

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 ॥

Vol.- 6

Issue 1

जुलै - २०१३

July 2013

Notice of Annual General Meeting of State Bank of India Pensioners' Association

Notice of Annual General Meeting of SBI Pensioners' Association (Mumbai Circle), Pune to be held at **DHULE** on **Tuesday, the 27th August 2013** is printed on Page No 3. Please note that no separate Notice of the AGM will be sent to the members

- Secretary

असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस

वार्षिक सर्व साधारण सभा मंगळवार दि.२७ ऑगस्ट २०१३ रोजी धुळे येथे होणार आहे, त्याची नोटीस पान क्र.३ वर छापली आहे. सभेची वेगळी नोटीस सभासदांना पाठवली जाणार नाही, याची कृपया नोंद घ्यावी.

- सचिव

संपादकीय

माझ्या सभासदमित्रांनो,

मनामनांचा मेळ जुळविण्यात सदैव कार्यरत असलेला आणि सादाला प्रतिसाद देत सहस्रावधी वाचक-सभासदांच्या गळ्यातला जणू ताईत बनलेला आपला 'संवाद' नुकतीच दहा वर्षांची यशस्वी वाटचाल पूर्ण करून नव्या दमाने आणि नव्या आत्मविश्वासाने पुढील वाटचालीसाठी सिद्ध झालेला आहे. या दशकपूर्तीच्या निमित्ताने आम्ही आमच्या सहस्रावधी वाचक सभासदांच्या रूपात असलेल्या जनताजनार्दनाला मनोभावे वंदन करून आशीर्वाद मागू इच्छितो. हे आशीर्वादच आम्हाला पुढील मार्गक्रमण करण्यासाठी उत्साह व प्रेरणा प्रदान करतील अशी आमची मनोमन श्रद्धा आहे.

दशकपूर्तीचा महत्त्वाचा टप्पा पार करीत असताना सिंहावलोकन करणं उचित ठरेल. स्टेट बँकेतील सेवानिवृत्तांची 'स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन' ही संघटना गेली अनेक वर्षे काम करीत आहे आणि संघटनेच्या माध्यमातून सभासदांच्या विविध प्रश्नांची-समस्यांची सोडवणूक करीत आहे.

बँकेच्या सेवेत असलेल्या कर्मचाऱ्यांची अधिकाऱ्यांची संघटना आणि सेवानिवृत्तांची संघटना यांच्या कार्यपद्धतीत महत्त्वाचा फरक असा आहे की, कर्मचाऱ्यांच्या संघटनेपाशी सभासदांचे प्रश्न सोडविण्याचे अनेक मार्ग उपलब्ध असतात; परंतु सेवानिवृत्तांच्या संघटनेजवळ मात्र व्यवस्थापनाबरोबर चर्चा करण्याचा (म्हणजेच Negotiation accross the table) हाच महत्त्वाचा पर्याय असतो आणि त्याचाच कौशल्याने व यशस्वी वापर करावा लागतो. याशिवाय न्यायालयात दाद मागणे व त्याद्वारे न्याय मिळवणे हा खर्चिक पण निर्वाणीचा उपाय असतो. अर्थात हा मार्ग देखील आपल्या संघटनेने अनुसरलेला आहेच. आपल्याला बी.जी. दांडेकर, व्ही.एम.गोखले, एस.बी.गोखले,

आर.एन. लळिंगकर यांच्या सारख्या दिवसाचे २४ तास संघटनेसाठी तनमनाने निरलसपणे सतत झिजणाऱ्या व झटणाऱ्या कुशल, अष्टपैलू अशा अनेक आदरणीय व्यक्तींचे मार्गदर्शन दीर्घ काळापासून लाभत आहे. हे आपल्या संघटनेचे महत्त्वाचे होय. आपली सेवानिवृत्तांची संघटना निष्ठापूर्वक सभासदांची सेवा करीत असताना त्या कार्यची माहिती सभासदांना नियमित व अधिकृतपणे देण्यासाठी प्रभावी माध्यमांची आवश्यकता होती. ती उणीव भरून काढण्यासाठी मुख्यतः 'संवाद' या गृहपत्रिकेचा अवतार झाला. अर्थात हे महत्त्वाचं काम पार पाडीत असतानाच 'संवाद'ने सभासदांची बौद्धिक भूक भागविण्याचे आणि त्याबरोबरच त्यांचे मनोरंजन व ज्ञानवर्धन करण्याचे कार्यही निष्ठापूर्वक केलेले आहे. सभासदांमधील सुप्त लेखनगुणांना साद घालीत त्यांचा उत्तम प्रतिसाद देखील 'संवाद'ने प्राप्त केलेला आहे. याला 'संवाद'चे गेल्या दहा वर्षातील अंकच साक्षीदार आहेत. या महत्त्वाच्या टप्प्यावर असताना आम्ही 'संवाद'च्या वाटचालीच्या संदर्भातली सभासदांची प्रामाणिक प्रतिक्रिया जाणून घेऊ इच्छितो. संघटनेतील मान्यवर पदाधिकाऱ्यांप्रमाणेच सर्वसामान्य वाचकांच्या व सभासदांच्या प्रतिक्रियादेखील आम्हाला मोलाच्या वाटतात. म्हणून सर्वांनाच हे प्रकट आवाहन आम्ही करीत आहोत.

पुढील वाटचालीसाठी आपणा सर्वांचा आशीर्वादाचा वरदहस्त आमच्यावर असो द्यावा ही जनताजनार्दनाच्या चरणी आमची दोन्ही कर जोडोनी प्रार्थना.

- क्रांतिसेन रामचंद्र आठवले, पुणे

भ्रमणध्वनी - ०९८६९९४१६९९

Visit us at : www.sbipensionerspune.org

e-mail : sbipenmumbai@gmail.com

स्टेट बँक कर्मचाऱ्यांच्या अनेक यशस्वी गृहप्रकल्पानंतर

मेसर्स सुरेश घंगाळे अँड असोसिएट्स

योगेश कन्स्ट्रक्शन्स आणि

राजयोग कन्स्ट्रक्शन्स अँड डेव्हलपर्स

आता नव्याने सादर करित आहे

सुसगांव (पाषाण-सुस लिंक रोड वर)

दोन व तीन बेड रूमचे सुसज्ज, अत्याधुनिक फ्लॅटचा प्रोजेक्ट

एरिया : २ बीएचके - 847 स्क्वे.फूट आणि ३ बीएचके - 1107 स्क्वे.फूट

फेज - १ चे बुकींग सुरू

१० गुंठे ते २० गुंठ्याचे फार्महाऊस प्लॉट

(नांव नोंदणी सुरू)

संपर्क

९३७९०९४८०७ / ७७०७८०६००७

ऑफिस -

स.नं. ९९/९

स्टेट बँक कॉलनी, रायगड बिल्डींग,

उत्सव हॉल जवळ, पौडरोड,

कोथरुड, पुणे - ४११०३८

वेळ - संध्या. ४ ते ८.००

रविवार व सुटीचे दिवस

सकाळी ११ ते १

फोन नं.०२०-२७३८०७०६

ऑफिस -

जी-१७, शांतीकुंज बिल्डींग,

जी.पी.ओ. समोर,

साधु वासवानी रोड, कॅम्प,

पुणे - ४११००९

फोन नं.०२०-२६१२२०२९

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

"Anubandh", Building No.B-2, 4th Floor, Block No.16
Near Ramkrishna Math, Sinhagad Road, Pune - 411030

e-mail : sbipenmumbai@gmail.com : website - www.sbipensionerspune.org

Notice: 2012-2013

Date : 15th June 2013

39th Annual General Meeting

The Managing Committee of the Association in its meeting held on 7th May 2013 has decided to hold the 39th Annual General Meeting of the Association at **10.00 a.m. on Tuesday the 27th August 2013** at **Balkrishna Mangal Karyalaya**, Nakane Road, Deopur, **Dhule** to transact the following business. All the members are requested to make it convenient to attend the meeting.

AGENDA

1. To condole the death of Bank's Pensioners/Family Pensioners/Associate Members who passed away & whose names have been reported to us after 19th July 2012. (List of deceased members has been printed in 'Samvad' for the month of June 2013)
2. To confirm the Minutes of the last Annual General Meeting held on 19th July 2012 which were printed in "SAMVAD" for September 2012.
3. To felicitate Chief Guest and other dignitaries.
4. To present the "**Late Shri.L.N.Pabalkar Memorial**" **Gold Medal to Shri.S.B.Gokhale, Mumbai**
5. To approve the audited Financial Statements for the year ended 31st March 2013. (Financial Statements have been printed in this issue)
6. Report of the Managing Committee for the year 2012-2013 to be read, discussed and adopted. (Report has been printed in this issue)
7. President's Address.
8. Any other matter with the permission of the Chair.

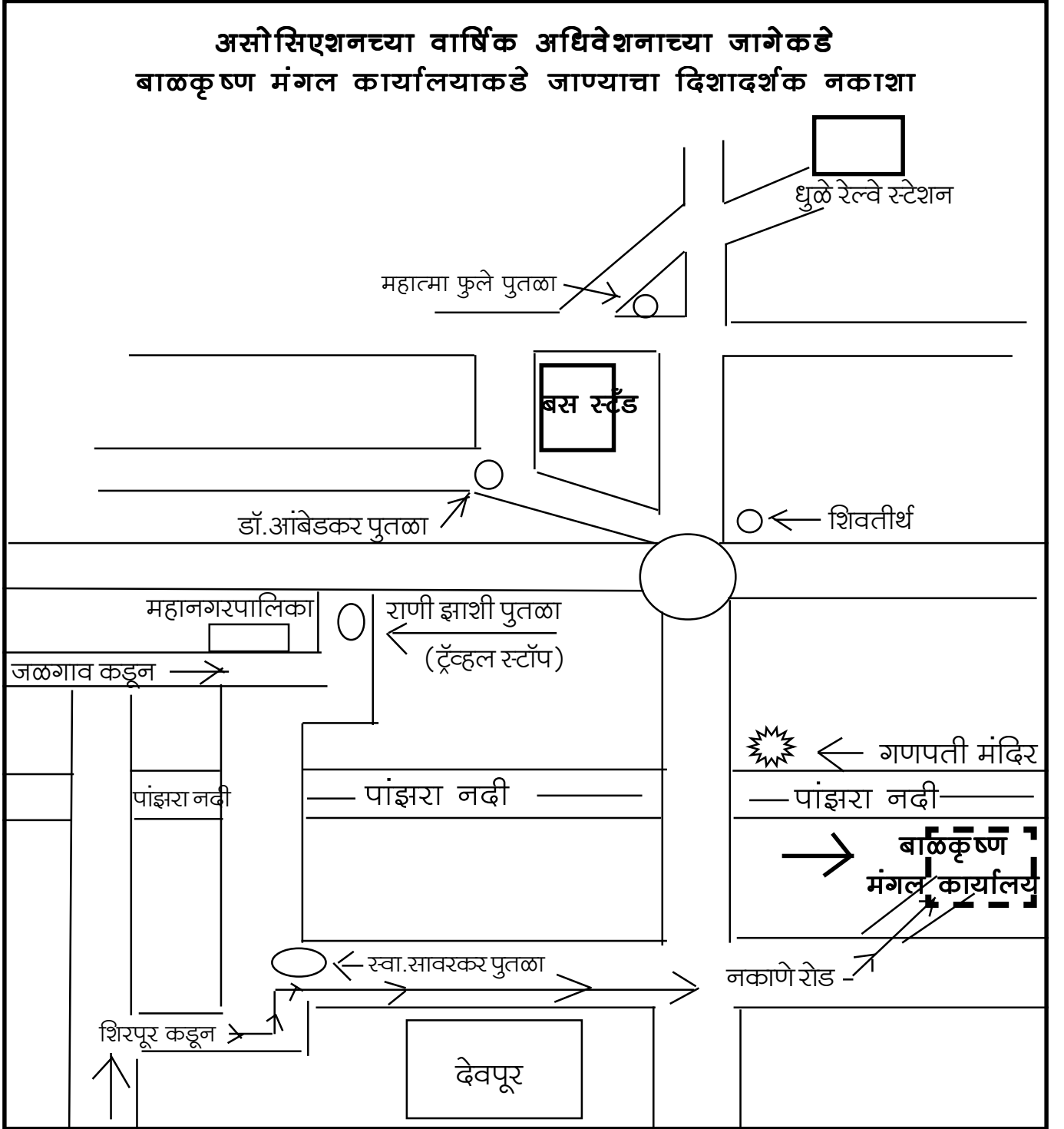
R.N.Lalingkar
Secretary

N. B.:- If there is no quorum at 10.00 a.m. the meeting will be adjourned and the adjourned meeting will start after half an hour and will proceed as per the above Agenda for which no quorum will be necessary.

- Secretary

(Map showing location of Venue is printed on the next page)

असोसिएशनच्या वार्षिक अधिवेशनाच्या जागेकडे
बाळकृष्ण मंगल कार्यालयाकडे जाण्याचा दिशादर्शक नकाशा



असोसिएशनच्या वार्षिक अधिवेशनाला येतांना वरील नकाशा बरोबर आणावा

Kindly note the following carefully
General Body Meeting Programme will be as under

First Session - 10.00 a.m. to 1.00 p.m.

Lunch : between 1.00 p.m. to 2.00 p.m.

Second Session - 2.00 p.m. to 5.00 p.m.

**- Venue -
'Balkrishna Mangal Karyalay'
Nakane Road, Deopur
D h u l e - 424002**

Instructions for outstation Members :-

- 1) **This year we have made arrangements for 'Lodging & Boarding' for out station members who will be reaching at Dhule on the previous day evening i.e. after 4.00 p.m. on 26th August 2013 at the venue of the meeting.** Kindly note the following instructions meticulously and avoid inconvenience to the organizing unit as well as to yourself and the other participants. If the number of outstation members exceeds the capacity of the Hall, then the members who will come late will have to make their own arrangements for lodging only. **Food will be served to them at the venue on scheduled time.**
- 2) The venue will be available from 4.00 p.m. on 26th August 2013 **till** 6.00 p.m. on 27th August 2013. Prior and after the above mentioned timings, the members coming from outstation will have to make their own arrangements for staying, if required.
- 3) Lodging & Boarding have been arranged at the venue, both for Ladies and Gents. **Please note that no individual rooms will be provided.** Further, the Lodging facility is available only for Pensioner members/Family Pensioner members & Associate members and **will not be available for 'guests/relatives' etc.**
- 4) It may not be possible to make arrangements for food for those outstation members who will be reaching at the venue after 9.30 p.m. on 26th August 2013. The breakfast will be served to outstation members between 8.30 a.m. and 9.30 a.m. on 27th August 2013 (i.e. on the day of AGM). In the afternoon between 1.00 to 2.00 p.m. Lunch will be provided to all the members attending AGM.
- 5) The instructions regarding Tea/Coffee etc. will be announced at the venue separately.
- 6) Outstation members who will require the above Lodging/Boarding arrangements on 26th August 2013 are requested **to inform the organizing Committee Members in writing (whose Names, Addresses & Phone numbers are given hereunder) well in advance (i.e. latest by 15th August 2013)** in order to enable the committee members to finalise the arrangements. Please quote your Membership Number in your correspondence with the committee members/Association.
 - i) Shri.Sahebrao Desai - 1 'Jiwhala', State bank Shreyas Colony, Near S.B.I.Pramodnagar Br., Deopur, Dhule - 424002. Mobile : 09890128396
 - ii) Shri.S.P.Dixit - 4 'Sukrut', SBI Vivekanand Society, Near V.W.S.College, Sakri Road, Dhule - 424001; Mobile : 09422790975

.....on page 6.

- iii) Shri.Kishor T. Karode - 'Manmandir', 25 Hajare Colony, G.T.Bapuji Stop, Deopur
Dhule - 424005; Mobile : 09552561020
- iv) Shri.Sharad K. Shimpi - Plot No.21, Abhiyanta Nagar, Wadi Bhokar Road, Deopur
Dhule - 424002; Mobile : 09850824253

General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 19th July 2012 at Pune were printed in 'SAMVAD' for September 2012. If any member requires any clarification, he/she should write to us at the Association's office at Pune so as to reach the same before 10th August 2013.
- 2) Similarly, on receipt of the copy of the Annual Report for 2012-2013 and Financial Statements as on 31-03-2013 which are printed in this issue of 'SAMVAD', if any member desires to get clarification/details etc. about any item in financial statements, he/she is requested to send such queries **in writing** to the Association's Pune Office before 10th August 2013. However, if any member want any clarification about **any matter other than financial statements**, he may send such queries about other matters up to 15th August 2013 to the Association's office at Pune **in writing**. This will help the 'time management' of the AGM, hence the request.
- 3) Members attending the AGM are requested to take care of their own valuables & belongings.
- 4) For those who will be coming to Dhule for AGM by train, they should alight at Chalisgaon Rly station which is about 40 K.Ms. away from Dhule. From Chalisgaon there are local trains/buses to Dhule. For those who will be coming by Bus, the distance from Bus Stand to venue of the AGM is about 1.5 k.m. and auto rickshaws are available at Bus Stand. The distance from Dhule Rly Station to Venue of the AGM is about 2 k.m. and auto rickshaws are available at Rly Station.

- Secretary

Places of interest in and around Dhule

- 1) **Prakashe** : Prakashe is an important religious spot and the oldest temple of this region. This place is famous as 'Dakshin Kashi'. It is a village situated on the banks of Tapi River in taluka Shahada in Nandurbar district of Maharashtra. It is 100 kms away from Dhule.
- 2) **Unapdeo (Hot water springs)** : Unapdev is 25 kms away from Shahada taluka in Nandurbar District and 90 kms from Dhule. It has a permanent natural Hot Water source and a religious place.
- 3) **Toranmal Hill Station** : Toranmal is a Hill Station, located in Satpura range, in Nandurbar District and is about 90 kms from Dhule. Gorakhnath temple is a well-known pilgrimage centre.
- 4) **'Laling' Killa (fort)**: It is about 10 kms away from Dhule towards Malegaon. It offers breathtaking panoramic view of Dhule city. Besides fort, there are two Hemadpanthi temples in dilapidated condition.

In Dhule City there are following places also to see :

- 1) Samartha Vagdevata Mandir – Well known for ancient Literatures based on Sant Samartha Ramdas Swami; 2) Hanuman Tekadi; 3) Swami Samartha Mandir; 4) Swami Narayan Mandir; 5) Tower Garden; 6) Sambhaji Garden; 7) Nakane Talao;

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

Report of the Managing Committee for the Year 2012 - 2013

Dear Members,

1. On behalf of the Managing Committee I am glad to place before you the Annual Report of the Association for the year ended 31st March 2013.

2. Membership:-

Position of membership as on 31st March 2013 is as under.

New Admissions During the year 2012-13		Total position as on 31-03-2013
Pensioners		
480	Patrons	8,785
9	Benefactors	374
-	Life	357
<u> </u>	Less - Due to Deaths (-)	<u> 79</u>
489	Sub Total -	9,437
Family Pensioners		
(including transferred from Associate members due to death of pensioners)		
22	Patrons	865
7	Benefactors	543
-	Life	305
<u> </u>	Less - Due to Deaths (-)	<u> 7</u>
29	Sub Total -	1,706
Associate Members		
428	Patrons	6,660
8	Benefactors	651
-	Life	159
<u> </u>	Less - Due to Deaths (-)	<u> 37</u>
436	Sub Total -	7,433
954	Grand Total	18,576
=====		=====

The Managing Committee is very much thankful to those members who have put in sincere efforts to enrol 954 new members during the year. As advised by our President Shri.V.M.Gokhale, more efforts need to be made to achieve the target of 75% membership (of total pensioners/family pensioners of Mumbai Circle) during the coming years. At present our total membership as on 31-03-2013 is 11,143 (i.e. Pensioners - 9437 & Family Pensioners - 1706) excluding Associate members. While taking review of efforts made for enrolling new members during the year, it will be worth noting that Shri. Rajiwadekar, Principal Secretary of our Mumbai Zonal Sub-Centre, is securing Branch-wise lists of 'would be' retirees from PPG Department, Mumbai LHO which are being distributed to all the

Zonal Sub-Centres with a request to contact them and enrol them as our members. In turn, all the district representatives are being entrusted the work of enrollment of members by the Zonal Secretaries. All such efforts resulted in enrolling maximum number of retirees as our members. We take this opportunity and request our Benefactor / Life members to upgrade their present membership to Patron membership by paying the difference in membership fees. We also appeal to each member of the Association to enrol at least one new member each as is being always stressed by our President Shri.V.M.Gokhale.

Resources :

All of us are aware that it is our constant endeavour to meet the expenses out of our income i.e.

- (a) Interest earned on Deposits;
- (b) Income on investments in Govt. Bonds;
- (c) Donations received from the members;
- (d) Admission fee, and
- (e) Dividends received

Membership fees are retained as 'Trust Fund' and are being invested mainly in Govt. Bonds/ Bank Deposits etc. On Liabilities side, it will be observed that our 'Corpus' has increased by Rs.9,25,000/- taking the amount of Trust Fund to Rs.1,87,59,933/-. Legal Fund has been increased by Rs.2,16,322/-. There are additions to the Distress Relief Fund of Rs.30,878/-. Members are requested to contribute generously towards Distress Relief Fund. Members are also requested to contribute towards Legal Fund to enable us to make our Association financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts. We wish to draw your attention to the appeal made by our President Shri.V.M.Gokhale in various meetings.

The expenses for 'Printing & Stationery', 'Travelling', 'Meeting Expenses', etc. are gradually increasing due to market trend. As regards 'Postages', we are getting concession in postal tariff for mailing up to 13000 copies of "Samvad" @ 25 paise upto 50 grammes weight per copy and Rs 2/- if weight exceeds 50 grammes per copy. Now total dispatches per month are more than 11,000 and this figure is increasing every month due to increase in membership. The renewal of this 'LWP' license is valid till 31-12-2013 and it will be renewed in due course. Postages are also increasing due to contacts being made with the members by Zonal Sub-Centres by sending letters for organizational matters, appeals for donations etc.

The Association has received interest on Bank Deposits to the tune of Rs.11,84,407/-. We have not taken into account interest accrued but not received up to 31st March 2013 due to change in the accounting procedure. Dividend from other investments amounts to Rs.9,485/-, while Rs.9,520/- were received by way of Admission fees. The members have given Donations of Rs.5,21,497/- during the year for the various reasons. The lists of 'Donors' have already been printed in the past issues of 'Samvad'. You will now observe that our financial position is getting improved and the members will appreciate this. It is worth noting that we have purchased office premises at Panaji during the month of January 2010 which is also being used as our own 'Holiday Home'. The premises have been well furnished and are being occupied by our members during the season. It is worth mentioning here that office-bearers of our Panaji ZSC viz..Shri.P.M.Narkar, Shri.I.H.Dias and Shri.K.V.Gopinathan are making every effort to see that the (Holiday Home) occupants' suggestions are taken care of and are being implemented to improve the staying arrangements to the satisfaction of the members.

Donations :

We have received donations for (a) Distress Relief Fund; (b) for 'Samvad'; (c) Misc. Donations; and (d) Legal Fund.

Figures at (a) and (d) are reflected in the Balance Sheet on the Liabilities side, while the figures at (b) and (c) are reflected on Income side of Income & Expenditure A/c. It is our earnest desire to build up a corpus fund of substantial amount to enable us to give our share of relief from the interest on the corpus for providing relief to affected families of our members as and when there is a national / natural calamity. It will be worth noting here that our Association has donated Rs.1,51,000/- to Janakalyan Samiti for the 'Drought Relief Work' undertaken by them in 24 places of Maharashtra. The drought relief work includes providing water tankers to affected areas, distribution of fodder for cattle, providing water storage tanks at villages and offering transport as well as food to the students etc. .

As on 31st March 2013 the 'Distress Relief Fund' and 'Legal Fund' show balances of Rs.2,25,602/- and Rs.15,48,461/- respectively. We take this opportunity and appeal to all the members to donate generously and increase the funds. We have yet to pay Rs.5,00,000/- (approx.) to our Federation towards "Legal Fund" in respect of Supreme Court case and also cases in Nagpur & Bangalore High Courts.

Meetings of the Managing Committee :

In all 4 Managing Committee Meetings were held during the year, of which two were held at Pune and two were held at Thane. Apart from administrative work and financial matters, various issues were discussed which include the membership drive, problems faced by the members in general, organizational matters such as pensioners' meetings, contacting non-members, organizing Health camps, arranging informative lectures on various issues of interest, taking review of working of Bank's dispensaries etc. The representatives of each Zonal Sub-Centre actively participated in the discussions.

Annual General Meeting :

The Annual General Meeting of the Circle Association was held on 19th July 2012 at 'Harshal Hall, Karve Road, Pune. Around 1250 members attended the meeting. Shri.M.K.Bapat from Pune was awarded "Late Shri.L.N.Pabalkar Memorial Gold Medal" for the year 2011-2012 for his invaluable contribution in respect of sending 'Birthday Greetings to the members on their Birth-date for more than 11 years continuously. Besides usual agenda items, the free and frank deliberations were held during the AGM on the various issues concerning the membership at large. The arrangements made for the AGM by the Pune unit were appreciated by all.

Structured Meeting with the Management :

Despite our request no structured meeting of the Circle Association with the Mumbai LHO functionaries was held during the year 2012-2013 to discuss various points / issues of our members.

Special Activities :-

a) House Magazine 'Samvad':- We are publishing our house magazine 'Samvad' on monthly basis and sending it to all the members on their residential address by post. The magazine is so popular that some of the pensioners from states like Karnataka, Madhya Pradesh, Delhi etc.have also become subscribers by remitting Rs.100/- per year. We are also sending 'Samvad' to all the office-bearers and Governing Body members of our Federation as also to all the Circle Associations and office-bearers of serving staff Federations. We are also sending our SAMVAD to all the senior executives such as Chairman, M.Ds, Dy.M.Ds, CGMs/CDOs etc. at Corporate Centre and in Mumbai LHO for their information. Our 'SAMVAD' is well accepted by Bank's functionaries and other Circle Association office-bearers as well. 'Samvad' contains latest news on Federation / Association front, reports on organizational and cultural activities undertaken by our Zonal Sub-Centres and District units, literary works of our members like thought-provoking articles on special subjects/occasions, narration of self-

experiences while in service, short stories, poems, jokes, cartoons etc. Competition of writing (in Marathi language) is being organized by the Editorial Committee every year and many members participate in it. Prizes are also being distributed to the winners at the hands of our President in our subsequent Annual General Meeting. All the issues of SAMVAD, published since January 2007 till last month, are also made available on our Association's web-site www.sbipensionerspune.org for information and future reference of our members.

b) Association's Website :-

We launched our website in 2007 containing useful information for members. We have made improvements in the web-site - "www.sbipensionerspune.org" - which contains new links such as 'Samvad Magazine', 'Latest News', 'Financial Statements', 'Photo Gallery, Bank's / Federation's Circulars', 'DA Rates' etc. We are getting very good response from the members, especially from those who go abroad for certain period and are now able to read our house magazine 'SAMVAD' and latest developments on Federation front on our web-site from any corner of the world which is linked with internet. It is observed that the number of 'Hits' from pensioners in our Circle as also from other Circles are increasing day by day. Now it has crossed 10,96,000 mark and there is encouraging feedback also from our members as also from members from other Circle Associations. Members are satisfied when they get latest information regarding developments on our "Federation front". Our members who have not yet visited our website are requested to visit the same very often to know the latest information.

c) Birthday Greetings :-

We are getting, almost every week, appreciation letters from the members on receipt of 'Birthday Greeting Card', promptly sent by our devoted member Shri.Pramod Chate. Earlier the work was being handled by Shri.M.K.Bapat (Pune) for about 11 years. Shri.Chate has offered voluntarily to do this work since past more than one and a half year. We appreciate very much his prompt willingness to do this work voluntarily. Very often we get letters from family pensioners and old retirees who express their sincere appreciation for this good gesture of Association. Many reciprocate their appreciation by sending 'Donation' to the Association. We are really grateful to Shri.Pramod Chate for this extraordinary service to the members which keeps all the members cheerful throughout the year.

d) Library :-

The Libraries have been started at Pune & Thane office premises which are managed by S/ Shri.Kale, Belsare, Wakchare at Pune and Shri. Kanhere at Thane which are being run successfully. At Pune many books in Marathi / English, all donated by our members, are made available for reading at home without charging any subscription / fee to the members. At Thane Library, an annual subscription of Rs.100/- is being collected from the members and the books are also made available to them at home for reading. In Thane Library many books are donated by members and few books are being purchased as per the members' choice. The response at both the places is encouraging.

Audit of our Financial Statements as on 31st March 2013 :-

It is worth mentioning here that it was possible to complete the audit of the Financial Statements as on 31-03-2013 well in time. This was possible because of strenuous efforts taken by Shri.D.A.Kulkarni, Treasurer, with the timely help by Shri.G.N.Joshi and Shri.S.P.Barve to collect the final Financial Statements/necessary papers/certificates from the branches where our accounts are maintained in time from all the ZSCs and getting the same audited from M/s A.R.Sulakhe & Co, Chartered Accountants. The Chartered Accountants have also done the audit in time. Mrs. Swati Rajurkar is helping us to maintain the financial accounts with the aid of Computer. The Secretaries

and Treasurers of ZSCs Sarva/Shri.S.W.Agarkar, Sudhir Agrekar, I.H.Dias & N.K.Joshi deserve complements for their co-operation in the matter.

Reports from Zonal Sub-Centres -

1) Aurangabad Zonal Sub-Centre : -

As reported in the past, the retirees from the branches under Aurangabad Zonal office generally prefer to settle down in Dhule and Jalgaon Districts and few big cities like Aurangabad, Nanded, Latur in Marathwada Region. The membership of the sub-centre is also spread all over Marathwada region covering 8 Districts viz. Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded, Hingoli & Osmanabad Districts & 3 Districts of Khandesh i.e. Jalgaon, Dhule & Nandurbar. Under the leadership of Shri.Sahebrao Desai, President, & Shri.N.K.Joshi, Secretary, special efforts are being made by all the District representatives to enrol old retirees as members who have been settled in remote villages in Marathwada region. The ZSC has enrolled 101 new members (i.e. - Pensioners - 45; Associates - 45 & Family Pensioners - 11) during the year and collected Rs. 1,06,150/- which includes subscription fees of Rs.89,000/- and aggregate Donations of Rs.17,150/- (Rs.15,650/- for Legal Fund & Rs.1,500/- for 'Samvad'. Zonal Sub-Centre launched a special membership drive to enrol old retirees as members who up till now could not be contacted and enrolled as members of the Association for mobilizing membership. Shri.M.T.Deshpande, Nanded & Shri.S.P.Dixit, Dhule have taken special efforts.

The ZSC is taking up the problems of members with respect to SBIRE Medical Benefit Scheme with the Zonal office and to solve the same to the satisfaction of members. Bank's dispensaries have been started at Nanded & Jalgaon and efforts are on to start the dispensary at Dhule. The District representatives are arranging get-togethers and functions like Tilgul / Haldi Kumku programme and entertainment programmes. Aurangabad unit is organizing monthly meetings & started 'Bhishi' of local members in order to have regular contacts with each other. This has helped in improvement in attendance & also to have meetings along with Associate members at the residences of individual members.

The Aurangabad Unit has arranged programmes of Haldi Kunku, Kojagiri Pournima as also trips to Bhimashankar, Ozar-Lenyadri, Shirdi, Mohatadevi, Paithan and few pilgrimage places in Gujrat. Dhule Unit has arranged trips to Toranmal, Satpuda as also made special efforts to get Rs.8.00 lacs sanctioned under the Bank's 'Cash Compensation' scheme to eligible members. At Jalgaon a pensioners' 'Melava' was arranged on 28-01-2013 for which Circle President & Jt. Secretary were present. Shri.Vilas Gandhe, Circle Jt.Secretary, has declared in this meeting a Donation of Rs.1,21,121/- in memory of his father and mother, the detailed report of which has been published in 'Samvad' for January 2013. Lectures / Pravachans of well-known personalities were arranged at Bhusawal & Jalgaon. One of our members Shri.Zobe organised an 'Eye' check-up camp at Yaval.

Nanded Unit :- The local active members are arranging monthly meetings regularly and publishing a four page quarterly 'News Letter named "Vartalap" wherein they are giving information about the latest developments on Association front and the local news about the activities undertaken by Nanded unit. They are distributing sufficient xerox copies of this news letter to all the members residing in Nanded District. This is really worth emulating idea of publishing quarterly bulletin for the benefit of local members. We wish them a grand success.

2) Mumbai Zonal Sub-Centre : -

Mumbai Zonal Sub-Centre is always on the forefront of the Association activities. Under the leadership of Shri.S.B.Gokhale, President and Shri.R.S.Rajiwadekar, Principal Secretary, with the help of all the other office-bearers and active committee members, the sub-centre has shown exemplary

growth in membership by enrolling 348 new members (Pensioners - 179; Associate Members - 163 & Family Pensioners - 6). They have collected total amount of Rs.6,32,373/- of which Rs.3,47,000/- by way of membership subscription and Rs.2,81,923/- as Donations for various purposes as follows. Legal Fund - Rs.5,750/-; Misc. Donations – Rs2,38,923/-; for 'Samvad' - Rs.850/- & Advertisements worth Rs.36,400/-. All out efforts are always being made by the committee members to increase the membership. Pensioners meetings were arranged at Andheri (E), Naupada Thane & Dombivali (E) Branches during the year which were attended and addressed by sub-center's office bearers.

Mumbai Sub-Centre's 26th Annual General Meeting was held at Shivaji Mandir, Dadar on 8th February 2013 which was attended by more than 1000 members. It was a 'Silver Jubilee' function. The Bank's Pensioners' Meet was also arranged during the day which was attended by Dr. Mrs V.M.Ajinkya, Chief Medical Officer at Corporate Centre, Shri.C.P. Mulye, Manager at PPG Dept, Corporate Centre, Mumbai, Shri.Naresh Yadav, Dy.G.M. & CDO of Mumbai LHO, Dr.(Mrs) Manjusha Padhye, Medical officer at Mumbai LHO & Shri.Upasani, Welfare Officer at Mumbai LHO. Shri.C.P.Mulye presented a 'slide-show' and explained the details about functioning & processing of pension-payment at Branch level / at LHO level and at CSPPC (Kolkata) in a lucid manner. The slide-show was appreciated by all. The detailed report has been printed in Samvad for February 2013.

'Thane-Mulund Sanskritik Mandal' is arranging every alternate month cultural & entertainment programmes such as lectures of eminent personalities on various subjects, sharing experiences by our members while doing social work etc for the benefit of local members. A Pensioners' Club established at Andheri is meeting regularly and publishing Annual Deepavali magazine 'Sneh-Deep' every year which is liked by the members.

At Dahisar the local members have formed a club named "SBI Pensioners' Organization Club" under the leadership of Shri.Hemant Nabar on 30-10-2010. They are organizing social and cultural activities for the benefit of local members. Club is also publishing the Diwali magazine every year.

Library at Thane :-

A library is run in Thane office premises by local members for which many books have been collected from the members as donation. They are collecting Rs.100/- from each member as subscription and are purchasing new books. Shri.Sharad Gadkari, past Secretary of the Mandal, donated steel cupboards for keeping library books. Many local members are taking advantage of this library. Shri.V.M.Kanhere from Thane is managing the Library activities very efficiently with the help of local committee members.

The address of the Thane office is as under:-

S.B.I.Pensioners' Association (Mumbai Circle),

'A' Wing, Flat No.5, Swami Siddharth Co-op. Housing Society Ltd.,

S.V.Road, Naupada, Thane(W) - 400602.(PhoneNo.022/25446837)

3) Nagpur Zonal Sub-Centre :-

Under the leadership of Shri.V.D.Deshpande, President and Shri.Sudhir Agrekar, Secretary Nagpur ZSC is progressing well and has enrolled 233 New Members (Pensioners - 120; Associate Members - 106; & Family Pensioners - 7) during the year. They have collected total Subscriptions of Rs.2,27,000/- and Donations for Building Fund Rs.4,72,024/- and Misc Donations - Rs.3,511/-. Sincere efforts of S/Shri.V.D.Deshpande, S.M.Agrekar, Vijay Jagdale (Nagpur), Nilkanth Nagraj (Akola), D.B.Khobragade (Amravati), Gopal Gadge (Yavatmal), Awadhut Rotkar (Wardha) and M.G.Munot (Khamgaon) resulted in good progress of the ZSC on all fronts. The Zonal Sub-Centre is having good rapport with the Serving Unions (Both Award Staff & Supervising Staff). Seven Multispeciality Hospitals

and three Diagnostic Centres were approved for cashless treatment of the SBI Pensioners and who are members of the SBIREMB Scheme.

To reduce the workload of Nagpur Zonal Sub-centre a new Nagpur Unit', covering five Districts of Nagpur, Bhandara, Gondia, Chandrapur and Gadchiroli, was formed which became operational on 27th May 2012.

Akola Unit : Our Akola unit is progressing very fast under the leadership of Shri Nilkanth Nagraj who is heading the unit since last 17 years. With the vast knowledge & experience he is extending the services to the needy members from time to time. He also conducts the meeting of the pensioners at regular intervals to update the pensioner members of the latest developments on our Association/ Federation front.

Amravati Unit : Our Amravati Unit is achieving new heights under the able leadership of Shri Avinash Nimdeo and Shri Dnyanprakash B. Khobragade. They are maintaining very good rapport with all the pensioner members as also Regional office functionaries to solve the members' problems. They had organized an annual meet of all the members of Amravati District which was largely attended by the members.

Buldana, Wardha, and Yavatmal Units : All these District units are functioning very well under the leadership of Shri.Mohansingh Munot (Buldana), Shri Awadhut Rotkar (Wardha), & Shri.Gopal Gadge (Yavatmal). They are conducting regular meetings and guide the members from time to time. Annual gatherings are also arranged at these centers wherein the local SBI functionaries are taking active part.

4) Panaji (Goa) Zonal Sub-Centre : -

We are glad to note that the Panaji Zonal Sub-Centre is progressing well under the leadership of Shri.P.M.Narkar, President & Shri.I.H.Dias, Secretary. It is also noted with great satisfaction that with the active support of ShriV.D.Kulkarni, Vice President, the regular meetings are being held at Panaji and Margao and occasional meetings at Ratnagiri, Sawantwadi and Kudal. The Zonal Sub-Centre has enrolled 16 new members (Pensioners - 9; Associate Members - 6 & Family Pensioner members - 1) during the year. They have collected Rs.24,957/- which includes total subscriptions of Rs.15,000/- and Donations of Rs.7,603/- for Legal Fund and Rs.12,354/- for 'Samvad' during the year. 15th Annual General Meeting of the Zonal Sub-Centre was held on 7th April 2013, which was attended by around 200 pensioners / family pensioners from Goa as also from nearby area from Ratnagiri and Sindhudurg Districts. The members have also donated generously for 'Samvad' and expressed their happiness for getting first-hand information about recent developments with regard to pending issues.

As informed earlier our Circle Association has purchased premises at Panaji admeasuring 101.03 sq meters comprising three bedrooms, a hall, a kitchen and two toilet blocks. The premises are being used as our Association's office-cum-Holiday Home. During the year ended on 31.03.2013 total 55 persons occupied the rooms and we have collected Rs.69,450/- as room-rent. The total recurring expenditure of Rs.44,552/- was incurred, the details of which are as under :-

a) Yearly Maintenance contribution to Socy. -	Rs. 3,420/-
b) Contribution towards Roof repairing paid to Socy.	Rs. 16,500/-
b) Municipal taxes/house tax etc -	Rs. 3,272/-
c) Misc..expenses -	Rs. 5,000/-
d) T.V.Ser/Cable connection & repairs etc. -	Rs. 16,360/-

Taking into account the income from room rent and recurring expenditure during the year, as mentioned above, it can be said that the investments made by the Association for establishing office-cum-Holiday Home at Panaji will be beneficial in the long run.

The office bearers of the Zonal Sub-Centre are having excellent rapport with the Zonal Office functionaries, especially with the DGM (Zonal Office) and Chief Medical Officer of the module. This helped in getting many problems of the pensioners solved without difficulty which is worth noting. The President Shri.P.M.Narkar is having good liaison with Mumbai LHO functionaries which helps to solve the cases of the members pending for a long time.

5) Pune Zonal Sub-Centre : -

During the last year Pune Zonal Sub-Centre has enrolled 256 new members out of which 137 are Pensioner members, 115 are Associate members & 4 are Family pensioner members. The Sub Centre has collected subscriptions of Rs.2,48,500/- & received total Donations of Rs.2,96,310/-, of which Rs.1,87,319/- towards Legal Fund, Rs.11,800/- towards 'Samwad', Rs.400/- towards Distress Relief Fund, and Rs.62,441/- are for Miscellaneous purposes. They have also collected Advts worth Rs.34,350/-. Under the leadership of S/Shri L.G.Gandhi, President, Chandrakant Kulkarni, Secretary, Ashok Pandit, Jt Secretary and other Unit Secretaries of the Districts, the Sub-Centre has made remarkable progress in organizational activities. The Sub Centre has established excellent liaison with the Pune Zonal office and LHO. Regular meetings are arranged with the Deputy General Manager, Chief Manager (HR) at Zonal Office. At the request of Sub Centre Pune Zonal Office has designated one officer to deal with the pensioners' work.

There are 8 dispensaries (4 at Pune & one each at Satara, Kolhapur, Solapur and Nashik) in Pune Zone. The Sub Centre has regular personal contacts with the Medical Officers and any problem regarding medical facilities is immediately being solved from Zonal Office. Shri.K.D.Paradkar and Shri.Madhukar Palkar, senior members, are instrumental in settling number of Family Pension claims. The volunteer-members from Pune were responsible for successful arrangement of the 38th Annual General Meeting of the Circle Association on 19th July 2012 at Pune. The Sub Centre has also organized the Circle's Annual General Meetings at different District places in the Zone for previous 8 years.

Shri.Vilas Gandhe, Circle Jt. Secretary, has donated an amount of Rs.1,21,121/- to the Association in memory of his father late Shri Vasudevrao Vithal Gandhe and his mother late Smt Umabai Vasudevrao Gandhe. The Prizes are to be given every year out of the interest received on the amount to two members equally who worked hard during the year for the developmental work of the Association. S/Shri. Ashok Wakchaure, Arvind Kale, and Subhash Belsare, members from Pune, are managing the Library at Association's Pune Office. The Editorial Committee comprising S/Shri. Prabhakar Gupchup, Vasant Dhupkar, Krantisen Athavale & Sharad Shingvekar, is managing the work of editing and publishing Samvad every month for which they deserve compliments. Shri. Pramod Chate, a member from Pune, is preparing and sending birthday greetings to around 18,000 members each year and he manages the work single handedly.

Pensioners' meets are arranged at branches in the Zone. The active members at all the districts have helped the Association in conducting various activities which resulted in relation building and Organizational Development. Few such activities are as under :

Ahmednagar : The unit celebrated 'Kojagiri' as also arranged a trip during the year.

Kolhapur : The unit voluntarily collected from local members an amount of Rs.90,000/- and donated the amount to 'Sakal Drought Relief Fund'. They arranged a workshop on 'Internet Banking' and 'Mobile Banking'. They also arranged lecture of an Orthopaedist.

Satara : The unit's members are helping the Medical Officer of the Dispensary for maintaining the record on Computer. The Dispensary is working satisfactorily. The unit hosted the Annual General Meeting of the Pune Zonal Sub-Centre for the year 20-12-2013 successfully

Sangli : The unit conducts regular meetings of the members to solve their problems.

Solapur : the unit arranged 'Tilgul' and 'Haldikunku' programme during 'Sankrant' festival.

Pune : The unit is shouldering the responsibility of looking after the work of Association's Head quarters at Pune. The task of maintaining the books of accounts & keeping the membership records is being looked after on regular basis by S/Shri.D.A.Kulkarni (Circle Treasurer), S.P.Barve, G.N.Joshi & Avinash Deshpande.

On Federation Front : -

The Governing Body Meeting of the Federation was held on 1st October 2012 at Chennai. General Body Meeting of the Federation was not held during the year.

As stated in the last year's report, our Federation filed a Writ Petition in the Supreme Court on 16-03-2011. The Writ Petition No.184 of 2011 was admitted on 13-05-2011. Respondents were ordered to submit their replies. Our Bank submitted its Counter Affidavit on 29-11-2011 to which our Federation filed a Rejoinder Affidavit on 11-01-2012. However, Government of India (GOI) did not file their reply even up to 12-03-2012. GOI's Senior Counsel requested the Court to grant some more time to file the counter affidavit. Accordingly, GOI was granted time of further four months. In April 2012 GOI filed their reply to which our Federation filed counter-reply on 4-05-2012. The case was being posted for few more months till the hearing held in February 2013. Ultimately on 27-02-2013 Supreme Court heard the arguments of Govt's Advocate and the case was transferred to Delhi High Court with instructions to dispose it off within six months. Now, the next hearing of the case will be held on 31st July 2013. We expect that the Delhi High Court will deliver the judgment in our favour.

The hearing of our old Writ Petition No.1931 of 2002 has been started and next date of hearing is 25th July 2013. For latest position in all the above court cases, as also cases filed by us in Nagpur Bench of Mumbai High Court and the latest position in cases filed by our Federation and the cases pending in other High Courts of other states, members are requested to read 'Samvad' as also visit our website regularly.

Acknowledgements : -

We express our sincere gratitude to the Bank's Chairman, Managing Directors and the Dy. Managing Directors & Corporate Development Officers, Chief General Manager (Personnel) and other Executives at Corporate Centre as well as AGM (PPG) Corporate Centre of the Bank for giving us opportunities to discuss with them our problems and difficulties of pensioners and related policy matters.

We are also grateful to the Chief General Manager, the General Managers & Circle Development Officers at Mumbai LHO for their kind co-operation and sympathetic approach towards the issues of Bank's pensioners.

We thank Asstt. General Manager (Per & HRD), Mumbai LHO, Asstt. General Manager, P.P.G.Dept., Mumbai LHO and their staff for their timely assistance. We are also grateful to Dy.General Managers at the Modules, Asstt. General Managers of all the Regions in all the Modules of the Circle, Chief Managers (Per & HRD), Welfare Officers, Medical Officers of all Zonal Offices in the Circle, whose helpful attitude resulted in solving pensioners' problems.

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

We are thankful to M/s. A.R.Sulakhe & Co., our Chartered Accountants, who have audited and finalized our accounts in time and also guided us on accounting and investment matters.

Personally, I am grateful to Shri.B.G.Dandekar, former President and now Advisor to the Federation, Shri.V.M.Gokhale, President of our Circle Association and Shri.S.B.Gokhale, President of Mumbai ZSC under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/Shri. V.M.Prabhudesai, K.D.Paradkar, S.G.Rabade, M.D.Palkar for their valuable guidance in the Association matters from time to time.

I am also thankful to all the Vice-Presidents, the Secretaries and Representatives of all the Zonal Sub-Centres, all colleagues in the Circle & Zonal Managing Committee for their cooperation in carrying out the Association work. I also place on record my grateful thanks to S/Shri.V.V.Gandhe, Jt.Secretary, D.A.Kulkarni, Treasurer, C.P.Kulkarni, A.S.Pandit, M.M.Sirdeshmukh, S.P.Barve, V.N.Kulkarni, P.H.Chate, Avinash Deshpande and all others whose valuable assistance has helped me in carrying on my duties.

I conclude with extending my grateful thanks to the Editorial Committee of 'Samvad' i.e. S/ Shri.P.R.Gupchup, Krantisen Athawale, S.S.Shingwekar & V.V.Dhupkar as also to all the members of the Association.

For & on behalf of the Managing Committee

R.N.Lalingkar
Secretary

दिशा देऊ शकते आपणास योग्य दिशा

☐ म्युच्युअल फंड	☐ इन्श्युरन्स (विमा)	☐ शेअर बाजार
☐ कंपनी फिक्स्ड डिपॉझीट	☐ सोने	☐ टॅक्स फ्री बॉन्ड्स
☐ व्यवसायासाठी पैसे उभारणी	☐ एन.आर.आय. साठी खास सेवा	
☐ आर्थिक सल्ला (फायनान्सियल अॅडवाइज)	☐ लोन रिस्ट्रक्चरिंग	

पुणे, मुंबई येथील निवडक प्रॉपर्टी पर्याय (प्री लॉच ऑफर) (रु. १० ते २५ लाख)



दिशा

फायनान्स आणि
इन्व्हेस्टमेंट्स प्रा.लि.

यशस्वी गुंतवणुकीसाठी आपला विश्वासू सहयोगी

आपण आमच्या बरोबर
सहयोगी म्हणून पण
काम करू शकता.

संपर्क : सुहास राजदेकर

दिशा फायनान्स अँड इन्व्हेस्टमेंट्स प्रा. लि.

फ्लॅट नं. २/बी, १ ला मजला, गणेश दिप, मयूर कॉलनी, जोग शाळेच्या समोर, एच. डी. एफ. सी. बँकेजवळ, कोथरुड, पुणे - ४११ ०३८.

मोबाईल : ९८ २३६६ ६९९३ ♦ Email : suhas.rajderkar@gmail.com

H.O.:Anand Apartment,
1180/2, Shivajinagar, Pune - 411005

A.R.Sulakhe & Co.
Chartered Accountants

INDEPENDENT AUDITORS REPORT

To,
The Members of
STATE BANK OF INDIA PENSIONERS' ASSOCIATION
'Anubandh' Bldg No. B-2/ 16 , Sinhagad Road,
Pune - 411 030

Report on the Financial Statements

We have audited the accompanying financial statements of '**STATE BANK OF INDIA PENSIONERS' ASSOCIATION**', which comprises the Balance Sheet as at March 31st, 2013 and the Statement of Income & Expenditure and Receipts & Payments account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the trust in accordance with the Accounting Standards generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the Trust preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

1. Subject to the Accounting Standards AS 9 'Revenue Recognition' and AS 29 Provisions, Contingent Liabilities and Contingent Assets in our opinion, the Balance Sheet and Income & Expenditure Account dealt with by this report comply with the mandatory Accounting Standards.
2. In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and subject to para 1 above give a true and fair view in conformity with the accounting principles generally accepted in India :

(a) in the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2013;

(b) in the case of the Income and Expenditure Account of the deficit for the year ended on that date;

For A.R.SULAKHE & COMPANY
CHARTERED ACCOUNTANTS
Firm Regn No : 110540W

Sd/-

(J. V. DHONGDE)
PARTNER

Place : PUNE

Date : 26/06/2013

For
Receipts & Payment Account,
Income & Expenditure Account
and
Balance Sheet as on 31-03-2013
please go to the
Link "Financial Statements"

State Bank of India Pensioners' Association (Mumbai Circle), Pune
Notes on the audited Financial statements for the period 1.4.2012 to 31.3.2013

Income side :

Interest on Term Deposits/Bonds/SB Account : C.Y. Rs. 11, 84,407/- L. Y. Rs. 16,40,424/-
 (Decreased by Rs. 4,56,017/-)

1. Interest on Term Deposits - Current Year - Rs.11,60,113/-; Last Year - Rs.15,17,814/-
 (Decreased by Rs. 3,58,701/-)

	31.3.2012	31.3.2013
Pune	5,86,380	6,09,850
Mumbail	9,23,986	5,33,064
Goa	-	7,459
Aurangabad	7,448	9,740
Total	15,17,814	11,60,113

A) At Mumbai centre amount decreased by Rs.3,90,922/-, Last year accumulated interest worth of Rs.3.82 lac was received in Oct. 2011 on account of maturity of special TDR's. (Special TDR's were taken in Oct 2008.)

B) Increased at Pune centre due to proceeds of 8% Govt. of India Bonds were invested in TDRS for higher rate of interests.

2. Interest on Savings bank account - Current Year - Rs.24,294/-; Last Year Rs.30,799/-
 (Decreased by Rs. 6,505/-)

The decrease in interest on savings bank account's due to less balances maintained at Pune, Goa ,Nagpur & Aurangabad Sub-Centres.

3. Interest on 8% Govt. of India Bonds - Current Year - -Nil- ; Last Year - Rs.91,811/-
 (Decreased by Rs.91,811/-)

All Bonds matured in the last year and invested in special TDR's, hence no interest on Bonds during this year.

4. Dividend on shares of SBI - Current Year - Rs. 9,485/-; Last Year - Rs.8,130/-
 (Increased by Rs. 1355/-) Due to increase in rate of Dividend by SBI.

5. Admission fees / Other Income : (Including Tax refund and Goa Holiday home receipts) :
 Current Year - Rs.3,62,420/-; Last Year - Rs.2,34,303/- (Increased by Rs.1,28,117/-)

a) Admission fees increased due to more enrollment of new members at Mumbai, Nagpur, Aurangabad & Pune sub centres.

(Admission fee received this year is Rs. 9,520/- and last year it was Rs. 6600/-.)

b) Donation under miscellaneous : Current Year - Rs.3,04,875/-; Last. Year- Rs.1,96,243/
 (Increased by Rs.1,08,632/-)

Increase under head of 'Donations' is mainly due to increased in Donations at Mumbai, Pune sub centres during A.G.Ms.

c).GOA Holiday Home : Current Year - Rs.69,450/-; Last Year - Rs.49,650/-
 (Increased by Rs. 19800/-)

Due to more members occupies Holiday Home as compared to last year..

6. Samvad Income : Current Year - Rs.1,27,854/-; Last Year - Rs.53,835/-
 (Increased by Rs. 74,019/-)

Increase in Income under this head is mainly attributed to more advertisements canvassed during this year.

Expenditure Side :

1. Travelling expenses : C. Y. Rs. 2,84,358/- L.Y. Rs. 2,39,605/- (Increased by Rs.44,753/-)

The zonal sub centre wise breakup is as under :

	31.3.2012	31.3.2013
PUNE	46,914	39,087
MUMBAI	60,358	1,02,236
NAGPUR	79,196	78,924
GOA	59,399	58,641
AURANGABAD	8,391	18,133
Sub-Total	254,258	2,97,021
Less - Refund on a/c collection of ticket	14,653	12,663
Total - - - - -	2,39,605	2,84,358

- 1) Expenses of Mumbai Z.S.C. have been increased by Rs.41,878/- due to attending of AGM at Nagpur held on 15.9.2012, by S/Shri. S.B.Gokhale and P.M.Narkar, and attending Federation's Meetings at Ahmedabad and Chennai, two CMC meetings at Pune on 18.5.2012 and 4.1.2013 by committee members.
- 2) Expenses of Aurangabad Sub centre increased by Rs.9,742/- due to expenses incurred for attending AGM at Pune held on 19.7.2012 and also for attending their AGM held in May 2012 by outside members.

2. Meeting Expenses : C. Y. Rs. 6,37,864/- L.Y. Rs. 3,92,201/-

The zonal sub centre wise breakup is as under :

	31.3.2012	31.3.2013
PUNE	3,12,210	4,21,975
MUMBAI	1,39,720	3,11,195
NAGPUR	17,271	67,232
GOA	23,987	23,089
AURANGABAD	6,000	74,162
Sub-Total	4,99,188	8,97,653
Less : Re-imbursement from Bank.	1,06,987	2,59,789 **
TOTAL	3,92,201	6,37,864

** Pune - Rs.86,700/-, Nagpur - Rs.40,000/- (this year AGM), Goa - Rs.23,089/-, Aurgabad - Rs.30,000/-, Mumbai - Rs.80,000/- (last year AGM)

- 1) This year AGM was held at Pune where as last year AGM was held at Satara, At Satara around 750 members were present, whereas at Pune attendance was around 1150 members. Thus the difference is due to expenses on food etc. as well as rent on premises hired.
- 2) Increased expenses in case of Mumbai sub centre are due two CMC meetings held by them and few items of expenses for AGM conducted for the year 2011-12 were accounted for in April 2012 . Further AGM for 12-13 was attended by over 1100 members contributing more expenses.
- 3) In case of Nagpur sub centre increase in expenses are due to conducting AGM at Nagpur this year on 15.9.2012, whereas last year AGM was not conducted by them.
- 4) In case of Aurangabad last year's AGM expenses have been accounted for in June 2012.
- 5) Increase in expenses is also attributed to continuous inflationary trend.

3. Printing & Stationery : C. Y. Rs. 62,553/- L.Y. Rs. 72,092/- (Decreased by Rs.9,539/-)

During 2011-12 Birthday greetings , envelopes as well as registers were printed.

4. Conveyance Expenses : C. Y. Rs. 85,919/- L.Y. Rs. 54,517/- (Increased by Rs. 31,402/-)

The zonal sub centre wise breakup is as under :

	31.3.2012	31.3.2013
PUNE	20,018	24,670
MUMBAI	25,530	38,999
NAGPUR	6,569	12,500
GOA	2,400	9,750
AURANGABAD	-	-
Total	54,517	85,919

In case of all Centres the increase is mainly attributed to increase in cost of fuel/railway ticket charges etc.

5. Postages : C. Y. Rs. 1,13,104/- L.Y. Rs. 90,203/- (Increased by Rs.22,901/-)

The zonal sub centre wise breakup is as under :

	31.3.2012	31.3.2013
PUNE	74,734	81,738
MUMBAI	6,125	13,544
NAGPUR	7,888	16,090
GOA	760	623
AURANGABAD	695	1,109
Total	90,203	1,13,104

- 1) The main expenses under this head are due to increased Postages incurred on account of sending of birthday greetings to more members due to increase in membership. (Average monthly Greetings are sent by Shri.Chate are 1500 approx.)
- 2) Increase at Nagpur Centre is due to letters of appeal for donating to Building Fund, sent to all pensioners.
- 3) Increase at Mumbai Sub centre :- Letters/circulars were sent to pensioners for Legal Fund.

6. Office Maintenance : C. Y. Rs. 57,763/- L.Y. Rs. 37,067/- (Increased by Rs.20,696/-)

The zonal sub centre wise breakup is as under :

	31.3.2012	31.3.2013
PUNE	23,530	25,293
MUMBAI	8,580	11,755
NAGPUR	-	-
GOA	4,957	20,715
AURANGABAD	-	-
Total	37,067	57,763

Our contribution towards Repairing charges worth Rs.16,500/- paid to Madhuban Complex, Panaji (where our Holiday Home is situated) by Goa Zonal Sub Centre.

7. Repairs to Office Premises : C. Y. Rs. 1,53,000/- L.Y. Rs. -NIL-(Increased by Rs.1,53,000)

The expenses under this head incurred by Mumbai sub centre for renovation and repairs of office premises of Mumbai sub centre. The expenses were approved in last Circle Managing Committee Meeting held on 18.5.2012.

8. Sundry Expenses : C. Y. Rs. 46,127/- L.Y. Rs. 34,241/- (Increased by Rs.11,886/-)

The zonal sub centre wise breakup is as under :

	31.3.2012	31.3.2013
PUNE	5,832	7,511
MUMBAI	25,159	14,191
NAGPUR	2,653	17,275
GOA	597	7,150
AURANGABAD	-	-
Total	34,241	46,127

Increased at Nagpur Centre due to Tea/Snacks and also Labour charges paid at the time of Meetings held in May/June 2012.

9. Delegation Fees : C. Y. Rs. 2,000/- L.Y. Rs. 11,000/- :-

Last year delegates attended three Governing Body Meetings held at Kochi, Chandigarh & Ahmedabad and General Body Meetings at Kochi and Ahmedabad. This year only one Governing Body meeting of the Federation was held at Chennai.

10. Subscription to Federation : C. Y. Rs.1,06,720/-; L.Y. Rs.1,03,360/- (Increased by Rs.3,360/-)

Increase is due to increase in membership.

11. SAMVAD Expenses : C. Y. Rs. 8,33,008/- L.Y. Rs. 7,41,743/- (Increased by 91,265/-)

	31.03.2012	31.03.2013
Postages	36,393	42,441
Printing /Label pasting/handing charges	7,05,350	7,90,567
Total	7,41,743	8,33,008

- 1) Postages increased as we have to affix Rs.00.50 paise stamp to all Samvad Magazine for non availability of Rs.00.25 paise stamp from post office up-to Nov 2011. Courier charges have also gone up.
- 2) This year Label printing / Pasting & handling charges have been increased from Re.1/- to Rs.2/- per 'Samvad' copy from April 2012. The increased rates have been approved in the CMC held on 18.5.2012.

Balance Sheet

ASSETS SIDE :

1. Savings Bank Balance : C. Y. Rs. 7,53,806/- L.Y. Rs. 3,93,944/-; (increased by Rs. 3,59,862/-)

Increased due to higher balances maintained by Pune and Mumbai Sub-Centres o/a quarterly interest on TDR's credited to the accounts in the last week of March 2013.

2. Total Investments : C.Y. Rs.1,42,20,850/- L.Y. Rs.1,35,94,981/-; (Increased by Rs. 6,25,869/-)

Term Deposits : C.Y. Rs.1,41,41,300/- L.Y. Rs.1,35,94,981/-;(Increased by Rs.5,46,319/-)

	31.3.2012	31.3.2013
PUNE	65,50,000	66,71,121
MUMBAI	66,42,717	68,42,717
NAGPUR	1,11,111	5,61,111
GOA	58,892	66,351
AURANGABAD	1,52,711	-
TOTAL	1,35,15,431	1,41,41,300

- 1) Pune ZSC : Shri. V. V. Gandhe Jt. Sec. of the Circle Association has given donation of Rs.1,21,121/- to the Association in the memory of his father Late Shri.Vasudeo Vithal Gandhe and his mother Smt. Umabai Vasudeo Gandhe, as a mark of respect to the great work done by his father in education field. Shri.Gandhe wished that amount of interest earned be utilised for giving prizes to members who are doing excellent Association work.
- 2) Nagpur ZSC : Nagpur sub-centre has collected Donations of Rs.4,50,000/- for purchasing office premises at nagpur.
- 3) Mumbai ZSC : Balances invested in TDRs for earning higher rate of interest.

3. Advances and Deposits : -

Income tax : C. Y. Rs. 8,738/- L. Y. Rs. 9,302/-

Opening balance as on 1.4.2012	Rs. 9,302/-
Less - TDS refund received for 2010-11 in June 2012	Rs. 7,193/-
Balance as per balance sheet as on 31.3.2012	Rs. 2,109/-
Add - TDS Deducted to be received from I.T. Department	Rs.6,629/-
Balance as per Balance Sheet as 31.3.2013	Rs.8,738/-

4. Fixed Assets : - DEPRECIATION

- 1).Furniture & Equipments :C.Y. Rs.1,92,657/- L.Y. Rs.2,16,619/-
(Decreased by Rs.23,962/-)
- 2).Office Premises at Pune, Mumbai & Goa : C. Y. Rs. 34,12,599/- L. Y. Rs. 37,91,777/-
(Decreased by Rs. 3,79,178/-)

**5. Excess of Expenditure over Income : - C. Y. Rs. 11,94,214/- L. Y. Rs. 3,61,569/-
(Increased by Rs. 8,32,645/-)**

- 1) The increase in expenditure during the year is due to 'Samvad' expenses which have gone up under the heads of printing and also increase in label printing / pasting / handling charges from April 2012.
- 2) At Mumbai centre amount decreased by Rs.3,90,922/- last year. Accumulated interest worth of Rs.3.82 lacs was received in Oct. 2011 on account of maturity of special TDR's. (Special TDR's were taken in Oct 2008)

General Explanation - The progressive accumulation of the item of excess of Expenditure over Income in the Balance Sheet is the result of cumulative effect of charging of depreciation over the Mumbai Sub-Centre office premises and Goa Holiday Home premises during last 3 - 6 years aggregating Rs.18.48 lacs which is a notional non-cash item. The other contributory factors are steep increase in 'Samwad' expenses due to revision in rates and increase in A.G.M. expenses at Pune and Mumbai due to unprecedented attendance of members. (i.e. more than 1000 as against the average figure of 700 to 800 in the past) The increase in various heads of other expenditures is mainly due to sharp increase in general price level due to high inflationary trend witnessed during the previous year.

Liability Side :

- 1) Trust Fund :** C. Y. Rs. 1,89,93,165/- L. Y. Rs. 1,79,46,044/-; (Increased by Rs. 10,47,121/-)
 - i) The increase in Trust Fund is due to increase in membership.
 - ii). Award Fund - : C.Y. Rs. 2,32,332/- L.Y.Rs. 1,11,111/-

Increase of Rs.1,21,121/- on account of Donation received form Shri.V.V.Gandhe for the purpose of distributing Awards to the members for doing good work for the Association.

2) Building Fund : C. Y. Rs. 13,15,156/- L. Y. Rs. 8,43,132/-; (Increased by Rs. 4,72,024/-)

Increased due to Nagpur Sub Centre who has collected Donations to the tune of Rs.4.50 lacs for their proposed Office Premises. The difference of Rs. 8.65 lacs represents the amount collected by Mumbai Sub Centre for their Thane premises which entry has not been wiped out as per the advice of Auditors.

3) Distress Relief Fund : C. Y. Rs. 2,25,612/- L.Y. Rs.1,94,724/-; (Increased by Rs.30,888/-)

10 % of Miscellaneous Donations are credited to this account, Balance gone up due to increase in Misc. Donations.

PENSION PAYMENT CALENDER

During the Year 2013 - 2014

April	26-04-2013	Oct	25-10-2013
May	24-05-2013	Nov	26-11-2013
June	26-06-2013	Dec	26-12-2013
July	26-07-2013	Jan	24-01-2014
Aug	28-08-2013	Feb	26-02-2014
Sept	26-09-2014	March	26-03-2014

CONGRATULATIONS

Mrs.Sukhada G. Sinkar, daughter of our member, Shri.H.N.Potdar from Mumbai, has secured the topmost position from Mumbai in the Examination of "**DIPLOMA OF VASTUSHATRA**" held in March 2013. This examination was held by "**KAVI KAULAGURU SANSKRIT UNIVERSITY, Ramtek, (Nagpur)**". She stood 1st in Mumbai and 4th highest in overall University. She is practising Architect and handling projects in Commercial and Residential Interiors and started 'VASTU CONSULTATION'.

We congratulate Mrs.Sukhada Sinkar for her great achievement in her career !

- Secretary

Attention Please

S.B.I.Officers' Credit Co-op Society, Mumbai, have advised that many of their officer-members, who have been retired now, have not yet surrendered their share certificates and claimed share amount and other benefits from the Credit Co-op Society. As on 1st June 2013 there are such 213 officer members who are yet to submit their claims.

Such officer members of the SBI Officers' Credit Co-op Society, Mumbai are requested to approach the office of the Credit Society immediately. Contact numbers of the Society are 022-22886930 / 22839882.

- Secretary

मध्यमवर्गीयांसाठी डिलक्स सहली



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**S. B. I. PENSIONERS' ASSOCIATION (MUMBAI CIRCLE) PUNE
PUNE ZONAL SUB-CENTRE**

Proceedings of the Annual General Meeting held at Satara on 11th June 2013

The Annual General Meeting of the Pune Zonal Sub-centre covering the Districts of Ahmednagar, Kolhapur, Nashik, Pune, Sangli, Satara, Solapur was held at 'Hotel Suruban', Satara at 11.00 a.m. on 11th June 2013. Around 200 Pensioner members, Family Pensioners and Associate members attended the meeting.

Shri Ashok Pandit, Jt. Secretary, compered and welcomed the participants. The dignitaries on the dais included S/Shri.L.G.Gandhi, President (PZSC), R.N.Lalingkar, Circle Secretary, V.V.Gandhe, Circle Jt. Secretary, S.P.Barve, officiating Circle Treasurer, Ashok Pandit, Jt Secretary (PZSC).

Shri.S.S.Deshpande, President of Satara unit, being the host, welcomed all the participants. The meeting was inaugurated by lighting the traditional lamp by all the dignitaries and after the prayer sung by Shri.Kaujalgi from Satara Unit. Shri.Chandrakant Kulkarni, Secretary (PZSC), extended a warm welcome to all the participants and floral welcome to the Circle dignitaries. With the permission of the president the meeting was started.

The Secretary read out the names of the members who were reported as deceased since the last AGM held on 12th May 2012. A two minutes silence was observed to pay homage to the departed souls.

The Secretary told that the minutes of the last AGM held on 12th May 2012 were printed in 'Samvad' of July 2012 for information of the members. He requested the members for additions/deletions therein, if any. As no suggestions were made, the minutes were unanimously approved by the members by clapping of hands.

Shri.Kulkarni, then presented Annual Report of PZSC for the year 2012-13. He reported that during the year PZSC has enrolled 250 new members, out of which 133 are Pensioner members, 3 are Family pensioners and 114 are Associate members. During the year the total Donations of Rs.2,10,000/- were received, out of which Rs.1,64,000/- are towards Legal Fund, Rs.10,400/- are towards 'Samvad' and Rs.25,000/- are for Miscellaneous purpose. He thanked all the members who have donated to the Association for various purposes.

The Secretary further reported that during the year pensioners' meetings were arranged at few branches in which member actively participated and that all the units are arranging meetings of members, activities like Trips, Tilgul samarambha, Haldikunku, Kojagiri, lectures of eminent personalities etc. which help in increasing the relations between the members and organizational development. The reports of such activities were published in 'Samvad' time to time, he added.

The Secretary told that the Library in Pune Office, which is equipped with books on various subjects, has completed 10 years and is well managed by S/Shri.Ashok Wackchoure, Arvind Kale and Subhash Belsare. He further told that the Birthday Greetings sent by Shri. Pramod Chate create happiness in the life of members and on this occasion they give donations to the Association. Similarly, the Secretary complimented Shri.D.A.Kulkarni for maintaining the Circle Association's accounts as a Circle Treasurer, who is assisted by Shri.S.P.Barve & Shri.G.N.Joshi. He also complimented Shri. Avinash Deshpande for maintaining the membership records up-to-date on Computer. He further thanked the Editorial Committee of 'Samvad' for their excellent editorial work for the last ten years. All the members gave a big hand to these members for their invaluable contribution.

Shri.Kulkarni appreciated the team work of around 40 members under the leadership of Shri.M.M.Sardeshmukh and Shri.Ashok Pandit in organising last year's Circle AGM of the Association on 19th July 2012 at 'Harshal Hall', Pune. He pointed out that, since last 10 years the District Units in

Pune Zone are hosting these meetings successfully. He mentioned about the 'Netradan' and 'Dehadan' made by two of our members Smt. Mangalabai Khadilkar and Shri Tembhumkar who died recently and appealed to the members to record the 'Netradan' and 'Dehadan' by filling up the relevant forms with NGOs.

As regards medical facilities provided by the Bank, Shri.Kulkarni reported that in Pune Zone 8 dispensaries are opened, - four at Pune and one each at Satara, Solapur, Kolhapur and Nashik. The full details of all the dispensaries in module are published in 'Samvad' issue of March 2013. The proposal for shifting and re-activating the Ahmednagar dispensary will be followed up, he added. He further informed that at Nashik dispensary no medicines were supplied since its opening, Pune dispensaries went dry of medicines early this year. Similar problem was at Kolhapur dispensary. All the cases were immediately taken to Zonal Office and supply of medicines was restored. The Secretary further added that he is visiting the dispensaries and have discussions with the Medical Officers. He informed that as the Bank is now not posting pharmacist in dispensaries, our members at Satara, Kolhapur, Paud Road (Pune) & Solapur dispensaries are helping the Medical Officer in dispensary work. He informed that the Banks instructions/guidelines regarding establishment of dispensaries, Diagnostic centres are published in 'Samvad' for March 2013 and appealed the members to submit the proposals to establish more dispensaries, Diagnostic centres and proposals for approval of hospitals at their centres and assured them full support. The Secretary told that he has requested Zonal Office to identify more Diagnostic centres in Pune City as one such centre is inadequate for widely spread Pune Metro. He further added that in Pune 5 Hospitals are approved under the SBIREMB Scheme. At Ahmednagar 'Noble Hospital' is approved. The Secretary advised that members should, as far as possible, get the estimate approved from Bank's Medical officer before taking treatment to avoid the problems in cashless treatments under this scheme. He informed that the ZSC is keeping liaison with Z O HR. for follow up of Medical Bills.

As regards "Pensioners' Meets" the Secretary informed that he has attended few meets at Pune and alongwith Shri.M.M.Sirdeshmukh he attended the Kolhapur meeting. He expressed concern over non arranging the pensioners' Meets by Branches and requested that the Units should prevail on the Branches for arranging pensioners meets. He also requested DGM/Zonal Office representatives to reiterate the instructions of arranging pensioners' meet at branches. These meetings help to solve the problems at local level and smoothen the relations between pensioners and Branch staff. The Secretary further told that PZSC is keeping liaison with Pune Zonal Office and Regional Business Offices through mobile phones as well as by personal visits and that he requested the DGM to arrange meetings at Zonal Office on the lines of the Structured Meetings at Circle level. Accordingly, PZSC had a meeting early this year with Chief Manager (HR) in which different problems at branches were discussed.

The Secretary informed the house that at Nashik a lecture of Shri.V.V.Gandhe, Circle Jt.Secretary giving details about Supreme Court Case was arranged. He lauded the Donation of Rs.90,000/- given by our Kolhapur unit to 'Sakal Drought Relief Fund'. All members gave a big hand on hearing this good gesture.

Shri.Kulkarni informed that the DGM, the Chief Manager (HR), Shri Madhukar Waghmare, Dy. Manager (HR) and other Staff at Pune Zonal Office, the Medical Officers are giving co-operation from time to time and he thanked them all.

He also expressed gratitude towards S/Shri. V.M.Gokhale, Circle President, S B Gokhale, R.N.Lalingkar, V.V.Gandhe and Shri.B.G.Dandekar, Adviser to the Federation for the guidance and support given by them to PZSC functionaries from time to time. Finally, the Secretary thanked the Managing Committee of PZSC and all the members in Pune module for their Co-operation.

Thereafter Shri Ashok Pandit read out the names of all the 51 members who have completed 75 years of age since the last AGM and requested them to come forward and accept the felicitation. Following members, who were present, were felicitated by handing over a cheque of Rs.500/- each at the hands of S/Shri.R.N.Lalingkar, V.V.Gandhe and L.G.Gandhi. Members felicitated - S/ Shri.P.B.Bhujbal, Sumant Kokil, V.S.Kulkarni, D.R.Kshirsagar, R.R.Dani, Y.G.Taware, K.V.Gadgil and Mrs.Hemalata Joshi.

The Secretary informed that all the 51 members in the Zone who have completed 75 years were sent greetings and were invited for felicitation at this meeting and that few of them advised their inability to come personally to accept the felicitation. The secretary told that they will be felicitated by the respective Units at their residences. He explained the rationale for giving Rs.500/- by cheque to the felicitaries, instead of presenting a shawl, sweets and flowers. Shri.S.P.Barve recited the Ruchas from '*Rugveda*' on this occasion.

Shri.Lalingkar, Secretary of Mumbai circle, in his speech narrated the benefits which pensioners are getting on account of efforts made by the Federation and stressed the importance of keeping all the records in proper file and keep informed to members of the family. He advised that pensioners should engage themselves in some activity to keep oneself fit. He further stressed the importance of eye donation and body donation and making a 'Will'. He informed that the Circle Association has donated Rs.1,51,000/- to 'Janakalyan Samiti's 'Drought Relief Fund'. Shri.Lalingkar further informed that the ensuing Circle AGM will be hosted by Aurangabad ZSC at Dhule in around August-end and appealed members to attend it. He also detailed on the current happenings on the Federation front. After this, the Bank's Pensioners Meet was held to which Dignitaries from Pune Zonal Office were present. In this meeting various problems of the pensioner-members were discussed. After the Lunch break the meeting was restarted.

Shri.V.V.Gandhe gave a detailed account in simple language of the Supreme Court case and told the members that the case is now transferred to Delhi High Court with a dead line of six months. He requested the members not to believe on rumours spread by some people that the case is dismissed.

It was resolved in the meeting that separate financial accounts be maintained for Zonal Sub-centre in line with other Zonal Sub-Centres as decided in the Circle Managing Committee meeting. Accordingly, it was decided to open a separate Bank account in State Bank of India for Pune Zonal Sub-Centre shortly to put through the transactions such as depositing membership fees/donations etc. received from the members as also incur expenditure pertaining to Pune ZSC's organizational activities etc. Shri.Sudhir Purandare volunteered to work as Treasurer.

Shri.L.G.Gandhi in his presidential address appreciated the co-operation given by all the members in arranging this meeting. He advised the members to remain busy and practice Yoga and exercise. He added that members can join laughter clubs.

Shri.Gulab Shaikh, Jt. Secretary of Satara Unit expressed thanks for giving the opportunity to host the AGM to the unit and offered to shoulder more such tasks in future.

Shri Kulkarni appreciated the arrangements made by the Satara unit for this meeting. He thanked S/Shri. S.S.Deshpande, Girish Kulkarni and the team working under their leadership in making the excellent arrangements for the meeting.

Shri.V.N.Kulkarni, Jt. Secretary, PZSC conveyed a vote of thanks to all those who contributed for the success of the Annual General Meeting. After the 'Pasaydan' chanted by Shri.S.P.Barve the meeting was concluded.

Chandrakant Kulkarni
Secretary (PZSC)

पुस्तक परीक्षण

निसर्ग आपला गुरू

धुळे येथील आपले एक सभासद श्री. अशोक पांडुरंग बागुल यांचे 'निसर्ग आपला गुरू' या नावाने एक छोटे पुस्तक जानेवारी २०१२ मध्ये प्रकाशित झाले आहे. सर्व धर्म समभाव या विचाराने प्रेरित होऊन त्यांनी विविध धर्मातील चांगल्या गोष्टींचा अभ्यास करून सर्वच धर्म पवित्र असून, त्यांची शिकवण मानवाला मार्गदर्शक अशी आहे, तरीही प्रत्यक्षात जाती-जातीत, धर्मा-धर्मात, राष्ट्र-राष्ट्रात तेढ का निर्माण व्हावी असा प्रश्न ते करतात आणि त्यावर ते उपाय शोधित आहेत. मानवाचा स्वरा गुरू निसर्ग असून, त्यापासून सर्वांनी बोध घ्यावा व निसर्गरूपाने परमेश्वराने मानवाला दिलेल्या देणगीचा पुरेपूर लाभ घेऊन मानव जातीने आपले कल्याण साधावे, असा निष्कर्ष ते काढतात.

निसर्ग म्हणजे, सूर्य, चंद्र, आकाश, तारे, हवा, नद्या, समुद्र, वृक्ष-वेली, फुले-फळे, पक्षी, वन्य जीव, पशुधन, आपली जमीन, धरणी माता व मानव जात. हे सर्व निसर्गाचे घटक, मानव जातीसाठी अत्यंत उपकारक असून हा निसर्ग कुठलाही भेदभाव न करता मानवाला फक्त सुख देण्याचे, समृद्धी देण्याचे काम निरपेक्षपणे करीत असतो. तसेच मानवानेही वागावे अशी कळकळ लेखकाने आपल्या निसर्ग आपला गुरू ह्या पुस्तकात प्रभावीपणे मांडली आहे. व्यक्त केली आहे. निसर्गातच परमेश्वर भरलेला आहे. निसर्गाची पूजा म्हणजेच परमेश्वराची पूजा असे ते मानतात.

सर्वच धर्म कालबाह्य झाले असून ते मानव जातीत भेदाभेद करून मानवाला आपापसात भांडण्यास प्रवृत्त करीत आहेत. मीच श्रेष्ठ माझी जात, माझा धर्म श्रेष्ठ, निसर्गाने मानवाला बुद्धी दिली आहे तिचा उपयोग तो करणार आहे की नाही? का धर्म जातींच्या नावे सतत भांडणं करीत राहणार आहे.

वाचकांनी हे पुस्तक जरूर वाचावे. श्री. बागुल हे धुळे येथे वास्तव्यास असून त्यांचा पत्ता : श्री. अशोक पांडुरंग बागुल, १२ गजानन कॉलनी, चाळीसगाव रोड, गणेश मंदिरासमोर, धुळे, मो. ९४२९६९७४९९.

- वसंत धुपकर, पुणे

व्यक्ति-परिचय - कु. भारती माटे

सेवानिवृत्ती झाल्यानंतर आपले काही सहकारी निरनिराळ्या क्षेत्रामध्ये कार्यरत असतात. कुमारी भारती माटे यांचे सेवानिवृत्तीनंतर 'रिसर्च आर्टिस्ट' म्हणून केलेले कार्य आपणा सर्वांना माहित आहे. 'आर्ट हिस्टरी ऑफ रंगावली अँड रंगावली प्रेस्को ऑन कॅन्व्हास अँड निओ अँटिक्स' या विषयावर भारती माटे यांनी सादर केलेला प्रबंध कॉलिफोर्नियातील अमेरिकन युनिव्हर्सिटीने मान्य करून त्यांना डॉक्टर ऑफ फाइन आर्ट्स ही पदवी बहाल केली आहे. या

खेरीज विद्यापीठाने 'सर्टिफिकेट ऑफ एक्सलन्स इन आर्ट हिस्टरी' आणि 'आर्ट अँड जेंडर इन अँटिक्विटी' या दोन विषयात प्रमाणपत्र प्रदान केले असून त्यांना अमेरिकन युनिव्हर्सिटीचे मानद सदस्यत्व बहाल केले आहे. आपल्या असोसिएशनचे बोध चिन्ह, बँकेच्या सेवेत असताना असंख्य ग्राहकांना दिलेली तत्पर सेवा, संस्थेवरील अढळ निष्ठा आणि निसर्गनियमानुसार आलेले वृद्धत्व आम्ही आनंदाने स्वीकारलेले असून आजोबांचे काठीस हिरवी पालवी फुटलेली आहे हा मोठा संदेश - सभासदांपर्यंत पोचविणारे असोसिएशनचे बोध चिन्ह ही कु. भारती माटे यांचीच निर्मिती आहे. या खालील 'स्वयमेव मृगेंद्रता' ही शब्द रचना कै. भास्करराव गद्रेसाहेब यांची आहे.

- मधुकर पालकर, पुणे. दूरध्वनी - ०२०-२४४७९७६६

चला जाऊ विठूच्या नगरी

चला जाऊ विठूच्या नगरी
तो आहे उभा चंद्रभागे तीरी ॥१॥
नाचत गात पुढे चालली वारी
टाळ मृदुंग हाती घेऊन एकतारी
डोलती पताका वाऱ्यावरी
चला जाऊ पंढरीच्या नगरी ॥१॥

संगे चालती भाव भोळे भक्त
भूक नाही, नाही तहान एक ध्यास फक्त
दर्शन घेऊ, स्नान करून भिमातीरी
चला जाऊ पंढरीच्या नगरी ॥२॥

'पुंडलिक वरदा, हारी विठ्ठल, श्री ज्ञानदेव तुकाराम'
दुमदुमली पंढरी, चालला अखंड नामघोष
थरारले भूमंडळ, व्यापूनी राहिले आकाश
नाही आनंदा पारावार, स्वर्गची आले भूवरी
चला जाऊ पंढरीच्या नगरी ॥३॥

दाही दिशा फुलला भक्तीचा मळा
पाहिला आम्ही, याच देही याच डोळा
धन्य-धन्य झालो आता फिरतो माघारी
पाहूनी कळस तुझा सोनेरी ॥४॥

चला जाऊ विठूच्या नगरी
तो आहे उभा चंद्रभागे तीरी ॥

- बा. शं. बोरगावकर, मिरज
भ्रमणध्वनी - ९९८६७९८४

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बहार

बहारे रूकती नही किसीकी बहु हुआओसे
उन्हे तो आनाही है किसी आरजू परस्तोसे
ये कहकर हम उन्हे समझाने है के,
मान भी जाओ किसीकी प्यार को आजमानेसे

भला वक्त की लहर कभी इधर तो कधी उधर
क्योंकर हम रूक जाये रास्ता चलनेसे
हम चले, वो चले तो काँरवा भी चले
भले मंझील कैसी रूक सकती करीब आनेसे!

ऐ दोस्तो वक्तका, तकाजा तो देखो
उम्रने हमे बूढा तो कर दिया
हौसले नही टूटे बहार गुजर जानेसे
रिश्तोमें अब भी और गरमाहर है
अपनोके दूर जानेसे

- गुलाब शेख, सातारा
मो.- ९४२२०३९८४५

धक्का

लड्ड म्हाणजे बदल, असतो एक मौका
नवरा आहे स्वयंसेवक, बसला पहिला धक्का
'मुले आणि मी' जणू झाला माझा ठेका ।
मुलांची अधोगती, असतो एक धोका
एकट्याच आईवर बसतो मग शिक्का
मुले लड्ड ठरवतात तेव्हाही एक धक्का
आयुष्याचा त्यांचा विचार मात्र पक्का
तू का मी आधी म्हाणत, साठीनंतर चुकतो ठोका
प्रत्येकाने तयारीत राहावे, न घेता धसका
थोडक्यात आयुष्यात चालवू नका हेका
सर्वांशी बोला, बरं बरं होऽ का होऽ का
मग पहा कसा बसणार नाही धक्का
धक्क्याची किंमत भारी असते बरं का? ॥

- संयोगिता दामले, बोरीवली
मो.- ९८९२०७४४२६

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) २४३३२९४९

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To,

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