

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

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संपादकीय

सभासदमित्रांनो,

सर्वसाधारणपणे आपल्यापैकी बरेच लोक अगदी साध्यासुध्या गोष्टींचीदेखील चिंता करताना दिसतात. चिंता करण्याच्या या त्यांच्या प्रवृत्तीचे कालांतराने सवईत रूपांतर होते आणि परिणामी त्यांचा स्वभाव चिंतातुर किंवा चिंताग्रस्त बनतो. अर्थात केवळ चिंता करण्याने काहीच लाभ होत नाही; कारण त्यामुळे आपली समस्या सुटत नाही किंवा संकटाचे निवारणही होत नाही. म्हणूनच केवळ चिंता करण्यात वेळ घालवण्यापेक्षा योग्य ती काळजी घेऊन संकट निवारण्यासाठी शक्य ते प्रयत्न करणे केव्हाही इष्ट होय. चिंता करण्यामागील कारण हेच असावं की सुरक्षित, स्वास्थ्यपूर्ण आणि समाधानी जीवन लाभावं यासाठी आपण सतत प्रयत्नशील असतो. परंतु असं जीवन लाभेल याची शाश्वती वा निश्चिंती नसल्यामुळेच आपण चिंताग्रस्त होतो.

आपली सर्वसामान्य माणसाची चिंता ही वैयक्तिक सुखासाठी असते; तर समर्थ रामदासस्वामींसारख्या संत सत्पुरुषांना मात्र जगाच्या उध्दाराची वा विश्वकल्याणाची चिंता लागलेली असते. म्हणूनच लहान वयातसुद्धा त्यांच्या तोंडून 'चिंता करितो विश्वाची' हे उद्गार उत्स्फूर्तपणे बाहेर पडतात आणि ते जगत्कल्याणार्थ स्वतःचं सारं जीवन झोकून देतात, स्वतः प्रयत्नशील राहून आणि सर्व समाजात स्वाभिमान जागवून त्याला सर्वार्थाने समर्थ बनवितात. प्रयत्नवादाचा प्रखर पुरस्कार करताना ते 'केल्याने होत आहे रे। आधी केलेचि पाहिजे।' तसेच 'यत्न तो देव जाणावा' असा नवा संदेशवजा मंत्र साऱ्या समाजाला देतात. राष्ट्रगुरु समर्थ रामदासांसारखा संतपुरुष केवळ विश्वाची चिंता करून थांबत नाही, तर विश्वकल्याणार्थ अखंडपणे चिंतन-मनन व लगबग करून ध्येयसिद्धीसाठी प्रत्यक्ष कृती करतो. त्या कृतीमागे, चळवळीमागे सामर्थ्य वा पुरुषार्थ यांची

जोड देत ते ती यशस्वी करतात. अशा चळवळीला भगवंताचे अधिष्ठान प्राप्त झाल्यावाचून कसे राहिल? 'पुरुषा अंगी पुरुषपण। तेचि भगवंताचे अधिष्ठान।' अशा शब्दात प्रत्यक्ष समर्थानीच 'भगवंताचे अधिष्ठान' या संकल्पनेचा नवा अर्थ सांगितला आहे. त्याकडे आम्ही यानिमित्त वाचकांचे लक्ष वेधू इच्छितो आणि त्यांच्या चिंतनासाठी नवा विषय सुचवितो.

एक साधा अनुस्वार किंवा टिंब शब्दाच्या अर्थांमध्ये केवढा बदल घडवू शकते याच उत्तम उदाहरण म्हणजे 'चिंता' व 'चिंता' हे शब्द. चिंता माणसाच्या मृत्यूनंतर त्याचे मृत वा निर्जीव शरीर जाळू शकते; तर चिंता ही माणूस जिवंत असतानाच त्याचे मन व शरीर काळजीने जाळू, झिजवू आणि पोखरू शकते. चिंतेत जळल्याची जाणीव माणसाच्या मृत शरीराला होत नाही पण चिंतेत जळल्याची जाणीव माणसाच्या शरीराला व मनाला सतत असह्य वेदना देते...

...म्हणूनच ह्या 'संपादकीया'द्वारे आम्ही आमच्या वाचकांना-सभासदांना नवा-संदेश, नवा विचार देऊ इच्छितो की, चिंता करणं व्यर्थ आहे असं समजून आपण चिंतनाचा मार्ग अनुसरावा. चिंतेने नव्हे तर चिंतनाद्वारे आपल्याला नवी वाट-नवा मार्ग सापडू शकेल. चिंता नव्हे तर चिंतन हाच आपल्या प्रगतीचा मार्ग ठरेल. तेव्हा चिंता करण्याचं सोडून चिंतनशील व्हा. प्रयत्नशील व्हा. प्रयत्नांती प्रत्यक्ष परमेश्वरच तुम्हाला मिळेल यावर विश्वास ठेवा. 'चिंता, क्लेश, दारिद्र्य, दुःख या अवघ्या-शत्रूंना आपल्या जीवनातून सीमापार करा-देशांतरा पाठवा' ही आपल्या मनीची प्रार्थना विघ्नहर्ता हेरंब, गणनायक, श्रीगजानन नक्कीच ऐकेल आणि आपल्या जीवनात आनंद-संतोष घेऊन येईल.

क्रांतिसेन रामचंद्र आठवले (०९८६९९४९६९९)

Visit us at : www.sbpensionerspune.org

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S.B.I. Pensioners' Association (Mumbai Circle), Pune
Amravati Zonal Sub-Centre
2nd Annual General Meeting & Pensioners' Meet 2014-15

NOTICE

The Managing Committee of Amravati Zonal Sub-Centre has decided to hold the Second Annual General Meeting of **our Associations' Amravati Zonal Sub-Centre** on Friday, the 17th April 2015 at 10.15 a.m. at Dr. Joshi Hall, Jog Chowk, (Opp. SBI, Amravati Br.), Amravati – 444601 to transact the following business. Hon'ble Shri. Parthasarathi Patra, Dy. General Manager (Business & Operations) State Bank India, Zone II, Zonal Office, Nagpur will be the Chief Guest. Bank's Pensioners' Meet will also be held at the same venue.

AGENDA

1. To condole the death of our Pensioner members/Associate Members/Family Pensioner members whose names will be read out at the time of AGM.
2. To read, discuss and confirm the minutes of the 1st AGM held on the 14th March 2014.
3. To honour the Senior members who have completed / will complete 75 years of age between the period from 15-03-2014 to 17-04-2015. The separate letters are being sent to the individual members who will be felicitated in this AGM.
4. Managing Committee's Report for the year 2014 to be read, discussed and adopted.
5. Speech of the Chief Guest.
6. Speech of the President.
7. Any other business with the permission of the Chair.
8. Vote of Thanks & thereafter Lunch.

D.B. Khobragade
Zonal Secretary

Note :

1. If there is no quorum then the meeting will be adjourned for half an hour and the adjourned meeting will be held on the same day & at the same venue and the business on the Agenda of the meeting will be transacted for which no quorum is necessary.
2. Please inform other members, known to you, about this meeting.
3. The Meeting of the Bank's Pensioners arranged by the Bank on the 17th April 2015 will be conducted at the same venue.
4. Members, Family Pensioners & Associate members from Amravati, Akola, Buldana, Washim & Yavatmal districts are part of Amravati Zonal Sub-Centre. They are requested to participate in the meeting.
5. Snacks & Tea will be served at the venue from 9.15 a.m.

– **Secretary.**

Structured Meeting with Corporate Centre officials held on 22nd January 2015

The Structured Meeting was held on 22nd January 2015 at SBI Staff College, Hyderabad with our Federation office-bearers and the representatives of all the Circle Pensioners' Associations & the officials of Corporate Centre. After introductory speeches of Shri.Ashwini Mehra, Dy.Managing Director & CDO, Corporate Centre, Shri.Shailesh Verma, CGM (HR), C.O. and the Federation President Shri.B.K.Ghose and General Secretary Shri.PPS Murthy the meeting started as per agenda of the meeting. The deliberations were held on various issues regarding pension issues, REMB issues etc. which are given as under.

1) Ceiling on pension at 50% of Pay without any fixed monetary ceilings :

Our Suggestion - Our Pension issues need to be resolved as per our appeal made in our letter of 4-12-2014 to the Chairman, DMD and CDO and Secretary, Financial Services with only one ceiling at 50% of the average of last 12 months'pay drawn with priority for immediate revision of our pension on seventh Bipartite pay scales.

Bank's Response - This issue has been placed before the GOI on several occasions, highlighting the points and the need for alignment of pension as per corresponding Bipartite settlements. The DMD & CDO and DGM (PM) have met the officials of the Finance Ministry on 20-01-2015 and discussed with them for removing some of the anomalies in respect of pension on 5th to 8th Bipartite Wage Scales. Based on the discussions, proposals are being submitted to the Government. Pension at 50% of last drawn salary with one ceiling is sub-judice.

2) Minimum Pension :

Our Suggestion - The minimum pension as stipulated in our pension fund rules is Rs.300/- only. Action has not been taken by our Bank as per our request made in the last structured meeting held on 28-01-2014. The revision of minimum pension as recommended by our Bank in para 4 of its proposal of CDO/PM/16/SPL/29 dated 19-04-2006 sent to the Spl. Secretary, Government of India, Ministry of Finance and also as provided in the Ninth Bipartite wage and pension settlement should be made. Minimum Pension needs to be revised as applicable to the respective pay scales in force and our Pension Fund Regulations need to be amended accordingly.

Bank's Response - The pensioners are not affected by this stipulation, as the pension paid on their last drawn salary is well above Rs.300/-.

3) 100% Neutralization of D.R to pre 1-11-2002 pensioners :

Our Suggestion - Our Bank needs to take up with the Government for providing 100% D.R. neutralization to pre 1-11-2002 pensioners without awaiting the decision by IBA, as the IBA settlement on pension is not applicable to our Scheme. In case if our Bank is required to follow the provisions of the IBA Bipartite Settlements on pension, our Bank should have arranged for the revision of pension on Seventh Bipartite Pay Scales as per the relative provisions of the Eighth and Ninth Bipartite Settlements.

Bank's Response - This issue is examined by the Government of India. Certain details called for by the Government have been furnished by the Bank. This matter being pursued by our Bank is independent of the proposal under consideration by I.B.A.

4) Improvement in family pension :

(a) Our Suggestion - Our family pension needs to be paid at 30% of pay uniformly to all on the same basis as paid by RBI. Our pension scheme being independent of the pension schemes

Rs.5,930/- stipulated on family pension on ninth bipartite pay scales reduces this pension to 7.9% of the maximum pay of Rs.75,000/- paid by our Bank. This needs to be revised suitably on the basis of at least the ceiling stipulated on the family pension by RBI.

Bank's Response - Family Pension is being paid by our Bank on the same basis applicable to Nationalized Banks, as approved by its Central Board at its meeting held on 29-12-2007. The Government has approved the payment of family pension only on this basis. This pension structure cannot be changed without the prior approval of the Government.

(As the maximum pay paid by our Bank is Rs.75,000/- as against Rs.58,000/- by the Nationalized Banks, a request was made by us for the revision of the ceiling of Rs.5,930/- to Rs.24,495/-, the ceiling stipulated by RBI)

- (b) Our Suggestion - Children with handicap occurred after retirement need to be made eligible for family pension, as in the case of children with handicap before retirement.

Bank's Response - Our Pension Scheme does not provide for family pension to children, if the handicap occurs after retirement.

- (c) Our Suggestion - Our family pension scheme is presently provided under administrative instructions of our Bank and is not covered by our Pension Fund Rules. But for any amendments made in our family pension scheme, our Bank continues to seek the sanction of the Government, as required for making any amendments to our Pension Fund Rules under Section 50 (2) (o) of SBI Act 1955. The question of bringing our family pension scheme under our Pension Fund Regulations with statutory protection may be examined by our Bank.

Bank's Response - Section 23(7) of SBI Pension Fund Regulations 2014 covers our Family Pension Scheme.

5) Updation of pension and improvement in pension of pensioners aged 80 and above :

- (a) Our Suggestion - The updation of our pension revised on the basis of salary in force to the past pensioners is absolutely essential for meeting the increasing needs of the aged pensioners, as pension is only a deferred wage for the past services rendered by them during their working and youthful age. A suitable and sustainable scheme of updation is therefore required to be worked out by our Bank without delay.

Bank's Response - Our Pension Fund Regulations 2014 do not provide for this facility. The extant pension structure cannot be changed without the prior approval of the Government.

- (b) Our Suggestion - The plight of pensioners / family pensioners aged 80 and above, retired drawing very low Salary scales and meagre retirement benefits is pathetic. They deserve to be shown sympathetic consideration. They deserve to be paid at least on humanitarian grounds some relief in the form of monthly ex-gratia payment pending consideration of updation of our pension. A favourable decision may be taken by our Bank.

Bank's Response - Taking into consideration, the pathetic plight of pensioners aged 80 years and above, our request for providing some relief to them as a standalone facility, without linking to the updation of pension, will be examined by our Bank.

6) Commutation of pension :

- (a) Our Suggestion - Recovery of the commuted amount is made by CSPPC from the date of sanction and from the pension paid for the same month of commutation, instead of from the next month's pension. There are instances, when recoveries have been made even before the receipt of the commuted amount. The software being used by CSPPC may suitably be modified.

Bank's Response - The CSPPC Software provides for the payment of commuted value on the date of payment of monthly pension and for the recovery of the first installment from the pension for the same month proportionately.

(A request was made by us at this meeting for making recovery towards commuted amount of pension not in the same month of commutation but only from the next month, as was done before above software was used. This request will be examined by our Bank)

- (b) Our Suggestion - In the case of a death of a pensioner within five years from the date of his retirement, full pension is required to be paid as family pension. At present the commuted amount of pension is being deducted from such pension paid to family pensioner. After the death of a pensioner, the recovery of the commuted value should not be made, even if full pension is paid as family pension for the first five years from the date of retirement of a pensioner.

Bank's Response - If the death of a pensioner occurs within five years from the date of retirement, pension is payable to the family pensioner with the same amount of pension paid to the pensioner before his death.

(Our suggestion is that the liability towards the commuted amount should get extinguished on the death of a pensioner has not been accepted, if the same pension received by the deceased pensioner is paid to his spouse)

- (c) Our Suggestion - The inferior commutation factor stipulated in our pension scheme needs to be revised to the same factor provided by other member Banks of IBA, as the same actuarial basis will also apply to the commutation facility of our pension scheme. The deprivation caused to the pensioners of our Bank commuting their pension needs to be removed.

Bank's Response - In view of the three retiral benefits provided to us, as against two retiral benefits in the Nationalized Banks, the revision of the commutation factor was not considered favourably by the Government.

(A request was made by us to our Bank for taking up this matter again with the Government, as the availability of three retiral benefits should not be the reason for depriving only the pensioners commuting their pension. Further, the commutation factor has to be arrived at on the same basis for our Pension Scheme and the Pension Schemes of Nationalized Banks)

(7) Pension Regulations of the Industry in respect of e-SBS and e-S.B.Indore :

Our Suggestion - Pension to the above pensioners is being paid from the S.B.I Pension Fund maintained for our Pension Scheme. Bank may examine whether it is in order to use this pension fund to pay pension under a different pension scheme with different rules for the computation of pension . We presume that the necessary sanction from the Central Board of our Bank has been obtained for implementing the Industry Level Pension Regulations to the pensioners retired before the merger of the above Associate Banks and for the payment of such pension from our Pension Fund. Copies of the Pension Regulations passed by the Central Board of our Bank for this purpose may be provided to us.

Bank's Response - Consequent upon merger of these Associate Banks, e-SBS and e-SBIN Employees' Pension Funds have been merged with our Pension Fund in terms of the provisions of the merger with due approval of the Central Board of our Bank and all employees in service

employees of these Banks will get their pension as per their entitlement before merger.

(The retired employees before merger are covered by the Industry Level Pension Regulations, which have different formula of computation of pension and different pension fund rules. A suggestion was therefore made to provide their pension by maintaining different pension fund.

This matter will be examined by our Bank for subsequent mergers, as the merger of the pension funds maintained in respect of such pensioners with our Pension Fund has already taken place)

(8) Issue of Pension Payment Orders on Sixth and Seventh Bipartite Pay scales :

Our Suggestion - The Circles are yet to issue Pension Payment Orders with details of computation of pension on Sixth and Seventh Bipartite Pay scales as agreed at the Structured Meeting held on 28-01-2014. With the staff available at PPFG Departments at LHOs, this work is not being taken up. We request for suitable action in this regard by the Bank.

Bank's Response - There is a provision for generating the required advices in RBPAS/CSPPC software and copies are sent to pensioners through the pension paying branches. Circles have been advised to issue the advices for the pension of sixth and seventh bipartite pay scales.

(9) Delays in payment of family pension :

Our Suggestion - Considerable delays are experienced in the payment of sanctioned family pension to the spouse, after the death of a pensioner and the submission of the death certificate. A window may also be opened for uploading the death certificates by C.M (HR) at Zonal Offices and AGM (PPFG) at LHOs. The proposed changes in the software facilitating payment of family pension on lodgement of the death certificate are yet to be made.

Bank's Response - The software has been modified to record the date of death. The cases of delayed payment of family pension have been minimized.

(Despite the modification of the software, family pension is delayed in a large number of cases requiring our intervention.CGM promised to look into this issue)

(10) Uploading of the Life Certificates :

(a) Our Suggestion - For uploading the life certificates, C.M(HR) at Zonal offices and AGM (PPFG) at LHOs may also be authorized in addition to the Branch officials. Digital Life Certificate linking to the Aadhar Card or biometric signature can be introduced, as the present system involves manual intervention at two levels at Branches.

Bank's Response - There has been substantial improvement this year in uploading and authentication of the life certificates. Biometric submission is being implemented for Government pensioners. This system will also be adopted for the pensioners of our Bank. By next year, this would get stabilized.

(b) Our Suggestion - Pensioners may be advised by SMS/e-mail confirming that their life certificates have been uploaded as also on non-submission of their life certificates to their registered mobile numbers.

Bank's Response - This matter will be examined. This would succeed if all the pensioners record their mobile number and e-mail I.Ds in the SBI Pensioners' Portal.

(11) Forms 16 / 16A and Reconciliation of TDS with NSDL site :

Our Suggestion - Forms 16 / 16A may also be sent by e-mail address recorded by the pensioners. Difficulties in reconciliation with the NSDL site of TDS credited by the Branches to the I.T. Department continue to occur. Branches may be instructed again on the correct and prompt submission of the particulars of TDS remitted by them to I.T. department in their returns on Form 26(AS).

Bank's Response - As Form 16 / 16A requires the signature of the issuing authority, it cannot be sent by e-mail. The pension paying branches have been advised to ensure correctness and prompt submission of particulars.

(12) Reckoning of FPP and PQP for the computation of pension of those retired drawing 8th Bipartite pay scales retired before November 2004 and on 9th Bipartite Pay scales :

Our Suggestion - The above issue has been represented to the Corporate Centre vide our letter of 3-06-2014. The above two allowances need to be computed as given in the examples worked out in your Circular Letter CDO/PM/16/SPL /723 dated 08.09.2006.

(e-Circular No.CDO/P&HRD/PM/31/2006-07 dated 08.09.2006 and CDO/P&HRD/PM/31/2006-07 dated 09.11.2006). This issue may soon be resolved.

Bank's Response - The computation of pension by reckoning FPP was made from the effective date of 1-11-2004 as per the respective provisions of the Eight Bipartite Settlement. However, considering certain specific cases referred to Corporate Centre, this matter will be examined after obtaining the details of such cases from all Circles.

(13) Enhanced gratuity up to Rs.10 lacs to pensioners retired after 1-1-2006 but before the 23-05-2010 :

Our Suggestion - We request our Bank, in the light of the recent judgement of the Kerala High Court, to arrange for the payment of enhanced gratuity up to Rs.10 lacs to all the pensioners retired on or after 1-01-2006, taking in to consideration of its earlier proposal submitted to the Government for the payment of enhanced gratuity with effect from 1-01-2006 and the provisions made for this purpose during the year 2009 and written back in 2010.

Bank's Response - Bank pays gratuity under the Payment of Gratuity Act 1972. The Government of India has approved enhancement of gratuity ceiling from Rs.3.5 lacs to Rs.10 lacs with effect from 24-05-2010 vide Ministry of Labour and Employment Gazette Notification dated 24-05-2010(S.O.1217 (E)). Accordingly, payment of enhanced gratuity is being made with effect from 24-05-2010. Bank has made provisions based on expectation of its proposal for the payment of enhanced gratuity up to Rs.9 lacs. As approval of its proposal has not been accorded by the Government, Bank is not in a position to pay enhanced gratuity with effect from 1-01-2006.

(14) MEDICAL FACILITIES :

(i) Retired Employees Medical Benefit Scheme -

(a) Our Suggestion - The long overdue review of the above scheme has been kept pending receipt of the actuarial report. We submit that the above scheme, being a welfare one, the aged pensioners of our Bank are in need of our Bank's support to take care of the ever increasing cost of treatment and medicines and a humanitarian approach is necessary. We request our Bank to consider making at least the following minimum improvements necessary for the treatment of ailments afflicting most of us and extend the necessary support in this regard.

Bank's Response - The Actuary Report has projected much higher obligations than the present size of the corpus. This requirement for building up REMBT Corpus stands in the way of further modification in the Scheme.

Request was made by us to consider making the much needed modifications required as per details furnished herein, treating this facility as a welfare measure. Most of our health problems being faced after retirement are due to occupational hazards. Our Bank is therefore obliged to take care of the medical needs of its employees after their retirement. Improvements in the past has been made by our Bank taking these factors into consideration. An appeal was made by us requesting our Bank to extend its support for sustaining this Scheme with its periodical contributions and making the improvements as requested herein.

- (b) Our Suggestion - Most of the surviving members of Scheme-1 introduced in 1997 are now very old and may be admitted to the improved REMBS-II.

Bank's Response - As in (a) above.

- (c) Our Suggestion - The above scheme needs to include all Gynecologic Diseases, asthma and bronchial disorders, neurological disorders, ENT diseases and removal of kidney stones. The specified diseases under Income Tax Rule No. 11DD for the purpose of deduction under Section 80 DDB of Income Tax Act not included in the approved 20 diseases may also be included as eligible diseases.

Bank's Response - As in (a) above.

- (d) Our Suggestion - The scheme may provide for domiciliary / hospitalization treatment under alternative system of medicines like Ayurvedha, Siddha, Homoeopathy, Acupuncture, Acupressure and Unani. The treatment under the above alternate systems of medicine is being provided by government hospitals and by doctors qualified from government recognized colleges. For chronic ailments of the aged for which allopathic system does not offer cure, the above systems do provide cure/relief. Our bank may review its decision taken in this regard.

Bank's Response - As in (a) above.

The Alternate System of medicines do provide relief for the treatment of chronic diseases for which the allopathic system also does not offer adequate treatment. The serving employees are eligible for the medical facility under these systems. A request was made for permitting reimbursement of medical expenses under the Alternate System of medicines as permitted to the serving employees.

- (e) Our Suggestion - This facility needs to be provided to those appointed to serve only up to 58 years of age and also all those retired before 60 years taking in to consideration of their service rendered to the Bank. This facility should not be deprived of on cost consideration. A review of the decision of our Bank in this regard deserves to be made.

Bank's Response - Any improvement in this Scheme would require increase in the Corpus. Bank will have a relook into the Scheme, keeping in view all aspects.

- (f) Our Suggestion - This scheme should provide for the admission of the spouses of the employees who die in harness, while in service and die immediately after retirement but before the expiry of three months after the payment of first pension. The extant provisions do not provide for the submission of application for admission by the spouse of such diseased employees.

Bank's Response - Bank will have a relook into the Scheme, keeping in view all aspects as

any improvement would require increase in the Corpus.

- (g) Our Suggestion - The Circle Authorities may be vested with powers to admit the members under this scheme.

Bank's Response - As per REMBT Rules, membership to the scheme is ratified by the Trustees at the Corporate Centre on the recommendation of the Circle Authorities.

- (h) Our Suggestion - Advices of payment of bills under the above scheme with details of the amounts not allowed and the balance available are not being provided. The proposed automation and online payment is still pending.

Bank's Response - The first phase of REMBS automation of 'Online Registration' of new members has been rolled out w.e.f.-01-01-2015. The second phase of 'Online Payment of Bills' is scheduled to be rolled out w.e.f. 01-04-2015.

(ii) Dispensaries :

- (a) Our Suggestion - The norms for establishing new dispensaries need to be revised, in view of the considerable reduction of the staff even at large branches. New dispensaries to cater to the needs of the ever increasing number of pensioners settling in the district head quarters are required. The number of pensioners living in a centre should therefore be one of the criteria.

Bank's Response - The present norm of 100 employees for setting up a dispensary is reasonable and sufficient to take care of the need of our serving and retired employees at the centre.

An appeal was made by us for relaxing the norms fixed before the automation of the branches. The staff strength at Branches has considerably been reduced. The staff strength of all the nearby branches and the strength of the pensioners may be taken for establishing new dispensaries.

- (b) Our Suggestion - The appointments of permanent part time doctors are yet to be made with most of dispensaries running with doctors temporarily appointed on contract basis. In the absence of permanent doctors, delay occurs in the payment of medical bills. Pharmacists are not available in most of the dispensaries.

Bank's Response - Appointment of 46 permanent part time doctors is under process. Advertisements released and selection process has commenced. 30 new pharmacists have been appointed in 2014.

- (c) Our Suggestion - The medicines eligible to be provided are not supplied due to the directions of some of the controlling functionaries. 29 diagnostic tests are not being provided due to the reluctance on meeting the relative expenses. The cost control measures being taken by our Bank should not result in curtailing the supply of the eligible medicines to the pensioners and in providing the approved medical facilities.

Bank's Response - No such instructions have been issued from this office to curtail expenditure on medicines/tests. Specific instance, if any, may be brought to the notice of the Corporate Centre.

(15) (a) Pensioners' Booklet :

Our Suggestion - The staff at the operative level is not aware of instructions on the eligible facilities and concessions to be provided to the pensioners and family pensioners by our Bank.

A book-let incorporating the facilities including loan facilities and concessions provided by our Bank to the pensioners/family pensioners of our Bank for circulation to the staff at the operating levels and pensioners may be brought out by our Bank.

Bank's Response - A comprehensive Pensioners' Booklet namely "KNOW YOUR SUPERANNUATION BENEFITS" has been prepared for circulation and this will be made available in the Portal for Retired SBI Employees, which can be viewed without any login credential.

(Corporate Centre invites suggestions from pensioners for making improvements in the information provided in this portal)

(b) (i) 0.25% Extra Interest for Senior Citizens :

Our Suggestion - The facilities sought in our previous meeting held on 28-01-2014 on additional interest of 0.50% instead of 0.25% on deposits of senior citizens.

Bank's Response - The verticals concerned (ALM/PBBU Departments) have expressed their inability to consider this request.

(ii) Rate of Interest on loan against T.D.R :

Our Suggestion - Rate of interest at the same TDR interest rate on overdrafts of Rs.3 lacs and above on TDRs to pensioners are yet to be decided in consultation with the verticals concerned. A decision in this regard may soon be taken.

Bank's Response - The vertical concerned (PBBU) has expressed inability to consider this request.

(c) SECOND INNINGS :

Our Suggestion : The Second Innings magazine may also be sent to the e-mail address of pensioners registered with CSPPC.

Bank's Response - Soft copies of the magazine are regularly sent through e-mail to 22,000 pensioners registered with CSPPC.

Shri P.P.S.Murthy, General Secretary, Federation of SBI Pensioners' Associations conveyed his thanks to the DMD and CDO, C.G.M (HR) and other officials of the HR Department of Corporate Centre for responding to our suggestions made at this meeting. He appealed to them to arrange for resolving our pension issues, in particular on the 'revision on seventh bipartite pay scales', as there is no justification to continue the payment of pension on pre-revised pay scales. He also made an appeal for making improvements in the much needed medical facilities, despite the constraints and challenges before our Bank.

Shri Shailesh Verma CGM (HR) requested us to offer our suggestions for providing more information through the SBI Pensioners' Portal and avail of the REMBS automation facility by submitting the medical bills duly scanned. Regarding REMBS, although there are concerns on its sustainability, this facility will continue to be made available. He also agreed for the participation of two representatives from each of our Affiliates at the Structured Meetings to be held in future.

Shri Jonna Raghava, DGM (IR) thanked the participants for their interaction and promised to do whatever is possible, keeping in view the suggestions made at this meeting.

| (Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/81/2014-15 Dated 14-02-2015) | |
|--|--|
| RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS | |
| Annexure - I | |
| WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1993 | |
| Sr. No. Basic Pension + F.D.R. (as applicable) | Dearness Relief for the months from February 2015 to July 2015 (Average Index - 5774) (Slabs -1293) |
| i) Upto Rs.1,250=00 | 866.31 % of aggregate of Basic Pension & F.D.R. |
| ii) Rs.1,251=00 to Rs.2,000=00 | Rs.10,828=87 + 711.15 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00 |
| iii) Rs.2001=00 to Rs.2,130=00 | Rs.16,162=49 + 426.69% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00 |
| iv) Above Rs.2,130=00 | Rs.16,717=18 +219.81% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00 |
| DEARNESS RELIEF PAYABLE TO PENSIONERS | |
| WHO HAVE RETIRED ON OR AFTER 1-11-1993 UPTO 31-10-2002 | |
| Sr. No. Basic Pension | Dearness Relief for the months from February 2015 to July 2015 (Average Index - 5774) (Slabs - 1156) |
| i) Upto Rs.2,400=00 | 404.60 % of Basic Pension |
| ii) Rs.2,401=00 to Rs.3,850=00 | Rs.9,710=40 + 335.24 % of Basic Pension in excess of Rs.2,400=00 |
| iii) Rs.3,851=00 to Rs.4,100=00 | Rs.14,571=38 + 196.52 % of Basic Pension in excess of Rs.3,850=00 |
| iv) Above Rs.4,100=00 | Rs15,062=68 + 104.04 % of Basic Pension in excess of Rs.4,100=00 |
| Dearness Relief payable to Pensioners who have retired on or after 1-11-2002 To 31-10-2007 | |
| for the months from February 2015 to July 2015 | |
| (Average Index - CPI - for quarter ended December 2014 :- 5774 ; and No.of Slabs - 871) | |
| Rate of Dearness Relief on Pension :- 156.78 % of Basic pension | |
| (Ignore decimals from 3rd place onwards) | |
| Dearness Relief to Pensioners who Retired on or after 1-11-2007 | |
| for the months from February 2015 to July 2015 | |
| (Average Index - CPI - for quarter ended December 2014 :- 5774 ; and No.of Slabs - 734) | |
| Rate of Dearness Relief on Pension :- 110.10 % of Basic pension | |
| Ignore decimals from 3rd place onwards) | |
| Dearness Relief Payable on e-SBS & e-SBIN Pension for Feb.'15 to July '15 is as per Annex-III | |
| Dearness Relief payable to Family Pensioners | |
| Annexure - III | |
| (i) Dearness Relief for Family Pensioners in respect of pensioners who died or retired (a) before 1-11-1993 (b) on or after 1-11-1993 but before 1-4-1998 and (c) on or after 1-11-2002 will be paid as per the tables given for the pensioners in Annexure-I (given above) | |
| (ii) The Dearness Relief of Family Pensioners in respect of pensioners who died or retired on or after 1-4-1998 but before 1-11-2002 will be as per the following Table :- | |
| Sr.No. Basic Family Pension | Dearness Relief for the months from February 2015 to July 2015 (Average Index - 5774) (Slabs - 1022) |
| i) Upto Rs.3,550=00 | 245=28 % |
| ii) Rs. 3,551=00 to Rs. 5,650=00 | Rs. 8,707=44 + 204.40 % of Basic Family Pension in excess of Rs. 3,550=00 |
| iii) Rs.5,651.00 to Rs.6,010.00 | Rs. 12,999=84 + 122.64 % of Basic Family Pension in excess of Rs.5,650.00 |
| iv) Above Rs.6,010.00 | Rs.13,441=34 + 61.32 % of Basic Family Pension in excess of Rs.6,010.00 |

List of Donors who have given Donations during the period
from 1st July 2014 to 31st January 2015
(Please refer earlier List published in Samvad for the month of August 2014)

| NAME | AMOUNT | | |
|------------------------------|----------|-----------------------------|---------|
| A WELLWISHER | 11000.00 | A WELLWISHER | 1000.00 |
| SMT.MANASI M.KOTWAL | 10000.00 | A WELLWISHER | 1000.00 |
| MR.MADHAV K.BAPAT | 7501.00 | A WELLWISHER | 1000.00 |
| MRS.LATA L.AGRAWAL | 6000.00 | MRS.SUREKHA V.ABHYANKAR | 1000.00 |
| SMT.PUSHPA NAYAK | 5001.00 | MRS.PRATIBHA P.AGNIHOTRI | 1000.00 |
| MR.ANIRUDDHA OKE | 5001.00 | MR.GUNDU V.BADACHI | 1000.00 |
| MR.SHRIKRISHNA V.VARTAK | 5001.00 | MRS.AKSHAYA J.BAGWE | 1000.00 |
| MR.SUDARSHAN R.CHECKER | 5000.00 | MR.RAVINDRAV.BAPAT | 1000.00 |
| SMT.PADMA Y.NAGARKAR | 5000.00 | MR.S.N.BARPANDE | 1000.00 |
| MR.VINAYAK PENDSE | 5000.00 | MR.J.H.BARTAKKE | 1000.00 |
| MR.N.VISHWANATHAN | 5000.00 | MR.V.R.BAVISKAR | 1000.00 |
| MR.SHARAD GADKARI | 4000.00 | MR.D.R.BAVISKAR | 1000.00 |
| MR.GOVARDHAN KUMBHARE | 3000.00 | MR.B.L.BAXI | 1000.00 |
| MR.K.S.PUROHIT | 3000.00 | MR.S.M.BELE | 1000.00 |
| MR.HANUMANT VIDWANS | 3000.00 | MR.P.R.BHANDARI | 1000.00 |
| SBI PEN DAHISAR WELFARE ORG. | 2501.00 | MR.SHRIRAM BOKARE | 1000.00 |
| SMT.DINAA.COLAM | 2500.00 | SMT.MEENA CHAPHALKAR | 1000.00 |
| MR.SHRIDHAR C.LELE | 2500.00 | MR.RAMESH CHAPHEKAR | 1000.00 |
| MR.ARUN TULJAPURKAR | 2111.00 | MR.G.K.CHAVAN | 1000.00 |
| MR.VILAS SHRIKHANDKAR | 2010.00 | MR.B.S.DANGE | 1000.00 |
| SMT.ANAGHA VIDWANS | 2001.00 | MR.B.C.DAS | 1000.00 |
| MRS.SHWETA D.CHUDNAIK | 2000.00 | MR.A.V.DESHMUKH | 1000.00 |
| SMT.PARVATHI GANESHAN | 2000.00 | MR.KIRAN D.DESHPANDE | 1000.00 |
| SMT.PARVATIBAI S.JOSHI | 2000.00 | MRS.SHUBHANGI S.DESHPANDE | 1000.00 |
| SMT.RENUKA C.PATIL | 2000.00 | SMT.SEEMA S.DEVAL | 1000.00 |
| MRS.KARMELINA A.PEGADO | 2000.00 | MR.M.R.DHODAPKAR | 1000.00 |
| MR.ASHOK SHAHAPURKAR | 1501.00 | MR.SATISH L.DHOK | 1000.00 |
| SMT.NANDINI N.DEO | 1500.00 | SMT.SUMITRA D.DHOMSE | 1000.00 |
| MR.S.B.GOKHALE | 1250.00 | MR.TUSHAR S.DHUME | 1000.00 |
| MR.MOHAN JADHAV | 1200.00 | MR.S.E.DIVEKAR | 1000.00 |
| MR.DILIP BRAHMAKSHATRIYA | 1111.00 | MR.SATISH DIVEKAR | 1000.00 |
| MR.VIJAY NEGE | 1111.00 | SMT.APARNA A.DIWADKAR | 1000.00 |
| MR.SHRINIWAS PADALIKAR | 1111.00 | MR.SANJAY G.DIXIT | 1000.00 |
| MR.ATMARAM D.VASANE | 1101.00 | MR.P.V.GADE | 1000.00 |
| MR.MANO HAR JAMDAR | 1100.00 | MR.RAJARAM D.GADHARI | 1000.00 |
| MR.V.L.CHAUDHARI | 1010.00 | SMT.MEENAKSHI J.GANATRA | 1000.00 |
| SMT.MADHAVI P.MAHAJAN | 1010.00 | MR.CHANDRASHEKHAR GAUSHAL | 1000.00 |
| SMT.MADHURI S.MORE | 1010.00 | MR.M.M.GHULE | 1000.00 |
| MR.V.B.NIKALJE | 1010.00 | MR.H.M.GODBOLE | 1000.00 |
| SMT.NALINI S.PHADKE | 1010.00 | MR.G.D.GOTAD | 1000.00 |
| SMT.SMITA D.RANE | 1010.00 | MR.ASHOK A.GUJAR | 1000.00 |
| MRS.PRACHI M.SOMAN | 1010.00 | MR.N.L.GULHANE | 1000.00 |
| SMT.VISHAKHA V.DANDEKAR | 1001.00 | MR.P.R.GUPCHUP | 1000.00 |
| MR.S.V.DHARANKAR | 1001.00 | MR.RAMAKANT P.JADHAV | 1000.00 |
| MR.GANESHAN PATTAMADI | 1001.00 | SMT.JAYALAKSHMI JAGANNATHAN | 1000.00 |
| MR.SUBRAMANIAN R.IYER | 1001.00 | MR.P.G.JAIN | 1000.00 |
| MR.A.M.JOSHI | 1001.00 | MR.SHANKAR JAURKAR | 1000.00 |
| MR.P.Y.NAIK | 1001.00 | MR.P.D.JAWALE | 1000.00 |
| SMT.MADHAVI PALSHIKAR | 1001.00 | MR.PRADEEP S.JOSHI | 1000.00 |
| | | MR.GHANSHAMJOSHI | 1000.00 |

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|-------------------------|---------|-------------------------|---------|
| MR.A.B.JOSHI | 1000.00 | MR.BABULAL PARAKHIA | 1000.00 |
| MR.E.G.JOSHI | 1000.00 | MR.M.B.PARKALE | 1000.00 |
| MR.S.B.JOSHI | 1000.00 | MR.ARUN PATANKAR | 1000.00 |
| MR.A.K.JOSHI | 1000.00 | MR.ASHOK K.PATIL | 1000.00 |
| MR.R.R.JOSHI | 1000.00 | MR.ARVIND PATIL | 1000.00 |
| SMT.SUNITA A.JOSHI | 1000.00 | MR.S.M.PATIL | 1000.00 |
| MR.BHARAT KADAM | 1000.00 | MR.ASHOK M.PATIL | 1000.00 |
| SMT.NEELIMA B.KADAM | 1000.00 | MR.VINAYAK P.PATIL | 1000.00 |
| SMT.SUREKHA P.KANADE | 1000.00 | MR.INDRASING D.PATIL | 1000.00 |
| MR.VILAS KARMARKAR | 1000.00 | SMT.SANDHYA R.PATIL | 1000.00 |
| MR.SHASHIKANT KARMASE | 1000.00 | MR.SHASHIKANT B.PATIL | 1000.00 |
| MR.PRAMOD B.KARNIK | 1000.00 | MR.M.V.PESHAVE | 1000.00 |
| MR.GIRISH G.KATHE | 1000.00 | MR.V.M.PRABHUDESAI | 1000.00 |
| MR.VASUDEO P.KELKAR | 1000.00 | MR.NITIN N.PRADHAN | 1000.00 |
| MR.ANIL KHADILKAR | 1000.00 | MR.R.R.RAJHANS | 1000.00 |
| MR.ANANT V.KHADKE | 1000.00 | SMT.KALA RAMCHANDRAN | 1000.00 |
| SMT.NISHA S.KHADPEKAR | 1000.00 | MRS.NIRMALA M.RAMDEV | 1000.00 |
| MR.P.M.KHAMBAYAT | 1000.00 | MR.R.B.RANE | 1000.00 |
| MR.VISHWAS B.KHARDE | 1000.00 | MR.DILIP REDKAR | 1000.00 |
| MR.B.P.KHARE | 1000.00 | MR.V.M.RUPNAR | 1000.00 |
| MR.SAMPAT J.KOCHALE | 1000.00 | MR.VILAS SABNIS | 1000.00 |
| SMT.NEELIMA S.KOTHARE | 1000.00 | SMT.SUREKHA D.SABNIS | 1000.00 |
| MR.AVINASH KOTHURWAR | 1000.00 | MR.SANJAY SADAVARTE | 1000.00 |
| MR.SHEKHAR KULKARNI | 1000.00 | MR.S.G.SAHASRABUDHE | 1000.00 |
| MR.NANDKUMAR KULKARNI | 1000.00 | MR.M.S.SAKHALKAR | 1000.00 |
| MR.DATTATRAY V.KULKARNI | 1000.00 | MR.PRABHAKAR SALGAONKAR | 1000.00 |
| MR.VASANT N.KULKARNI | 1000.00 | MR.M.B.SALPEKAR | 1000.00 |
| MR.P.B.KULKARNI | 1000.00 | SMT.RAJASHRI R.SALVI | 1000.00 |
| MR.P.R.KULKARNI | 1000.00 | MR.E.D.SAPKALE | 1000.00 |
| MR.A.T.KULKARNI | 1000.00 | MR.S.R.SARASWAT | 1000.00 |
| MR.S.V.KULKARNI | 1000.00 | SMT.PRAVINA A.SAWANT | 1000.00 |
| MR.ANIL D.KULKARNI | 1000.00 | MRS.POONAM P.SHET | 1000.00 |
| MR.DEEPAK R.KULKARNI | 1000.00 | MR.A.M.SHINDE | 1000.00 |
| MR.NANDKUMAR V.KULKARNI | 1000.00 | SMT.SHALINI A.SHINDE | 1000.00 |
| SMT.JAYAA.KULKARNI | 1000.00 | SMT.SONALI A.SHINDE | 1000.00 |
| MR.S.A.LAKHKAR | 1000.00 | MR.PATTIAM K.SURESH | 1000.00 |
| MR.G.L.LALWANI | 1000.00 | MR.H.T.SURVE | 1000.00 |
| SMT.FATIMA A.LOBO | 1000.00 | MR.GURUSIDAYYA SWAMI | 1000.00 |
| MR.M.M.MAHADIK | 1000.00 | MR.V.S.TALREJA | 1000.00 |
| MR.S.V.MANE | 1000.00 | MR.V.S.TAYADE | 1000.00 |
| MRS.PRACHI S.MANE | 1000.00 | SMT.KANCHAN A.TENDULKAR | 1000.00 |
| MRS.KIRTI S.MANGALVEDHE | 1000.00 | MR.P.B.THAKUR | 1000.00 |
| MR.VILAS MAYEKAR | 1000.00 | MR.V.R.THATTE | 1000.00 |
| MR.S.P.MOHANE | 1000.00 | MR.M.G.THATTE | 1000.00 |
| MR.NARESH T.NOORJANI | 1000.00 | MR.SURESH R.THITE | 1000.00 |
| MR.ARUN R.NAIK | 1000.00 | MR.R.K.TULSHIBAGWALE | 1000.00 |
| MR.MANO HAR NARANG | 1000.00 | SMT.NEELAM R.VAGAL | 1000.00 |
| SMT.NILIMA NERLEKAR | 1000.00 | MR.VINAYAK G.VHATKAR | 1000.00 |
| MR.D.B.OMBHASE | 1000.00 | MR.D.N.VIJAYKAR | 1000.00 |
| MR.S.P.PANDE | 1000.00 | MR.S.VIJAYKUMAR | 1000.00 |
| MR.ASHOK S.PANDIT | 1000.00 | MR.MADHAV VAISHAMPAYAN | 1000.00 |
| MR.M.N.PANDIT | 1000.00 | MR.P.G.VIVALKAR | 1000.00 |
| MR.VILAS S.PANDIT | 1000.00 | SMT.ARUNA S.WADKE | 1000.00 |
| MRS.MALATI PARADKAR | 1000.00 | MR.MALANGPRASAD WAGLE | 1000.00 |

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|---------------------------|---------|------------------------|--------|
| MR.SHANKAR D.WALAWALKAR | 1000.00 | MR.S.V.PAREKAR | 201.00 |
| MR.SUMANGAL WANI | 1000.00 | MR.S.K.BHAGWAT | 200.00 |
| MOHD SHAFIQ ZAMAN | 1000.00 | MR.P.R.DESHPANDE | 200.00 |
| MR.B.D.ZOPE | 1000.00 | MR.J.J.KULKARNI | 200.00 |
| MR.M.M.AMARSHETTAR | 800.00 | MR.BALASAHEB KULKARNI | 200.00 |
| MR.AVINASH DESHPANDE | 800.00 | MR.SHAMSUNDER KULKARNI | 200.00 |
| MR.RAGHUNATH INAMDAR | 511.00 | MR.M.R.LAD | 200.00 |
| MR.S.AGASKAR | 501.00 | MR.BHASKAR S.PETHE | 200.00 |
| MR.S.P.BARVE | 501.00 | MR.M.S.POTDAR | 200.00 |
| MR.D.R.BENDRE | 501.00 | MR.G.Y.SARNAIK | 200.00 |
| MR.GOPAL V.DADDIKAR | 501.00 | MR.D.S.TAMBDE | 200.00 |
| MR.A.D.KAKAIYA | 501.00 | MR.P.M.VELHANKAR | 200.00 |
| MR.S.G.KATNESHWARKAR | 501.00 | MR.R.S.WANI | 200.00 |
| MR.PRAKASH SATHE | 501.00 | MRS.JYOTI BHIDE | 151.00 |
| MR.W.M.TAPRE | 501.00 | MR.R.H.DASTANE | 151.00 |
| MR.S.B.ASAWA | 500.00 | MR.M.B.LIMAYE | 150.00 |
| MR.L.S.BADVE | 500.00 | MR.BHUPENDRA RUPAREL | 121.00 |
| MR.YADAV BHOGAONKAR | 500.00 | MR.JAYANT HATHI | 120.00 |
| MR.S.M.BIRAJDAR | 500.00 | MR.THOMBARE | 120.00 |
| MR.C.P.BIWAL | 500.00 | MR.M.M.TRIPATHI | 120.00 |
| SMT.UJWALA BRAHMANDKAR | 500.00 | MR.L.D.SONAWANE | 110.00 |
| MR.PRAMOD CHATE | 500.00 | MR.V.V.DESHPANDE | 101.00 |
| MR.B.K.CHAVAN | 500.00 | SMT.RANJANA S.KULKARNI | 101.00 |
| MR.DOMNIC D'SA | 500.00 | MR.ASHOK N.NAWALE | 101.00 |
| MR.V.T.DARWHEKAR | 500.00 | MR.PADMAKAR SARAF | 101.00 |
| MR.BALWANT A.DESAI | 500.00 | MR.B.T.SHIMPI | 101.00 |
| MR.R.B.DESHMUKH | 500.00 | MR.R.B.SOHONI | 101.00 |
| MR.D.B.DESHPANDE | 500.00 | MR.R.G.AGHAO | 100.00 |
| SMT.SUNANDA DIGAMBAR | 500.00 | MRS.PRAMILABAI B.AHIRE | 100.00 |
| MR.B.K.GHOSH | 500.00 | MR.P.G.AMBULGEKAR | 100.00 |
| MR.G.H.GURJAR | 500.00 | MR.S.T.BAGUL | 100.00 |
| MR.C.N.JOGLEKAR | 500.00 | MR.B.B.BODHANKAR | 100.00 |
| MR.V.R.JOSHI | 500.00 | MR.S.G.CHANDWANI | 100.00 |
| MR.M.D.KALE | 500.00 | MR.D.R.DACHAWAR | 100.00 |
| MR.RATNAKAR R.KULKARNI | 500.00 | MR.DARBASTWAR | 100.00 |
| MR.NANDKISHOR MAHADESHWAR | 500.00 | MR.M.D.DONGRE | 100.00 |
| MR.ARUN K.MANDPE | 500.00 | MR.PRAKASH DUNAKHE | 100.00 |
| MR.SADANAND MHATRE | 500.00 | MR.L.S.FUKE | 100.00 |
| MR.S.G.PATHADE | 500.00 | MR.B.S.GAIKWAD | 100.00 |
| MR.M.R.PATIL | 500.00 | MR.M.R.GAMLE | 100.00 |
| MR.S.B.SATVE | 500.00 | MR.B.V.GHUGE | 100.00 |
| MRS.MANGALA SATVE | 500.00 | KUWARKERI J.A.HAJI | 100.00 |
| MR.SUBHASH SHINGORNIKAR | 500.00 | MR.K.B.HATTEKAR | 100.00 |
| MR.DILIP THATTE | 500.00 | MR.V.G.JOSHI | 100.00 |
| MR.G.C.THATTE | 500.00 | MR.P.B.JOSHI | 100.00 |
| MR.V.M.PANSARE | 300.00 | MR.RAM KAMALAKAR | 100.00 |
| MR.A.D.JOSHI | 251.00 | MR.Y.G.KARANDIKAR | 100.00 |
| MR.V.V.NIMBALKAR | 251.00 | MR.U.U.KASAREKAR | 100.00 |
| MR.V.G.KOTWAL | 250.00 | MR.S.N.KHINDARE | 100.00 |
| MR.ULHAS S.PATKI | 250.00 | MR.M.S.KRISHNAMURTHY | 100.00 |
| MR.V.N.SHETH | 250.00 | MR.D.D.KULKARNI | 100.00 |
| MR.M.S.BUNDELKHANDI | 201.00 | MR.S.G.KULKARNI | 100.00 |
| MR.R.N.CHAPHEKAR | 201.00 | MR.L.P.KULKARNI | 100.00 |
| MR.S.P.KULKARNI | 201.00 | MR.A.V.KULKARNI | 100.00 |

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|------------------------|--------|
| MR.R.A.LALPOTU | 100.00 |
| MR.MANO HAR | 100.00 |
| MRS.S.A.MUDGALKAR | 100.00 |
| MR.S.A.MULE | 100.00 |
| MR.D.R.NARWADKAR | 100.00 |
| NAZMABEE | 100.00 |
| MR.TRIMBAK NENE | 100.00 |
| MR.T.V.NIKAM | 100.00 |
| MR.SUDHAKAR NIMISHE | 100.00 |
| MR.H.P.PABITWAR | 100.00 |
| MR.V.S.PALVE | 100.00 |
| MR.G.B.PARDESHI | 100.00 |
| MR.A.V.PATHAK | 100.00 |
| SMT.SHAHEEN BEGUM | 100.00 |
| MR.A.L.PATWARDHAN | 100.00 |
| MR.P.P.RAIBAGKAR | 100.00 |
| MR.RAMESH | 100.00 |
| MR.S.P.RANALKAR | 100.00 |
| SMT.SHAMIM BEGUM | 100.00 |
| MR.K.V.SHASTRI | 100.00 |
| MRS.P.P.SHINDE | 100.00 |
| MR.A.R.SOLAPURE | 100.00 |
| MR.SHRIKANT TANAWADE | 100.00 |
| MR.ARVIND WAMAN THAKUR | 100.00 |
| MRS.JAYASHRI P.TIPARE | 100.00 |
| MR.S.V.VAIDYA | 100.00 |
| MR.B.B.WALWEKAR | 100.00 |
| MR.K.D.WANI | 100.00 |
| MR.M.T.WANKHEDE | 100.00 |
| MR.D.P.YAMBAL | 100.00 |
| MR.ARJUN M.DHUMAL | 10.00 |

युनिट वार्ता

पुणे युनिट -

पुणे येथील असोसिएशनच्या ऑफिसमध्ये दि. १० फेब्रुवारी २०१५ रोजी संध्याकाळी ६ वाजता, जेनेरिक औषधांवर 'सक्षम ज्येष्ठत्व' संस्थेतर्फे एक व्याख्यान आयोजित केले होते. डॉ. सुभाष देसाई, श्री. बंडोपंत फडके यांनी वरील विषयावर सविस्तर उद्बोधक माहिती दिली. नेहमी लागणाऱ्या औषधाऐवजी पर्यायी जेनेरिक औषधे खूपच कमी किंमतीत मिळू शकतात बाजारात मिळणाऱ्या औषधामधील सर्व घटक जेनेरिक औषधात असतात. क्रोसीन, अॅनासिन या नेहमी वापरात असलेल्या औषधात मूळ औषध पॅरासिटीमॉल हे आहे.

जेनेरिक औषधे घेतल्यास किंमतीत निम्म्यापेक्षा अधिक फरक पडतो. डॉ. प्रसाद आंबिकर हे संस्थेतर्फे समन्वयक म्हणून काम पाहत आहेत.

वार्षिक वर्गणी रू. १००/- भरून या संस्थेचे सभासद होता येते. आपल्या असोसिएशनचे सभासद श्री. बर्वे हे या संस्थेतर्फे समन्वयक म्हणून काम पाहत आहेत. सभासदत्वाचा फॉर्म, जेनेरिक

औषधे मिळण्यासाठीची संपूर्ण प्रक्रिया यासंबंधी अधिक सविस्तर माहिती साठी श्री. बर्वे यांच्याशी संपर्क साधावा.

नागरिकांना वैचारिक, शारीरिक, मानसिकरित्या सबळ करणे, सार्वजनिक स्वच्छता, वाहतूकव्यवस्था, ज्येष्ठांचा एकटेपणा, सुरक्षा ही या संस्थेची इतर उद्दिष्टे आहेत.

हा कार्यक्रम यशस्वी होण्यासाठी श्री. बर्वे यांनी मौलिक मदत केली. श्री. गंधे यांनी सर्व उपस्थितांचे आभार मानले आणि सभेची सांगता झाली.

संपर्क : श्री. एस्.पी.बर्वे पुणे दूरध्वनी - (०२०) २४३३७२५४
सेक्रेटरी

कोल्हापूर युनिट -

कोल्हापूर युनिटतर्फे १९ जाने. २०१५ रोजी तिळगुळ व हळदी-कुंकू समारंभ साजरा करण्यात आला. समारंभास ६०/६५ सभासद हजर होते. हुतात्मा पार्क मध्ये सायं. ४ ते ६ हा कार्यक्रम झाला. असे कार्यक्रम कोल्हापूर युनिट तर्फे सतत चालू असतात. युनिटच्या सेक्रेटरी श्रीमती बेकीनकर व श्री. आर.आर.कुलकर्णी यांनी यासाठी परिश्रम घेतले.

सेक्रेटरी

अहमदनगर युनिट -

अहमदनगर येथील सभासदांनी पांजरपोळ संस्थेत हुरडा पार्टी अयोजित केली होती. या पार्टीसाठी ४० सभासद जमले होते. शहरसे दूर, मजेमे चूर!

असा एक दिवस आनंदात घालवला.

हा कार्यक्रम यशस्वी करण्यासाठी सर्वस्वी श्री जयंत जोशी, राम घोटाणकर, एम्.एन् कुलकर्णी, जयराम यदाणी व शिवप्रसाद जोशी इ. सभासदांनी परिश्रम घेतले.

सेक्रेटरी



जालीम उपाय



जयेश आपल्या सासुरवाडीला जायला तयार नव्हता. त्यावरून बायकोशी त्याचे वारंवार खटके उडत. एकदा तो मित्राला म्हणाला,

“सुरेश, माझ्या बायकोचे माझ्यावर प्रेमच नाही. ती फक्त तिच्या माहेरच्या माणसांवरच प्रेम करते.”

सुरेश - हे फक्त तुझ्या बायकोच्या बाबतीत नाही, हे एक वैश्विक सत्य आहे. परंतु तिने तुझ्यावरसुद्धा प्रेम करावे असे वाटत असेल तर सासुरवाडीवर प्रथम प्रेम करायला शिक. बायको आपोआप तुझ्यावर प्रेम करू लागेल.

अरुण तुळजापूरकर, (पुणे)

मोबा. : ९८९०२२६१५४

State Bank of India
Corporate Centre, Mumbai

e-Circular

P&HRD

Sl. No. : 1404/2014 - 15

Circular No. : CDO/P&HRD-PM/87/2014 - 15

Wednesday, March 04, 2015.

13 Falgun, 1936 (S)

All Branches / Offices of
State Bank of India

Madam / Sir,

PAYMENT OF FAMILY PENSION
PROVISION FOR PAYMENT OF 'FAMILY PENSION'
TO PARENTS FOR LIFE

Family Pension Scheme was introduced in the Bank w.e.f. 01.01.1986. As per the extant provisions of Family Pension Scheme, family pension is payable –

- a) To widow / widower up to her / his death or remarriage, whichever occurs first.
- b) In case (a) above is not applicable, the eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier.
- c) In case, beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed, whichever occurs first.
- d) This process will continue till the last beneficiary attains age of 25 years or is gainfully employed or is married in case of daughter, whichever is earlier.
- e) To son or daughter for life if he / she is physically crippled or disabled so as to render him unable to earn a living even after attaining the age of 25 years.

2. In this connection we have been receiving representations from various corners to cover other close relatives including parents as beneficiaries within the ambit of 'family' for the purpose of eligibility for family pension. The issue has been examined in view of the fact that the lives of parents become pathetic and dismal in the absence of their lone earning ward who used to look after their livelihood as also by comparing the positions prevailing in the Central Govt. Departments and other PSBs. The Executive Committee of Central Board, in its meeting held on the 25th February, 2015, has approved widening of the scope of "Family" for the purpose of family pension by including the parents as beneficiaries. As such, the eligibility for family pension will be as per the following sequence:

- a) To widow / widower up to his / her death or remarriage whichever is earlier.
- b) Failing (a) above, the eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier.
- c) In case of beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed, whichever occurs first.
- d) This process will continue till the last beneficiary attains age of 25 years or is gainfully employed or is married in case of daughter, whichever is earlier.2.

- e) Failing (a) to (d) above, to son or daughter for life if he/ she is physically crippled or disabled so as to render him unable to earn a living even after attaining the age of 25 years.
- f) Failing (a) to (e) above, to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

3. The words 'gainfully employed' shall mean that he/she is either self employed or is otherwise employed and is earning from such employment, an income more than the amount of family pension to which he/she is entitled. Where the earning is less than the entitled family pension, the amount of family pension will be payable but be reduced by the amount of such income. Only those cases where parents are dependent and meet other conditions of eligibility for family pension at the time of death of the employee or his/her spouse, whichever is later, are eligible for pension.

4. The above modification in the provision for payment of family pension will be made effective from the date of ECCB approval i.e. 25.02.2015. Other terms and conditions in this regard will remain unchanged.

5. Please arrange to bring the contents of this Circular to the knowledge of all concerned.

Yours faithfully,

(ASHWINI MEHRA)

**Dy. Managing Director &
Corporate Development Officer**

Congratulations

Miss Garvita Ramekar (Daughter of Anagha and Hemant Ramekar, resident of Nagpur) granddaughter of Shri. M. P. Chansarkar, our pensioner, studying in Class IV in Narayana Vidyalaya received a 'Silver Medal' in 'Akhil Bhaartiya Hindi Olympiad' held in November 2014.

Congratulations Miss Garvita !

Chi.Pradeep, aged 36, son of Shri. Avadhoot Nagesh Khot, our Pensioner from Pune, is C.A., C.I.S.A. and presently working as Finance Manager in an MNC. He had appeared for Exe. Programme of C.S. in Dec.2014 and passed the same with flying colours. He cleared all subjects in a single attempt and was ranked 12th in All India Merit List of 15. He was also ranked All India level at C.A. Foundation, about 24 years ago.

Congratulations Mr. Pradeep !

(Mob. No. of Shri A. N. Khot is 9860266658)

- Secretary

अभिनंदनीय

पुणे येथील सभासद श्री. प्रकाश दुनाखे यांची नात कु. इहिता हीची २० मे ते २६ मे २०१५ या कालावधीत थायलंड-मलेशियामध्ये होणाऱ्या प्रथम आंतरराष्ट्रीय लगोरी कॉम्पिटिशनसाठी भारतीय चमूमध्ये निवड झाली आहे.

सोलापूर येथील सभासद श्री. ज्ञानेश्वर पंढरीनाथ कुलकर्णी यांची कन्या विद्या चिकनगावकर यांना डीआयजी म्हणून पोलीस दलात उल्लेखनीय कार्य केल्याबद्दल राष्ट्रपती पदक जाहीर झाले आहे.

१० वर्षे पोलीस अधिक्षक व ५ वर्षे केंद्रीय गुन्हे अन्वेषण (आर्थिक) पुणे विभाग अशी त्यांची कारकिर्द आहे.

वरील सर्वांचे असोसिएशनतर्फे हार्दिक अभिनंदन.

सेक्रेटरी

अनुकरणीय

आपले सातारा येथील सभासद श्री. रामचंद्र महाडिक यांनी सातारा येथील शाहूनगर परिसरात ज्येष्ठ नागरिक संघ स्थापन केला असून १५० सभासदांची या संघात नोंदणी झाली आहे.

त्यांच्या संघाच्या पुढील वाटचालीस असोसिएशनच्या शुभेच्छा!

सेक्रेटरी

ललित

हाताची कथा



हात! शरीराचा एक महत्त्वपूर्ण अवयव. म्हणूनच त्याला करकमल असं म्हटलं जातं. अशा या हाताची कथा लिहिताना हात झटपट चालवायचं ठरवलं खरं पण काही सुचेनाच. अगदी हात टेकायची पाळी आली. लिहिण्याच्या प्रांतात काही हातचलाखी करता येत नाही. तसंच हातचं राखून तरी कसं चालेल? शिवाय एकदा हाती घेतलेल्या कामात हात वर करून किंवा हात झटकून टाकणं मनाला पटत नव्हतं. शेवटी प्रकरण हाताबाहेर जाणार नाही याची काळजी घेऊन, येईल त्या प्रसंगाशी दोन हात करण्याची तयारी ठेवली आणि मोठ्या मुष्किलीनं संपूर्ण लेख एक हाती लिहून पूर्ण केला, तेव्हा कुठं हाती काही गवसल्याचं समाधान वाटलं!

तोंडात मिठास असेल तर कोणतीही गोष्ट हातोहात खपवता येते. ती एक कला आहे. पण त्यातून समाधान कितपत मिळत असेल ते देवचं जाणे! दोनाचे चार हात झाले की अनेकांना अगदी गगनाला हात टेकल्यासारखं वाटतं. पण ईश्वराचा वरदहस्त नसेल तर हाता-तोंडाशी आलेला घास हातून केव्हा निसटेल हे सांगता येत नाही. जीवनात कष्ट करण्याची तयारी नसेल तर परिस्थिती केव्हा आणि कसा हात दाखवेल हे अनेक उदाहरणांवरून आपण नित्य पाहात असतो. अशावेळी हाती धुपाटणं येण्याची शक्यताच जास्त. पण प्रयत्नात सातत्य ठेवल्यास हात-पाय गाळून बसण्याची पाळी न येता सुखाला हातभार लावण्याची संधी प्राप्त होऊ शकते. हे मात्र निश्चित, अगदी हातावरचं, पोट असलं तरीही!

जीवनात सुखदुःखाचे चढ-उतार येत असतात. कधी अधिक तर कधी उणे! अनेकदा संकटसुद्धा हातात हात घालून येतात. अशावेळी हातावर हात ठेवून गप्प बसण्यापेक्षा संकटाशी दोन हात करणं केव्हाही श्रेयस्कर. मात्र संकटाशी सामना करताना कोणाचा तरी हात पाठीवर असेल तर दुप्पट बळकटी प्राप्त होते. 'ज्याची खावी पोळी, त्याची वाजवावी टाळी.' अशी एक म्हण आहे. पण टाळी काही एका हातानं वाजत नाही. त्यासाठी दुसऱ्याकडून प्रतिसाद मिळणं तेवढंच आवश्यक असतं पण हातचं सोडून पळत्याच्या मागं लागणं हा अनेकांचा स्वभाव. त्यामुळे होतं काय तर हात दाखवून अवलक्षण करण्याची नामुष्की येऊ शकते. स्वतःच्या कर्तृत्वावर विश्वास ठेवून काम केल्यास जीवनात जे हस्तगत करायचं असेल ते सहजसाध्य होऊ शकते. अहो, हातच्या कंकणाला आरसा कशाला? तुमच्या प्रयत्न आणि जिद्दीवर तुमचं कर्तृत्व आपोआपच सिद्ध होईल. 'घेता घेता एक दिवस देणान्याचे हात घ्यावे.' या विदांच्या काव्यपंक्तीतील मर्म जाणून हातपाय हलवल्यास यश फारसं दूर असणार नाही. एका हातानं तुम्ही दिलंत तर देव शंभर हातांनी तुम्हाला देतो हे लक्षात ठेवा. एकदा देव आणि दैव फिदा झालं तर 'देता घेशील किती दो

करणे' अशी अवस्था होऊन जाते. मात्र उजव्या हातानं दिलेलं दान डाव्या हातालाही कळू नये इतकी दक्षता घेणं आवश्यक आहे.

प्रजाहितदक्ष शिवाजी महाराजांनी 'रयतेचे भाजीचे देहास हात न लावणे' असे फर्मान काढले होते. कोणी गरिबांच्या मालमतेवर हात मारलाच तर त्याचे हात कलम करण्याची शिक्षा दिली जाई. शिवबांची निष्ठा आणि पराक्रम जाणूनच स्वराज्य स्थापनेसाठी किती जणांचे हात स्वयंस्फूर्तीने पुढे आले हे आपण जाणतो. तानाजी मालुसरे हा तर छत्रपतींचा उजवा हात. कारण स्वराज्यासाठी शिर हातावर घेऊन लढण्याची त्याची वृत्ति. पण आजकाल असे निष्ठावंत हाताच्या बोटावर मोजण्याइतके दुर्मिळ झाले आहेत. महाराजांच्या हल्ल्यात शाहिस्तेखान हाताच्या बोटांवर निभावला होता, तर पुढे पेशवाईत हाताच्या बोटांनी 'ध चा मा' करून एका तरुण पेशव्याची हत्या केली होती.

आता बोटांचा विषय निघालाच आहे तर त्या संबंधी काहीतरी बोलणं उचित होईल. बोटं पाच, पण प्रत्येकाचं एक आगळं महत्त्व आहे. करंगळी सर्वात धाकटी, काहीशी अशक्त. पण पौराणिक काळापासून भाव खात आली आहे. भगवान श्रीकृष्णाने आपल्या करंगळीवरच गोवर्धन पर्वत उचलला होता. करंगळी शेजारचं बोट म्हणजे अनामिका, काहीसं व्रतस्था! सोन्याच्या का असेना, पण जन्मभर बंधनात अडकलेलं! साताजन्माच्या साथसंगतीच्या आणाभाका घेताना हिऱ्या मोत्यांचं कोंढण असलेली अंगठी एकदा या बोटात गेली की ती कायमचीचं. एकवेळ लज्जबंधन तुटेल पण या बोटाभोवतीचा वेढा अगदी मरेपर्यंत साथ देत राहतो. शेजारचं बोट म्हणजे तर्जनी, वेस्ट इंडिजचे खेळाडू एखाद्या खंड्या फलंदाजाची विकेट घेतल्यावर किंवा सामना जिंकल्यावर दोन्ही हातांच्या तर्जन्या वर करून कसा धिंगाणा घालतात हे आपण टी.व्ही. वर नेहमी पाहतो. शिवाय सुदर्शनचक्र धारण करण्याचा बहुमान तर्जनीकडं जातो. 'हाताची घडी, तोंडावर बोट म्हटलं रे म्हटलं की तोंडाला कुलुप घालणारी ही तर्जनीच! दुसऱ्यावर दोषारोप करताना पुढं पुढं करण्यात तर्जनी अग्रेसर, पण त्याचवेळी तीन बोटं आपल्याकडं वळलेली असतात हे मात्र माणूस सोईस्करपणे विसरतो. पाची बोटांत अंगठा हा खरा बहादूर! मूठ आवळताना चार बोटं एका बाजूला तर विरुद्ध बाजूला हा पक्या एकटाच. शिवाय याचं वैशिष्ट्य असं की याच्या मदतीशिवाय मूठ आवळताच येत नाही. हा त्याचा पराक्रम पाहून द्रोणाचार्यांनी एकलव्याचा अंगठा मागितला असावा! विजय दर्शविण्यासाठी किंवा Good Luck म्हणून अंगठा वापरला जातो. अंगठा खाली केलात तर मात्र पराभव आणि हेटाळणी! अंगठ्याच्या नशिबी तोंडाला शाई फासून घेण्याची आपत्ती येते खरी, पण त्यायोगे

रोज लाखों रुपयांचे व्यवहार बिनबोभाट होत असतात ही गोष्ट विसरता येत नाही. स्वतंत्र भारतात अंगठेबहादुरांनी राजसत्ता कशा उलथून टाकल्या याचा अनुभव आपण घेतलेला आहे. आधुनिक जगातही Digital Signature च्या नावाखाली अंगठा आपले वर्चस्व राखून आहे.

'जिच्या हाती पाळण्याची दोरी, ती जगाते उद्धारी' असं ज्या माऊलीबद्दल बोललं जातं ती वेळप्रसंगी हाताचा पाळणा करण्यासही मागे-पुढे पाहात नाही. हातासंबंधीचे हे सारे संदर्भ, बोली भाषेतून वाड्मयातून, अगदी मिळेल तेथून, मी हातोहात लंपास केले आहेत.

हात म्हणजे कर्तृत्वाचं उगमस्थान आहे हे महात्मा गांधींचं वाक्य विसरणं शक्य नाही.

गोविंद करमरकर

मो. ८८०९९९९८२४

७७/१४

Appeal for Donation for "Samvad"

Those members who would like to remit the donation for "Samvad" on line, for them, we are giving the following particulars:

Name of a/c: "SBI Pensioners' Association (Mumbai Circle) Pune"
SB a/c No : 30521521610 , Bank and Branch: SBI Dattawadi Br. Pune, IFS Code No is BIN0008043.

However please advise us through e-mail the particulars such as date, amount remitted, branch name, full name, membership number, address, contact number etc. after remitting the amount to enable us to reconcile our accounts, and send the receipt to you.

Please follow this meticulously. We appeal to all our members to donate generously for "Samvad"

Secretary

प्रतिसाद

जानेवारी २०१९च्या 'संवाद' मासिकातील प्रभाकर गुपचूप यांच्या मौलिक संपादकीयाला तोड नाही. या जगात ज्याला आनंद हवा त्याला आनंदच मिळेल. ज्याला दुःख हवे त्याला दुःखच मिळेल. आनंद-दुःख मिळणे त्यांनी निसर्गाशी तुलना करून बिनतोड सिद्ध केले आहे.

गुपचूप यांनी जीवनाची सांगड निसर्गाशी किती चपखलपणे घातली आहे! निसर्गाला दुःख नसते का? पण ते सारे बाजूला सारून फक्त आनंदीच राहायचे हेच त्याने ठरविलेले असावे. सदासर्वकाळ निसर्गाने आपला सुगंधरूपी आनंदाचा ठेवा कायम जपला आहे. मग तुम्हा आम्हाला तो का जपता येऊ नये!

निसर्गातील विविध सुगंध माणसाला आनंदी करतात. आपणही आपल्या जीवनात आनंदरूपी सुगंधाची बरसात करूया. सकारात्मक विचारांनी ते प्रत्येकाला शक्यही आहे. गुपचूप यांनी निसर्गाच्या माध्यमातून आनंदाचा ठेवा आपल्यापुढे खुला केला आहे. त्याचा आस्वाद घ्यायचा की नाही हे निश्चितच ज्याच्या त्याच्या हाती आहे.

सौ. शकुंतला औटी, मुलुंड (पूर्व)

चारोळी

एका होता फिल्मी डिरेक्टर
नजर गेली त्याची एका नटीवर
रंग तिचा गव्हाळी
अंग जणू सळसळती लव्हाळी
डोळे होते गहिरे
जणू कोंदणातील हिरे
एकदा काय झालं?
शुटींगच्या वेळी करताना कानगोष्टी
एक गोष्ट त्याच्या लक्षात आली
डोळे जरी तिचे होते गहिरे
कान निघाले दोन्ही बहिरे- मग काय?
त्याने तिला 'साईड'ला नेली
आणि 'एक्स्ट्रा'त जमा केली

प्रभाकर गुपचूप, पुणे

मो. : ९८८९९९९९९९

१००/१४



विनोद



रमा काकू : खरंच मी ५० वर्षे वयाची दिसते का हो?
रामभाऊ : छे, छे अजिबात नाही. एके काळी वाटत होतीस.

पुरुषोत्तम देशपांडे

मोबा. ९७६४९७४४२२

८०/१४

शब्दार्थ

कल्पनांचा पाऊस पडतो मनसागरी सरसरून
शब्दरूपी मोती बनती वेचते ओंजळी भरून ॥१॥
त्या सुंदर मौक्तिकांनी होती भाषेचे अलंकार
सजून नटून भाषा घेते सहज गोजिरा आकार
नाजूक देखणे कलाकौशल्य रसिक बघती समरसून ॥१॥
अर्थावाचून शब्द नाही शब्दावाचून अर्थ नाही
अरसिकतेने वापरले तर अभिव्यक्तीला अर्थच नाही
पैंजणांचा अर्थाच्या त्या टाकी नाद सदा मोहरून ॥२॥
शब्द आणि अर्थ विणती भाषेची मोहक शाल
भाषेमधुनी उलगडते मग मनाची प्रत्येकच चाल
थकत नाहीत शब्दार्थ कधी कारागिरी करून करून ॥३॥

२९/१२ सौ. उज्वल र. ब्रह्मांडकर, मुंबई

अमलताश

अरे, अमलताश
यावेळी का बरं
असा थांबून,
थांबून, बहरलास?
झुमके पिवळेजर्द
कुठे बरं विसरलास?
असु दे! उचलतोय
हे फूल एकच -
ठेवेन पुस्तकात जपून
कधीतरी खुदकन्
हसणारीची सय म्हणुन!

कल्पना सुभाष कोठारे, सांताक्रुझ

फोन : ०२२-२६१०४५५२

६६/१४

पुस्तक परीक्षण

'श्री शंकरगीता - अनवट कृपेच्या अमृत धारा'

आपल्या असोसिएशनचे एक सभासद श्री. सुहास गोविंद नाईक यांनी निवेदक म्हणून लिहिलेले सदरहु पुस्तक वाचनात आले. श्री. नाईक हे अध्यात्म मार्गावरील चौथ्या पायरीवरील (ज्ञानी) भक्त आहेत. ते शिवस्वरूप झाल्याची खात्री भगवान शंकराचे अंश अवतार श्री शंकर महाराज यांना खात्री झाल्याने श्री. भगवानराव अघोर यांनी लिहिलेली श्री. शंकरगीता यावर भाष्य करण्याची आज्ञा महाशिवरात्र या दिवशी केली. ही ईश्वरी इच्छा समजून सद्गुरूंच्या परवानगीने गृहपाठ न करता थेट संगणकावर बसून लेखनास सुरुवात करताक्षणी श्री शंकर महाराजांनी श्री नाईक यांच्या बुद्धीचा ताबा घेऊन कथेतील गुढार्थ सांगण्यास सुरुवात केली. या अमृत धारेचे उगमस्थान श्री क्षेत्र गिरनार आहे. या पुस्तकाचे वैशिष्ट्य १) कथा सांगून त्यातील पात्रे, प्रसंग, ठिकाणे इत्यादी बाबींचा अध्यात्माच्या अंगाने विवेचन करण्याचे काम महाराजांनी करवून घेतले आहे. २) सद्गुरू चतुर्मुख यांच्या विचारांची रांगोळी निरूपणभोजनपात्रा भोवती काढल्याने निरूपण सुशोभित झाले आहे. ३) अध्यात्म शास्त्रातील मौलिक, सिद्धांताचे पदार्थ निरूपण भोजनपात्रात वाढल्याने निरूपणभोजन स्वादिष्ट, रुचकर झाले आहे. ४) शीर्षकातील अनवट या शब्दात विशेषता आहे. अनवट म्हणजे अप्रचलीत व पचनास कठीण. रोग्यास सकस अन्न पचत नाही, हलका आहार लागतो, त्याचप्रमाणे भवरोगग्रस्त जनांना या अमृतधारा पचनास कठीण असल्याने, महाराजांचा उपदेश, शिकवण, सौम्य व सरळ सोप्या भाषेत अचूकपणे सांगण्याची आज्ञा केली. पुस्तकातील १२ वा अध्याय पुस्तकाचे सार आहे. अध्यात्म मार्गावरील पांथस्थांना हा ग्रंथ प्रस्थान त्रयीप्रमाणे (गीता-गाथा-ज्ञानेश्वरी-दासबोध-एकनाथी भागवत इत्यादी) मार्गदर्शक आहे.

संपर्क - श्री सुहास नाईक

मोबा. : ९९२२०६९००२

८/१५

गणेश गुर्जर, पुणे

काही कळत नाही

लहानपणी आई म्हणत असते तुला काही कळत नाही.
तरुणपणी पत्नी म्हणते तुम्हाला काही कळत नाही.
म्हातारपणी मुले म्हणतात तुम्हाला काही कळत नाही.
कळण्याचे वय कोणते असते हेच मला कळत नाही.

पुरुषोत्तम देशपांडे, अमरावती

मोबा. : ९७६४९७४४२२

हात टेकले-



“मेल्या SS जग्या SSS हे काय थेर चालवलेस? हातांवर काय चालत घरात येतोस? वेड लागल्यासारखं?”

“आई SS काल तुमझ्यादेखतच बाबा मला म्हणाले होते ना?”

“काय म्हणत होते ते? असं वेड्यासारखं वाग म्हणून?”

“काल बाबा म्हणाले- उद्यापासून माझ्या घरात-पाय ठेवूनको म्हणून- मग काय करू? असं हातावर चालत घरात यावं लागतयं!!”

मधू रानडे, नाशिक

Shri. B.G. Dandekar saheb,
Respected Sir,

We have gone through your article "Three Decades of Federation of SBI Pensioners' Associations" and read the article thrice. The information and chronological details are not only interesting but inspiring also. Sir, we really wish from the inner of our heart, you please continue to write the further history of SBI Pensioners' movements and struggles and the same be published at regular intervals in the 'Samvad'. We are eagerly waiting for the further articles on the movements / struggles of SBI Pensioners. With high regards and warm greetings.

A.P.Nimdeo (8308673735)

P.A.Sharma (9422296689), Amravati

तुटलेले धागे

ते रेशमी बंध प्रेमाचे
दुर्दैवाच्या आघाताने, तुटून गेले
देहावरील रंग गुलाबी प्रेमाचे
नकळत माझ्या उडूनी गेले
भाळावरच्या सौभाग्याला
कुणा पाप्याची नजर लागली
डोळ्यांतून वाहणाऱ्या अश्रूंनी
निद्रा माझी मी हरवूनी बसली
समईत जळणाऱ्या वातीसारखी
तुझ्या प्रेमासाठी अखंड जळाले
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I, Shri. Ramchandra Narayan Lalingkar, Secretary, SBI Pensioners' Association (Mumbai Circle), Pune hereby declare that the particulars given above are true to the best of my knowledge and belief.

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