

SBI PEN. ASSN.'S SAMVAD

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

Price Rs. 3/-



॥ स्वयमेव मृगेद्रता ॥

संवाद

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥

सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

Vol.-1

Issue - 12

जून २००९

June 2009

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 **Ahmednagar** on Wednesday, the 22nd July 2009 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 बुधवार दि. २२ जुलै २००९ रोजी **अहमदनगर** येथे होणार आहे, त्याची नोटीस पान क्र. ३ वर छापली आहे. **सभेची वेगळी नोटीस सभासदांना पाठवली जाणार नाही, याची कृपया नोंद घ्यावी.**
- सचिव

संपादकीय

वाचक मित्रहो,

मे महिना सुरू झाला आणि यमराजाने तिसऱ्याच दिवशी मराठी साहित्य सृष्टीला जबरदस्त तडाखा दिला. दि. ३ मे रोजी प्रा. राम शेवाळकरांचे निधन झाले. प्रा.राम शेवाळकरांचे वर्णन गदिमांच्या शब्दात करावयाचे तर ते 'प्रतिभेच्या आम्रवनातील वसंत वैभव' होते. आपल्या वैदर्भीय सभासदांना त्यांची अनेक भाषणे, व्याख्याने ऐकण्याची संधी मिळत असे. अलिकडे दक्षिण पश्चिम महाराष्ट्रात त्यांची व्याख्याने गाजली. लता मंगेशकरांच्या 'अमृताचा धनु' या कार्यक्रमातील शेवाळकरांचे निरूपणही तितक्याच तोडीचे असे. किं हे अमृताचे मेघ वोळले । की हे नवरसांचे वोघ लोटले । नाना सुरवाचे उचंबळले । सरोवर हे ॥ या समर्थोक्तीचे प्रात्यक्षिक श्रोत्यांनी अनुभवले ते नानासाहेबांच्या वाणीद्वारेच. 'संवाद' ची त्यांना विनम्र श्रद्धांजली.

"सुखस्यानंतरं दुःखं, दुःखस्यानंतरं सुखम्" हा तर निसर्गक्रमच आहे. 'संवाद' च्या वाचकांना परिचित असलेल्या आचार्य अत्रे भक्त श्री.सुहास बोकील यांची लिम्का बुक ऑफ रेकार्ड्स मध्ये नोंद झाली आहे. ध्यास, जिद्द, परिश्रम यांचे प्रतिक असणाऱ्या बोकीलांनी फक्त आ.अत्रे या एकाच लेखकाच्या साहित्याची प्रदर्शने घडवून मराठीचा झेंडा सातासमुद्रापार नेला. त्यांचे खास अभिनंदन.

सेवानिवृत्तीनंतरचा काळ सत्कारणी लावणारे अनेक सभासद आहेत. श्री.मधु पोतदार यांचे संगीत दिग्दर्शक कै.वसंत पवारांवरील पुस्तक 'वसंत लावण्य' नुकतेच प्रसिद्ध झाले. त्यांचे हे नवे साहित्यापत्य रसिकांना जुन्या मराठी संगीत वैभवाची ओळख करून देणारे आहे. त्यांचे मनःपूर्वक अभिनंदन. श्री.पोतदारांप्रमाणे आपले

अनेक लेखक सभासद आहेत. त्यांनी संवादाकडे सन्मुख व्हावे ही विनंती.

"नेमेचि येतो मग पावसाळा, हे सृष्टीचे कौतुक जाण बाळा" हे काव्य ठीक आहे. पण प्रत्यक्षात मात्र आपणास वैशाख वणवाच अनुभवावा लागतो आहे. वसुंधरेचे वाढते तपमान हा आता अधिक तापदायी विषय आहे. परिणामी पर्जन्यवृष्टीचा अभाव. आपले अकोला निवासी सभासद तर ओळीने तिसऱ्या वर्षी उन्हाळ्यात तीव्र पाणीटंचाई अनुभवत आहेत. "सजल श्याम घन बरसत आले, बरसत आज तुषार, आता जीवनमय संसार" हे वास्तव ठरावे अशी आशा करू या.

मे महिन्याच्या पंधराव्या लोकसभेच्या निवडणुकांचे निकाल लागून केंद्रात स्थिर सरकार आले आहे. नव्या अर्थमंत्र्यांच्या कार्यकालात तरी आपल्या प्रलंबित मागण्यांची समाधानकारक पूर्तता व्हावी एवढे मागणे लई नाही नक्की.

'संवाद' हे केवळ वाद करण्यासाठी नसून दाद देण्यासाठीही आहे. ती दाद जशी समकालीनांच्या साहित्य संगीत कलागुणांना असेल तशी पूर्वसूरीची आठवण करून देण्यासाठीही असेल. नुकतीच कवि ना.घ.देशपांडे, गायक जी.एन.जोशी यांची जन्मशताब्दी झाली. भाषाप्रभु पु.भा.भावे, समीक्षक पत्रकार प्रभाकर पाध्ये, कवि बा.सी.मर्ढेकर यांची जन्मशताब्दी चालू आहे. आपणाकडे त्यांच्या सांगण्यासारख्या आठवणी असल्यास अवश्य कळवा. 'संवाद' मध्ये त्यांना उचित स्थान लाभेल.

'संवाद' ची समृद्धी ही स्वतःचीच समृद्धी हे विसरू नका.

- श्रीधर विश्वनाथ सहस्रबुद्धे

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@yahoo.com

अहमदनगरला याल तर काय पहाल ?

अहमद निजामशहाने इ.सन १४९० मध्ये हे शहर बसवायला सुरूवात केली. सहकार व पुरोगामी विचारांच्या नगरला ५२० वर्षांच्या इतिहासाची परंपरा आहे. तीर्थक्षेत्रे व पर्यटन स्थळांची मोठी रेलचेल आहे. त्यातील कांहीं खास उल्लेखनीय स्थळांची माहिती खाली देत आहोत.

- १) भुईकोट किल्ला :- तीन किलोमीटर परीघ असलेल्या या किल्ल्याचे सर्व २२ बुरूज अद्याप सुस्थितीत आहेत. या किल्ल्यात बंदीवासात असतांना पंडित नेहरूंनी 'डिस्कव्हरी ऑफ इंडिया' हा ग्रंथ लिहिला.
- २) चांदबिबी महाल :- अष्टकोनी असलेली ही ऐतिहासिक वास्तू समुद्रसपाटीपासून ३१०० फूट उंच आहे. हे एक निसर्गरम्य पर्यटनस्थळ आहे.
- ३) रणगाडा संग्रहालय :- आशिया खंडातील एकमेव मोठे रणगाडा संग्रहालय. शहरापासून दक्षिणेकडे ५ किलो मीटर अंतरावर आहे.
- ४) ग्रामदैवत महागणपती :- माळीवाड्यातील ही गणेशाची मूर्ती जवळ जवळ १० फूट उंच असून गोलाकार व रूंद आहे. इतकी भव्य व उंच मूर्ती भारतात क्वचितच आढळेल. याला 'विशाल गणपती' असेही म्हणतात.
- ५) दत्त देवस्थान :- नगर-मनमाड रस्त्यावर सावेडी भागात विकसित झालेले मंदीर श्री गुरुदेव रामकृष्ण सरस्वती क्षीरसागर महाराजांच्या वास्तव्याने व आशिर्वादाने पुनीत झाले आहे. हे संपूर्ण मंदीर संगमरवरी असून १५७ फूट बाय ८६ फूट आकाराचे आहे. येथे वेद पठण व वेगवेगळे उत्सव साजरे होतात.
- ६) आनंद ऋषींचे आनंदधाम :- राष्ट्रसंत आनंद ऋषींनी वयाच्या तेराव्या वर्षी जैन संप्रदायाची दीक्षा घेतली. त्यांचे या ठिकाणी महानिर्वाण झाले व येथे त्यांचे सुंदर असे स्मारक उभारण्यात आले आहे.
- ७) ह्यूम मेमोरिअल चर्च :- ही गॉथिक शैलीतील भव्य दगडी वास्तू नगर शहराचे प्राचीन आकर्षण आहे. ८७ वर्षापूर्वीचे हे चर्च ११० फूट लांब, ७५ फूट रूंद व जमिनीपासून घुमटापर्यंत १०० फूट उंच आहे.
- ८) आंतरराष्ट्रीय तीर्थक्षेत्र 'मेहेराबाद' :- नगरच्या दक्षिणेकडे ६ कि.मी. अंतरावर अवतार मेहेरबाबांची समाधी आहे. ३१ जानेवारीस येथे देश-विदेशातून भक्तगण येतात. अवतार मेहेरबाबांनी आयुष्यभर आध्यात्म कार्यास वाहून घेतले होते व त्यांनी जगभर प्रवास केला. १९२५ पासून बाबांनी सुरू केलेले मौन ४४ वर्षे अखंड पाळले.

नगर जिल्ह्यातील इतर प्रमुख पर्यटन व तीर्थक्षेत्रे :

- | | |
|--|--------------------------|
| १) नगर-मढी, पाथर्डी मोहटा देवी, पैठण | अंदाजे अंतर - ६० कि.मी. |
| २) नगर-नेवासा, शनी-शिंणगापूर, देवगड | अंदाजे अंतर - ७० कि.मी. |
| ३) नगर-राहुरी, कृषी विद्यापीठ व शिर्डी | अंदाजे अंतर - ८० कि.मी. |
| ४) नगर-संगमनेर, भंडारदरा, कळसुबाई | अंदाजे अंतर - १५० कि.मी. |
| ५) नगर-राळेगण-सिध्दी, निघोज (रांजण खळगे) | अंदाजे अंतर - ४५ कि.मी. |

- चंद्रकांत गुजराथी

सचिव, अहमदनगर युनीट

आवाहन

मित्र हो,

आपले सभासद श्री.राजाराम हरी जाधव - धुळे

आपल्या लक्षात असेल की, आपल्या वरील सभासदाचे धुळे येथील दंगलीमध्ये सुमारे रू. ४ लाखचे नुकसान झाले, कारण त्याचे सर्व घर जाळण्यात आले. आपल्या औरंगाबाद झोनल सब्-सेंटरने आपणा सर्वांना नोव्हेंबर २००८ चे 'संवाद' मधून आवाहन केले होते की, आपण सर्वांनी श्री.जाधव यांना यथाशक्ती आर्थिक मदत देऊन त्यांना या संकटातून उभे रहाण्यास मदत करावी. माझ्या असे अलिकडे लक्षांत आले की, या आवाहनाला जेवढा प्रतिसाद मिळवण्यास पाहिजे होता तेवढा प्रतिसाद मिळालेला नाही. तरी माझी आपणां सर्वांना कळकळीची विनंती आहे की, आपण शेकडो हातांनी श्री.जाधव यांना या संकटातून बाहेर येण्यास आर्थिक मदत करणे फार जरूरीचे आहे. तेव्हां आपण सर्वांनी प्रत्येकी किमान रू.१००/- श्री.जाधव यांना मदत म्हणून असोसिएशनच्या पुणे येथील कार्यालयाचे पत्त्यावर, पुण्यातील शाखेवर, असोसिएशनचे नांवावर काढलेल्या ड्राफ्टने ऑर्डिनरी पोस्टाने पत्रासोबत पाठवावेत. कृपया पत्रात तसा उल्लेख करावा ही विनंती.

- वि.मो.गोखले, अध्यक्ष

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

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

e-mail : sbipenmumbai@yahoo.com - web-site : www.sbipensionerspune.org

Notice: 2008-2009

Date : 15th June 2009

35th Annual General Meeting

The Managing Committee of the Association in its meeting held on 5th June 2009 has decided to hold the 35th Annual General Meeting of the Association at 11.00 a.m. on Wednesday the 22nd July 2009 at "Amrapali Hall", Gulmohar Road, Off Nagar-Aurangabad Road, **Ahmednagar - 414003** (Phone No.0241/2429433) to transact the following business. All the members are requested to make it convenient to attend the meeting.

AGENDA

1. To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after 1st August 2008.
2. To confirm the Minutes of the last Annual General Meeting held on 1st August 2008 which were printed in "SAMVAD" for September 2008.
3. To felicitate Guests and other dignitaries.
4. To approve the audited Financial Statements for the year ended 31st March 2009. (copies enclosed)
5. Report of the Managing Committee for the year 2008-2009 to be read, discussed and adopted. (Copy of the report enclosed)
6. President's Address.
7. Any other matter with the permission of the Chair.

- R. N. Lalingkar
Secretary

N.B. : Bank's Pensioners' Meet will also be held during the day at the same venue which please be noted.

Kindly note the following carefully

General Body Meeting Programme : 11.00 p.m. to 5.00 p.m.

Lunch : 1.30 p.m. to 2.30 p.m.

Venue - 'Amrapali Hall'

Gulmohar Road, Off Nagar-Aurangabad Road,

AHMEDNAGAR - 414003

Phone Number : 0241/2429433

N.B.: Auto-Rickshaws are available from 'Tarakpur' S.T. Stand as also from Old S.T.Stand/Ahmednagar Railway Station. Please decide auto-fare before engaging it which may range from Rs.20/- to Rs.50/- depending upon the distance from ST Stand/Railway Station to Venue of the AGM

Instructions for Out Station Members :-

- 1) We have made arrangements for 'Lodging & Boarding' for **out station members (upto a number of 150 persons (approximately))** on first come first served basis) who will be reaching at Ahmednagar on the previous day evening i.e. after 5.00 p.m. on 21st July 2009 at the venue of the meeting. Kindly note the following instructions meticulously and avoid inconvenience to the organising unit as well as to yourself and the other participants. **If the number of outstation members exceeds the capacity of the Hall, then the members who will come late will have to make their own arrangements for lodging.**
- 2) The venue will be available from 5.00 p.m. on 21st July 2009 till 6.00 p.m. on 22nd July 2009. Prior and after the above mentioned timings, the members coming from outstation will have to make their own arrangements for staying, if required.
- 3) Lodging & Boarding have been arranged at the venue, both for Ladies and Gents. Please note that **no individual rooms** will be provided. Further, the Lodging facility is available **only** for Pensioner members/Family Pensioner members & Associate members and **will not be available for 'guests/relatives'** etc.
- 4) It may not be possible to make arrangements for food for those **out station members who will be reaching at the venue after 9.30 p.m. on 21st July 2009.** The breakfast will be served to out station members **between 8.30 a.m. and 10.00 a.m. only on 22nd July 2009** (i.e. on the day of AGM). In the afternoon between 1.30 to 2.30 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) Out station members who will require the above Lodging/Boarding arrangements on 21st July 2009 are requested to inform the organising Committee Members whose Names, Addresses & Phone numbers are given on the next page, **well in advance (i.e. latest by 15th July 2009)** in order to enable the committee members to finalise the arrangements. **Please quote your Membership Number** in your correspondence with the committee members/Association.

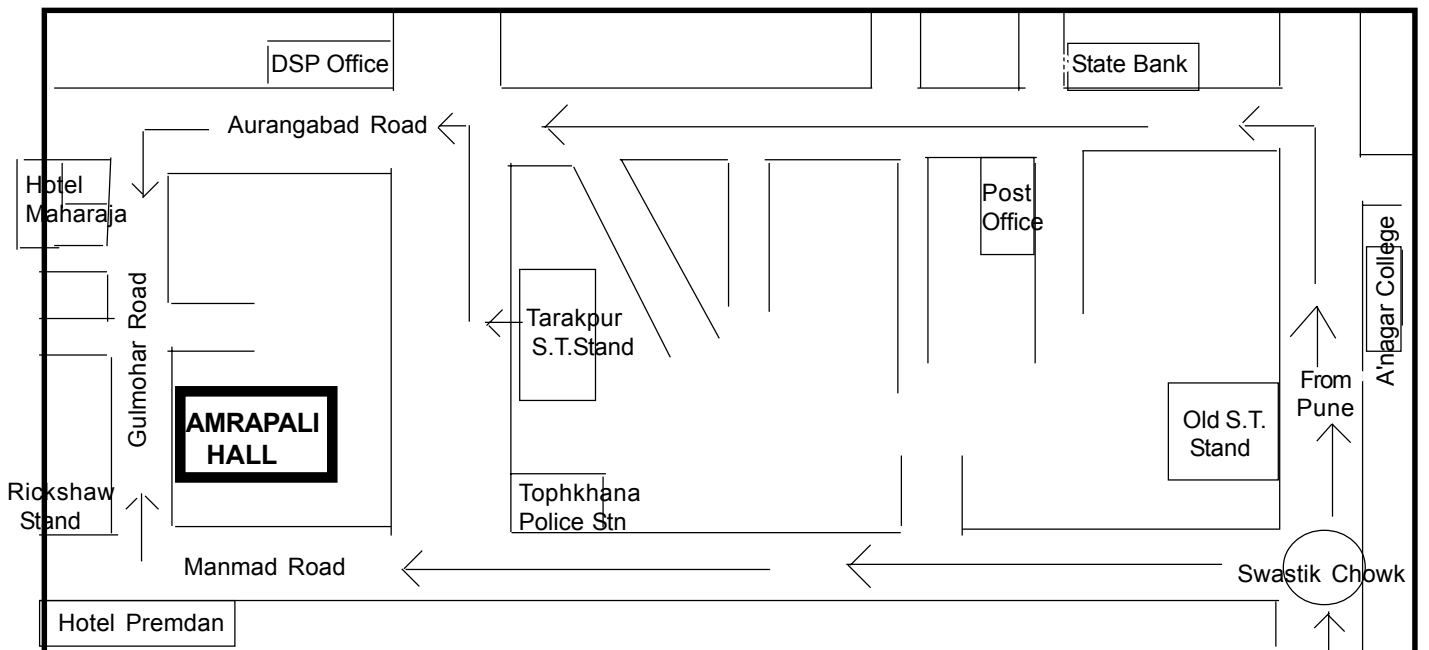
- i) Shri.Chandrakant Gujrathi - 6, State Bank Colony, Vasant Tekadi, Off Aurangabad Road, Ahmednagar - 414003 : (M) 09423788909
- ii) Shri.Kantilal Baldota - D-16, Navale Nagar, Gulmohar Marg, Ahmednagar - 414001
Mobile : 09822061189
- iii) Shri.Datta Dharmadhikari - 2, "Utkarsha", Ravikaran State Bank Colony, Kala Nagar Gulmohar Road, Savedi, Ahmednagar - 414003
Mobile : 09422313484
- iv) Shri.Pramod Daware - 9, Gunjan, State Bank Colony, Bhutkarwadi, Savedi, Ahmednagar - 414003; Mobile : 09922165221
- v) Shri.Prahlad K. Deshpande - 15, Aradhana, State Bank Colony, Savedi, Ahmednagar - 414003; Mobile : 09730978898; Res.)0241/2329735

General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 1st August 2008 at Pune were printed in 'SAMVAD' for September 2008. If any member requires any clarifications/ suggestions, he/she should advise us at the Association's office at Pune so as to reach the same **in writing before 15th July 2009**.
- 2) Similarly, on receipt of copy of the Annual Report for 2008-2009 and Financial Statements which are printed in this issue of 'SAMVAD', if any member desires to get clarifications/ details etc., about any matter, he/she is requested to send such queries **in writing** to the Association's Pune Office **before 15th July 2009**. 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) **Trains Available :** a) Nagpur - A'nagar - Tr No.1040 Maha.Exp. & Tr.No.2130 Azad Hind
b) Mumbai - Nagar : Tr.No.1333 Shirdi Fast Pass.; Tr.No.7057 Devagiri Exp.
c) Vasco - Nagar : Tr. No.2779 Goa Exp. Please check the latest timings of departure & arrival from the Railway authorities before booking tickets.

- Secretary

Map showing Location of the Venue of AGM



Please bring with you this MAP

कृपया हा नकाशा जवळ बाळगा

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION
(MUMBAI CIRCLE), PUNE
Report of the Managing Committee
for the Year 2008-2009**

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 2009.

2. **Membership:-**

Position of membership as on 31st March 2009 is as under.

| New Admissions During the year 2008-09 | Total position as on 31-03-2009 |
|---|------------------------------------|
| Pensioners | |
| 377 | 7552 |
| 6 | 359 |
| - | 440 |
| | Less - Due to Deaths(-) 77 |
| _383 | _8274 |
| Family Pensioners (including transferred from Associate members due to death of pensioners) | |
| 12 | 596 |
| 5 | 465 |
| - | 300 |
| | Less - Due to Deaths (-) 10 |
| _17 | 1351 |
| Associate Members | |
| 327 | 5556 |
| 3 | 707 |
| - | 196 |
| | Less - Due to Deaths(-) 19 |
| 330 | 6440 |
| 730 | 16065 |
| === | ===== |

The Managing Committee is very much thankful to those members who have put in sincere efforts to enroll 730 new members during the year. Of course this figure is very much less as compared to last year's figure (i.e.-1690). More efforts need to be made to achieve target of 75% membership (of total pensioners/family pensioners of the Bank) during the current year.

At present our total membership as on 31-03-2009 is 16,065. While taking review of efforts made for enrolling new members during the year, we are happy to mention that this year also Shri.Rajiwadekar, Vice-President of our Mumbai Zonal Sub-Centre, secured Branch-wise lists of 'would be' retirees from PPG Department which were distributed to all the Zonal Sub-Centres with a request to contact them on time and enroll them as our members. In turn, all the district representatives were entrusted the work by the Zonal Secretaries.

All such efforts resulted in enrolling maximum number of retirees as our members. We take this opportunity and request our Benefactor/Life members to upgrade their present membership to Patron membership by paying the difference in membership fees. We also appeal to each member of the Association to enroll at least one new member as is being stressed by our President in every meeting.

Resources :

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

- (a) Interest earned on Deposits;
- (b) Income on investments in Govt. Bonds;
- (c) Donations received from the members and
- (d) Membership fees.

Membership fees are retained as 'Trust Fund' and are being invested mainly in Govt. Bonds/Bank Deposits etc. On Liabilities side, it will be observed that our 'corpus' has increased by Rs.7,17,500/-, taking the amount of Trust Fund to Rs.1,56,91,183/-. 'Building Fund' has been increased by Rs.91,584/- mainly due to the contributions received from the members from Mumbai ZSC towards their share in acquiring Association's Thane Office own premises. There is not much increase in Distress Relief Fund/Legal Fund during the year. Members are requested to contribute generously towards legal fund to enable us to make our Association financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts.

The expenses for 'Printing & Stationery', 'Traveling', 'Meeting Expenses', etc. are gradually increasing as per present market trend. As per request from printers, we had to increase printing rates of SAMVAD from Rs.3.15 to Rs.3.65 per copy w.e.f. April 2008 due to increase in cost of paper and other consumables in the market. As regards 'Postages', we are getting a concession in postal tariff for mailing up to 10000 copies of "Samvad" (increased from 7000 copies as per earlier sanction) @ 25 paise up to 50 grammes weight per copy and Rs 2/- if weight exceeds 50 grammes per copy. Now total dispatches per month are more than 9500 and this figure is increasing every month due to increase in membership. The renewal of this LWP license has been done and is now valid till 31-12-2010. We have also got permanent registration of our monthly magazine 'SAMVAD' from Registrar of Newspaper for India, New Delhi.

The Association has received interest on Bank Deposits to the tune of Rs.3,90,606/- and on Govt. of India Bonds to the tune of Rs.5,56,000/-. We have not taken into account interest accrued but not received up to 31st March 2009 due to change in the accounting procedure. Dividend from other investments amounts to Rs.5,827/-, while Rs.7,300/- were received by way of Admission fees. The members have given Donations of Rs.3,01,594/- (including Rs.91,584/- contributed by members from Mumbai ZSC towards Building Fund) during the year for various reasons. The lists of 'Donors' have already been printed in past issues of 'Samvad'. You will now observe that our financial position is getting improved and the members will appreciate this.

Donations :

We have received donations for

- (a) Distress Relief Fund Rs.3,025/- ;
- (b) for 'Samvad' - Rs.77,237/- ;
- (c) Misc. Donations Rs.1,28,323/- and
- (d) Legal Fund - Rs.1,425/-.

Figures at (a) and (d) are reflected in the Balance Sheet on the Liabilities side while the figures at (b) and (c) are reflected on income side of Income & Expenditure A/c. It is our earnest desire to build up a corpus of substantial amount to enable us to give our share for providing relief to affected families as and when there is national/natural calamity like 'Tsunami', earthquake, floods etc. through social organizations.

As on 31st March 2009 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,36,477/- and Rs.1,79,088/- respectively. We have given Donation of Rs.51,000/- through our Patna Circle Association for Flood Relief work in Bihar due to unprecedented floods last year. We take this opportunity and appeal to all the members to donate generously and increase the funds.

Meetings of the Managing Committee :

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

Special Activities :-

a) House Magazine 'Samvad':- We are publishing our house magazine 'Samvad' on monthly basis and sending it to all the members by post. The magazine is so popular that some of the pensioners from neighbouring states like Madhya Pradesh and Karnataka have also become subscribers by remitting Rs.100/- per year. We are also sending 'Samvad' to all the office-bearers and Governing Body members of our Federation and office-bearers of serving staff Federations. We are also sending our SAMVAD to all the senior executives such as Chairman, M.Ds, Dy.M.Ds, CGMs/CDOs etc. at Corporate 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 Sub-Centres and District units, literary works of our members like thought-provoking articles on special subjects/occasions, narration of self-experiences while in service, small stories, poems, jokes and cartoons etc. Competition of writing (in Marathi language) was organized by the Editorial Committee and many members participated in it. Prizes were also distributed to the winners at the hands of our President in our Annual General Meeting held on 1st August 2008 at Pune. Now our monthly issues are also made available on our Association's web-site.

b) Website :- We had launched our website in 2007 containing useful information for members. Our improved web-site " www.sbipensionerspune.org " contains useful new links such as 'Samvad Magazine', 'Financial Statements', 'Photo Gallery', 'Current News', Bank's/Federation's Circulars', 'DA Rates', 'Financial Statements' etc. We are getting very good response from the members, especially from those who go abroad for certain period and are now able to read our 'SAMVAD' magazine and latest developments on Federation front on web-site from any corner of the world which is linked with internet. There is also encouraging feedback from pensioner-members of other circle Associations when they get latest information regarding developments on our "Federation front". The members are requested to visit the website occasionally to know the latest information.

c) Birthday Greetings : - We are getting, almost every week, appreciation letters from members on receipt of 'Birth-day Greeting Card' promptly sent by our devoted member Shri.M.K.Bapat. Shri.Bapat is handling this activity for the last more than 8 years. His family members also assist him for mailing more than 1000 cards per month. Recently Shri.L.V.Joshi from Pune also extended his helping hand to Shri.Bapat which is worth noting. Very often we get letters from family pensioners and old retirees who express their sincere appreciation for this good gesture of Association. Many reciprocate their appreciation by sending 'Donation' to the Association. We are really grateful to Shri.M.K.Bapat for this extra-ordinary service which keeps all the members cheerful throughout the year.

d) Library :-

The Libraries were started at Pune & Thane office premises which are running successfully. Many books in Marathi/English, all donated by our members, are made available for reading at home and the response is encouraging.

Reports from Zonal Sub-Centres -

1) Aurangabad Zonal Sub-Centre : - As reported in the past, the retirees from the branches under Aurangabad Zonal office prefer to settle down in Dhule and Jalgaon Districts. The membership of the sub-centre is also spread all over Marathwada region covering Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded & Osmanabad Districts. Under the leadership of Shri.S.D.Patil, President & Shri.J.B.Dharmadhikari, Secretary, the total membership has been increased to 877 by enrolling 35 new members during the year, with a subscription of Rs.32,000/- and donations worth Rs. 300/-. The District representatives are arranging get-togethers and functions like Tilgul/Haldi Kumkum and entertainment programmes.

2) Mumbai Zonal Sub-Centre : - Mumbai sub-centre is always on the forefront of Association activities. Under the leadership of Shri.V.M.Gokhale, President and Shri.S.B.Gokhale, with the help of all the active committee members, the sub-centre has shown exemplary growth in membership by enrolling 246 new members and taking its total membership 4220. A sum of Rs.2,53,500/- has been collected by way of membership fees and Rs.3,66,106/- as donations for various purposes. All out efforts are always being made by the committee members and other active members to increase the membership. Pensioners meetings were arranged at Dombivali (E), Andheri(E) & Naupada branches during the year which were attended and addressed by sub-center's office bearers. On 23rd September 2008 a 'Dharna' programme of Federation to press our demands was successfully organized by the Zonal sub-centre for which all the active members deserve compliments. All the office-bearer of the Federation and

other Circle Associations were very much impressed by the presence of lady members in large numbers.

On 18th February 2009 the Mumbai Sub-Centre's 22nd Annual General Meeting was held at Shivaji Mandir, Dadar which was attended by more than 900 members. Mumbai Sub-Centre is now functioning from its own office premises for which they have collected sizable amount donations from members and are keen on reaching the target of 50% contribution towards its cost of purchase very shortly. This is a commendable achievement, indeed! The members from Mumbai sub-centre are requested to donate generously for the purpose. (In the month of April 2009 itself the sub-centre has achieved the target)

'Thane-Mulund Sanskritik Mandal' is arranging every alternate month an entertainment programme for the benefit of local members. 'Andheri Club' also is functioning since past many years and is organizing various cultural activities including publication of 'Deepavali-Annual' named 'Sneh-Deep' wherein literary contributions of local members are included.

As you know, Mumbai ZSC had started our own Dispensary at Thane Office on 13th November 2007. In this dispensary only Ayurvedic medicines were provided to the members on charging nominal fees once in a week in consultation of Dr.Aditi Gokhale, MD (Ayurved), whose honorary services were made available at the dispensary. However, we are sorry to inform the members that the utilization of this facility was so minimal that we had to close down the dispensary.

Library :- Zonal sub-centre is also running a Library for which the books are collected from the members who donated them for the benefit of members. Many local members are taking advantage of this facility. Shri.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,
S.V.Road,Naupada,Thane(W)-400602.(PhoneNo.022/25446837)

3) Nagpur Zonal Sub-Centre :-

The Zonal Sub-Centre has enrolled 111 new members and the total membership of the sub-centre is now 3247. They have collected this year total subscription of Rs.94,500/- and Rs.7653/- as Donations. As per the decision of the Managing Committee Meeting held on 18-04-2008 the biennial elections of the office-bearers and committee members were held by ballot as a special case, through Election Committee headed by Shri.P.M.Narkar as its Chairman and the new body of Nagpur ZSC was declared elected on 25th August 2008. The District representatives are taking interest in organizing various organizational activities in their respective District places.

Akola Unit : - Shri.Neelkanth Nagraj, Secretary of our Akola unit, is very much active and arranging regular meetings. AGM of the unit was organized on 21-03-09 at Staff Learning Centre, Akola which was a grand success. The detailed report has been published in April 2009 issue of SAMVAD.

Amravati Unit : - Shri.Shrikrishna Deshmukh, Secretary, has organized the unit's activities very well. He organized Sneh-Melava of all pensioners at Amravati on 25-02-09 and the function was well attended. Shri.Deshmukh along with his friends visited recently 'Rashtrapati Bhavan' at New Delhi in the month of March 2009. During the visit Shri.Deshmukh handed over a Memorandum with a covering letter addressed by our President Shri.V.M.Gokhale to Mrs.Pratibha Patil, President of India, requesting her to look into the pending issues detailed in the memorandum as regards pension/family pension of our Bank sympathetically.

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

4) Panaji (Goa) Zonal Sub-Centre : - We are glad to note that the Panaji Sub-Centre is progressing very well under the leadership of Shri.P.M.Narkar, President. It is noted with great satisfaction that with the active support of Shri.V.D.Kulkarni, Vice-President and Shri.I.H.Dias, Secretary, the regular meetings are being held at Panaji, Mapuca, Margao and occasional meetings at Ratnagiri Sawantwadi & Kudal.

The sub-centre has enrolled 57 new members during the year, taking the total membership to 737. They have collected total subscriptions of Rs.56,500/- and donations worth Rs.11,405/- during the year. Annual General Meeting of the Sub-Centre was held on 12th April 2009 which was attended by good number of pensioners from

Goa as also from nearby area in Ratnagiri & Sindhudurg districts. The members have also donated generously for 'Samvad' and expressed their happiness for getting first hand information about recent developments about pending issues.

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

5) Pune Zonal Sub-Centre : - The Zonal Sub-Centre has enrolled 281 new members and has collected an aggregate amount of Rs.3,96,782/- as subscription and Donations during the year. Shri.V.R.Punekar is very active in enrolling new members, even after 75 years of age. He collects the information about future retirees from Zonal office and our HQs. He has enrolled so far more than 1,300 new members during the last 11 years. Under the leadership of Shri.V.P.Bhave, President, Shri.C.P.Kulkarni, Secretary and unit's Jt.Secretary Shri.A.S.Pandit and other District representatives, the sub-centre has showed a very good progress in organizational activities. Apart from membership drive, they are holding regular local meetings, pay personal visits to ailing members, arrange cultural programmes under the banner "Sneh-Mandal" etc. All such activities help our members to keep themselves energetic. The active workers at all the district places helped the Association for conducting many activities. A few activities are as under.

Ahmednagar : - Regular monthly meetings are being arranged as also good rapport has been maintained with the local Branch Managers to redress the grievances of the members.

Kolhapur : - Activities like celebration of seasonal festivals, participation in local social activities, short duration trips to sight seeing places, organizing health check up camps/lectures of learned personalities have become the routine.

Nashik : - The unit organizes Annual Meet/family gathering of local members and arrange lectures by eminent personalities.

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

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

Solapur : - Solapur unit participates in local cultural activities & arrange guest lectures of eminent writers/experts from literary fields/medical line etc.

Pune : - Being the head quarters of the Association, it becomes the responsibility of the local Committee members to look after the Association's office and maintain the books of accounts as also keep the membership record up to date. This is being done on a regular basis by S/Shri.S.P.Barve, Treasurer, R.N.Lalingkar, Secretary, Bharat Gupte, Jt.Secretary, D.V.Kulkarni, Pramod Chate and Avinash Deshpande. Mrs.Swati Rajurkar is helping to maintain the financial accounts with the aid of Computer. Besides this, the other activities undertaken by the local active members are as under.

Sneh-Mandal : - Shri.M.M.Sirdeshmukh leads the group and arrange quarterly cultural programmes. During the period under review they arranged four programmes and there was good response from the local members. Such activity brings the members more closer.

Library : - This is another praise worthy activity being looked after by local active members. Library is having more than 1200 books (Marathi & English) on various subjects. S/Shri.Ashok Wakchaure, Ramesh Vaidya, Arvind Kale and Subhash Belsare are managing the library work systematically.

On Federation Front : -

Dharna Programmes at Azad Maidan (Mumbai) on 23-09-2008 & at Jantar Mantar, New Delhi on 6-10-2008 : -

The Action Committee was formed in the Annual General Meeting of the Federation held at Bangalore in December 2007. As decided by the Action Committee in its meeting held at Bangalore on 24th July 2008 the Dharna programmes were organized at Mumbai and New Delhi.

Mumbai Dharna on 23rd September 2008 :-

It was decided in the meeting of the Action Committee to organize a Dharna programme at Corporate

Centre at State Bank Bhavan, Mumbai on 23rd Sept 2008. The Bank/Govt of India/Police Department were suitably advised by the Federation well in advance.

The Bank filed a Writ Petition in the Mumbai High Court requesting restraining the following parties from holding a Dharna / Relay Hunger Strike / Demonstrations in the Bank premises.

- 1) Federation of S.B.I.Pensioners' Associations;
- 2) Shri.P.G.Kakodkar, Former Chairman of S.B.I.;
- 3) Supervising Staff Association and
- 4) All India SBI Staff Federation.

The notice was served on Federation of SBI Pensioners' Associations on Saturday the 20th Sept 2008 late in the evening when the Federation President was out of station. We were advised that the case will come up for hearing on Monday the 22nd Sept 2008. The case came for hearing after lunch break.

It would be observed from the names of the above respondents that the Bank had, with the ulterior motive, clubbed the names of various parties when it was clearly advised to them that the proposed 'Dharna' programme of Pensioners' Federation was totally peaceful and would not have caused any damage to the property of the Bank and will not oppose entry of any persons/employees of the Bank. This position was made clear to the Police Deptt., as also to the High Court at the time of hearing. Accordingly, at the instance of the Court a suitable undertaking was also filed in the High Court on the same day.

During the course of the deliberations the following observations were made by the Hon'ble Judge :-

- 1) Do the Bank feel that the Pensioners who are senior citizens/ ex-employees of the Bank are going to cause any damage to the Bank's property or cause harm to the Bank's business during their 'Dharna'?
- 2) Can you say that the Former Chairman of the Bank is going to be a threat to the Bank's property and business?

From the above observations of the Hon'ble Judge it was clear that he was prima-facie satisfied with the undertaking given by our Federation. Finally, the petitioners' counsel stressed the constitutional right for restraining the respondents' entry in the Bank premises only. Thereafter, the necessary 'stay' was ordered/granted by the court.

Apart from the office-bearers of the Federation and Mumbai Circle Association, representatives from various Circle Associations were also present. As a result of the 'stay' order, the venue of the 'Dharna' was required to be changed as per request of the Police Deptt. to Azad Maidan near CST, opposite to Mumbai Municipal Corporation. This information we could not pass on to various representatives/delegates in the Maharashtra & Goa as the 'stay' was granted late in the evening on 22nd September 2008. Therefore, all the representatives/delegates started assembling at Corporate Centre on the 23rd Sept 2008. They were requested to proceed to Azad Maidan for 'Dharna' programme.

Over 600 members, including 70-80 lady members, participated in Dharna. The following dignitaries addressed the gathering.

- 1) Shri.B.G.Dandekar, President of Federation of SBIPA;
- 2) Shri.Shantha Raju, Convenor of Action Committee;
- 3) Shri.R.Nagrajan, President, Chennai Circle Pensioners' Assn.;
- 4) Shri.P.P.S.Murthy, General Secretary, Chennai Circle Pensioners' Assn.;
- 5) Shri.S.C.Rindani, President, Ahmedabad Circle Pensioners' Assn.;
- 6) Shri.P.V.Digule, General Secretary, Officers' Association, Mumbai Circle;
- 7) Shri.Prakash Gangal, General Secretary, All India Award Staff Federation

After the meeting was over, the Police authorities took the delegates of the Federation to Corporate Centre to meet Mrs.Bharati Rao, Dy.Managing Director & CDO, for discussing the problems of the retirees. The meeting lasted for half an hour and the Bank authorities advised that they were trying their best for getting approval from the Govt of India for redressal of various demands of the Pensioners. Excellent arrangements were made at the venue of Dharna at Azad Maidan by Sarva-Shree S.M.Dharadhar, P.A.Lopes, S.W.Agarkar, R.S.Rajiwadekar, P.S.Uchagaonkar, Miss Neela Vyavaharkar, all Committee members from Mumbai ZSC and Shri.B.P.Khare, Treasurer of the Federation.

Delhi Dharna on 6th October 2008 :

Similar Dharna programme was also arranged at 'Jantar Mantar' at New Delhi on 6th October 2008. This was also attended by over 600 members including lady members. The gathering was addressed by the representatives of our Federation and Office-bearers of other Circle Associations. Members from Chandigarh, Ambala, Lucknow, Kanpur, Bareilly etc arrived in buses. Excellent arrangements were made at Dharna by Shri.H.R.Magon, General Secretary of Delhi Circle Association and his team.

Because of special efforts made by Shri.H.R.Magon, the Police Deptt allowed the demonstrators to go & demonstrate near the 'Jeevan-Deep' building where the Banking Division/Finance Ministry offices are situated.

As regards pending issues, the first meeting with Shri.Arun Ramnathan, IAS, Banking Division (GOI) was arranged on 20th February 2008. The second meeting was arranged on 30th Sept 2008 with Shri.K.V.Eapen, IAS, Special Secretary to GOI (IR), New Delhi. It was felt necessary to have a follow up meeting with the Banking Department official Shri.K.V.Eapen. The meeting was arranged on 19th December 2008. Federation was represented by Sarvashree B.G.Dandekar, V.M.Gokhale and P.K.Pathak from Delhi Circle (in place of Shri.H.R.Magon). The following issues were again explained in detail to the Govt. officials.

- a) Denial and recovery of dearness relief to a group of retirees whose pensionable service ceased prior to 1-11-1987;
- b) Lowest i.e. 31% of pay as pension to a group of pensioners whose pensionable service ceased during 1-11-1987 and 31-10-1993;
- c) Fixed Pension (Rs.4250/-) to all Officers under various categories during 1-11-1993 and 28-2-1999;
- d) Even after implementation of 50 % - 40 % formula, officers from Scale I to IV are getting one fixed pension (Rs.4250/-) although their salaries are different. There is no change even now;
- e) Retirees who retired between 1997 & 2002 (popularly known as 7th Bi-partite retirees) are in receipt of pension calculated on pre-revised salary though those who retired after 31-10-2002 are in receipt of pension calculated on the actual salary of the employees at the time of retirement. In this connection, time and again we requested to know the reasons for this discrimination. However there was no reply.

We also brought to the notice of the officials the latest judgment of the Madras High Court on this subject and requested to implement the directions of the Madras High Court. However, we were told that the matter has been referred to the law Ministry for its opinion in the matter. (We understand from the Bank authorities that no appeal will be filed by the Bank in the matter and they are waiting directions from the Govt). (It is learnt that Advocate Shri.Seshadri has filed a 'Review Petition' despite our request not to go for it which is likely to prolong the decision in the matter by the court.)

- f) We emphasized the need for extending the formula of 100% D.A. neutralization to all earlier retirees;
- g) We also brought to the notice of the officials the anomalies in the payment of family pension according to 'Industry-level formula' and requested to adopt the formula of 30% (flat rate) of Pay as Family pension identical to the recommendations of the 5th Pay Commission.
- h) We also brought to their notice that the former Dy.M.D's gross pension is less than the gross pension of a clerk who retired in 2006 and requested for updation of pension as implemented for the pensioners of Government. However, the officials forcefully stated that this principle will not be extended to the employees in the Banking Industry. When we cited Reserve Bank's example, they said that instructions have been issued to RBI to withdraw this facility. (The Mumbai High Court has now directed restoration of updation)

Court Cases : -

A case in Delhi High Court has come up for hearing in January 2009. The case is now being heard on every Thursday, subject to time available on that date and the next date of hearing has been fixed on 16th July 2009. On instruction from Federation, our Circle Association has filed a writ petition in respect of Family Pension issues in Nagpur High Court in December 2007. Other Circle Associations also have filed different suits in different high Courts to pursue our demands. The Federation is looking forward and hopes to get justice through the court regarding our long outstanding demands. The case filed by Shri.Laxminarrasiah and others in Hyderabad High Court has not yet come up for final hearing. In this case Federation has been impleaded by a separate affidavit filed by the Federation.

The Annual General Meeting of our Federation was held on 19th January 2009 at SLC, Bangalore. The

triennial elections of the office-bearers of the Federation for the period from 2008 to 2011 were held and a new team has been elected. Accordingly Shri.B.K.Ghose (Kolkata) is the President, Shri.S.C.Rindani (Ahmedabad) is the Vice-President for the West Zone, Shri.PPS Murthy (Chennai) is the General Secretary, Shri.R.N.Banerjee (Kolkata) is the Secretary and Shri.G.Soundararajan is the Treasurer of the Federation. Shri.B.G.Dandekar was elected as Advisor to the Federation. He worked in various capacities as Office-bearers of the Federation i.e. Secretary, General Secretary, Vice-President & then President during the period from February 1990 to January 2009. He was unanimously elected on the above posts. He was also President of the Mumbai Circle Association during July 1999 to July 2004.

Acknowledgements : -

We express our deep gratitude to the Bank's Chairman, Managing Directors and the Dy. Managing Director & Corporate Development Officer, Chief General Manager (Personnel) and other Executives at Corporate Centre as well as Shri.V.D.Deshpande, 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 Officer 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. Sulakhe Dhongade Associates, our Chartered Accountants, (now reconstituted under the new name M/s A.R.Sulakhe & Company w.e.f. 01-01-2009) 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, former General Secretary of the Federation, under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/Shri.B.R.Gadre, K.D.Paradkar, K.S.Dhande, S.G.Rabade, M.D.Palkar & V.P.Bhave for their valuable guidance.

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

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

For & on behalf of the Managing Committee

R.N.Lalingkar
Secretary

Attention Please

Those pensioners who retired after 1-11-2002 have got arrears on account of revision due to addition of 50% FPP/PQA in their Basic Pension. Those who have not yet received such arrears are requested to inform their Name, their Prov.Fund Index number & Pension Paying Branch to the respective Zonal Sub-Centres in writing so that the matter will be taken up with PPG(LHO) suitably.

- Secretary

Delhi High Court Case

It is learnt from our Federation that the next date of hearing of the case has been fixed on 16th July 2009. We will keep you posted of latest developments in the matter in due course.

- Secretary

A.R.Sulakhe & Co CHARTERED ACCOUNTANTS

Anand Apartment, 1180/2, Shivajinagar, Pune - 411005
Ph.: 30281845 / 46 / 47 ; Fax : 020-30281847 ; E-mail : sulakhe@vsnl.com

AUDITORS REPORT

The Members of
State Bank of India Pensioners' Association
'Anubandh', Bldg No.B-2/16, Sinhagad Road,
Pune - 411 030

We have audited the attached Balance Sheet of '**STATE BANK OF INDIA PENSIONERS' ASSOCIATION**' as at March 31, 2009 and also the Income and Expenditure Account and Receipts and Payments account for the year ended on that date annexed thereto. These financial statements are the responsibility of the association's Management. Our responsibility is to express an opinion on these financial statements based on our Audit.

We conducted our audit in accordance with Auditing Standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and the disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

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.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give a true and fair view in conformity with the accounting principles generally accepted in India;

- a. In the case of the Balance Sheet of the state of affairs of 'STATE BANK OF INDIA PENSIONERS' ASSOCIATION' as at march 31, 2009
- b. In the case of the Income & Expenditure Account of the deficit for the year ended on that date.

For A.R.Sulakhe & Company
CHARTERED ACCOUNTANTS

Sd/-

(J. V. DHONGDE)

PARTNER

Place : PUNE

Date : May 20, 2009

Notes forming Part of the Accounts / 31-03-2009

Significant Accounting Policies

- I) The financial statements are prepared under historical cost convention and on cash system of accounting and are in accordance with the requirements of the Bombay Public Trust Act, 1950
- II) **Fixed Assets** : The fixed assets stated at their written down value.
- III) **Depreciation** : Depreciation is provided as per the rates specified by the Income Tax Act, 1961 on written down value method.
- IV) **Investments** : All Investments are long term in nature and are stated at cost.
- V) **Impairment** : The carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. Where the carrying value exceeds the estimated recoverable amount, provision for impairment is made to adjust the carrying value to the recoverable amount. The recoverable amount is the greater of the asset estimated net realizable value and value in use. The value in use is assessed on the basis of the reasonable estimate.

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

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD 1.4.08 TO 31.3.2009

| ASON 31.3.08 | RECEIPTS | AMOUNT | ASON 31.3.09 | PAYMENTS | ASON 31.3.09 |
|--------------|--|-----------|--------------|---|--------------|
| Rs. | | Rs. | Rs. | | Rs. |
| | OPENING BALANCE | | | Travelling Expenses | 1,95,437 |
| 408 | Cash(Postal Stamps) | 725 | | Printing & Stationery | 59,742 |
| 3,58,483 | State Bank of India SB a/c | 5,19,891 | | Meeting Expenses | 2,19,876 |
| 50,54,579 | Term deposits with State Bank Of India | 64,17,465 | | Conveyance Expenses | 64,754 |
| 5,000 | Advance Receivable | 39,400 | 89,77,481 | Electricity Charges | 11,640 |
| | | | | Rent, Rates & Taxes | 16,903 |
| | | | | Postages | 83,529 |
| 3,52,746 | INTEREST ON DEPOSIT / BONDS | 3,26,180 | | Office Maintenance Charges | 49,714 |
| 13,468 | On Term Deposits | 14,307 | | Sundry Expenses | 35,887 |
| 5,19,744 | On Saving Bank Account | 5,39,430 | 8,76,927 | Telephone | 17,237 |
| | On Govt. of India 8% Bonds | | | Legal fees | 25,000 |
| 3,164 | DIVIDEND ON SHARES | | 5,827 | Bank Charges | 780 |
| | Dividend on Shares of SBI | | | Delegate fees | 3,500 |
| | TRUST FUNDS | | | Audit Fees | 2,245 |
| 16,11,000 | Patron fees Recd. | 7,05,000 | 7,17,500 | Donation | 0 |
| 39,500 | Benefactor fees Recd. | 12,500 | | Purchase of Furniture | 49,715 |
| | DONATIONS | | | Professional fees | 1,800 |
| 14,457 | Legal fund receipts | 1,425 | | Subscription to Federation | 89,080 |
| 27,903 | Misc. Donations Received | 1,28,323 | 1,32,773 | Contribution to Charity Commissioner | 21,807 |
| 1,850 | Reped. for Distress Relief Fund | 3,025 | | Computer Repairing & Upgradation | 4,200 |
| | ADMISSION FEES / OTHER INCOME | | | Repairs to Office Premises | 1,800 |
| 16,900 | Admission Fees | 7,300 | | Web Site Development Expenses | 7,000 |
| 1,057 | Miscellaneous Receipts | 1,033 | | Dispensary Expenses | 950 |
| 340 | Medical Consultation fees(Thane) | 70 | | F.D. Security Deposit in Post Office | 0 |
| 1,97,723 | Building Fund Contribution | 91,594 | 99,987 | Purchase of Shares of SBI | 0 |
| 3,500 | Post Office Security Deposit | 0 | | Charite Programme Expenses | 0 |
| | SAMVAD RECEIPTS | | | Nature Election Expenses | 26,705 |
| 77,905 | Samvad Donations | 77,237 | 1,61,738 | Reimbursement of Federation AGM Expenses | 49,122 |
| 45,875 | Advertisements in Samvad | 84,501 | | Donations Given from Distress Relief Fund | 54,969 |
| | | | | SAMVAD EXPENSES | 51,000 |
| | | | | Postage | 30,679 |
| | | | | Printing | 5,32,576 |
| | | | | Misc. Expenses | 2,000 |
| | | | | CLOSING BALANCES | |
| | | | | Cash(Postal Stamps) | 515 |
| | | | | State Bank of India SB a/c | 2,65,068 |
| | | | | Term Deposits with SBI | 69,95,183 |
| | | | | Advance Receivable | 2,000 |
| 83,45,610 | | | 89,72,233 | | 89,72,233 |

Notes forming part of accounts as per our report of even date
 For A.R.Sulakhe & Company
 Chartered Accountants
 J.V.Dhenge
 Partner

PUNE : Date : May 20, 2009

Sdr.
 (V.M.Gokhale)
 President

Sdr.
 (R.N.Lalngkar)
 Secretary

Sdr.
 (S.P.Barve)
 Treasurer

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE) PUNE
INCOME & EXPENDITURE A/C FOR THE PERIOD 1.4.08 TO 31.3.09

| AS ON 31/03/08 | EXPENDITURE | AS ON 31/03/09 | AS ON 31/03/08 | INCOME | AMOUNT | AS ON 31/03/09 |
|----------------|--|----------------|----------------|-----------------------------------|----------|----------------|
| RS. | | RS. | RS. | | RS. | RS. |
| 1,65,780 | Travelling Expenses | 1,95,437 | | INT. ON DEPOSITS/BONDS | | |
| 69,149 | Printing & stationery | 59,742 | 3,52,746 | On Term Deposits | 3,76,299 | |
| 1,28,459 | Meeting Expenses | 2,19,876 | 13,466 | On Savings Bank Account | 14,307 | |
| 72,864 | Conveyance Expenses | 64,754 | 5,56,000 | On 8% Savings Bonds of GOI | 5,56,000 | 9,46,606 |
| 8,380 | Electricity Charges | 11,640 | | DIVIDEND ON SHARES | | |
| 8,421 | Rent, Rates & Taxes | 16,903 | | On SBI shares | | 5,827 |
| 82,720 | Postage | 83,529 | 3,164 | ADMN.FEES/OTHER INCOME | | |
| 24,187 | Office Maintenance Charges | 49,714 | 16,900 | Admission Fees | 7,300 | |
| 74,623 | Sundry Expenses | 35,897 | 25,113 | Donations Received | | |
| 19,787 | Telephone | 17,237 | | Less-10% transferred to | | |
| 5,000 | Legal fees | 25,000 | | Distress Relief Fund | 15,481 | |
| 2,412 | Bank Charges | 780 | 1,057 | Miscellaneous Receipts | 1,034 | |
| 2,25,128 | Depreciation | 1,97,053 | 340 | Medical Consultation Fees | 70 | 1,23,895 |
| 2,247 | Audit Fees | 2,245 | | SAMVAD | | |
| 1,799 | Professional Fees | 1,800 | 45,875 | Advertisements | 84,501 | |
| 41,620 | Subscription to Federation | 89,080 | 77,905 | Donation | 77,237 | 1,61,738 |
| 5,000 | Delegate fees | 3,500 | | | | |
| 21,999 | Contribution to Charity Commissioner | 21,807 | | | | |
| 11,580 | Computer Repairing & Upgradation | 4,200 | | | | |
| 7,500 | Web site Development Expenses | 7,000 | | | | |
| 14,550 | Repairs to Office Premises | 1,800 | | | | |
| 1,080 | Dispensary expenses | 960 | | | | |
| 11,000 | Donations | 10 | | | | |
| | 0 Dharma Programme Expenses 80408 | | | | | |
| | 0 Less: Reimbursement from Federation 53,703 | | | | | |
| | 0 Nagpur Election Expenses | 26,705 | | | | |
| | 0 Reimbursement of Federation AGM Expenses | 49,122 | | | | |
| | | 54,969 | | | | |
| | SAMVAD EXPENSES | | | | | |
| 59,524 | Postage | 30,679.00 | | | | |
| 4,26,091 | Printing & Pasting | 5,32,576.00 | | | | |
| 2,100 | Misc. Expenses | 2,000.00 | | | | |
| 14,93,007 | | 5,65,255 | 400,441 | Excess of Expenditure over Income | | 5,67,739 |
| | | 18,05,805 | 14,93,007 | | | 18,05,805 |

Notes forming part of accounts as per our report of even date
 For A.R.Sulakhe & Company
 Chartered Accountants
 J.V.Dhondge
 Partner

Sd/-
 (V.M.Gokhale)
 President

Sd/-
 (R.N.Lalngkar)
 Secretary

Sd/-
 (S.P.Barve)
 Treasurer

PUNE : Date : May 20, 2009

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE) PUNE
BALANCE SHEET AS ON 31.3.09**

| AS ON 31.03.2008 (RS.) | LIABILITIES | AS ON 31.03.2009 (RS.) | AS ON 31.03.2008 (RS.) | ASSETS | AMOUNT (RS.) | AS ON 31.03.2009 (RS.) |
|---------------------------|--------------------------------------|---------------------------|---------------------------|--|-----------------|---------------------------|
| 1,33,23,183 | TRUST FUNDS | | | CASH & BANK BALANCE | | |
| 16,11,000 | Opening balance | 1,49,73,683 | 725 | Cash (Postal Stamps) | 515 | |
| 39,520 | Patron Fees | 7,05,000 | 5,19,891 | Savings Bank Balances | 2,65,068 | 2,65,883 |
| 1,49,73,683 | Benefactor fees | 12,500 | 12,500 | INVESTMENTS | | |
| 6,40,840 | BUILDING FUND | | | Term Deposits with SBI | 69,95,183 | |
| | Opening balance | | | Shares of SBI | 79,550 | |
| | Add- During the year | 6,40,840 | 69,50,000 | 8% Savings Bonds of GOI | 66,80,000 | 1,40,24,733 |
| 1,71,620 | DISTRESS RELIEF FUND | 91,584 | 91,584 | ADVANCES & DEPOSITS | | |
| | Opening balance | | | Telephone Deposit | 8,500 | |
| | Add- Received during the year | 1,71,620 | | Misc. Advances (Nagpur S.C.) | 2,000 | |
| | Add- Transferred from Misc Donations | 3,025 | 25,000 | Misc. Advances (Pune S.C.) | 0 | |
| | | 12,832 | 15,000 | Misc. Advances (Goa S.C.) | 0 | |
| | Less - Donations Given | 1,87,477 | 38,256 | Income Tax Deducted @ Source | 1,05,936 | |
| 1,77,683 | LEGAL FUND | 51,000 | 10,000 | Security Deposit in Post | 10,000 | 1,28,436 |
| | Opening balance | | | FIXED ASSETS | | |
| | Add- During the year | 1,77,683 | 1,79,068 | FURNITURE & EQUIPMENT | 1,10,865 | |
| | | 1,425 | | Add- Addition during year | 49,715 | |
| | OTHER LIABILITIES | | | Less- Depreciation | 1,60,580 | 1,37,500 |
| | 600 Nagpur Sub-centre | | | OFFICE PREMISES | 17,39,736 | |
| | | | | Less- Depreciation | -1,73,973 | 15,65,763 |
| | | | | Deficit as per Last Balance Sheet | 51,418 | |
| | | | | Add- Excess of Expenditure Over Income | 5,67,739 | 6,19,157 |
| 1,59,84,406 | | 1,67,39,172 | 1,59,84,406 | | | 3,87,39,172 |

Notes forming part of accounts as per our report of even date
For A.R. Sulkarne & Company
Chartered Accountants
J.V. Dhongde
Partner

Sd/- (V.M. Gokhale)
President

Sd/- (R.N. Lalngkar)
Secretary

Sd/- (S.P. Barve)
Treasurer

PUNE : Date : May 20, 2009

Notes on IFinancial Statements as on 31.3.2009

INCOME:

1.Total Interest on TDRs : Rs. 3,76,299/- :- Increase in interest on TDR is Rs. 23,553/- due to (1) Investment of additional amount in TDRs and (2) Reinvestment of deposit to get benefit of Enhanced rate of interest on TDR by premature encashment of previous TDRs.

2. Dividend on shares : Rs. 5,827/- :- Increase in dividend on shares is due to additional shares purchased by us amounting to Rs. 71,550/- on 1-03-2008.

3. Excess of expenditure over income : Rs. 5,67,739/- :- There is increase in the amount of Rs. 1,67,298/- as compared to last year. This is mainly due to following expenses : -(1) Meeting expenses; (2) Dharna Programmes; (3) Nagpur Election expenses; (4) Reimbursement of Federation AGM expenses (5) Increase in expenses for subscription to Federation ; (6) Samvad Printing and label pasting expenses; However net deficit is reduced to some extent, due to increase in the amount of miscellaneous donations and interest on TDRs , also due to decrease in some expenses.

EXPENDITURE :

1. MEETTING EXPENSES : RS. 2,19,876/- :- There is increase of Rs. 91,418/- with compared to last year. The sub-centre wise breakup is as follows :-

PUNE - Rs. 1,59,056/- (Which includes Rs. 29,044/- for ZSC meeting; Rs. 9,230/- for CMC Meeting; Rs.1,20,782/- (Total AGM exp Rs.2,15,578/- Less Rs. 94,796/- Net Rs.1,20,782 includes Rs.34796 o/a AGM Donations , Banners & Rs.60,000/- o/a reimbursement of expenses by bank .)

MUMBAI - Rs. 58,790/- (Includes Rs. 5820/- C.M.C.Meeting and Rs. 52970/- AGM (Total AGM expenses (Rs.1,02,970/- less Reimbursement of expenses by Bank Rs.50,000/-)

AURANGABAD - Rs. 2,600/- AGM expenses

Total : Rs.2,20,446/-

Panji,GOA - Less - 570/-; (Last year AGM reimbursement Rs. 570/-)
Rs. 2,19,876/-

2. Office Maintenance Charges: RS. 49,714/- :- There is increase in expenses is mainly due to :- (a) Rs. 17,685/- Pune office painting expenses and (b) Rs. 10,419/- Annual Maintenance charges for water purifier ,pest control etc.

3. LEGAL FEES : RS. 25,000/- :- This is on account of amount paid to advocate for filing legal suit in Nagpur bench of Mumbai High-Court for family pension issue.

4. SUBSCRIPTION TO FEDERATION : RS. 89,080/- :- There is more than 100% increase in expenses amounting to Rs. 47,460/- as compared to last year. This is mainly on account of :-

1. Increase in contribution per member from Rs. 5/- to Rs. 10/- by Federation

2. Increase in membership by 584 members.

5. NAGPUR ZSC ELECTION EXPENSES : RS. 49,122/- :- The breakup of Expenses is as under :-

Postages : Rs. 27,074/-

Printing & stationery : Rs. 3,110/-

Travelling expenses : Rs. 5,976/-

Sundry Expenses : Rs. 12,962/- (includes Rs. 9,400/- o/a News paper Advt. expenses.)

Total : Rs. 49,122/-

6. FEDERATION AGM EXPENSES REIMBURSED : Rs. 54,969/- :- This is new expenses incurred on account of expenses reimbursed by us for Federation AGM held at Bangalore on 19-01-2009

7. SAMVAD EXPENSES : Rs. 5,65,255/- :- There is increase in expenses by Rs. 77,540/- due to :-

1) Printing expenses – printing rates are revised i.e for 24 pages from Rs. 3.15 to Rs. 3.65 per copy and for 16 pages from Rs. 2.30 to Rs.2.65 per copy and extra rate for Diwali Copy. Etc.

2) Also due to increase in membership.

NOTES ON BALANCE SHEET AS ON 31-03-2009 : ASSETS -

1. Cash & Bank balances – Savings Bank Balances Rs.2,65,068. We have made efforts to maintain minimum balance in Savings Bank A/c this year , as the last year Savings Bank balance was Rs. 5,19,891.

The available additional amount was invested in TDR time to time.

2. Investments – Term Deposits Rs.69,95,183/- :- There is increase in the amount of Rs. 5,77,718 . During the year we have invested additional amount in the Term Deposits. We have also reinvested our TDRs by premature encashment of previous TDRs to get benefit of enhanced rate of Interest to increase our Interest income.

3. Advances and Deposits :

A) Advance –Nagpur ZSC Rs.2000/- The entry in suspense A/c is since adjusted.

B) TDS - Rs.1,05,936/- The year wise breakup is as under :-

F.Y.2007-08 Rs. 36,256 - Mumbai

F.Y.2008-09 Rs. 50,110 -Mumbai

F.Y.2008-09 Rs. 19,570 -Pune

Rs. 1,05,936

..... on next page.....

Due to strenuous efforts made by us and with the cooperation from I.T. Dept. ,the refund for the F.Y.2007-08 since received with interest .In case of F.Y. 2008-09 the I.T. return will be submitted in the current year. Then refund will be received from I.T. Dept.

4. Fixed Assets

Furniture and Equipments – Rs. 1,37,500/- : The additional furniture of Rs.49,715/- purchased at H.Qs. .

5. **Excess of Expenditure over Income Rs. 6,19,157/-** The figure indicates net loss of Rs. 5,67,739 during the year. The detailed comments are furnished under item Income Expenditure A/c - Income side -item no 3.

Liabilities

1. Building Fund – Rs. 7,32,424/- Increase is mainly due to collection of Rs. 91,584/- by Mumbai ZSC by way of donation from members towards Purchase of Thane office premises.
2. Distress Relief Fund Rs. 1,36,477/- Out of the above fund Mumbai Sub Centre has paid Rs. 51,000 for donation towards flood in Bihar, through SBI Pen. Association , Patna .

Pune AGM expenses : - a) Hall rent & chairs 43,759 ; b) Catering for 2 days - 96,880 ; c) Gold Medal 9,900 ; d) Banners - 945 ; e) Travel. Exp of Mr.Ghose - 27,566 ; f).Digital Vidieography - 21,000 ; g).Printing - 1,800; h) Misc. exp. 13,727

Total 2,15,577/- of which Reimbursed by Bank - 60,000 & Donation & Banners - 34,796 ;

Net Expenditure for AGM Rs.1,20,781/-

This Year's Contribution to Feration : Rs.10/- per member X 8,908 = 89,080

Last year's Contribution to Federation Rs. 5/- per member X 8324 members

S.P.Barve
Treasurer

परमपूज्य योगतज्ञ दादाजी वैशंपायन सत्कर्म सेवा समिती तर्फे प.पू.दादाजींच्या ९०व्या वाढदिवसानिमित्त अनेक संस्थांना देणग्या देण्यात आल्या. त्यात आपल्या असोसिएशनला 'संवाद' मासिकासाठी रु.२०००/- ची देणगी या समितीने दि.९ मे २००९ रोजी मुलुंड येथे संपन्न झालेल्या समारंभात प्रदान केली. याबद्दल असोसिएशनच्या वतीने आम्ही कृतज्ञता व्यक्त करीत आहोत व प.पू.दादाजींच्या शतायुषी वाटचालीसाठी शुभेच्छा देत आहोत.

- सचिव

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ, ठाणे-मुलुंड

मंडळातर्फे दि.२ जून २००९ रोजी श्री.चंद्रशेखर दामले व त्यांचे सुपुत्र श्री.ओंकार यांच्या गाण्याचा बहारदार कार्यक्रम झाला. सौ.दामले यांनी सूत्र संचालन केले. नाट्यगीते, भावगीते, भजने इ. विविध प्रकार गाऊन त्यांनी श्रीत्यांना मंत्रमुग्ध केले. पुढील कार्यक्रम दि.३ ऑगस्ट रोजी होईल.

- सचिव, सांस्कृतिक मंडळ,ठाणे

चारोळी

१) कोण करणार आमचं संरक्षण ?

ई-मेल रशियातून येतात.

आतंकवादी पाकिस्तानातून येतात ।

सागरी किनाऱ्यावर नसे नियंत्रण

कोण करणार आमचं संरक्षण ?

कवी

पी.बी.भेंडे,

पुसद

२) आणखी किती शिलेदार गमावणार ?

आतंकवाद्यांनी भारताविरूद्ध युद्ध पुकारले

ताज-ओबेरॉयमध्ये थैमान घातले ।

बिनीचे शिलेदार आणखी किती गमावणार ?

नंगानाच आतंक्यांचा काय षंडपणे बघणार ?

त्रिस्थळी यात्रा

प्रयाग-काशी-गया दि.२९ ते ३१ ऑक्टोबर

सहल खर्च रुपये :१०.०००/- (रेल्वेचे दुसरा वर्ग तिकीटासहीत)

रुपये :१३.०००/- (रेल्वेचे एसी तिकीटासहीत)

माहिती पत्रक उपलब्ध

मडीकेरी दर्शन कुर्ग

सोबत तळकावेरी
नागरहोळे

४ रात्र ५ दिवस
अॅबी वॉटर फॉल

दि. २६ ते ३१ जुलै, ९ ते १४ ऑगस्ट

सहल खर्च रु. ७५००/-

Rail fare extra as/class विमान प्रवास उपलब्ध

नोंदणी व अधिक माहिती करीत संपर्क आयोजक: राजेश रानडे.

अनोळखी जगाची ओळख 022 65 281 281

TOURWAYS 92232 73496

C-305 Palm Acres.M.P.Rd,Mulund east Mumbai 81

OBITUARY

We very much regret to record the sad demise of our following members whose deaths were reported since last Annual General Meeting held on 1st August 2008 at Pune. We hereby convey our sincere & heartfelt condolences to the bereaved families. **"May the departed Souls Rest in Peace"**

| MEMNO | NAME | CITY | Birth Date | Expired on |
|-----------|--|-----------------|------------|------------|
| PM/6833 | MR.SURESH SHRIDHAR PATKI | KOLHAPUR | 22/02/1944 | 14/08/2008 |
| PM/1537 | MR UMESH R DALVI | GOA | 24/12/1933 | 24/07/2008 |
| PM/5945 | SHRI VERLEKAR RAMESH ANANT | GOA | 20/06/1945 | 06/08/2008 |
| APM/3528 | SMT J L S BHAT | MUMBAI | 20/06/1951 | 23/06/2008 |
| PM/4085 | MR.YASHWANT APPASAHAB SHIRKE | NAGPUR | 22/10/1944 | 28/06/2008 |
| ALM/1249 | MRS.VIDYA V. MARATHE | PUNE | 22/10/1938 | 09/08/2008 |
| PM/1170 | MR. M. R. AMROLIA | MUMBAI | 24/10/1932 | 25/06/2008 |
| APM/0903 | SMT.SUMATI GANPATRAO AGARKAR | PUNE | 01/06/1930 | 12/09/2008 |
| — | MR.BODHISHWAR RAI (former President of our Federation) | NEW DELHI | -- | 16/10/2008 |
| APM/6457 | MR.MURLIODHAR V.KHASNIS | PUNE | 07/01/1950 | 29/06/2008 |
| ABM/0389 | SMT. VIJAYA MURLIDHAR DESHPANDE | NAGPUR | 06/08/1921 | 18/07/2005 |
| PM/7712 | MR.ONKAR N. JAMBHULKAR | NAGPUR | 01/01/1949 | 05/12/2006 |
| BM/3449 | MR.J.S.PILLAI | AMRAVATI CAMP | 19/05/1942 | 14/12/2007 |
| PM/7273 | MR.ARVIND NARMADAPRASAD KEOLIA | WARDHA | 25/03/1948 | 11/01/2008 |
| PM/7279 | MR.PRAKASH G. BHUJBALRAO | NAGPUR | 21/10/1950 | 07/03/2008 |
| PM/2758 | MR.ARJUN CHUHARMAL THAKWANI | NAGPUR | 29/09/1939 | 15/03/2008 |
| BM/2623 | MR CHANDRABHAN RAMAJI POTDUKHE | WARDHA DIST. | 01/07/1937 | 04/07/2008 |
| PM/6734 | MR.VIJAY PRAHLAD SAKALKALE | AKOLA | 16/03/1945 | 02/08/2008 |
| PM/6556 | MR.MADHUKAR P. PADWAD | NAGPUR | 10/02/1942 | 08/08/2008 |
| BM/0134 | MR.SHANKAR D.GHODEGAONKAR | NAGPUR | 17/04/1919 | 21/08/2008 |
| LM/1732 | MR A B SHARMA | AKOLA | 24/10/1934 | 29/08/2008 |
| LM/0073 | MR.KESHAORAO G.BHUTAD | NAGPUR | 01/07/1919 | 04/10/2008 |
| ABM/4353 | MRS.SHEELA DINKAR GODBOLE | NAGPUR | 10/11/1936 | 11/01/2008 |
| BM/1886 | MR K V JOSHI | NAGPUR | 19/03/1935 | 30/11/2007 |
| PM/1421 | MR RAMKRISHNA G KULKARNI | NAGPUR | 19/02/1933 | 05/10/2007 |
| PM/3193 | MR.VIJAY NAGORAO KOTHIWAN | NAGPUR | 24/05/1937 | 24/08/2008 |
| PM/2367 | MR B D MEHENDALE | PUNE | 18/04/1938 | 08/11/2008 |
| PM/3319 | MR.GAJANAN VISHWANATH JOSHI | THANE | 30/03/1940 | 10/11/2008 |
| LM/0083 | MR.Y.N.APTE,C/o SMT.NEELIMA LIMAYE | PUNE | 27/08/1920 | 19/11/2008 |
| BM/0991 | MR. M. S. SRINIVASAN | MUMBAI | 21/02/1929 | 17/11/2008 |
| PM/0172 | MR.GAJANAN VISHNU SHIVADEKAR | PUNE | 01/07/1918 | 18/11/2008 |
| PM/2847 | MR. PARSHURAM K. PATWARDHAN | SINDHUDURG DIST | 23/11/1944 | 29/10/2008 |
| LM/2210 | MR N S KALE | NAGPUR | 06/09/1919 | 02/02/2006 |
| FPBM/0936 | SMT.BHAGIRATHIBAI NARAYAN KALE | NAGPUR | 04/08/1924 | 14/11/2008 |
| PM/7427 | MR.ASHOK RAMDAS NAPHADE | BULDANA DIST. | 09/07/1948 | 28/01/2008 |
| FPLM/0465 | SMT. PRAMILA MOHANSINH THAKUR | BULDANA DIST. | 20/03/1945 | 22/10/2008 |
| LM/0937 | MR.VASANTRAO V.MAHAJAN | BULDANA DIST. | 27/03/1926 | 11/11/2008 |
| BM/7426 | MR.RAJARAM ASRUJI JADHAO | BULDANA DIST. | 16/01/1940 | 22/10/2008 |

| | | | | |
|-----------|--------------------------------|----------------|------------|------------|
| PM/5518 | MR.NARENDRA BALKRISHNA DHUMALE | AKOLA | 15/04/1941 | 11/11/2008 |
| &PM/3607 | MR.SHRIKANT MORESHWAR PENDSE | PUNE | 16/07/1951 | 09/12/2008 |
| PM/3914 | MR.SHRIGAJANAN DATTATRAY DIXIT | JALGAON DIST. | 03/09/1943 | 25/08/2008 |
| PM/5706 | MR.CHANDRASHEKHAR G. MALPE | AMRAVATI DIST. | 13/10/1943 | 29/10/2008 |
| PM/4637 | MISS JYOTSNA K. MASTAKAR | MUMBAI | 27/12/1946 | 01/09/2008 |
| APM/4685 | MRS.SUNITA SHANKAR GADGIL | DOMBIVALI (E) | 31/12/1937 | 22/08/2008 |
| PM/2980 | MRS.ALAKNANDAARUN JOSHI | SOLAPUR | 31/08/1952 | 15/12/2008 |
| PM/3208 | MR.RAVINDRA B.NAGARMATH | MUMBAI | 13/03/1945 | 23/10/2008 |
| PM/5286 | SHRI MORE SHASHIKANT BHIKAJI | MUMBAI | 29/09/1944 | 08/11/2208 |
| PM/1341 | MR. K. R. PRABHU | MUMBAI | 10/07/1933 | 15/11/2008 |
| FPBM/0799 | SMT.SUDHA SAVLARAM PANDIT | MUMBAI | — | 28/11/2008 |
| PM/8367 | MR.SOBHAGCHAND N. CHANDARANA | AKOLA DIST. | 11/09/1946 | 28/12/2008 |
| BM/1451 | MR.PHIROZE N.MEHTA | PUNE | 20/07/1936 | 02/09/2008 |
| LM/0975 | MR.G.G.RAJANKAR | AKOLA DIST. | 05/05/1931 | 01/12/2008 |
| FPBM/0339 | SMT. PUSHPA B. PENDSE | NAGPUR | — | 02/12/2003 |
| LM/0309 | K. K. CHIMOTE | NAGPUR | 01/03/1932 | 27/11/2008 |
| APM/3837 | MRS.USHA SHRIKRISHNA KULKARNI | NAGPUR | 26/08/1950 | 01/12/2008 |
| LM/1293 | MR. RAMCHANDRA N. GODSELWAR | NAGPUR | 02/06/1932 | 01/12/2008 |
| PM/1898 | MR HARI K JOG | NAGPUR | 19/08/1935 | 01/12/2008 |
| PM/3669 | MR.ANNSAHEB R. MOHITE | SANGLI | 19/01/1942 | 29/12/2008 |
| APM/5324 | MRS.ALAKNANDA PRAKASH KARMASE | PUNE | 12/01/1951 | 11/01/2009 |
| PM/0259 | MR.S. C. KHER | PUNE | 17/02/1922 | 17/09/2008 |
| PM/0431 | MR.R.K.TIPNIS | MUMBAI | 21/07/1923 | 14/01/2009 |
| APM/6025 | MR.GIRIDHAR DATTATRAY WADELAR | THANE DIST. | 31/12/1949 | 31/01/2007 |
| PM/1997 | MR H M VYAS | MUMBAI | 05/04/1933 | 02/02/2007 |
| LM/0449 | MR.PRABHAKAR D.UNDE | PUNE | 15/10/1925 | 18/01/2009 |
| FPPM/0559 | SMT.SUNANDA MADHUKAR ATHAVALE | MUMBAI | 19/09/1936 | 17/01/2009 |
| PM/0201 | MR.A.K.NARAVI | PUNE | 23/09/1914 | 17/01/2009 |
| BM/1584 | MR JAMSHED J PATEL | PUNE | 19/02/1934 | 18/11/2008 |
| APM/3312 | MR. SUDHAKAR M. SHIRODKAR | MUMBAI | 10/01/1940 | 13/06/2008 |
| PM/2666 | MRS SUSHMA RAVINDRA SAWARKAR | MUMBAI | 17/04/1949 | 15/07/2008 |
| APM/1511 | MRS.SUDHA P. PARIPURNA | DOMBIVALI (E) | 09/11/1942 | 09/11/2008 |
| PM/7235 | MR.JAYDEO VISHWANATH MESHARAM | AMRAVATI | 15/07/1945 | 26/12/2008 |
| PM/6647 | MR.VINOD JAYWANT WAGLE | MUMBAI | 07/11/1944 | 08/08/2008 |
| PM/1702 | MR KACHESHWAR R MOTKARI | NASHIK | 19/04/1931 | 11/02/2009 |
| PM/2938 | MR.SURESHCHANDRA R. SHARMA | NAGPUR | 20/06/1939 | 15/01/2009 |
| LM/0503 | MR.S. S. SALUNKE | NAGPUR | 25/02/1923 | 02/02/2009 |
| PM/6361 | MR.PRABHAT MADHAORAO DIVEKAR | NAGPUR | 19/08/1947 | 01/03/2009 |
| LM/1358 | MR. MOTIRAM Z. TAYADE | WARDHA | 23/03/1933 | 23/02/2009 |
| FPLM/0212 | SMT GANGABAI RAJANNA SHUKLA | WARDHA | 14/05/1932 | 04/03/2009 |
| ABM/0879 | SMT.VEENA RAMESH KULKARNI | PUNE | 04/05/1943 | 08/02/2009 |
| PM/7624 | MR.BHALCHANDRA NARAYAN JOSHI | NAGPUR | 08/09/1938 | 11/03/2009 |
| FPLM/0050 | SMT SARASWATIBAI M. NATU | PUNE | 13/08/1921 | 24/12/2008 |
| PM/1606 | MR RAMAKANT V DESHPANDE | NASHIK | 21/07/1933 | 01/03/2009 |
| FPPM/0755 | SMT.CHHAYA LAXMAN SASANE | NASHIK | 05/11/1963 | 31/10/2008 |

| | | | | |
|-----------|--------------------------------|---------------|------------|------------|
| PM/6731 | MR.NITYANAND SADASHIV ARURKAR | MUMBAI NAVI | 05/06/1943 | 23/08/2008 |
| PM/6531 | MR.NARAYANSING S. THAKUR | BULDANA DIST. | 11/05/1942 | 06/02/2009 |
| PM/2008 | MR BALASAHEB ANNASAHEB DAINI | KOLHAPUR | 30/05/1936 | 24/03/2009 |
| LM/0515 | MR.VICTORY C. GOMES | MUMBAI | 13/08/1922 | 30/12/2008 |
| APM/2312 | SMT.MANDAKINI RAJARAM PANDIT | JALGAON | 13/04/1948 | 09/09/2007 |
| FPBM/0532 | SMT. RAJANI SITARAM KULKARNI | PUNE | 15/12/1926 | 30/04/2009 |
| PM/2632 | MR NOSHIR NADIRSHA MISTRY | MUMBAI | 25/02/1935 | 13/08/2006 |
| APM/4908 | MRS.SHARADA DNYANOBA KULKARNI | SOLAPUR | 28/02/1948 | 26/03/2009 |
| LM/1127 | MR. G. B. MIRJI | SANGLI | 21/09/1936 | 18/03/2009 |
| PM/4226 | MR.MOHAN KASHINATH AIGALIKAR | SANGLI | 08/07/1945 | 06/03/2009 |
| PM/7617 | MR.MUBARAK AKBAR ATTAR | SANGLI | 01/03/1946 | 14/01/2009 |
| APM/2651 | MRS.RAJANI PRABHAKAR RAMDASI | SANGLI DIST. | 23/03/1947 | 23/03/2009 |
| PM/4238 | MR.PRAKASH YESHWANT DESHPANDE | SATARA | 17/06/1945 | 29/04/2009 |
| BM/1588 | MR MADHUKAR P MEHTA | NASHIK | 21/12/1935 | 21/04/2009 |
| ABM/0737 | MRS.NALINI MADHUKAR KANNAO | NAGPUR | 15/12/1934 | 04/02/2009 |
| APM/3321 | MANGALORE DAYANANDA KAMATH | MUMBAI | 20/05/1943 | 22/01/2007 |
| FPLM/0476 | SMT.PADMA SRINIWAS PARVATE | PUNE | 17/04/1934 | 02/12/2002 |
| PM/1446 | MR RAGHUNATH D PATKI | MUMBAI | 09/02/1933 | 30/07/2007 |
| LM/0037 | MR.D.R.GULGULE | AURANGABAD | 22/12/1917 | 30/04/2009 |
| LM/0688 | MR.J. P. TEWANI | MUMBAI | 26/09/1927 | 18/04/2009 |
| LM/0736 | MR. B. D. GHAG | MUMBAI | 15/07/1926 | 25/04/2009 |
| BM/1384 | MR.R.S.PADALIKAR | SANGLI DIST. | 24/06/1930 | 17/05/2009 |
| APM/4164 | MRS.KAMINI KISHOR MARATHE | GOA | 07/03/1945 | 09/03/2009 |
| LM/2533 | MR LOUIS MIQUEL REIS FERNANDES | GOA | 25/08/1933 | — |
| APM/0191 | MRS.HILLA PESHOTAN VESUNA | MUMBAI | 28/10/1926 | 27/12/2008 |
| FPBM/0919 | SMT.PRABHAVATI M. VALSANGKAR | SOLAPUR | — | 22/05/2009 |
| PM/1210 | MR. V. R. PANTOJI | SOLAPUR | 23/11/1926 | 28/05/2009 |
| PM/1868 | MR J B COELHO | MUMBAI | 23/05/1935 | 02/02/2009 |
| APM/7087 | MR.NAMDEO R.GAIKWAD | SOLAPUR | 01/06/1946 | 17/10/2008 |
| APM/2292 | MR.VIKAS RAJARAM BHAGWAT | PUNE | 15/12/1949 | 23/01/2009 |
| PM/7737 | SMT.JAYASHREE SHAMRAO SURVE | DOMBIVALI | 31/05/1946 | 02/05/2009 |
| PM/4646 | MR.PRADEEP KRISHNAJI DUBLE | DOMBIVALI (E) | 12/06/1945 | 26/05/2009 |

सर्व सभासदांचे माहितीसाठी निवेदन

पेन्शनर्स क्लब / सांस्कृतिक मंडळे वगैरे

आपणास माहित असेल की, आपल्या अंधेरी, ठाणे-मुलुंड, पुणे, नागपूर वगैरे ठिकाणी स्थानिक सभासदांनी एकत्र येऊन क्लब स्नेहमंडळे स्थापन केलेली आहेत. या संस्था जरी आपल्या सभासदांनी स्थापन केलेल्या असल्या तरी त्यांचा व आपल्या असोसिएशनच्या कामाचा काही संबंध नाही. कारण त्यांची उद्दिष्टे सभासदांच्या सहली काढणे, त्यांच्यासाठी वेगवेगळ्या विषयांवर भाषणे ठेवणे, करमणुकीचे कार्यक्रम करणे, लायब्ररी चालविणे वगैरे असतात.

वरील सर्व गोष्टींसाठी लागणारा पैसा ते त्यांचे सभासदांकडून वर्गणीद्वारे गोळा करून त्यातून खर्च भागवितात. त्यांचे बँक अकाउंटस सुद्धा वेगळे ठेवलेले आहेत व त्यांचा असोसिएशनचे बँक अकाउंटसशी काही एक संबंध नाही. अलीकडे काही सभासदांनी आमच्या असे नजरेस आणून दिले की वर उल्लेख केलेल्या काही संस्था असोसिएशनच्या नावाचा गैरवापर करून कार्यक्रमाच्या जाहिराती देतात व सभासदांना असोसिएशनचे नाव वापरून वर्गणी देण्यास भाग पाडतात.

मला तुम्हाला स्वच्छपणे सांगावेसे वाटते की अशाप्रकारे कोणी व्यक्ती तुमच्याकडे वर्गणी मागत असेल तर ते देतांना स्वतःचे जबाबदारीवर क्लब अथवा मंडळाचे नावे चेक/रोख रक्कम देऊन त्याबद्दल क्लबची पावती मागावी. तसेच जर असोसिएशनला देणगी द्यावयाची असेल तर चेक असोसिएशनचे नावे काढून चेकच्या अथवा रोखीच्या रकमेची पावती असोसिएशनचे पदाधिकार्यांकडून घ्यावी. आपणास माहित आहेच की असोसिएशन सभासदत्व देतांना एकदाच प्रत्येकी रू.१०१०/- वर्गणी घेते व त्याची पावती देते. तसेच त्यांच्या वैयक्तिक जीवनातील काही विशेष प्रसंगी जर त्यांनी स्वच्छेने असोसिएशनला देणगी दिली तर त्याची पावती असोसिएशन देते. जर काही विशिष्ट कामासाठी वर्गणी मागावयाची असेल तर ती आपल्या 'संवाद' मासिकाद्वारे असोसिएशनतर्फे आवाहन करून मागितली जाईल याची कृपया सर्व सभासदांनी नोंद घ्यावी.

-वि.मो.गोखले, अध्यक्ष

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008
 SSPO Pune under Postal Concession register No. L-2/RNP/PNW/M-144/2008-2010 Dated 28.05.2008
 Licence to post without Prepayment No.: LWP-217 at Market Yard PSO, Pune 37 on 25th of each Month

प्रतिक्रिया

“सेवानिवृत्ती झाली पुढे काय” ह्या विषयावर मी निबंध लिहून ‘संवाद’कडे पाठविला होता. त्याला बक्षिस मिळाले नाही. हरकत नाही. परंतु याचा अर्थ संपादक मंडळाला तो तेवढा भावला नाही, असाच होतो. एका बाजूला तुम्ही सूचना लिहता की, या मासिकात प्रसिद्ध झालेल्या लेखांतील मतांशी संपादक मंडळ सहमत असेलच असे नाही पण प्रत्यक्षात मात्र तुम्हाला न पटलेल्या लेखांचा तुम्ही विचार करत नाही असेच दिसते. तुम्हाला जे पटले नाही ते चुकीचेच आहे असे समजून निर्णय घेणे हे ‘त्या’ लोकांवर अन्यायकारक आहे.....

- प्रकाश गाडगीळ, पुणे

श्री.प्रकाश गाडगीळ यांच्या पत्रातील संबंधित मजकूरवरून असे वाटते की, त्यांचा स्पर्धेतील निबंध पारितोषिक प्राप्त ठरला नाही याचे त्यांना वाईट वाटले आणि हे साहजिकच आहे. त्यांच्या सविस्तर पत्रावरून ते करीत असलेले समाजकार्य कळले. त्यासाठी त्यांना धन्यवाद व आमच्या शुभेच्छा.

संपादक मंडळाने दिलेला निर्णय ज्यांना पारितोषिक मिळाले नाही त्यांना कटू वाटणे स्वाभाविक आहे. प्रत्येकाला आपला निबंध सर्वोत्तम वाटत असतो. पण श्री.गाडगीळ यांनी काढलेला निष्कर्ष संपादक मंडळावर हेतवारोप करणारा अतएव अस्वीकारार्ह आहे हे निश्चित. ‘संवाद’मध्ये नित्य प्रसिद्ध होणारे साहित्यातील मतांशी

संपादक मंडळ सहमत असेलच असे नाही, याचा अर्थ लावण्यातही श्री.गाडगीळांची गफलत झालेली दिसते. निबंध स्पर्धेची त्यांचा संबंध जोडणे अयोग्य आहे असे वाटते.

- संपादक मंडळ

अभिनंदनीय

आपल्या असोसिएशनचे एक सभासद श्री.सुहास बोकील यांच्या ‘आचार्य अत्रे साहित्यदर्शन’ या प्रदर्शन उपक्रमाची ‘लिम्का बुक ऑफ वर्ल्ड रेकॉर्ड्स’ ने आवर्जून नोंद घेतली आहे. महाराष्ट्रासह दिल्ली, अमेरिकेतील सॅन होजे, लंडन येथील महाराष्ट्र मंडळ यासह आतापर्यंत ३० ठिकाणी त्यांनी या संग्रहाचे प्रदर्शन आयोजित केले होते. त्यांच्या या छंदाबद्दल व यशाबद्दल असोसिएशनतर्फे अभिनंदन आणि पुढील कार्यास शुभेच्छा.

- सेक्रेटरी

अभिनंदनीय

आपल्या असोसिएशनचे एक सभासद श्री. व्ही. व्ही. महाबळेश्वरकर यांची नात कु. केतकी हिने Baton Rouge Louisiana U.S.A. येथे ‘अब्राहम लिंकन बर्थ डे कार्ड, पोस्टर अॅन्ड एसे कॉन्टेस्ट फेब्रु. ०९’ यामध्ये भाग घेऊन तिने पाठवलेल्या कवितेला बक्षिस मिळाले. कु. केतकी हिचे या सुयशाबद्दल असोसिएशनतर्फे अभिनंदन.

- सेक्रेटरी

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

Printed Matter

If Undelivered Please Return to :

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. Ph: 24332141

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. Krantisen Ramchandra Athawale – address as above.