

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

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August 2012

संपादकीय

प्रिय सभासदमित्रांनो,

३० जून २०१२ ला आषाढी एकादशी निमित्त पंढरपूर गाव विठ्ठल भक्तांनो गजबजून गेले होते. या वारीची खासियत तशीच आहे. गावोगावातून, खेड्यातून लोक या वारीत मोठ्या उत्साहाने सामील होतात. वारीचा मनसोक्त आनंद लुटतात. १९ जुलै २०१२ रोजी आपल्या असोसिएशनची वार्षिक सर्वसाधारण सभा पुण्यात संपन्न झाली. आपली ही दरवर्षीची सभा म्हणजे एक वारीच असते. निरनिराळ्या गावातून आलेले आपले उत्साही स्त्री-पुरुष सभासद या वारीत हजेरी लावतात. विठ्ठलाचे नाही परंतु बऱ्याच जुन्या सहकाऱ्यांचे, मित्रांचे-मैत्रिणींचे दर्शन, भेट या वारीत नक्कीच होते. येथेही आपले ४/५ सभासद प्रसंगी त्याही पेक्षा जास्त जण रिंगण करून गप्पा गोष्टी, हास्य विनोद करून संवाद साधत होते, जो आजकाल दुर्मिळ होत चालला आहे.

संवाद हा जीवनाचा एक अविभाज्य घटक आहे हे आपण विसरत चाललो आहोत. सध्याच्या धकाधकीच्या, धावपळीच्या वेगवान जीवनशैलीमुळे भेटीगाठी कमी झाल्या. त्यामुळे माणसाला संवाद साधायला वेळच मिळत नाही. आपली घरे मोठी झाली, पैशाचा सुकाळ झाला. निरनिराळ्या वस्तूंची घरात रेलचेल झाली. घराला वस्तुसंग्रहालयाचे स्वरूप प्राप्त झाले. परिणामी घराचे घरपण, वास्तुपणही हरवले. माणसे कमी झाली. संवादाचा दुष्काळ पडला. संवाद तसा होतो पण मोबाईलवर. समोरासमोर होणाऱ्या जीवंत संवादाची सर मोबाईलवरील संवादाला कशी येईल?

लहानपणी मुलांची खेळता खेळता भांडणे झाली की मुले एकमेकांशी 'गट्टी फू' करत. मग लहानग्यांची आईकडे तक्रार, 'मुलांनी माझ्याशी गट्टी फू केली.' थोडक्यात मुले आता

आपल्याशी बोलणार नाहीत ही एक प्रकारे त्यांना शिक्षाच वाटे. मग मोठी माणसे मुलांची समजूत काढून भांडणे मिटवत असत आणि त्यांना बोलके करत. लहानपणातच संवादाचे महत्त्व किती आहे हे अजाण मुलांच्या छोट्या तक्रारी वरून आपणास दिसून येते.

लढू समारंभ, मुंज, वाढदिवस आणि इतर अशाच काही महत्त्वाच्या प्रसंगी आपण एकत्र येतो आणि या दुर्मिळ संधीचा फायदा घेतो. संवादाला भरती येते, हास्य विनोद होतात, वेळ मजेत, आनंदात जातो. एक मात्र खरे की ज्यांच्याशी आपण संवाद करीत असतो त्यांच्याशी विनम्रतेने संवाद केल्यास कार्यातील सकारात्मक वाढीस तो प्रेरक ठरतो तसेच बोलणाऱ्यालाही आणि ऐकणाऱ्यालाही आनंद, समाधान प्राप्त होते. संवादात इतरांची निंदा, कुचेष्टा, टिंगल नसावी. स्वतःविषयी कमीच बोलावे. काय बोलावे, कुठे बोलावे, कसे बोलावे, किती बोलावे, कुठे थांबावे इ. गोष्टी जाणीवपूर्वक आपण सांभाळल्या पाहिजेत. नाहीतर संवादाचे बडबडीत रूपांतर होते आणि असा संवाद आनंददायक न होता नीरस, कंटाळवाणा होतो व त्यातील निकोपता हरवून जाते.

आपण तसे जन्मभर दुसऱ्यांशी कारणपरत्वे बोलतच असतो. पण धावपळीतूनसुद्धा वेळ काढून स्वतःशी बोलणे, संवाद साधणे आवश्यक तितकेच महत्त्वाचे आहे. यामुळे आत्मबोध, आत्मशोध घेण्यास नक्कीच मदत होईल. स्वतःचा स्वतःशीच अबोला असणे या सारखे भयंकर दुसरे काही नसेल. आपण स्वतःशी बोलत नसाल, संवाद साधत नसाल तर बोलायचा जरूर विचार करा. कारण विचार ही कृतीची रंगीत तालीम असते.

- प्रभाकर गुपचूप
भ्रमणध्वनी - ९८ ८१५७९४९९

युनिट वार्ता

ठाणे-मुलुंड सांस्कृतिक मंडळ -

‘जे संस्कार समाजात जबाबदार नागरिक म्हणून जगायची शिकवण देत नाहीत त्यांना काहीही अर्थ नाही. जीवनात आपल्या इतकाच दुसऱ्याही माणसाला निर्वेधपणे जगायचा अधिकार आहे हे आपण जोपर्यंत मान्य करत नाही तोपर्यंत आपल्याला सुसंस्कृत म्हणवून घेण्याचा हक्क नाही.’ - ही संस्काराची व्याख्या उराशी बाळगून ज्यांनी आजन्म समाजाची सेवाच केली अशा, आपल्या सर्वांचे लाडके असलेल्या ‘पु.ल.देशपांडे’ यांचा १२ जून हा स्मृतीदिन. त्याचे औचित्य साधून पुलंच्या साहित्यावर आधारित ‘हे जग मी सुंदर करून जाईन’ हा कार्यक्रम मंडळातर्फे शनिवार दि.२३ जून २०१२ रोजी सायंकाळी संपन्न झाला.

सोलापूरच्या ‘जवळीक’ या संस्थेचे शशिक्रंत लावणीस, वनिता म्हैसकर आणि त्यांच्या इतर सहकाऱ्यांनी मिळून फारच कल्पकतेने एक सांस्कृतिक कार्यक्रम सादर केला. श्री.लावणीस यांनी ‘एक शून्य मी’ ह्या पुलंच्या पुस्तकातील व त्यांच्याच ‘माझे साहित्यिक भोग’ ह्या लेखातील चिंतनपर उतान्यांचे ‘अभिवाचन’ केले. तसेच ‘पुणेरी पुणेकर’ अजूनही कसा बदलला नाही याचे, तसेच साधा-भोळा वाटणारा शेतकरीही क्रेटत साक्ष देतांना शिकल्या-सवरलेल्यांनाही कसा निरुत्तर व हवालदिल करतो ह्याचे नाट्यमय रित्या उत्तम प्रकारे सादरीकरण करून त्यांनी उपस्थितांची दाद घेतली. तसेच पुलंणी संगीतबद्ध केलेली - ‘माझे जीवन गाणे’, ‘करू देत श्रृंगार’, ‘नाच रे मोरा’ इत्यादी जुनी सुमधूर आठवणी जागवणारी व रसिकांच्या कयम स्मरणांत असलेली गाणी गायल्यावर, ‘इंद्रायणी कांठी’ या भैरवीने प्रशांत देशपांडे व विद्या लिमये ह्यांनी कार्यक्रमाची रंगत वाढवली. पुलंवर प्रेम करणारे २०० ते २५० रसिक सभासद लांबलांबून आले होते. त्यामुळेच उत्तम कलाकार व रसिक श्रोते यांचा अगदी दुग्धशर्करा योगाच जुळून आला होता. सर्वांच्या कयमचा लक्षात राहिल असा हा कार्यक्रम ठाणे येथील सुप्रसिद्ध मराठी ग्रंथ संग्रहालयाच्या ‘सरस्वती भवन’ ह्या हॉलमध्ये संपन्न झाला.

- वसंत कर्वे, सचिव, सांस्कृतिक मंडळ

S.B.I.Pensioners' Association
(Mumbai Circle) Pune
Nagpur Zonal Sub-Centre

The Bienen elections of the office-bearers of Nagpur Zonal Sub-Centre for the period 2012-13 & 2013-14 were held as scheduled. Shri.A.G.Deshpande, Election Officer, declared the results on 27th May 2012. Accordingly, the following office-bearers have been declared elected.

- | | |
|--|---------------------------|
| 1. Shri V.D.Deshpande
(M) 09422108532 | President |
| 2. Shri N.S.Nagraj
(M) 09423127787 | Vice-President |
| 3. Shri S.M.Agrekar
(M) 09422105030 | Secretary |
| 4. Shri D.B.Khobragade
(M) 09372034464 | Jt. Secretary |
| 5. Shri A.P.Valokar
(M) 09890616214 | Treasurer |
| 6. Shri Gopalkrishna Gadge-
(M) 09730516061 | Secretary
Yeotmal Unit |
| 7. Shri M. W. Joshi
(M) 08793507783 | Secretary
Amraoti Unit |
| 8. Shri A.D.Rotkar
(0715) 2254175 | Secretary
Wardha Unit |
| 9. Shri M.J.Munot
(M) 09421473015 | Secretary
Buldana Unit |
| 10. Shri Vijay Jagdale
(M) 0981175858 | Secretary
Nagpur Unit |

S.M.Agrekar
Secretary
Nagpur Zonal Sub-Centre

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

Annual General Meeting & Pensioners' Meet

It has been decided that the **Annual General Meeting** of the Nagpur Zonal Sub-Centre and the **Bank's Pensioners' Meet** will be held on **Sunday the 16th September 2012** at ground floor of State Bank of India, Nagpur Zonal Office between 10.30 am to 5.00 pm. All the members from **Vidarbha area** are requested to attend the Bank's Pensioners' Meet followed by Annual General Meeting of the Association. Please note that 'Break-fast' will be served between 8.30 am to 9.30 am. The Lunch at 1.00 pm will be served. Afternoon tea arrangements have also been made at the venue.

- Secretary, Nagpur ZSC

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

**Proceedings of the 25th Annual General Meeting held at
Shri Shivaji Mandir (Natya Gruha), Dadar (W) on Wednesday the 27th March, 2012**

The Meeting began at 11.30 a.m. as scheduled. Shri P.A. Lopes was to anchor the Meeting. He extended a warm welcome to each and everyone attending the Meeting Sitting on the dais were :

- 1) Shri V.M. Gokhale - President SBIPA Mumbai Circle
- 2) Shri S.B. Gokhale - President SBIPA Mumbai ZSC
- 3) Shri P.M. Narkar - Vice President SBIPA Mumbai Circle & President SBIPA Goa ZSC

Shri Lopes invited the following dignitaries to occupy the chairs on the dais.

- 1) Shri M.M. Sirdeshmukh - Jt. Secretary SBIPA, Mumbai Circle
- 2) Shri J.S. Vakil - Secretary SBIPA Nagpur ZSC
- 3) Shri D.A. Kulkarni - Treasurer SBIPA Mumbai Circle

Shri Lopes read out the messages received from the following persons giving Best Wishes for the Annual General Meeting of Mumbai Zonal Sub-Centre.

- Shri N.K. Jain - President SBIPA Bhopal Circle
 Shri R.N. Lalingkar - Secretary SBIPA Mumbai Circle
 Shri K.D. Paradkar - Senior Member of the Association
 Shri Rammurthy - DGM Adm. Office, Worli, Mumbai
 Dr. J.N. Mishra - CGM Mumbai Circle

Shri Lopes then requested Smt. Charulata Save and her team from Dahisar to sing the 'Saraswati-Vandana' and 'Ganesh-Vandana'. After the melodious songs Shri Lopes continued the proceedings by requesting Shri V.M. Gokhale, President of the Circle Association, to unveil the publication of the following book/booklet :

- i) An autobiography of a Bank's Pensioner Shri Hari Sadashiv Bhate - 'पट आठवणीचा'. Shri Bhate was unable to attend the function due to ill health. Shri Gokhale informed the house that the book written by Shri Bhate describes as to how a person can achieve the desired success through utter hardwork.
- ii) A booklet published by SBI Pensioners' Cultural Mandal. Shri Gokhale announced that the booklet is very handy for everyone to record own data regarding investments, PF Index No, Pension details, etc.

Both the books were distributed to all the Pensioners who attended the Meeting. Shri Lopes thereafter handed over the charge of the dais to Shri S.B. Gokhale, President, SBIPA Mumbai ZSC for conducting the Meeting as per the Agenda already published in Samvad issue for the month of February 2012.

Shri S.B. Gokhale took over the charge and began the proceeding as per Agenda.

Agenda item No.1 : To condole the death of Bank's Pensioners / Family Pensioners / Associate Memebrs whose names have been reported to us after 11th February 2011 :

Members were requested to advise the names and date of death of members, if not in the list. Shri S.B. Gokhale read out the list containing 46 names of the members reported to have been passed

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सर्व संभासदांना भावताच्या ६६ व्या व्रदांतत्र्य दिनानिमित्त

हार्दिक शुभेच्छा

away after the 11th February 2011. Since no more names were advised by the members attending the Meeting, Shri.Gokhale requested the gathering to stand in silence for 2 minutes to pay respect to the departed souls. The gathering stood in silence to pay their respect.

Agenda item No. 2 : To confirm the minutes of the AGM held on 11th February 2011 (Minutes published in May 2011 issue of Samvad) :

The minutes were confirmed without any query.

Agenda Item No.3 : To honour the senior members who have completed 75 years of age between 12th February 2011 and 21st March 2012 (both days inclusive) :

Shri.Gokhale announced that this item of Agenda would be taken up after lunch session since the Bank's Pensioners' Meet may be required to be taken up any time which would interrupt the felicitation of senior members. So, he proceeded to the Agenda item No. 4.

Agenda Item No. 4 : Committee's report for the year 2011 to be read, discussed and adopted. (A copy of the report was published in Samvad issue for February 2012) :

Shri Gokhale made a mention of the following important points of the Report :

a) Review of R.E.M.B.Scheme :- He informed the members that it involved payment of tax on the interest earned on the Corpus Fund of the Scheme. Hence Bank has decided to review the Scheme in 2013 and thereafter take a final decision on various queries / requests raised by the members particularly from VRS and Exit Optee retirees.

b) He informed the gathering / members about the Structured Meeting held by the Mumbai Circle Management with SBIPA Mumbai.

c) Filing of a Writ by the Federation of SBIPA in the Supreme Court of India for squashing of Rule No.23 (ii) in the SBI Pension Fund Rules and payment of Pension @ 50% of last drawn salary.

He clarified that the hearing of the Petition could have begun on 12th March 2012 but Government of India requested time of 4 weeks to file their reply and hence the hearing is now expected to start from the 2nd July 2012.

d) Shri.Gokhale advised the house about the cases filed by different Circle Associations on the matters related to Pensionary benefits in Bangalore, Hyderabad and Kerala High Courts. He however informed the gathering that there was no progress in any of these cases.

After hearing Shri.Gokhale, the gathering adopted the Committee's Report without any discussion.

Agenda Item No. 5 : To discuss the recent developments :

Shri.V.M.Gokhale who was requested to address the gathering about recent developments, began by saying that Shri.S.B.Gokhale has already informed almost everything. However, he would like to enlighten the members on the Supreme Court case etc. He made a mention that Mumbai Circle Association have played a very important role in drafting the petition under the leadership of Shri.B.G.Dandekar. He further said that Shri.Dandekar was unable to attend the meeting due to illness of his wife. Had he attended this Meeting it would have been his 25th continuous appearance at the Annual General Meeting of Mumbai Zonal Sub-Centre.

Shri.V.M.Gokhale further said that the progress of the Supreme Court case was very satisfactory and the Advocates appointed by the Federation, namely Sarvashri K.K.Venugopal and E.C.Vidyasagar, both are confident that the case would go in favour of the Federation. He further clarified that our prayer which asks for 50% Pension of the last drawn salary from 1987 onwards takes care of all the retirees and it also will end our wait for a long time.

Shri.Gokhale further narrated how Government of India played delaying tactics in this Writ Petition.

Firstly, GOI did not appoint their Advocate and when appointed he asked for further time. The court was very much annoyed at these methods and hence passed very harsh strictures on them. Shri.Gokhale read out the latest order of the Hon. Supreme Court in this regard. He hoped that the case would go in our favour before Diwali 2012 since now GOI has no scope for further delay. He said that the situation prevailing presently was a very sad affair. Our Pension appears to have be increased but only due to increase in D.A. Shri.Gokhale explained to the members that our decision to go to the Supreme Court has been taken only after all other avenues of breaking the deadlock created by the GOI were closed. Moreover, the Supreme Court is the only authority who can show proper way to the GOI. Incidentally, the GOI was all the while harping on 3 benefits to us. But we have explained in our Writ Petition that 3 benefits is a myth and hence the GOI's stand is not acceptable. He therefore appealed to the members to continue their support to the Association / Federation in the case. In fact, he thanked the members for the overwhelming support to his appeal for a minimum of Rs.100/- as Donation to the 'Legal Fund' since expenses of the Supreme Court case are very high (almost Rs.5.00 Lacs per hearing). Mumbai Circle alone had collected more than Rs.14.00 lacs. He specially thanked the retired Senior Officers of the Bank (AGM & above) for contributing a minimum of Rs.5000/- for the purpose. Shri.V.M.Gokhale further told that we also have filed cases for different pensionary benefits in other High Courts in the country, but the case in Supreme Court for 50% pension, when won, will give solace to all of us. While concluding his speech Shri.V.M.Gokhale said that there are many pitfalls in the REMBScheme, for example -

- i) Those who retired after attaining 50,55,58 years of age i.e. after attaining superannuation age as per Bank's the then existing rules, have not been given permission to join this scheme.
- ii) VRS & Exit optees have been left out.

However all these issues would be resolved only after 2013 when the Bank will take a review of the scheme.

Agenda Item No. 9 : Any other matter with the permission of the chair :

Shri.S.B.Gokhale thereafter read out a plea from some VRS optee lady members from Thane who were doubtful that as per our Writ 30 years of pensionable service could be the criteria for getting 50% pension and hence if they had put in less than 30 years of Pensionable Service, then what could be the position? Shri.Gokhale explained that their pension would be calculated on the pro-rata basis and will be fixed accordingly.

Shri.Kiran Jog was given time to explain about career counseling. Then Shri.Joshi appealed to the gathering for 'Donation of their bodies (देहदान) after the death'. Shri.V.M.Gokhale requested Shri.Joshi to furnish a write up on the matter which will be published in 'Samvad' for appeal to all the members.

At this juncture, Shri.N.S.Kujur, CGM (HR), Corporate Centre, arrived and it marked the beginning of "Bank's Pensioners' Meet". Just after arrival of Shri.Kujur, the following dignitaries also arrived for the meeting.

- 1) Shri.O.P.Punia, Dy.GM & CDO, Mumbai Circle
- 2) Smt.Dr.V.M.Ajinkya, Chief Medical Officer, Corporate Centre
- 3) Smt.Dr.Manjusha Padhye, Medical Officer
- 4) Smt.Madhuri Sathe, Welfare Officer, Mumbai LHO

All were offered a welcome with flowers. Shri.Kujur, CGM, congratulated the gathering for remaining present at the Meeting in a large numbers and thanked everyone for giving him opportunity to speak. Shri.Kujur expressed anxiety on the various complaints from the customers and mentioned

that these should be viewed in the correct perspective. He mentioned that while SBI is doing very well on business front, other Public Sector Banks are offering better service. He, therefore, appealed to all the Pensioners of the Bank that whenever they visit any Branch and if they notice any complaint from any customers, they should inform the concerned authorities at the Branch and get the complaint redressed. This, he said, was very necessary since every pensioner of the Bank still happens to be a part of the Bank. If the Bank is to be the leader in the business, then the best customer service is the key and all the pensioners can help the Bank in achieving this goal. Shri.Kujur once again thanked everyone for the platform provided to him for addressing such a good gathering of pensioners.

Shri.V.M.Gokhale, President, who spoke thereafter mentioned that Shri.Kujur has very recently arrived at Corporate Centre, but he is very receptive to our problems. In fact all the Corporate Centre officials are very co-operative and are keen to solve our problems. He met Shri.Kujur recently when he called on him to give him the invitation of this Meeting. As Shri.Kujur had recently assumed charge as CGM, he was not expecting that he will grace the Meeting by his presence. But now he feels pleasantly surprised when he could see the attendance of our CGM at a very short notice and therefore profusely thanked him for his gesture.

Shri.O.P.Punia, Dy.GM & CDO, Mumbai LHO, expressed high regards about contribution of every one present in the meeting to the Bank and thanked them. He thereafter mentioned that nearly 7 dispensaries have been opened in the last six months. However he was aware that more dispensaries could be opened, but several problems like space, availability of Medical Staff etc. were required to be overcome. He mentioned that for any of your problems he was always available and he would try to give solution to it.

A lady pensioner from Mahim Branch came up on the dais and told about her problem about submission of Life certificate every year, since she had settled in New Zealand. Shri.Punia noted down her problem and promised her of a solution shortly.

Shri Lopes who was on the dais mentioned to the Dy.GM & CDO that we are not here with complaints alone, but we also want to appreciate the excellent service offered to us by the Branch Managers and the Staff members who are looking after the work pertaining to the pensioners at the following branches :

Vile Parle (W); Thane (Main); Naupada Thane; Mulund East & West; MIDC Dombivli; Kandivali (W); Vakola (Santacruz).

Several questions were put before the Bank's Medical officers attending the Meeting and most of the queries were replied properly by them. Thereafter, a Lunch Break was taken.

After the lunch break, the Meeting again began with the Felicitation of the Pensioners who have completed 75 years of age during the period since last meeting. Out of such (96) pensioner members, nearly 40 pensioner members were present and were felicitated.

One of the Family Pensioner Smt.Naik was very appreciative of the efforts of the office-bearers of the Association and lauded their work and enthusiasm even after retirement. She congratulated the Association for sending birthday greeting card every year without fail. She was very pleased with the work of the Association. Shri.V.M.Gokhale in a quick response thanked Smt.Naik for her praise and invited Shri.Chate on the dais, our member from Pune HQ who manages the work relating to dispatch of Birthday Greetings. Shri.Gokhale expressed extreme satisfaction at his work. Shri.Chate in his reply thanked the members for appreciation of his work and mentioned that he would continue to do similar work in future also. He was felicitated with flowers.

Shri.D.R.Gururao was the only pensioner who was present at the Meeting whose birthday had fallen on the day of the Meeting. He was also felicitated. Shri.J.B.Pusalkar, Treasurer of Mumbai

Zonal Sub-centre thanked everyone for giving Donations to the Association and declared that the Donations received during the day were to the tune of Rs. 1,47,000/-. Shri.V.M.Kanhere, who works as a Librarian at Thane Office was also felicitated for his excellent work.

Agenda Items No. 6 & 7 were not taken up as Shri.B.G.Dandekar, Chief Guest, was not present.

Agenda Item No. 8 : Biennial Elections of the office bearers & Committee Members of the Mumbai Zonal Sub-centre for the year 2012 & 2013 :

Nomination form and other information was published in the Samvad issue for February 2012 along with the Notice of the meeting.

Shri.C.N.Ketkar who was appointed as Election Officer was requested to come on the dais and inform about the Nominations received and conduct the Elections for the various posts of Mumbai Zonal Sub-centre.

Shri.Ketkar declared that nominations were received from the following members.

- i) Shri.S.W.Agarkar from Dombivali; ii) Shri.A.D.Butala from I.I.T,Powai.; iii) Shri.B.P.Khare from Thane; iv) Shri.P.A.Lopes from Vasai; v) Shri.Raj Kumar Chhabria from Navi Mumbai; vi) Shri.Date from Borivali; vii) Shri.Dilip Sawant from Andheri; Shri.J.B.Pusalkar from Mulund & Shri.M.V.Nadkarni from Andheri.

Since no other nominations were received, Shri.Ketkar, Election Officer, declared the above mentioned members elected as Committee members. He also declared that all the existing office bearers of the Mumbai Zonal Sub-centre as elected.

The newly elected office-bearers are as under :

Sr.No.	Name	Post
1)	Shri S.B. Gokhale	President
2)	Shri S.M. Dharadhar	Vice-President
3)	Shri R.S. Rajiwadekar	Principal Secretary
4)	Shri B.P. Khare	Treasurer
5)	Shri S.W. Agarkar	Organizing Secretary

The contact numbers of the Office-bearers and Committee members are given below.

	Tel. No.	Mobile No.
1) Shri.V.M.Gokhale, Circle President	(022) 25892763	9869713185
2) Shri.S.B.Gokhale, President, Mumbai ZSC	(022) 21632723	9869113073
3) Shri.S.M.Dharadhar, Vice-President, Mumbai ZSC	(022) 22059241	9819846465
4) Shri R.S Rajiwadekar, Principal Secretary, Mumbai ZSC	(022) 26714616	9869451833
5) Shri.S.W.Agarkar, Organising Secretary, Mumbai ZSC	(0251) 2884982	9920597231
6) Shri.B.P.Khare, Treasurer, Mumbai ZSC	(022) 25421719	9819173871
7) Shri.J.B.Pusalkar, Regional Secretary, Mumabi ZSC	(022) 21636512	--
8) Shri.M.V.Nadkarni, Regiional Secretary, Mumbai ZSC	(022) 26777339	--
9) Shri.PA.Lopes, Regional Secretary, Mumbai ZSC	(0250) 2383220	9970092520
10) Shri.R.V.Chhabria, Regional Secretary, Mumbai ZSC	--	9819033231
11) Shri.A.D.Butala, Regional Secretary, Mumbai ZSC	(022) 25793938	--
12) Shri.C.D.Date, Regional Secretary, Mumbai ZSC	--	9930546006
13) Shri.Dilip S. Sawant, Regional Secretary, Mumbai ZSC	--	--

The meeting concluded with a Vote of thanks by Shri.S.W.Agarkar.

R S Rajiwadekar
Principal Secretary

(Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/24/2012-13 Dated 08-08-2012) RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS Annexure - I WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1993	
Sr. No. Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months from August 2012 to January 2013 (Average Index - 4709) (Slabs - 1027)
i) Upto Rs.1,250=00	688.09 % of aggregate of Basic Pension & F.D.R.
ii) Rs.1,251=00 to Rs.2,000=00	Rs.8,601=12 + 564.85 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00
iii) Rs.2001=00 to Rs.2,130=00	Rs.12,837=49 + 338.91% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00
iv) Above Rs.2,130=00	Rs.13,278=07 + 174.59% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00
DEARNESS RELIEF PAYABLE TO PENSIONERS WHO HAVE RETIRED ON OR AFTER 1-11-1993 UPTO 31-10-2002	
Sr. No. Basic Pension	Dearness Relief for the months from August 2012 to January 2013 (Average Index - 4709) (Slabs - 890)
i) Upto Rs.2,400=00	311.50 % of Basic Pension
ii) Rs.2,401=00 to Rs.3,850=00	Rs.7,476=00 + 258.10 % of Basic Pension in excess of Rs.2,400=00
iii) Rs.3,851=00 to Rs.4,100=00	Rs.11,218=45 + 151.30 % of Basic Pension in excess of Rs.3,850=00
iv) Above Rs.4,100=00	Rs11,596=70 + 80.10 % of Basic Pension in excess of Rs.4,100=00
Dearness Relief payable to Pensioners who have retired on or after 1-11-2002 To 31-10-2007 for the months from August 2012 to January 2013 (Average Index - CPI - for quarter ended June 2012 :- 4709 ; and No.of Slabs - 605)	
Rate of Dearness Relief on Pension :- 108.90 % of Basic pension (Ignore decimals from 3rd place onwards)	
Dearness Relief to Pensioners who Retired on or after 1-11-2007 for the months from August 2012 to January 2013 (Average Index - CPI - for quarter ended June 2012 :- 4709 ; and No.of Slabs - 468)	
Rate of Dearness Relief on Pension :- 70.20 % of Basic pension (Ignore decimals from 3rd place onwards)	
Dearness Relief payable to Family Pensioners Annexure - II	
(i) Dearness Relief for Family Pensioners in respect of pensioners who died or retired (a) before 1-11-1993 (b) on or after 1-11-1993 but before 1-4-1998 and (c) on or after 1-11-2002 will be paid as per the tables given for the pensioners in Annexure-I (given above)	
(ii) The Dearness Relief of Family Pensioners in respect of pensioners who died or retired on or after 1-4-1998 but before 1-11-2002 will be as per the following Table :-	
Sr.No. Basic Family Pension	Dearness Relief for the months from Aug. 2012 to Jan. 2013 (Average Index - 4709) (Slabs - 756)
i) Upto Rs.3,550=00	181=44 %
ii) Rs. 3,551=00 to Rs. 5,650=00	Rs. 6,441=12 + 151.20 % of Basic Family Pension in excess of Rs. 3,550=00
iii) Rs.5,651.00 to Rs.6,010.00	Rs. 9,616.32 + 90.72 % of Basic Family Pension in excess of Rs.5,650.00
iv) Above Rs.6,010.00	Rs.9,942.91 + 45.36 % of Basic Family Pension in excess of Rs.6,010.00

State Bank of India
Corporate Centre - Mumbai*e-Circular*
P&HRD.

Sl. No.: 408/2012 -13

Circular No. :CDO/P&HRD-PPFG/22/2012-13

Wednesday, July 25, 2012.

3, Shravan 1934(S).

All LHOs / Branches / Offices of
State Bank of India

STAFF PENSION PROCESSING CELL

We refer to Circular No.CDO/P&HRD-P/2009-10 dt. 4th April 2009 and Circular No.CDO/P&HRD-HRMS/2011-12 dt. 30th March 2012.

2. Pension and family pension pertaining to employees of State Bank of India and Imperial Bank of India was being processed and paid through HRMS portal. Centralised Staff Pension Processing Cell (CSPPC) has now been set-up at Central Accounts Office, Kolkata. From May 2012, pension / family is being processed and paid by CSPPC.
3. **PAYMENT CALENDER** : During the financial year 2012-13, pension / family pension will be paid on the dates given in Annexure-I.
4. **DATA ENTRY** : Existing data has been migrated from HRMS to CSPPC portal. Local Head Offices will now send all new cases of pension / family pension and cases of modifications in existing data to CSPPC for entry in the new portal. All such advices are to be signed by an officer not below the rank of Assistant General Manager. CSPPC will be responsible for entry and authorisation of the data in the portal. Processing of pension will be done one day (not being a Saturday or holiday) prior to the payment date. All data entry made and authorised upto the processing time will be taken into account while processing the pension for the month. Modifications / updation of data such as address, phone No, e-mail address, PAN No. etc. are to be advised by branches to CSPPC through the respective Local Head Offices. Data Entry is to be advised to CSPPC in format given in Annexure-II. (Not reproduced since it is meant for Bank staff)
5. **COMMUTATION** : Commutation amount of pension will now be paid through CSPPC. The amount and date of payment of Commuted amount is to be advised to CSPPC by the LHO. Recovery on account of commutation will be made for 15 years from the date of disbursement of the commuted amount. Depending on the date of payment of commuted amount, recovery will be made proportionately in the start and end month of this 15 year period.
6. **ENQUIRY** : Enquiry rights are available at all branches and Local Head Offices. The branches can access the portal through Channel G portal using the user ID and password as used for accessing Channel G (portal for payment of Central / State Government pension). In case of any creation / modification of user ID, the branches are to contact the Circle CPPC. For Local Head Offices, user administration is with CSPPC.
7. **PENSION SLIP** : The rights to view and print monthly pension statement of individual pensioners are available with the branches and Local Head Offices.
8. **LIFE CERTIFICATE / NON-MARRIAGE CERTIFICATE** : The branch, where the certificate is submitted is to enter the details in the CSPPC portal. All entries are to be authorised.
9. **DEATH OF PENSIONER / FAMILY PENSIONER** : On receipt of report of death of the pensioner / family pensioner, the pension paying branch is to record the date of death in the portal and authorize the entry. This will temporarily suspend the pension payment. Death certificate is to be sent to CSPPC through the respective LHO. CSPPC will accept the entry of the branch and initiate further action such as conversion to family pension, closing the account on making

balance payment or effect recovery, if any. In cases where death of the pensioner is reported late, reporting of recovery of excess pension paid will remain the responsibility of the pension paying branch / PPG Dept. at LHO. Branches are to calculate the excess amount paid and advise CSPPC Kolkata. CSPPC Kolkata will recover the amount and refund it to CAO Kolkata and maintain the record of refund for each pensioner.

10. INVESTMENT DECLARATION FORM / FORM 16 : Investment declaration form is to be submitted by the pensioners / family pensioners at their respective pension paying branch. The branch will input the details in the CSPPC portal and authorise the data. Form 16 will be made available to the pension paying branches at the end of the financial year. Pension paying branches are to download and print the Form 16 and provide a duly signed copy to the pensioner. The pension paying branches will be responsible for verifying the proof of investments made by the pensioner for tax purposes.

11. ONLINE FACILITY : Facility for online submission of Investment Declaration and for viewing and printing of pension slip is also available at the url www.sbi.co.in/sbipension/user.htm . Online submission of Investment Declaration Form does not require any authentication and data submitted by the pensioner will be taken into account as such while computing TDS. A link to the url is also being made available through the HRMS website.

12. TAX DEDUCTED AT SOURCE : Income tax on pension paid will be recovered by CSPPC in terms of the Income Tax Act. TDS will be credited to the Sundry Deposit Account - TDS i.e. BGL 98747 bbbbbc ('bbbb' being the 5 digit branch code and 'c' being check digit) at the pension paying branches every month. The branches will be responsible for deposit of the income tax with Income Tax Department in terms of Circular No.CDO/P&HRD-HRMS/20/2011-12 dated 30th March 2012.

13. REPORTS : Various reports such those on Certificate submission, Commutation details, discontinued users, new accounts opened, pension transactions etc. are available to the branches.

14. NON-MIGRATION OF ACCOUNTS : In cases where, for some reason, pension accounts have not been migrated from HRMS, the proposal for fresh data entry is to be sent to CSPPC through the respective LHO.

Please arrange accordingly and bring the contents of this circular to the notice of all concerned.

Yours faithfully,

Sd/-

Deputy Managing Director
& Corporate Development Officer.

Annexure - I

SBI / IBI Staff Pension - Payment Calender

Month	Processed Date &	Day
July 2012	27.07.12	(Friday)
August 2012	27.08.12	(Monday)
September 2012	27.09.12	(Thursday)
October 2012	26.10.12	(Friday)
November 2012	27.11.12	(Tuesday)
December 2012	27.12.12	(Thursday)
January 2013	28.01.13	(Monday)
February 2013	27.02.13	(Wednesday)
March 2013	28.03.13	(Thursday)

Annual General Meeting held at Pune on 19th July 2012 - Snap Shots



Shri.V.M.Gokhale lighting the traditional lamp to mark inauguration of the AGM.

Other office-bearers seen are (L to R) R.N.Lalingkar, P.M.Narkar, Sahebrao Desai, M.D.Kulkarni, Pramod Chate & L.G.Gandhi. S.B.Gokhale (sitting on chair) & D.A.Kulkarni standing behind.

Shri.V.M.Gokhale felicitating Shri.B.G.Dandekar with a bouquet



Managing Committee Members on the Dais

(L to R) R.N.Lalingkar, L.G.Gandhi, B.G.Dandekar, V.M.Gokhale, P.M.Narkar, S.B.Gokhale, Sahebrao Desai. D.A.Kulkarni is sitting at backside

Annual General Meeting dt.19th July 2012 - Snap shots



Shri.V.M.Gokhale, President addressing the gathering

Managing Committee members on the dais (L to R)
R.N.Lalingkar, V.D.Deshpande,
L.G.Gandhi, B.G.Dandekar,
P.M.Narkar, Sahebrao Desai,
D.A.Kulkarni.
M.M.Sirdeshmukh standing



Shri.V.M.Gokhale felicitating Shri.M.K.Bapat who was awarded "Late Shri.L.N.Pabalkar Memorial Gold Medal" for the year 2011-12. Mrs.Vijaya Bapat was also felicitated on this occasion who is standing to the right of Mr.Bapat

Annual General Meeting dt.19th July 2012 - Snap shots



Shri.P.M.Narkar, Vice-President
addressing the gathering

Shri.V.D.Deshpande, Vice-President
addressing the gathering



Shri.Vaijinath M.G.
Dy. General Manager
(Operations & Credit - II)
Zonal Office, Pune
addressing the gathering
at Bank's Pensioners' Meet
held on 19th July 2012

Annual General Meeting dt.19th July 2012 - Snap shots



Shri.Gutte
Chief Manager (HR)
Zonal Office, Pune
addressing the gathering
at Bank's Pensioners' Meet
held on 19th July 2012

A section of the
audience at the
Annual General Meeting
held on 19th July 2012
at Harshal Hall, Pune



A section of the
audience at the
Annual General Meeting
held on 19th July 2012
at Harshal Hall, Pune

स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन (मुंबई सर्कल) पुणे ३८ व्या वार्षिक सर्वसाधारण सभेचे संक्षिप्त इतिवृत्त

असोसिएशनची ३८ वी वार्षिक सर्वसाधारण सभा गुरूवार दि. १९ जुलै २०१२ रोजी पुणे येथील 'हर्षल हॉल' येथे सकाळी १०.३० ते सायं. ५ वाजेपर्यंत अत्यंत उत्साहात संपन्न झाली. सभेस महाराष्ट्र व गोवा राज्यातील सर्व ठिकाणांहून जवळ जवळ १२५० सभासद, सहसभासद व पॅरमिली पेन्शनर्स सभासद उपस्थित होते.

प्रवेशद्वाराजवळ आकर्षक रांगोळी काढण्यात आली होती. सकाळी ९ ॥ पासूनच सभासदांची गर्दी व्हावयास सुरूवात झाली व १० ॥ वाजता मुख्य सभागृह व बाजूचा हॉल सभासदांनी तुळंबू भरून गेले होते. यानिमित्ताने आपल्या जुन्या मित्रांच्या/सहकाऱ्यांच्या भेटीचा आनंद आपापसातील गप्पांतून व्यक्त होत होता. पावसाळा असल्याने अधूनमधून पावसाच्या हलक्या सरी पडत होत्या व वातावरण प्रसन्न होते.

बरोबर १० ॥ वाजता सभेची सुरूवात झाली व सर्कल असोसिएशनचे जॉइंट सेक्रेटरी श्री.सरदेशमुख यांनी सर्व उपस्थितांचे स्वागत करून असोसिएशनच्या सर्व पदाधिकार्यांना व पेन्शनर्सचे सल्लागार मा.श्री.बाळासाहेब दांडेकर यांना व्यासपीठावर विराजमान होण्याची विनंती केली. श्री.व्ही.एम.गोरवले यांनी अध्यक्षस्थान स्विकारल्यावर सभेचे कामकाज सुरू झाले. व्यासपीठावर असोसिएशनचे उपाध्यक्ष सर्वश्री पी.एम.नारकर(गोवा), एस.बी.गोरवले(मुंबई), व्ही.डी.देशपांडे(नागपूर), साहेबराव देसाई(औरंगाबाद), एल.जी.गांधी(पुणे), तसेच सेक्रेटरी रा.ना.लळिगकर, जॉइंट सेक्रेटरी मधुकर सरदेशमुख व ट्रेझरर डी.ए.कुलकर्णी ही पदाधिकारी मंडळी स्थानापन्न होती. प्रथम सनईच्या मंजुळ स्वरात माननीयांचे हस्ते दीपप्रज्वलन झाल्यावर सोलापूर येथील श्री.दत्तात्रय बेंद्रे यांनी ईशस्तवन म्हटले. त्यांना पेटीची साथ श्री.अशोक पंडित यांनी केली. त्यानंतर श्री.चंद्रकांत कुलकर्णी यांनी श्री.दांडेकरांचे पुष्पगुच्छ देऊन स्वागत केले.

सेक्रेटरी श्री.लळिगकरांनी सभेची सूत्रे हाती घेतल्यावर त्यांनी प्रथम सभेसाठी आलेल्या शुभसंदेशांचे वाचन करून संदेश पाठविणाऱ्या सर्वांचे आभार मानले. नंतर सभेसाठी तब्येत बरी नसतांनाही आवर्जून उपस्थित राहिलेल्या श्री.दांडेकरांचा मा.अध्यक्ष श्री.गोरवले यांनी हृद्य सत्कार केला. श्री.दांडेकरांना असोसिएशनचे काम करायला लागून पुढील वर्षी फेब्रुवारीमध्ये २५ वर्षे पूर्ण होतील. सुप्रीम कोर्टाच्या केसमध्ये त्यांनी जिवापाड मेहनत घेतली आहे व आता लवकरच २-३ महिन्यात केस निर्णायक अवस्थेला पोचून आपल्या पेन्शनर्सच्या पदरात यश पडेल, तेव्हा त्यांचे प्रयत्न सार्थकरी लागतील अशी आशा अध्यक्ष श्री.गोरवले यांनी श्री.दांडेकरांचे सत्काराचेवेळी व्यक्त केली. सभेस श्री.एकनाथ ठाकूर उपस्थित राहणार होते. पण प्रकृती अस्वास्थ्यामुळे ते हजर राहू शकले नाहीत. श्री.ठाकूरांच्या प्रकृतीत लवकर सुधारणा व्हावी म्हणून सर्व उपस्थितांनी उभे राहून परमेश्वराजवळ प्रार्थना केली. त्यानंतर श्री.दांडेकर यांनी आपले मनेगत व्यक्त करतांना आतापर्यंत त्यांनी असोसिएशनसाठी केलेल्या कार्यामध्ये अनेक सहकाऱ्यांनी केलेल्या भरघोस सहाय्याचा आवर्जून उल्लेख केला.

यानंतर गेल्या वर्षभरात निधन पावलेल्या सभासदांना दोन मिनिटे उभे राहून सर्वांना श्रद्धांजली वाहण्यात आली. पेन्शनर्सच्या चळवळीत बरीच वर्षे काम केलेल्या चंडीगड येथील श्री.धामून व बंगळूरस्थित श्री.आर.एन.गोडबोले यांच्या विशेष योगदानाचा श्री.दांडेकरांनी आवर्जून उल्लेख करून आपल्या असोसिएशनतर्फे त्यांना श्रद्धांजली वाहिली. त्यानंतर गतवर्षीच्या सातारा येथील आमसभेचा वृतांत, जो संवादच्या मार्च २०१२ च्या अंकात प्रसिद्ध झाला आहे, त्याला सर्वांनी एकमताने मंजुरी दिली. यानंतर प्रथेप्रमाणे, सभेच्या दिवशी ज्या सभासदांचा वाढदिवस असतो अशापैकी हजर असलेले सर्वश्री चंद्रकांत देशपांडे, दिपक बंगाली, अरविंद बेंद्रे व चंद्रकांत बेंद्रे यांचा अध्यक्षीय हस्ते गुलाबपुष्प देऊन सत्कार करण्यात आला. यानंतर 'संवाद' च्या संपादक मंडळातील श्री.प्रभाकर गुपचूप यांनी 'संवाद' लेख स्पर्धेतील हजर असलेल्या बक्षिस-विजेत्यांच्या सत्काराचे सूत्रसंचालन केले व विजेत्यांना अध्यक्षीय हस्ते बक्षिसे देण्यात आली. यात पुरुष विभागात : सर्वश्री बाळासाहेब कुलकर्णी (अहमदनगर) व ब्रिजलाल नाईक (पुणे). स्त्री विभागात : श्रीमती संपदा वागळे (ठाणे) व सौ.कार्तिकी काळे (बोरिवली) यांचा सत्कार करण्यात आला. तसेच सर्व बक्षिस विजेत्यांचे श्री.गुपचूप यांनी जाहीर अभिनंदन केले.

यानंतर, धुळे येथील आपल्या पेन्शनर्स-बंधूंनी चालविलेल्या 'व्यंकटेश नागरी सहकारी पतसंस्था मर्यादित' या संस्थेच्या संचालकांचा सत्कार करण्यात आला. या संस्थेला शिर्डी येथील आयोजित आंतरराष्ट्रीय सहकार परिषदेमध्ये, संस्थेच्या गेल्या पांच वर्षातील भरीव कामगिरीबद्दल, महाराष्ट्रचे माननीय मुख्यमंत्री श्री.पृथ्वीराज चव्हाण यांचे हस्ते 'दीपस्तंभ' पुरस्कार प्रदान करण्यात आला. ही पतसंस्था आपल्या धुळे येथील निवृत्त अधिकार्यांनी २००१ साली स्थापन केली असून, गेली सतत ७ वर्षे सहकार खात्याकडून केल्या जाणाऱ्या ऑडिटमध्ये 'शून्य एन.पी.ए.' मुळे 'अ' वर्ग मिळवणारी व प्रथमपासूनच सभासदांना १५% लाभान्विता देणारी अशी ही आदर्श संस्था आहे. त्याबद्दल या संस्थेचे अध्यक्ष श्री.अशोक जोशी, तसेच संचालक श्री.गणपत कासार व श्री.राजाराम जाधव यांचा मा.अध्यक्षांचे हस्ते हार्दिक सत्कार करण्यात आला. मा.अध्यक्षांनी वरील सर्व सभासदांचे त्यांच्या दैदिप्यमान कार्याबद्दल कौतुक केले. त्याबद्दल श्री.जोशी यांनी असोसिएशनचे आभार मानले.

त्यानंतर 'श्री.एन.जी.मोरे सर्व्हिस अँवर्ड' चे वितरण मा.अध्यक्षांचे हस्ते करण्यात आले. श्री.एकनाथ ठाकूर यांनी असोसिएशनला

देणगी म्हणून दिलेल्या रु.१,११,१११/- या रकमेच्या व्याजातून त्यांचे इच्छेनुसार दरवर्षी विदर्भ विभागातील असोसिएशनचे उत्कृष्ट काम करणाऱ्या कार्यकर्त्यांस श्री.एन.जी.मोरे यांचे नांव पारितोषिक देण्याचा उपक्रम यावर्षीपासून सुरू करण्यात आला. या वर्षी हा बहुमान वर्धा येथील श्री.अवधूत रोतकर व अमरावती येथील श्री.यादव भोगावकर या जुन्या कार्यकर्त्यांना देण्यात आला. त्यांना पुरस्कारार्थ प्रत्येकी रु.५००० अध्यक्षीय हस्ते देण्यात येऊन त्यांचा सत्कार करण्यात आला. त्याबद्दल दोघांनीही या पारितोषिकाबद्दल असोसिएशनचे आभार मानले.

असोसिएशनतर्फे १९९९ सालापासून असोसिएशनचे उत्कृष्ट कार्य अनेक वर्षे सातत्याने करणाऱ्या कार्यकर्त्यांचा 'कै.ल.ना.पाबळकर स्मृति सुवर्णपदक' देऊन गौरव करण्यात येतो. यंदा हे 'सुवर्णपदक' पुणे येथील श्री.माधव बापट यांना प्रदान करण्यात आले. असोसिएशनच्या सर्व सभासदांना (म्हणजे जवळ जवळ १७००० चे वर सभासदांना) त्यांचे वाढदिवसाचे दिवशी शुभेच्छाकार्ड पाठविण्याचे काम श्री.बापट गेली ११ वर्षे अखंडपणे करीत होते. याबद्दल सर्व सभासदांचे मनात त्यांचेबद्दल वृत्तज्ञता वाढत असे व पर्यायाने असोसिएशनचे प्रती आपुलकी वाढून ते असोसिएशनला देणगी देत असत. त्यांच्या या कार्याचा गौरव करण्याचे असोसिएशनच्या मॅनेजिंग कमिटीने ठरविले व यावर्षीच्या या वार्षिक सभेत अध्यक्षीय हस्ते त्यांचा व त्यांच्या पत्नि सौ.विजयाताई यांचा यथोचित सत्कार करण्यात आला. या कार्यक्रमाचे सूत्रसंचालन श्री.मधुकर पालकर यांनी केले. सुरुवातीस श्री.पालकरांनी श्री.बापट यांना देण्यात येणाऱ्या मानपत्राचे वाचन केले. यानंतर अध्यक्ष श्री.गोरवले यांचे हस्ते श्री.बापट यांना 'कै.ल.ना.पाबळकर स्मृति सुवर्णपदक' व मानपत्र प्रदान करण्यात आले आणि शाल व श्रीफळ देऊन त्यांचा बहुमान करण्यात आला. त्याचबरोबर, सौ.विजयाताई बापट यांचाही पुष्पगुच्छ व श्रीफळ देऊन श्रीमती रेखा कुलकर्णी यांनी सत्कार केला. टाळ्यांच्या कडकडाट हा सत्कार सोहळा पार पडला. अध्यक्ष श्री.गोरवले यांनी आपल्या भाषणात श्री.बापट यांच्या उत्कृष्ट कार्याचा गौरव केला. श्री.बापट यांनी सत्कारास उत्तर देतांना आपल्या सत्काराबद्दल असोसिएशनचे मनःपूर्वक आभार मानले व या कामात त्यांच्या घरातील सर्वांनी, विशेषतः सून सौ.वैष्णवीने केलेल्या मदतीचा, तसेच त्यांच्या सोसायटीतील दोन सहकार्यांच्या मदतीचा आवर्जून उल्लेख केला.

त्यानंतर असोसिएशनचे रवजिनदार श्री.डी.ए.कुलकर्णी यांनी सन २०११-२०१२ या वर्षाचा पत्र-तोटा पत्रक व ताळेबंद पत्रक सभागृहापुढे मंजुरीसाठी ठेवले. ते सभागृहाने एकमताने मंजूर केले. यानंतर नागपूर झोनल सब् सेटरचे नवनिर्वाचित अध्यक्ष श्री.व्ही.डी.देशपांडे यांनी असोसिएशनच्या पदाधिकार्यांच्या द्वैवार्षिक निवडणुकीच्या संदर्भात आपले मनोगत व्यक्त केले. ते म्हणाले की, फक्त अध्यक्षपदासाठीच दोन नॉमिनेशन्स आल्यामुळे त्या पदासाठी ते स्वतः व श्री.व्ही.एम.गोरवले यांचे मध्येच निवडणूक होणार आहे व बाकी पदांसाठी एकेकच नॉमिनेशन आल्याने त्या पदांची बिनविरोध निवड होणार आहे. हे समजल्यावर त्यांनी फेरविचार करून, श्री.गोरवले हे वयाने व असोसिएशनच्या कामामध्ये त्यांच्यापेक्षा ज्येष्ठ आहेत म्हणून त्यांच्यासाठी, तसेच संघटनेची ताकद वाढवी म्हणून ते आपले नॉमिनेशन मागे घेत असून ते श्री.गोरवले यांना मनःपूर्वक पाठिंबा देत आहेत असे सांगितले. त्यांच्या या निर्णयाचे टाळ्यांच्या प्रचंड कडकडाट स्वागत करण्यात आले. श्री.देशपांडे यांनी हा जो मनाचा मोठेपणा दाखविला त्याबद्दल श्री.रबडे यांनी त्यांचे अभिनंदन केले.

यानंतर, पुणे येथील पौडरोड शारवेतील बँकेच्या डिस्पेन्सरीतील मेडिकल ऑफिसर डॉ.वैशाली नाईक या आपल्या निमंत्रणावरून सभेस हजर होत्या. त्यांनी आपले मनोगत यावेळी व्यक्त करून आपला परिचय करून दिला व पौडरोड परिसरात राहणाऱ्या सर्व सभासदांनी या डिस्पेन्सरीचा लाभ घ्यावा अशी विनंती केली. यानंतर डॉ.वैशाली नाईक यांचा मा.अध्यक्षांचे हस्ते पुष्पगुच्छ देऊन सत्कार करण्यात आला. यानंतर श्री.नारकर व श्री.साहेबराव देसाई यांनी श्री.व्ही.डी.देशपांडे यांच्या निर्णयाचे स्वागत करून त्यांचे त्याबद्दल अभिनंदन केले. श्री.गोरवले यांनीही या प्रसंगी आपले मनोगत व्यक्त करतांना असे सांगितले की, रवरं म्हणजे ते अध्यक्षपदावरून निवृत्त होणार होते. पण आपल्या सुप्रीम क्वार्टरतील केसच्या संदर्भात श्री.दाडेकर व श्री.एस.बी.गोरवले यांचे बरोबरीने त्यांचा ही केस दाखल केल्यापासूनचा असलेला सहभाग लक्षात घेता, आणि केस निर्णायक अशा अवस्थेत आल्याने आणि मुंबई सर्व्हेलचा पेन्शनच्या कामामध्ये असलेला सहभाग लक्षात घेता, त्यांनी सध्या निवृत्ती घेऊ नये अशी इच्छा श्री.दाडेकरांसारख्या अजूनही कार्यरत असलेल्या व्यक्तीने केल्यामुळेच त्यांनी नॉमिनेशन दाखल केले आहे. पण आता श्री.व्ही.डी.देशपांडे यांनी नॉमिनेशन मोठ्या मनाने मागे घेऊन अध्यक्षपदाची निवडणूकसुद्धा बिनविरोध व्हावी अशी इच्छा प्रदर्शित केली, त्याबद्दल त्यांनी श्री.देशपांडे यांचे अभिनंदन केले.

त्यानंतर निवडणूक अधिकारी श्री.एस.जी.रबडे यांनी निवडणूक प्रक्रिया सुरू केली. ते म्हणाले की श्री.व्ही.डी.देशपांडे यांनी आपले नॉमिनेशन मागे घेतले असल्याने व बाकीच्या पदांपैकी जाइंट सेक्रेटरी पदासाठी श्री.विलास गंधे व ट्रेझरर पदासाठी श्री.डी.ए.कुलकर्णी यांचेच फक्त नॉमिनेशन्स आले आहेत. पण सेक्रेटरी पदासाठी कोणाचेच नॉमिनेशन न आल्याने व त्यासाठी आपले अध्यक्ष श्री.गोरवले व इतर पदाधिकार्यांनी प्रयत्न करूनसुद्धा, कोणीही सेक्रेटरी म्हणून काम करावयास पुढे आलेले नाही व नॉमिनेशन भरले नाही. त्यामुळे अशा परिस्थितीत सध्याच्याच सेक्रेटरींना, त्यांनी पुढील दोन वर्षे सेक्रेटरी म्हणून काम पहावे, अशी सूचना आपण करणार आहोत. या सूचनेला सभागृहाची मान्यता असेल, तर त्यांचे नॉमिनेशन नसतांनासुद्धा त्यांचे नाव सेक्रेटरीपदासाठी जाहीर करू असे सांगितले व असे सुचवले की,

सभागृहाने सेक्रेटरीपदासाठी लळिंगकर यांच्या नावाला मान्यता द्यावी. अशा तऱ्हेने अध्यक्ष म्हणून श्री.व्ही.एम.गोखले, सेक्रेटरी म्हणून श्री.रा.ना.लळिंगकर, जॉइंट सेक्रेटरी म्हणून श्री.विलास गंधे व ट्रेझरर म्हणून श्री.डी.ए.कुलकर्णी हे बिनविरोध निवडून आले असे शेवटी श्री.रबडेयांनी घोषित केले व त्यास सभागृहाने टाळ्या वाजवून अनुमोदन दिले. श्री.रबडेयांनी अशी अपेक्षा व्यक्त केली की सेक्रेटरींच्या कामाचा भार हलका करण्यासाठी सभासदांनी स्वयंस्फूर्तीने पुढे यावे व त्यांचे काम वाटून घ्यावे. त्यानंतर श्री.लळिंगकर यांनी या विषयासंबंधी आपले मनोगत व्यक्त केले. ते म्हणाले की, ते जून ९८ मध्ये निवृत्त झाल्यापासून गेली १४ वर्षे असोसिएशनच्या कामात आहेत. त्यापैकी गेली ६ वर्षे ते सेक्रेटरी म्हणून काम पाहत आहेत. पण १० महिन्यापूर्वी सुरू झालेल्या गंभीर आजारामुळे इच्छा असूनही ते काम करू शकत नाहीत. सेक्रेटरी हे महत्त्वाचे पद आहे. शिवाय संवाद मासिकाचे संपादन, संगणकाद्वारे सभासदांचे दैनंदिन रेकॉर्ड ठेवणे व तदनुषंगिक लागणारे रिपोर्ट्स बनविणे इ. कामे सातत्याने करावयाची असतात. परंतु आजारपणामुळे त्यास न्याय देता येत नाही. अशा अवस्थेत नवीन सभासदांनी आपणहून पुढे येऊन काम करावे अशा अपेक्षेने यावेळेस त्यांनी नॉमिनेशन भरला नव्हता. परंतु सर्वांनी पाहिले की आपणहून कोणी सेक्रेटरी म्हणून काम करावयास पुढे आलेले नाही. तसेच बाकीच्या पदांसाठी सुद्धा एकेकच नॉमिनेशन आले आहे. यावरून असोसिएशनला नवीन उत्साही कार्यकर्त्यांची किती वानवा आहे हे लक्षात येईल. असोसिएशनची सभासद संख्या दिवसेंदिवस वाढत चालली आहे. अपेक्षाही वाढत चालल्या आहेत. त्यामुळे जबाबदारी घेण्यासाठी कोणीतरी पुढे येणे आवश्यक आहे. सध्या ऑफिसमध्ये जे काम करावयास नियमित येत असतात त्या सर्वांचे आभार मानल्यावर, त्यांचे सहकार्य यापुढेही मिळत राहिल अशी अपेक्षा त्यांनी व्यक्त केली.

त्यानंतर जून २०१२ च्या संवादमध्ये प्रसिद्ध झालेला मॅनेजिंग कमिटीचा २०११-१२ या वर्षाचा अहवाल सभेपुढे मंजूरीसाठी ठेवण्यात आला. त्यामध्ये श्री.दांडेकर यांनी सेक्रेटरींना एक दुरूस्ती सुचवली. पान क्र.१५ वर 'पेन्शन प्रॉब्लम' या परिच्छेदात सुप्रीम कोर्टाच्या केसबदल माहिती दिली आहे. त्यात 'पेन्शनने प्रतिज्ञापत्राद्वारे सादर केलेल्या उत्तराला प्रत्युत्तर म्हणून केंद्र सरकारने ४ आठवड्यात प्रतिज्ञापत्र सादर करावे' असे पाहिजे होते, ते चुकून ४ महिने असे छापले आहे. सेक्रेटरींनी या दुरूस्तीसह मॅनेजिंग कमिटीचा अहवाल सभेपुढे मंजूरीसाठी ठेवला. त्यास सभेने एकमताने मंजुरी दिली. त्यानंतर असोसिएशनला वेगवेगळ्या कामात जे बँकेचे संबंधित अधिकारी व कर्मचारी मदत करीत असतात त्यांचे, तसेच ऑडिटर्स हिशेब तपासणी करत असतात अशा सर्वांचे आभार मानण्यासाठीचे, असे एकूण ५ ठराव, जे प्रत्येक वार्षिक सभेत मंजूर करत असतो, ते सभेने एकमताने मंजूर केले.

यानंतर श्री.दांडेकर यांनी सुप्रीम कोर्टात दाखल केलेल्या केस विषयी सविस्तर माहिती सांगितली व सुप्रीम कोर्टात केस लढविणे ही अत्यंत खर्चिक बाब असल्याचे सांगितले. आपल्या केससाठी अंदाजे ६० ते ७० लाख रुपयापर्यंत एकूण खर्च अपेक्षित आहे. म्हणून प्रत्येक सभासदाने किमान रु.१००/- लीगल फंडसाठी देणगी देणे अपेक्षित आहे असे सांगितले. केसचा निकाल येत्या ४-५ महिन्यात आपल्या बाजूने लागण्याची दाट शक्यता आहे असे सांगितले. नेहमीप्रमाणे आपल्या भाषणाचे शेवटी श्री.दांडेकरांनी सर्वांना नेत्रदान करण्याचे आवाहन केले.

भोजनाच्या सुटीनंतर बँकेची 'पेन्शनर्स मीट' झाली. बँकेतर्फे पुणे झोनल ऑफिसमधील डेप्युटी जनरल मॅनेजर श्री.वैजिनाथ, चीफ मॅनेजर (एच.आर.) श्री.गुट्टे, चीफ मॅनेजर श्री.कररवानीस व संबंधित डेस्क ऑफिसर श्री.वाघमारे, तसेच संबंधित क्लार्क श्रीमती शिल्पा वारिक हे हजर होते. हेड ऑफिसकडून मात्र कोणीही न आल्याने सभासदांनी नाराजी व्यक्त केली. या सभेत बऱ्याच सभासदांनी प्रामुख्याने पुढील विषयांवर चर्चा केली व प्रश्न विचारले. १) रिव्हाईज्ड फॉर्मेली पेन्शन अॅडव्हाईस अजूनपर्यंत मिळालेच नाहीत किंवा जे मिळालेत त्यात त्रुटी आहेत. २) बँकेच्या दवारवान्यातील औषधांचा अपुरा पुरवठा. ३) पुणे येथील डायग्नॉस्टिक सेंटर्स कार्यान्वित नाहीत. ४) मेडिकल बिलांच्या मंजूरीस विलंब लागतो. या प्रश्नांना बँकेच्या अधिकार्यांकडून यथोचित उत्तरे देण्यात आली. बँकेचे अधिकारी श्री.वाघमारे व श्रीमती वारिक यांनी वेळेवेळी दिलेल्या व देत असलेल्या सहकार्यांबद्दल त्यांचे जाहीर कौतुक करण्यात आले. श्री.वैजिनाथसाहेबांनी आपल्या भाषणात सर्व सभासदांच्या अडचणींची दखल घेऊन त्यांचे निराकरण करण्याचे सर्वतोपरी प्रयत्न केले जातील असे आश्वासन दिले. श्री.वाघमारे यांनी आभार मानल्यावर बँकेची पेन्शनर्स मीट समाप्त झाली.

वार्षिक सभेच्या दुपारच्या सत्रात सभासदांच्या प्रश्नोत्तराचा कार्यक्रम झाला. बऱ्याच सभासदांच्या फॉर्मेली पेन्शन अॅडव्हाईसेस मधील त्रुटींबद्दलच्या प्रश्नांबद्दल श्री.लळिंगकरांनी खुलासा केला की, जुन्या व नवीन अॅडव्हाईसेसच्या प्रती जोडून एक अर्ज आपल्या पेन्शन जमा होणाऱ्या ब्रॅच मार्फत पी.पी.जी.डिपार्टमेंटला पाठवावा. म्हणजे बँकेकडून योग्य ती कार्यवाही होईल. सभासदांच्या इतर सर्व प्रश्नांना सर्वश्री व्ही.डी.देशपांडे, पी.एम.नारकर, एस.बी.गोखले इत्यादी पदाधिकार्यांनी यथोचित उत्तरे देऊन सभासदांना मार्गदर्शन केले. श्री.चंद्रकान्त कुलकर्णी यांनी शेवटी सर्वांचे आभार मानले व श्री.एस.पी.बर्वे यांनी 'पसायदान' म्हटल्यावर सायं.५ वाजता ह्या वार्षिक सभेची सांगता झाली. बाहेरगावाहून आलेल्या सभासदांची निवास व्यवस्था उत्तम ठेवल्याबद्दल तसेच भोजन व्यवस्थेबद्दल सर्व सभासदांनी समाधान व्यक्त केले.

List of Members who have given Donations from April 2012 to 31-07-2012 (including during AGM dt.19th July 2012)

(Please refer earlier list published in Samvad for April 2012)

NAME	AMOUNT		
MR.GANGADHAR HARDIKAR	10001	MR.MOHANATHALYE	1000
MR.BHALCHANDRA KHISTE	10000	MR.GUL BAHIRWANI	1000
MR.M.K.BAPAT	8701	MRS.ABHAYA BOPARDIKAR	1000
MR.ANANT S.RANE	7500	MRS.UJWALABRAMHANDKAR	1000
MRS.MADHAVI KASHELIKAR	7000	SMT.ANAGHAA.DESHMUKH	1000
MR.VIJAY KULKARNI	6600	SMT.VIJAYADHULAP	1000
MRS.VIJAYAMADHAV BAPAT	5101	MR.C.B.DJVEDI	1000
MR.SUDHIR M.GIJARE	5001	MR.V.R.GANDHI	1000
MR.VISHWASRAO KATYARE	5001	MR.J.K.GAWADE	1000
MR.BASHIRAHMED RUMANE	5001	MR.S.S.HALDAVNEKAR	1000
MR.S.BASHYAM	5000	MRS.NEELA V.HARDIKAR	1000
MR.CHANDRAKANT DAMLE	5000	MR.L.G.KULKARNI	1000
MR.BHASKAR DESHPANDE	5000	SMT.MEERANERURKAR	1000
MR.SUDHIR HIVAREKAR	5000	MR.P.K.PADGAONKAR	1000
MR.D.J.KULKARNI	5000	MR.VINAYAK PENDSE	1000
MR.A.B.MANURKAR	5000	MR.ARUN RAJE	1000
SMT.S.V.OAK	5000	MR.RAMESH G.REGE	1000
MR.V.R.THATTE	5000	MR.C.G.SAWANT	1000
MR.PRAKASH THUSE	5000	SMT.MEENASHEWADE	1000
MR.K.VISHWANATHAN	5000	SMT.MANGALASONI	1000
SMT.LAXMI PARAB	3000	MR.VIDYADHAR WALIMBE	1000
MR.P.P.NEMADE	2500	SMT.INDIRADIGIKAR	751
MR.S.R.BANTWAL	2101	MR.S.R.TUNGATKAR	751
SMT.LATANAIR	2001	MR.M.M.BHIDE	750
SMT.VEENAPADHYE	2001	MR.B.A.DESAI	750
MRS.PADMAJAGOKHALE	2000	MR.M.R.GARULE	700
MRS.ASHA JOSHI	2000	MR.D.V.AGWANKAR	501
SMT.K.B.TRILOKEKAR	2000	MR.J.D.BOGA	501
SMT.CHITRAD.BAWA	1500	MR.PRAMOD CHATE	501
MRS.SHASHI HERLEKAR	1500	MR.RAGHUNATH INAMDAR	501
MR.SHRINIWAS PADALIKAR	1111	MR.JAYANT JOGALEKAR	501
MR.ARUN TULJAPURKAR	1111	MR.KALIDAS KULKARNI	501
MR.SUHAS BHALERAO	1100	MR.M.S.KULKARNI	501
MR.PRAKASH R.BHANDARI	1100	MR.V.D.KULKARNI	501
MR.M.S.JOSHI	1100	MR.A.B.MALKARNEKAR	501
MR.A.R.BENDRE	1001	MR.SUBHASH NIMBALKAR	501
MR.D.R.GURURAO	1001	MR.C.D.PARKHI	501
MR.N.G.JOSHI	1001	MR.PRAKASH SATHE	501
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MR.S.S.AKERKAR	1000	MR.SURESH DESHPANDE	500
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MR.RAMAN G.NAYAK	500	MR.G.V.KUNDAIKAR	151
MRS.SUMANGAL PARANJAPE	500	MR.N.M.MANGESHKAR	151
MR.ARUN PATANKAR	500	MR.M.S.RAIKAR	151
MR.SUHAS K.PHANSE	500	MR.S.S.AMONKAR	150
MR.V.M.PRABHUDESAI	500	MR.ULHAS AROLKAR	150
MR.S.S.PUROHIT	500	MR.A.R.BORDE	150
MR.R.D.SALUNKHE	500	MR.J.H.BRAGANZA	150
SMT.ELSA SANTOS	500	MR.L.S.CHARI	150
SMT.DOLLY SASSANI	500	SMT.L. D'SOUZA	150
MR.S.T.SHINGORNIKAR	500	MR.GAJANAN S.P.DESAI	150
MR.R.B.SONAR	500	MR.K.K.DESAI	150
SMT.SHASHI SWAMI	500	MR.N.H.P.DESSAI	150
A WELLWISHER	500	MR.I.H.DIAS	150
MR.P.M.KALE	300	SMT.VIDYA S.GODSE	150
MR.P.K.KASLIWAL	300	SMT.RUTH GOMES	150
MR.R.N.MOREY	300	MR.K.V.GOPINATHAN	150
MR.A.D.KAKAIYA	251	MR.RAVINDRAKARANDE	150
MR.R.V.KHANVELKAR	251	MR.V.Y.KARANDIKAR	150
MR.S.N.TALPADE	251	MR.B.K.KIRTIKAR	150
SMT.RATAN R.DHUME	250	SMT.MARIA MASCARENHAS	150
MR.V.G.KOTWAL	250	MR.P.M.MASHELKAR	150
MR.P.V.PELAPKAR	250	MR.PRAKASH MASURKAR	150
MR.A.M.BHAGWAT	201	MR.B.A.R.MENEZES	150
MR.J.O.BARNETO	200	SMT.MARIAL.MONTEIRO	150
MR.C.A.COUTINHO	200	MR.V.N.MORDEKAR	150
MR.V.S.COUTINHO	200	MR.SURESH M.NAIK	150
MR.M.H.DABHOLKAR	200	MR.PRAKASH NAIK	150
SMT.M.I.DINIZ	200	MR.M.J.NAIK	150
SMT.MONICA FERNANDES	200	MR.P.M.NARKAR	150
MR.MENINO FURTADO	200	MR.A.S.NAVARE	150
MR.SURESH GAIKWAD	200	MR.M.K.NAYAK	150
MR.S.W.JAYWANT	200	MR.V.N.NAYAK	150
MR.D.R.JOSHI	200	SMT.SHOBHANAYAK	150
MR.S.H.KAMAT-KHADPE	200	MR.M.N.PALANG	150
MR.M.R.KARAMBELKAR	200	MR.MOHAN PARVATKAR	150
MR.D.T.KARAPURKAR	200	MR.JOSE A.PINTO	150
MR.V.S.KULKARNI	200	SMT.ALANKARODRIDGES	150
MR.G.B.KULKARNI	200	MR.P.N.SANKOLLI	150
MR.RAMESH MORE	200	MR.A.SAWANT	150
MR.Y.B.NAYAK	200	MR.K.V.SHERLEKAR	150
MR.L.P.PANT	200	MR.P.P.SHETYE	150
MR.M.R.PATIL	200	MR.G.V.SIRSAT	150
MR.A.K.PONKSHE	200	MR.P.P.SIVADASAN	150
MR.K.P.M.RAJAN	200	MR.RAVINDRASUKI	150
MR.S.D.RAWAT	200	SMT.FATIMA S.VAZ	150
MR.U.N.SANKOLLI	200	MR.A.G.SALVI	110
MR.G.Y.SARNAIK	200	MR.P.K.DEODHAR	101
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SMT.MANGALAGODBOLE	101	MR.S.D.KARMARKAR	100
MR.A.S.KHAIRNAR	101	MR.S.W.KHAJURKAR	100
MR.M.D.KULKARNI	101	MR.B.K.KULKARNI	100
MR.A.P.KULKARNI	101	MR.S.S.KULKARNI	100
SMT.ANUPAMARAJOPADHYE	101	MR.M.B.LIMAYE	100
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MR.A.G.BHABHE	100	MR.RAVINDRANAİK	100
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MR.K.V.DHAMANE	100	MR.V.J.RANE	100
MR.JOSEPH DIAS	100	MRS.SUJATA SHRIDHAR SAHASRABUDHE	100
MR.S.S.DIXIT	100	MR.RATANLALSAHAY	100
MR.SURESH DONGRE	100	MR.P.G.SAWANT	100
MR.PRAKASH DUNAKHE	100	MR.ARVIND J.SHAH	100
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MR.A.R.GADRE	100	MR.R.Y.SHIMPI	100
MR.M.T.GANDHE	100	MR.B.S.SHINDE	100
MR.S.V.GHAFIGAONKAR	100	MR.P.G.SINGH	100
MR.P.M.GHATE	100	MR.RAM TAVARGERİ	100
MR.S.R.GORE	100	MR.S.K.TAWADE	100
MR.SHRIKRISHNAA.GORE	100	MR.S.G.THORBOLE	100
MR.M.B.JADHAV	100	DR.WASHOK ADİKAR	100
MR.K.D.JAHAGIRDAR	100	SMT.ALKAR.ZUNZUNWALA	100
MR.A.D.KALE	100	MR.H.R.CHICO	50
MR.R.G.KAMALAKAR	100	MR.S.D.SONAR	50
MR.G.S.KARMARKAR	100	MR.RATNAKAR GHADI	20

कोल्हापूर युनिटच्या सर्व सभासदांसाठी

निमंत्रण

आपल्या कोल्हापूर युनिटची वार्षिक सर्वसाधारण सभा दि.५ सप्टेंबर २०१२ रोजी खरे मंगल कार्यालय, शिवाजी विद्यापीठाचे मागे, राजारामपुरी, कोल्हापूर येथे सकाळी १०.३० वाजता आयोजित केली आहे. तरी कोल्हापूर युनिटच्या सर्व सभासदांनी या सभेस उपस्थित रहावे ही विनंती.

- जगदीश दिवाण, अध्यक्ष
(मो.नं.९४२३०४१४०७)

अभिर्नंदनीय

आपले दिवंगत सभासद कै.श्री.रविंद्रकुमार पोवळे व श्रीमती स्मिता र.पोवळे यांची कन्या डॉ.शिल्पा राजेश कुलकर्णी हिने पुणे विद्यापीठातून डॉ.चंद्रशेखर चितळे यांचे मार्गदर्शनाखाली "An Impirical Study of the barrier for the development of Women Entrepreneur in Pune Region" या विषयावर संशोधन करून Ph.D. मिळवली. याबद्दल तिचे असोसिएशनतर्फे मनःपूर्वक अभिर्नंदन. तिने Matrix Business School या नावाची मॅनेजमेंट इन्स्टिट्यूट चालू केली आहे. तिच्या यापुढील यशस्वी वाटचालीसाठी हार्दिक शुभेच्छा!
- सेक्रेटरी

Contribution of Mind to Disease and Health

Stress is there for everybody in different degrees like pain. It is important as to how we respond to stress. Some people remain calm in most of the situations and hence stress has almost no impact on their physical or emotional health. In fact, heart disease, cancer, etc enter through mind.

Louise L. Hay states in her book, "You can heal your life" all diseases come from a state of unforgiveness." In other words, if any body has acted against us we should forgive him for the act. We can keep distance from such persons, if need be. She believes that some persons are accident prone due to expression of anger. Those who have forgiven and removed hurt from the mind have no anger and hence they are free from even getting scratches. Sickness, accidents etc are the result of hurt in mind.

Researchers have estimated that almost 90% major illnesses including backache are consequences of disturbed mind. During illness caused by mind there is further contamination with chemicals of drugs resulting into increased secretion of adrenaline, acceleration of heart beats, greater tension in muscles, slower digestion etc. Blood pressure & blood cholesterol may rise, the blood thickens and is more prone to clot formation. The stress hormones affect the immune system.

Those who are not satisfied in life and lack harmonizing relationships are more likely to catch diseases. A positive mental attitude goes a long way in promoting health and remaining free from diseases. Harry Harlow, Psychologist at the University of Wisconsin believed fifty years ago that affection and connection with friends and relatives were the foundation of life. He experimented with baby monkeys by separating some from their mothers giving them wire 'moms' and established that monkeys with bare wire models did not thrive. Subsequently it has been established that ties of friendship with family, friends, neighbours and in general provides health and happiness. Social support also prolongs life but social isolation increases risk of early death.

It is true that we genetically inherit certain traits. Medical experts have acknowledged that the power of thought can tackle this by developing immune system. It is important to remember that those who lived over ninety years or crossed hundred years of age did not have parents with such longevity.

Spirituality helps connecting body, mind and soul while doctors can cure which can be temporary unless the mind heals the disease. To cure chronic disease mental affirmations go a long way. Paramahansa Yogananda said that it is necessary for an individual to dissociate from the concept of limitations of body. God is the creator of the universe and he can do which is apparently impossible. Faith makes us receptive to God's guidance if whatever happens is accepted as God's answer to the unconditional prayer to make us strong. Paramahansa Yogananda had told Sri Sri Daya Mata, his disciple and President for over 55 years of the spiritual organization created by the former and spread world over, "He who is the creator of this universe has power to put into effect any law..... He can resolve any situation for those who appeal to Him (unconditionally) saying "let thy will be done, not mine. I trust thee".

Rather than the reasoning we should more depend upon intuitive factors which awaken if we have control on five senses when sixth sense i.e. intuition awakens. People keeping themselves more or less free from lust, greed, hatred, anger etc have better intuitive powers. Therefore, their interpretation of the same medical report or the same facts findings can result into better realistic diagnosis or conclusion. This is the reason why astrologer has to be pious to make correct interpretation of planetary position of the individual horoscopes by effective intuitive interpretation.

Werner Erhard's Est training was attended by me over 30 years back. He says, "You and I possess at every moment of our lives, under all circumstances the power to transform the quality of our lives". The training sessions which used to be 15/16 hours long had irregular timings of break. This used to cause aches in necks or head or some other body parts. He would say, "Do not resist the

pain, feel it and experience it and it would disappear. We followed the technique with success. This was a method of sending healing energy by mind power for natural soothing effect.

"Soul always knows what should be done to heal itself. The challenge is to silence the mind" says Caroline Myss. Spiritual technique connects body, mind and soul. Meditation & chanting which is the essence of spirituality helps silence the mind and consequently heal.

One method of meditation is a 'Soham' technique. While inhaling & exhaling the practitioner says 'Saha Aham' i.e. I am He. Thus he tries to identify with soul i.e. God and attains peace over a period of practice Transcendental Meditation, or Vipassana or Kriya Yoga are other techniques of meditation; one should learn meditation from an authorized person.

Similarly japa ie inwardly chanting holy words and imagining some symbol in mind ie any object like God or prophet or sacred word like Om/Aum can help in developing detachment from ego, fear, greed, restlessness etc. Japa enables the practitioner in settling the mind and derive peace.

The Times of India, Mumbai of 31st Oct 2011 carried news datelined Washington 'Spirituality helps cure illness'. Stephanie Reid-Arndt, researcher at University of Missouri in the US said, "The new findings reinforce the idea that religion or spirituality may help buffer the negative consequences of chronic health conditions. "It has been established that spirituality can help in getting rid of chronic diseases.

Although, religion and spirituality are considered identical in common parlance, spirituality is different from religion .Religious persons from any religion could be fanatic but spirituality results into peace of mind and hence derives benefit of good health.

The Upanishads say, "When that Supreme Being, immanent and transcendent, is seen, is realized then all knots of the heart are cut asunder , all doubts are dispelled, the deposit of past karma is also eliminated, and man attains freedom in every sense. "Moral observances, humanitarian deeds, meditation and japa as a continued discipline can bring a person close to God and frees from problems to a large extent.

This is based on teachings of Paramahansa Yogananda, articles in SRF/YSS magazines and issues of Tattvaloka.

- **S.V.Naik**, Andheri East, Mumbai 400069 :.Cell No. 09821127616

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

A-5, Swami Siddharth Coop Hsg Socy. S.V.Road, Naupada, Thane - 400602

No. P-10 Date : 30th July 2012

My Dear Thakur,

Our AGM at PUNE on 19/07/2012

Thank you very much for your letter No. SCB/CO/SEC/CH/299 dated 14th May 2012.

Personally myself and all our members were eagerly waiting to meet you when you would have attended the meeting. However, due to your sudden illness, when I announced to the members your inability to attend the meeting, they were very much disappointed as they were sure of your attendance due to your emotional words in the letter which was published by us in our house magazine "Samvad". In fact, due to this reason, more than 1200 members attended the AGM, as against our usual attendance of about 800/900 members. All have prayed to the God speedy recovery in your health by giving standing ovation.

I am sure that your health must have improved by now and soon you would be able to attend your office and active life.

With the best of health and personal regards.

Yours sincerely,
V.M.Gokhale
President

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008
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For Information of Members

We are basically publishing our 'Samvad' magazine to reproduce all the Bank's latest Circulars meant for pensioners as also the other information regarding pension matters etc. which is useful to the members. We are also publishing the articles, poems etc. written/contributed by our members in 'Samvad'. Some of the informative articles published by us are being reproduced by the other Circle Associations in their Bulletines for information of their members.

One such article "Save the Indian Rupee" published in 'Samvad' for April 2012 which was written by S/Shri.B.K.Ghose and B.K.Kulkarni has been reproduced by "S.B.I.Pensioners' Bulletin" in July '12 issue published by Hyderabad Circle Pensioners' Association.

Like-wise, we are also publishing some informative articles published in other Circles' bulletines which are useful to the members.

- Secretary

अभिन्नंदनीय



आपले मुलुंड येथील एक सभासद श्री.शंकरराव गणपतराव सुर्वे यांची मुलगी कु.शीतल ही या वर्षी चार्टर्ड अकाउंटंट झाली. त्याबद्दल तिचे असोसिएशनतर्फे हार्दिक अभिनंदन व पुढील यशस्वी वाटचालीसाठी मनःपूर्वक शुभेच्छा !

सेक्रेटरी

Message for Members from SANGLI Unit

Please advise your Mobile No. as early as possible to the following Office-bearers for better communication.

Shri.S.D.Karmarkar, Secretary
9763438206

Shri.S.S.Chhatre, Com.Mem.
9422619264

- S.D.Karmarkar
Secretary, Sangli Unit

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

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To,

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. Krantsen Ramchandra Athawale – address as above.