प) २३) सौ.प्रभावती दे.पवार, धुळे

विषयवार विभागणी केली तर 'या सुखांनो या' विषयावर २४ तर 'चूल आणि मूल, काल आणि आज' विषयावर १५ लेख आले. एकूण सभासद संख्या लक्षात घेता स्पर्धेला मिळालेला अत्यल्प प्रतिसाद याची खंत जरूर आहे.

स्पर्धेविषयी थोडं मनोगत - चूल आणि मूल, काल आणि आज हा विषय म्हणजे प्रत्येकाचा जिव्हाळ्याचा, मधून मधून स्वतःशी व इतरांशी संवाद साधताना या विषयाचा विशेषत्वाने उल्लेख होतो. संतुष्टता व कृतज्ञता या महत्त्वाच्या दोन गोष्टी जवळ असल्यावर सुख आपल्याच जवळ येते. वास्तविक सुख हे आपल्या जवळच असते. अकारण आपण त्याचा शोध घेत असतो. 'या सुखांनो या' अशी हाक मारून सुख येत नसते. आपल्या स्वभावामुळे, चुकीच्या विचारसरणीमुळेच आपण सुखापासून दूर जात आहोत. वास्तविक मृत्यू ही संकल्पना आहे. त्यामुळेच आपले जीवन सुखी करण्याकडे मानवाची धडपड सुरू असते. सुख म्हणजे काय ? सुखाचे दोन प्रकार आहेत. प्रेयस आणि श्रेयस १) प्रेयस-मनाला भुलवून तात्पुरते गुंगुन टाकणारे व नंतर दुःख देणारे - फक्त शरीरालाच सुख देणारे, नंतर आजाराला कारणीभूत होणारे ते प्रेयस सुख. पण एखादे सत्कर्म केलं तर ते करत असताना, केल्यावरही नुसत्या आठवणीने सुद्धा सुख देतं ते श्रेयस सुख. या विषयावर आलेल्या लेखांचे परीक्षण करताना बहुतेक स्पर्धकांनी संत वचने, कवने, धार्मिक सुक्ते, ओव्यांचा अभंगांचा अति वापर केल्याचे आढळले. संत वचनांचा योग्य वापर करताना त्यावेळची सामाजिक परिस्थिती लक्षात घेता, आणि त्यांचा वापर करताना सध्याच्या परिस्थितीचा विचार करून सद्य परिस्थितीत ती कितपत लागू होतील या संबंधीचे लेखकांचे स्वतःचे मत अनुभव, लेखामध्ये अपेक्षित होते. येथे बहुतेक स्पर्धक कमी पडले हे नमूद करणे आवश्यक आहे. बाकी इतर गोष्टींचा विचार करता बहुतेक स्पर्धकांचे हस्ताक्षर सुंदर होते, शिवाय सर्वांनी आपले विचार व्यवस्थित मांडण्याचा केलेला आटोकाट प्रयत्न निश्चितच कौतुकास्पद आहे.

..... उर्वरित मजकूर पान क्र. २४ वर

TRIBUTE TO JAWAHARLAL NEHRU

Jawaharlal Nehru, the first Prime Minister of independent India was born on 14th Nov. 1889. He played a major part in establishing parliamentary democracy in India. Born with a silver spoon in his mouth he was educated in Harrow school & Cambridge. Before joining Harrow public school he didn't attend any school in India. Instead, he was taught at home mainly by British tutors. Nehru's boyhood was lonely although the household had many children considerably older to him. Due to admiration for the British character his father, Motilal, decided to bring up his son in western ways. In the process though he was for the people he was not of the people.

Over seven years in England till the summer of 1912 brought many changes in him. While being away from home, he had converted his lonely boyhood into an independent but largely isolated existence.

He became the president of Indian National Congress in 1929 at young age of 40. In his presidential speech at Lahore session he said "I must frankly confess that I am a socialist and republican and I am no believer in kings & princes or in order which produces the modern kings of industry who have greater power over the lives & fortunes of men. The congress, must hold the balance between capital & labour and zamindars & tenants". He conclude his address with a toxin call 'success often comes to those who dare & act, it seldom goes to timid who do not dare and are afraid of consequences.

For little over ten years before independence since 1936, Nehru undertook his whirlwind tour in India visiting remote villages and travelling deep into the countryside. It can be said that he is one of the few leaders to have travelled length & breadth of this country. This helped him to understand the pulse of the common man referred to as "aam admi" in today's parlance. In these years, Nehru sank his roots deeper in the Indian soil. He gave to his people the message of duty, discipline and service and in return received boundless love. He also developed a new insight into the story of the country with timeless and unbroken flow of life and culture. Thus he had equipped himself to be the first Prime Minister of India.

True to his views on life he himself was adventurous in real life too. His love for adventures could have landed him in serious problem as he had close shave with death not once but on 3 occasions in his lifetime.

In 1909-10 as a student, Nehru was mountaineering in Norway with a British companion when they decided to bathe under a roaring torrent descending from a glacier. The stream was not deep, but on entering it Nehru found the water freezing and the bed of the

stream extremely slippery. His limbs were numbed, and he slipped and fell, found himself unable to regain his foothold, and was swept rapidly along by the torrent. Luckily his companion managed to clamber out and, running along the bank, seized one of Nehru's legs and dragged him out. Later they discovered that the torrent tumbled over a sheer precipice some two hundred yards further.

The second incident occurred shortly after Nehru's marriage when he was holidaying in Kashmir in the Zoji-la pass. With a companions and accompanied by a local shepherd who served as a guide. Nehru was making his way to the cave of Amarnath some eight miles away. They crossed and climbed several glaciers and after almost twelve hours' continuous trekking saw a huge ice-field burst into view. Across, on the other side, lay the cave. Negotiating the ice field was a tricky business, for there were many crevasses and deceptive fresh snow lay across their trail. Nehru stepped onto a snow patch which gave way under him and he found himself hurtling down a yawning crevasse. But the rope held and he was pulled out, shaken but safe.

Third incident happened in 1926. Nehru accompanied his wife Kamala to Switzerland for her treatment. He spent much of his time in sightseeing and skiing when Kamala's health permitted him to leave her. He had done ice-skating in his youth and, characteristically, he entered into the new sport enthusiastically and with thoroughness. It gave him, as mountaineering did a sense of physical exhilaration and excitement. One of his expeditions on the Col de Voza nearly ended in disaster. With a couple of companions Nehru was engaged in sliding down a slope when, one of their over-enthusiastic companion pushed him before he was prepared and Nehru found himself hurtling down a slope with a sheer precipice not far ahead. Luckily he was able to swerve to one side, landed on a rocky bed and escaped with a few scratches.

He survived all the above mishaps with some minor injuries, may be because he was destined to lead this country. He died on 27th May, 1964. Being a politician, he is not above controversy but his contribution in shaping future of this country is invaluable and cannot be ignored even by his critics. Let us salute this great patriarch of peace & democracy on this day.

(My sincere thanks to Shri S.V.Naik for his valuable guidance

The article is based on his biography "**Jawaharlal Nehru**" by Late Frank Moraes.)

- **Y.V.Deshmukh**, Mumbai – 400069

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संवाद लेख स्पर्धा - पान क्र. २१ वरून

चूल आणि मूल, काल आणि आज - सध्या हा विषय अजून चर्चेत असतो. चालू परिस्थितीचा विचार करता स्त्रियांना नोकरी करावी लागते त्यामुळे त्या घरी कमी वेळच असतात. पूर्वी स्त्रीया घराबाहेर पडत नसत. त्यामुळे त्यांचे आणि चूलीचे अतूट नाते निर्माण झाले होते. विशेष म्हणजे मुलांकडे त्यांचे जास्त लक्ष असायचे. त्यामुळे मुलांवर अत्यंत चांगले संस्कार करण्यात त्या यशस्वी झाल्या. हे मान्य करावेच लागेल. हल्ली बायकांचा चुलीशी संपर्क अगदी थोडाच राहिला आहे. मुलं पाळणाघरात सोडली की मुलांची आईची भेट संध्याकाळी त्यामुळे मुलांवर संस्कार करायला वेळ कोठे आहे ? बहुतेक लेखिकांनी महाराणी लक्ष्मीबाई, अहिल्याबाई होळकर, जिजाऊ यांनी मुलांवर कसे उत्तम संस्कार केले याचे दाखले दिले आहेत. मूळ मुद्दा हा की आपण स्वतः चूल आणि मूल सांभाळताना, संस्कार करताना कोठे कमी पडलो, लहानपणी मुलांवर आपल्याकडून झालेल्या अन्यायाचा प्रांजलपणे उल्लेख लेखात येणं अपेक्षित होते. निदान स्त्री लेखिकांकडून ही अपेक्षा होती.

या विषयावर आलेल्या लेखांचा एकूण विचार करता सभासदांनी अगदी मनापासून लेखन केल्याचे नमूद करणे इथे आवश्यक वाटते.

लेख स्पर्धेचे विषय - (स्त्री-पुरुष सभासदांसाठी)

१) 'या सुखांनो या' किंवा

२) 'चूल आणि मूल, काल व आज'

पुरुष विभाग -

१) प्रथम क्रमांक रु. ५००/- (रु. पाचशे फक्त)
 श्री. श्रीपाद का. जोशी, पुणे

२) द्वितीय क्रमांक रु. ३००/- (रु. तीनशे फक्त)
 श्री. संतोष ल. गोरे, सावेडी, अहमदनगर

३) तृतीय क्रमांक रु. २००/- (रु. दोनशे फक्त)
 श्री. अशोक वा. जोशी, डोंबिवली

स्त्री विभाग

१) प्रथम क्रमांक - रु. ५००/- (रु. पाचशे फक्त)
 सौ. कल्पना मोहन गोखले, मुंबई

२) द्वितीय क्रमांक रु. ३००/- (रु. तीनशे फक्त)
 सौ. शैलजा वि. टेंभुर्णीकर, अहमदनगर

३) तृतीय क्रमांक रु. २००/- (रु. दोनशे फक्त)
 सौ. अजिता पाध्ये, मुंबई

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- संपादक मंडळ, संवाद

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.

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Publisher – Shri. Ramchandra Narayan Lalingkar, Secretary, State Bank of India Pensioners' Association (Mumbai Circle), Pune has printed this magazine in the Printing Press owned by **Printer** – Shri. Chandrashekhar Digambar Joshi, Director, Shree J Printers Pvt.Ltd., at 1416 Sadashiv Peth, Datta Kutli, Pune – 411030 on behalf of **Owner** – State Bank of India Pensioners' Association (Mumbai Circle), Pune, at "Anubandh", Bldg.No.B2, Block No.16, Near Ramkrishna Math, Sinhagad Road, Pune – 411030. **Editor** – Shri. Krantisen Ramchandra Athawale – address as above.