

# SBI PEN. ASSN.'S SAMVAD

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

Price Rs. 3/-



## संवाद

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

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मे - २०११

May 2011

### Flash News

The writ filed by our Federation in Supreme Court on 16<sup>th</sup> March 2011 has now been admitted on 13<sup>th</sup> May 2011

### For Information of all the Members

We have no words to express our gratitude to all who have fully supported us physically, mentally, financially in our efforts to file a writ in the Supreme Court of India to settle our pension problems. We are very happy to announce that the relative petition filed by our Federation in the Supreme Court of India on the 16<sup>th</sup> March 2011, has been admitted by the Hon'ble Court on 13<sup>th</sup> May 2011.

The diversionary tactics followed by our colleagues from Mumbai Circle as well as from other Circles had created doubts about Federation efforts, should now be put to rest and we call upon the members to remain patient and not get misled by any malicious propaganda carried on by vested interest against the activities of the Federation / Association.

We salute the following warriors from Mumbai Circle who have lent their names to the Association for filing the writ against the mighty Government of India.

- |                        |                         |
|------------------------|-------------------------|
| 1) Shri N.V. Tamhane   | 2) Shri S.V. Shivadekar |
| 3) Shri S.V. Naik      | 4) Shri M.B. Joshi      |
| 5) Shri K.G. Kadu      | 6) Shri V. Mahadevan    |
| 7) Shri P.G. Jambhekar | 8) Shri S.R. Padukone   |

For the information of members we give here under the gist of the 'Prayer' made by our Federation in the Supreme Court in our Writ Petition No.184 of 2011.

We note to keep you posted of further developments.

- 1) 50% as pension on last drawn 12 month's average salary (pro-rata if pensionable service is less than 30 years).
- 2) The above pension should be applicable from 1-11-1987 or from the date of retirement whichever is later to all pensioners who retired on or after 1-11-1987.

V. M. Gokhale  
President

## संपादकीय

प्रिय सभासद मित्रांनो,

‘संवाद’चा मार्चचा अंक पोस्टात पडला आणि काही दिवसातच सत्यसाईबाबांच्या निधनाची वार्ता आली.

नित्य काळाची संगती। न कळे होणाराची गती।

कर्मासारिखे प्राणी पडती। नाना देशी विदेशी।। या समर्थोत्तीला सत्यसाईबाबाही अपवाद नव्हते. त्यांच्या निधनोत्तर अनेक वृत्तपत्रांनी, माध्यमांनी आपापल्या ‘अजेंड्या’प्रमाणे लिहीले. अंधश्रद्धा निर्मूलन व्हायला हवे याबद्दल दुमत नाही. पण अनेक बुद्धीनिष्ठ संशोधक, चिकित्सकही पुट्टपार्थीला जात असत. (सचिन तेंडुलकर सत्यसाईचे अंत्यदर्शन घेऊन फलंदाजीला लगेच गेला ही वार्ता सचित्र आली होती.) श्रद्धा हे अजब रसायन आहे हेच खरे. त्यांच्या पश्चात अमाप संपत्तीचे काय? हा आपला विषय नाही.

मे महिन्याची सुरुवात महाराष्ट्र दिन आणि कामगार दिनाने होते. महाराष्ट्र स्थापनेला ५० वर्षे पूर्ण झाली. ज्या मराठी भाषेच्या अट्टाहासाने द्वैभाषिक तोडून ‘महाराष्ट्र निर्माण झाला त्यात राजकीय उलथापालथी तर अनेक झाल्या. कित्येक आघाड्या, युत्या आल्या नि गेल्या. मराठी भाषेच्या विकासासाठी अनेक समित्या विविध पातळीवर काम करत आहेत. साहित्यात नवे प्रवाह निर्माण होत आहेत. महाराष्ट्राचा बौद्धिक वारसा जनतेपुढे यावा म्हणून नुकतीच ६५ चरित्रांची मालिका प्रकाशित झाली. ‘पूर्व दिव्य ज्यांचे त्यांना रम्य भावी काली’ ते वैभव

समजून घ्यायला नको का?’ प्राचार्य सोनोपंत दांडेकर तर म्हणत असत’ ज्ञानेश्वरी वाचल्याशिवाय मरू नका.’

या मे महिन्यातच दि. ७ ला कविश्रेष्ठ रवीन्द्रनाथ टागोरांची १५० वी जयंती. पहिले नोबेल पारितोषिक मिळवून भारताची मान उंच करणाऱ्या गुरूदेवांच्या विविध पैलूंचे दर्शन मराठी अनुवादाच्या रूपाने घडविले गेले आहे. मामा वरेरकर, सरोजिनी कमतनूरकर, गं. दे. खानोलकर, बा.भ.बोरकर इत्यादींनी १० मे, २४ मे, २८ मे या तारखा स्वातंत्र्ययुद्ध (१८५७) पं. नेहरू, स्वा. सावरकर यांच्या जन्ममरणाशी निगडित आहेत. हे का सांगायचे? तर आजच्या ‘पफबभ’ युगात परनिंदा, फसवणूक, बलात्कार, भ्रष्टाचार यांनी बरबटलेल्या दैनंदिन जीवनात आलेली निराशा मरगळ घालवण्यासाठी या पूर्वसर्चीच्या स्मरणाने थोडासा तरी आत्मविश्वास वाढेल. अगदी आणीबाणीच्या काळात टागोरांची जी कविता (जी छापायला तत्कालीन महाभागांनी बंदी घातली होती) मोठी उमेद देऊन गेली तिची सुरुवात अशी होती....

Where the mind is without fear and the head is held high where knowledge is free आणि शेवट असा होता.

Into the heaven of freedom, my

Father, let my country awake

चित्त जिथे भयशून्य, उन्नत जिथे माथा.....

श्रीधर विश्वनाथ सहस्रबुद्धे

भ्रमणध्वनी - ९८२३२८५३९०

### Staff Welfare Activities

#### Empanelment of Hospital

It is informed by **Pune Zonal Office** that the Bank has entered into a tie-up arrangement under the above facility for serving staff as well as Pensioners with **Grant Medical Foundation - Ruby Hall Clinic, Pune** for a period of two years from 1st April 2011 to 31st March 2013.

All the pensioners under the jurisdiction of Pune Zonal Office should take a note of this and can avail medical treatment upto their eligibility amount / limit under Bank's Medical Schemes for which they have become member. All the other terms & conditions under the schemes - i.e. obtaining prior approval from the Bank, if required, before taking treatment under the Scheme etc. are applicable.

- Secretary

### आणि मी धन्य झालो !

दि. २६ मार्च २०११ ला पुण्यातील पौड रोड कोथरूड, येथे दि. जळगांव पीपल्स को.ऑ.बँकेच्या नवीन शाखेचे उद्घाटन झाले.

मला आमंत्रण असल्याने मी त्या समारंभाला हजर होतो. कार्यक्रमाचे अध्यक्ष विज्ञानभूषण, पद्मश्री मा. श्री. विजय भटकर होते. भाषणाच्या ओघात त्यांनी काही काळापूर्वी अमेरिकेत आलेल्या मंदीविषयी तेथील आर्थिक संस्थांच्या विशेषतः बँकांच्या दिवाळखोरीविषयी विचार व्यक्त केले. भारतातील बँक व्यवसायाविषयी तुलना केली, तेव्हा त्यांनी सांगितले की तेथील वरिष्ठ बँकर त्यांच्याशी बोलताना उद्गारला की मी माझी वैयक्तिक बचत जर सुरक्षित ठेवणार असेल तर भारतातील भारतीय स्टेट बँकेची निवड करेन. हे ऐकून माझा उर अक्षरशः अभिमानाने भरून आला आणि मी धन्य झालो!

- वसंत धुपकर, पुणे

**SBI PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE  
MUMBAI ZONAL SUB-CENTRE**

**Proceedings of the Annual General Meeting of Mumbai Zonal Sub-centre  
held at Shivaji Mandir, Dadar on 11th February 2011**

The meeting began at 11.30 a.m. as scheduled. Nearly 1000 members, i.e. Pensioners/ Associate Members/ Family Pensioners attended the meeting. All were greeted at the entrance with a Bank's calendar/Diary with best wishes and a latest issue of 'Second Innings', Bank's magazine.

Shri.P.A.Lopez requested Shri S.B. Gokhale, President, Mumbai sub-centre, Shri Rajiwadekar, Principal Secretary, Mumbai sub-centre to come on the dias. Thereafter he requested Sarvashri V.M. Gokhale, President Mumbai Circle, B.G.Dandekar, Advisor to the Federation, R.N.Lalingkar, General Secretary, Mumbai Circle, P.P.S.Murthy, General Secretary, Federation of State Bank of India Pensioners' Associations, P.M.Narkar, Vice-President, Mumbai Circle (Panaji,Goa), S.M. Dharadhar, Vice-President, Mumbai sub-centre to come on the dias. He then welcomed the dignitaries on the dias and all the pensioners, Associate members, Family pensioners present at the meeting. Shri. Bidaye sung 'Sri Ganesh Vandana', 'Guruvandana' and National anthem - Vande Mataram. Shri.Lopez, on behalf of our Association, gave Best wishes to Indian Cricket team for World Cup tournament and offered best wishes to the students appearing for SSC/HSC Exams.

With the permission of the chair Shri.Lopez started the meeting as per the Agenda. The first item on the Agenda was to condole the death of Pensioners/Family Pensioners/ Associate Members who died between the period from 26-2-2010 to 10-2-2011. The house stood in silence for two minutes in respect of departed souls and paid homage to them.

Second item of the Agenda was to confirm the minutes of the AGM held on 26-2-2010 which was published in May 2010 issue of 'Samvad'. Since there were no queries and/or additions/deletions in the minutes, the same were treated as confirmed by the house.

Third item of the Agenda was postponed till afternoon.

Next item of Agenda, Committee's Report for the year 2010, was tabled by Shri.S.B.Gokhale before the house. The report was published in Samvad issue of January 2011. He at the initial stage told that there is a printing mistake regarding day of AGM. It was printed as on Wednesday, instead of on Friday the 11-02-2011 in December 2010 issue of Samvad. During the year 2010 our sub-centre has held six meetings of committee members and they were well attended. During the year, 283 new members were enrolled as against 227 in the year 2009. Local Meetings were held at Andheri (E), Dahisar and Dombivali (E) which were well attended by members. Tea and snacks were served by the Bank. The committee's report was adopted by the house.

Shri.V.M.Gokhale, President of Mumbai Circle, had called a special meeting of Members who retired as AGM and above on 12-4-2010 at P.L.Deshpande Sabhagraha, Prabhadevi, Mumbai and narrated regarding filing of suit in Supreme Court against the Bank and the Government of India and appealed for Donation of Rs.5000/- or more. All who attended the meeting have donated Rs.5000/- each. Upto this date the amount collected for Legal Fund is about Rs.8.00 lacs. Such meetings were also held at Pune, Nagpur and other centres under the Presidentship of Shri V.M.Gokhale.

Association has also opened a holiday home at Panaji on 29th March 2010 which is now available to our members. Bank has also taken structured meeting on 24-12-10 with Pensioner's Federation which was attended by S/Shri B.G.Dandekar, V.M.Gokhale and S.B.Gokhale from our Circle Association, among representatives from other Circles, where REMB Scheme was discussed in detail and Shri.Ashok Garg - CGM, HRD, assured to look into it favourably, at the time of review of this scheme.

Thereafter, advisor to the Federation of SBPA, Shri B.G.Dandekar told the house that the Mumbai Zonal sub-centre was established in 1987 with 120 members. However, in silver jubilee year i.e. 2011 we have about 6000 membership. Since there are a number of new members present in the house, for their knowledge Shri.Dandekar said there is total injustice regarding our pension issues by Government of India. Hence, the first suit was filed in Supreme court in 1987 and the result was decided in our favour in 1989. Family Pension was introduced in our Bank and the ceiling was also increased. But still Government of India is not properly implementing the judgment and hence there is discrimination in pension paid by the Bank to various categories of staff. We are now again forced by the Government of India to file a suit in Supreme Court for which expenses are expected to be about 60 lacs and hence he appealed to donate minimum Rs.100/- by each member. He told the house that our Dy.MD is getting hardly 20.70% of his last drawn salary as pension. Now we will challenge the rules which are discriminating between Bank Pensioners and Government Pensioners. Government pensioners are getting updation, where as we are not getting updation. He reported to the house that we have filed 10 court cases in different states, but the Government is doing delaying tactics and we are not getting final result. Also the result will be applicable for the pensioners in that state only. Article 32 of the Constitution of India is applicable to the whole of India and hence we have decided to file a case in Supreme Court. Some of the members who are saying, 'what is the use of the Association when we are not getting decision at the earliest'. He clarified that we are not getting the decision. But we are not sitting idle. We are trying our level best to get justice in our favour. It is very easy to comment on one's work, but it is difficult to do the job. Those who are making comments from outside should come forward and take lead in the Association. He cited an example how Government functions. We have given an appeal to the Prime Minister when Hon. Prithviraj Chavan, present Chief Minister of Maharashtra, was in PMO's office at that time. He was convinced with our arguments and assured to look into the matter and try to give justice. This was assured on 9-8-2009 and our appeal was sent to SBI for comments almost after one year i.e. on 4-8-2010. This is the way the Government Department works. However, the Association is trying their best and we are publishing in Samvad every month the progress of the case.

Thereafter, Shri.PPS Murthy, General Secretary of the Federation, addressed the gathering. He said that Government is very adamant and not giving justice to the SBI Pensioners as also to the Government owned Corporate Offices like LIC and Nationalised Banks. For Government Employees, the Govt has given updation in Pension at the time of every salary revision but deny the same facility to us. There are some people in Government Offices who purposely delay the matter. Shri.Dandekar congratulated the members for giving generous contributions for Legal Fund whole heartedly.

The Bank officials who were to conduct Bank's 'Pensioners meet' arrived at 12.30 p.m. It was, therefore, decided to start the Bank's Pensioners' Meet. SarvaShri O.P.Poonia, DGM & CDO (LHO), K.D.Thaoakar, AGM PPG (LHO), K.G.Bhavse, AGM, ZO, Ravindra Maldikar, CM,ZO, Dr.Smt.M.M.Padhye, Chief Medical Officer at LHO, Smt.J.J.Talpade, LHO, Smt. Swati Ghaisas, Vice-President, Mutual Fund, were present for the Bank's Pensioners' Meet. All were greeted with flowers by Shri S.B.Gokhale, President, Mumbai Zonal Sub-Centre.

At this juncture, Shri.Thaoakar, AGM, PPG, who is also General Secretary of Officers' Association, called Shri.B.G.Dandekar, Shri.V.M.Gokhale, Shri.P.P.S. Murthy, on the dais and welcomed them with flowers. At the beginning Shri.Thaoakar pointed out to the DGM & CDO on the dais that after seeing the large number of pensioners attending the meeting, Bank should sanction Rs.75,000/- instead of Rs.50,000/- for the Meeting expenses. Shri.Poonia, DGM & CDO assured to consider the sanction of more amount for such meets. Shri.Thaoakar then asked the audience to ask questions, if any, regarding

their problems. He then replied properly and satisfied the pensioners who raised some difficulties. Shri.S.B.Gokhale asked the question regarding Professional Tax, HRMS portal operations as also updation of information on it, Family Pension advice, Payment of family pension immediately after the death of a pensioner, Payment of arrears to family pensioners, Revision of family pension as per new circular. Shri.Poonia, DGM & CDO, assured the house that we will address all the difficulties at the earliest, say by June 2011. Smt. Swati Ghaisas, Vice-President, Mutual Fund, gave a lecture on investment and finance Planning which was liked by members. She gave Rs.10,000/- as donation to our Association on this occasion.

In the afternoon session, Shri.Ashok Garg, CGM (HR), Corporate Centre & Shri Dipankar Bose, DGM, PPG, Corporate Centre, arrived at the meeting. Shri Ashok Garg, CGM, said that I will do my best to give satisfactory service to the Bank's pensioners and said that REMBS can be reviewed at the earliest after getting all the required data of the new scheme which was introduced on 14-09-2009. He has called a structured meeting with Pensioners' Federation on 24-12-2010 at Corporate Centre. He was very much pleased to see the large attendance of this meeting. Shri.V.M.Gokhale, President, Mumbai Circle Association, gave thanks to Shri.Garg, CGM, for his favourable approach towards pensioners.

After Bank's Pensioners' Meet the felicitations of members who have completed 75 years of age during the period after last AGM was done. During the year 99 members have completed 75 years of age. From this year the procedure of felicitation was changed. Every year, Association was felicitating members by presenting them a shawl, coconut, sweets, bouquet etc. It has been observed that, in spite of sending Reply Paid Envelopes by Association, the members were not replying whether they are attending the AGM to accept the felicitation. So Association had to arrange for the felicitation by purchasing flowers, sweets etc. Since the sweets, flowers are perishable and when the members do not attend the AGM, the arrangements for purchase of suitable number of shawls/bouquets/sweet boxes go waste which is a loss to the Association and in turn to the members. Once purchased, the shawls are not taken back by the shop-keepers. Hence the committee decided to give the cheque for the amount and honour the member by offering the same at the hands of President. Accordingly, from this year the felicitation has been done in this manner.

At this juncture Shri Giridhar Kini, DGM, Mumbai Main Branch, arrived in the hall for the meeting who was welcomed with a bouquet by Shri S.B.Gokhale, President, Mumbai Zonal Sub-centre. He was asked to say a few words. Shri.Kini said in his speech that he wants blessings from the old pensioners who have dedicated their life for the Institution during their service period. These words of Shri Kini taken the hearts of the Pensioners. Shri Kini then donated for this function Rs.10,000/- on behalf of Mumbai Main Branch. Shri V.M.Gokhale praised the good gesture of Shri.Kini and extended thanks for taking out time for this occasion and also for the donation.

Shri.J.B.Pusalkar, Treasurer of Mumbai Sub-centre, then declared that about 90 pensioners have donated for the Association aggregating Rs.1,60,000/- during the AGM for which Association is grateful. He further told that the individual receipts will be sent to all the donors in due course.

Shri.S.W.Agarkar, Organising Secretary, then extended Vote of Thanks to all the pensioners, Dignitaries of the Bank, Trustees of Shivaji Mandir, Caterers and all others who helped for success of the AGM and declared that the meeting was over.

R.S.Rajiwadekar  
Principal Secretary

**Mumbai Zonal Sub-Centre -**

A unique get-together of SBI Pensioners was organized by J.P. Road and Versova, Andheri (W) Branches on 14<sup>th</sup> and 24<sup>th</sup> February 2011 respectively, under customer relations' program. The idea of organizing such meeting was mooted by Mrs. Mohini Udupa, Branch Manager, J.P. Road Branch and implemented with active support of Shri.Anil Bidaye and Shri.Madhav Nadkarni, office bearers of SBI Pensioners' club, Andheri. Shri.S.B.Gokhale, President, SBI Pensioners' Association, Mumbai ZSC was the Chief guest for J.P.Road Branch meet.

Around 60 members including Branch staff were present for J.P.Road Branch meet. S/Shri.A.Ganesh, RBO, Chief Manager Kale, Mrs.V.G.Raghavan of SBI Life and Mrs.Swati Ghaisas of SBI Mutual Fund also addressed the gathering. Shri.S.A.Dabke suggested that Branch should also provide facility of opening of PPF account. Mrs.Udupa responded positively and assured that necessary steps would be taken to start government business at the Branch so that required facilities can be provided at the Branch to the depositors. She also assured the participants to extend service with a smile at all times. The meeting concluded after the distribution of 'til-gul', a booklet on home-made remedies and current year calendar.

Shri.V.M.Gokhale, President of SBI Pensioners' Association, Mumbai Circle was the Chief guest at Versova Branch which was attended by about 100 members, including Branch staff. Shri.Sarang Charankar, AGM of the Branch and all the staff members evinced keen interest in making the 'meet' a memorable event. Felicitation of 15 pensioners who have crossed 75 years of age was special feature of the meet. Guest speaker Shri.Dinesh Nair, CA, talked about section 64 & 56 of Income Tax Act, 1961 which deals with inclusion of income of spouse and minor children in assessee's income and gifts respectively. This vital information was well received by the audience. Shri.V.M.Gokhale

explained the steps being taken by the Association for welfare of Bank's pensioners including opening of dispensaries at various centers like Vile Parle, Goregaon etc. He also apprised the gathering regarding present status of various court cases filed for revision of pension etc. He was very much sanguine in this regard as all out efforts are being made by the Federation.

Shri.S.K.Dalal, 88 years old pensioner-turned-astrologer and Shri.V.R.Kuddyady, the erstwhile President of Mumbai ZSC attended the meeting. While Shri.D.P.Kotak spoke about the *BHAGWAD GITA*, Shri.Vishwanath Joshi explained the efforts taken by him for *Bhatkya Vimukta Jati*. There were spontaneous speaker viz. S/Shri.S.B.Deshmukh (Ex Dy.GM) & P.R.Hazare.

Meeting concluded with a delicious dish served by the Branch management.

- Secretary, Mumbai ZSC

**Hearty Congratulations  
Dr. Omprakash Jamadar**

Dr. Omprakash Jamadar, son of Shri.Manohar Jamadar, our pensioner member from Latur, has been appointed recently as "International Paediatric Training Scheme Fellow" for two years in 'Ninewells Hospital', Scotland (U.K.). He joined the Ninewells Hospital on 1st March 2011. He is M.D.(Paediatric) from Govt. Medical College, Aurangabad. He got fellowship in Neonatology from Apollo Hospital, New Delhi in 2010 and was working as Consultant in Neonatology Hospitals in Hyderabad/Secunderabad. He was a bright student throughout his educational career and finished his M.B.B.S. / M.D. in flying colours. On behalf of our Association we wish Dr.Omprakash Jamadar a very bright career in his field.

- Secretary

**S.B.I.Pensioners' Association (Mumbai Circle), Pune  
PANAJI ZONAL SUB-CENTRE**

**Proceedings of the 13<sup>th</sup> Annual General Meeting dt. 27<sup>th</sup> March 2011**

The 13<sup>th</sup> Annual General Meeting of Panaji Zonal Sub-Centre covering Goa, Sindhudurg and Ratnagiri Districts was held at Staff Learning Centre, Panaji on 27<sup>th</sup> March 2011. Around 260 members including Associate members and Family pensioners attended the Meeting.

The dignitaries who attended the Annual General Meeting included Shri.M.Y.P.Dessai, AGM (Admin) Panaji Module, Shri.R.N.Lalingkar, Gen Secretary of Mumbai Circle Association, Shri.M.M.Sirdeshmukh, Jt. Secretary of the Circle Association, Shri.P.A.Lopes & Shri.S.W.Agarkar, both Circle Managing Committee members from Mumbai ZSC, Dr.A.A.Bandodkar, Bank's Chief Medical Officer at Panaji Z.O. and Shri.Mukesh Priolkar, CM (HR) of Panaji Z.O.

Shri.P.M.Narkar, President of the Panaji ZSC, extended a warm welcome to the dignitaries, special invitees and all the members present at the Annual General Meeting. Shri.M.Y.P.Dessai, AGM (Admin), who was the Chief Guest, inaugurated the meeting by lighting the traditional lamp along with the other dignitaries. Thereafter, two minutes silence was observed to condole the death of the following pensioners who passed away during the period since last AGM.

Name of the member	Expired on
1) Shri.Jaywant N. Padte	02-08-2010
2) Ms Mangale Shankar	23-09-2010
3) Shri.Gajanan K. Pednekar	11-10-2010
4) Shri.Subhash Bandodkar	20-10-2010
5) Shri. Mulla Rahimtulla	22-10-2010

In his speech, Shri.M.Y.P.Dessai, Chief Guest, assured the Bank's pensioners to approach the concerned functionaries at Zonal Office, including himself, directly for sorting out any problems being faced by them regarding pension etc. he said that he had nostalgic memories after seeing all his past colleagues as also seniors who are now Bank's pensioners and attending this Bank's Meet in large numbers which gives good

opportunity for inter-action with each other. He said that at Kanakavali, the Bank's dispensary is not yet functional as the selection & oppointment of a Doctor at the dispensary is under process. He advised the pensioners to make the best use of the electronic Banking facilities including HRMS portal wherever accessible to them. He further advised that pensioners should provide their e-mail addresses, mobile numbers to their pension-paying branches so as to enable the Bank to communicate with them at a faster speed to avoid use of paper correspondence and save the time.

In his address, Shri.Mukesh Priolkar, CM (HR), gave clarifications on often raised queries regarding REMB Scheme-III.

Rounding up the Bank's Pensioners' Meet, Shri.V.D.Kulkarni, Vice-President of Panaji ZSC, expressed gratitude and conveyed thanks to the Bank's Zonal Office functionaries for their valuable presence and gracing the function. He also thanked various Branch Managers for their excellent co-operation to the pensioners. Thereafter, the AGM's usual Agenda items were taken up after the Tea-break.

The minutes of the last AGM were approved unanimously by the house. Then Dr.Bandodkar, Bank's Senior Medical Officer, in his speech explained how the whole universe is inter connected and inter dependent in perfect harmony. In this universe, designed by the Creator, even the Plants and the Animals are living in an harmony. In this harmonious relationship, lot of issues fall in place and there is no scope for any chaos in Nature. He illustrated the Newtonian model. In relating these resources of external harmonious placings, he singled out the origin of illness - all related on how you think, on what you think, processes which you follow in the world. It is necessary to put harmony in place. He said that the origin of health is based on our holy process of spiritual growth, consciousness of goodness

within and around. In an concluding note, Dr. Bandodkar stated that in an atomic explosion, we all will cease to exist. With no people, means no existence in the world. Projecting these dimensions, what he said was food for thought. Our body is heavily changing - it is dynamic. There is change in its atomic level. Attitudinal change is possible. He counselled for regular exercise, breathing, cough, walking etc. These will lead to reduction in cholesterol level, control of diabetes, weight reduction and thereby good sleep. Prayer for legitimate needs is essential. 'Pranayama' needs to be practised daily to derive its benefits.

After this thought-provoking speech of Dr. Bandodkar, the following senior members of the Association who have completed 75 years of age during the last year were felicitated at the hands of Chief Guest and other dignitaries present on the dais.

- 1) Shri.V.N.Palang;
- 2) Shri.J.H.Braganza
- 3) Shri.U.N.Sankolli;
- 4) Shri.M.J. D'Souza
- 5) Shri.R.C.Verenkar;
- 6) A.P.M. D'Souza

Then Shri.Isac Dias, Secretary, presented the Annual Report for the last year and stated that total membership of Panaji ZSC has reached to 812 members by March 2011 of which 36 new members were enrolled during the last year. He highlighted the usefulness of the monthly meetings being conducted at Margaon, Panaji, Ponda and Mapuca. He further told that ZSC has collected total Donations worth Rs.61,228=11 towards Legal Fund, for Samvad etc. and the cheque for the amount was handed over by the President Shri.P.M.Narkar to Shri.Lalingkar, General Secretary of the Circle Association in the meeting itself. He told the house that the response to the Association's own Holiday Home' established at Panaji is very good and the facilities provided thereat are well appreciated by the visitors. The suggestions made by visitors are taken care of to improve the staying arrangements. Till date the Association collected Rs.47,300/- as staying charges.

He stated that a select Committee members

called upon Shri.Shantaram Naik, Member of Parliament from South Goa, on 21st February 2011 and refreshed him with the latest developments on our pension issues with the Govt of India. The Secretary also stated that the Association has taken up all the cases referred to us regarding individual grievances with the HR Dept at Mumbai LHO. Association also gave wide publicity to improved REMB Scheme-III and tried to clarify various doubts about the Scheme.

In his presidential address Shri.Narkar explained the reasons for the absence of Shri.B.G.Dandekar, Federation Advisor, who is recuperating from a recent accident and Shri.V.M.Gokhale, Circle President, who was not well to attend the meeting. Detailing out the whole scenario with its background as regards the Pensioners' pending issues, he explained with stastical figures the stand taken by the Bank and financial postures spelt out by the Govt as also the role played by the working Staff Unions/ Associations in these areas of funds allocations etc. Shri.Narkar briefed the members about the discussions at the recently held Structured Meeting on 24th October 2010 between our Federation representatives and the Bank's Top Management officials. He said that the other important and long pending issues of admission of atleast those pensioners with a minimum pensionable service of 30 years and those who were appointed to retire at the age of 58 years (as per the then service conditions) to the improved REMBS were effectively taken up with the top management of the Bank. It was inter-acted that, in view of the additional contribution required from the Bank for this purpose, further improvement in this REMBS would be examined at the time of the next review to be carried out either in this year or next year. Shri.Narkar also explained the queries raised by some of the pensioners about REMBS-III and the reimbursement of expenses of 'Domiciliary Treatment' now made available in the revised Scheme. He further told that we have got three options to fight for the redressal of our pending issues and they are (1) Keeping good relations

with the Bank and the Govt officials to get our demands approved; (2) Having close rapport with the Working Staff Unions/Associations and get our demands approved through their negotiations at the time of wage settlements; and (3) Through Legal actions with the Writ petitions through the Courts - the latest development on this remedy/option has precipitated in our recourse for Writ petition.

In his address, Shri.R.N.Lalingkar, General Secretary, expressed satisfaction on seeing large presence of the pensioners, family pensioners for this meeting and their listening with rapt attention to the deliberations therein. Shri.Lalingkar announced that the Federation has filed a Writ Petition on 16th March 2011 in the Hon'ble Supreme Court under Article 32 of the Constitution for resolving our long pending issues. Our Federation had to launch this legal battle after exhausting all avenues for a negotiated settlement and it is expected that it will be admitted for hearing very soon (Since admitted on 13th May 2011). He thanked all the members of Panaji ZSC for collecting sizable Donations towards Legal Fund. He further explained in detail the benefits of using Bank's HRMS portal to get up-to-date information about their monthly pension credited to their account, to see the DA Circulars, submit the PAN number to the Bank, to declare the personal investments for Income-tax purpose through HRMS portal, getting the Pension Slip printed through it etc. He impressed upon the pensioners to furnish the Life Certificate in the month of November every year to avoid stoppage of crediting the pension by the Bank. He told that all these instructions have been given in the March 2011 issue of 'SAMVAD'.

In the open forum, queries / questions / clarifications sought by some of the members were responded to their satisfaction.

Shri.V.D.Kulkarni, Vice-President of Panaji ZSC, proposed a Vote of Thanks to the Bank's dignitaries, Association's office-bearers and the members present for the meeting.

- Isac H. Dias, Secretary

## स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ, ठाणे-मुलुंड

मंडळाच्या द्वैमासिक कार्यक्रम मालिकेत मंगळवार दि.१९ एप्रिल २०११ रोजी सायं.५ वाजता आपले ठाणे येथील एक सभासद श्री.टी.आर.सी.शर्मा यांचे व्याख्यान आयोजित करण्यात आले होते. निवृत्ती नंतर श्री.शर्मा 'मॉॅनिकेतन' या संस्थेत अध्यापनाचे काम करतात. तसेच 'प्रेमदान' या अनाथ व परित्यक्ता महिलांच्या पुनर्वसनाचे काम करणाऱ्या संस्थेतही काम करीत असतात. श्री.शर्मा यांनी आपल्या व्याख्यानात या दोन्ही संस्थांची माहिती तर सांगितलीच पण या संस्थांमध्ये काम करीत असतांना आलेल्या अनेक अनुभवांचे कथन केले. हे अनुभव मन विषण्ण करणारे होते. ते ऐकतांना अनेकांचे डोळे पाणावले. आणि समाजसेवेचे व्रत घेतलेल्या श्री.शर्मा यांच्याबद्दलची आदराची भावना वृद्धिंगत झाली.

प्रेमदान ही संस्था ठाण्याजवळ ऐरोली येथे कार्यरत असून मदर तेरेसा यांच्या मुख्यालयाकडून ती चालविली जाते. या संस्थेत सनाथ किंवा अनाथ परंतु परित्यक्ता अशा शारीरिक व मानसिकदृष्ट्या पूर्णपणे खचलेल्या सुमारे २०० महिलांची काळजी घेऊन त्यांच्या पुनर्वसनाचे कार्य चालते. श्री.शर्मा तेथे अध्यापन तर करतातच परंतु वर उल्लेख केलेल्या महिलांचे काका, मामा बनून त्यांना धीर देतात आणि त्यांच्या पुनर्वसनासाठी मदत करतात. हे काम ते गेली १० वर्षे अविरतपणे व निःस्वार्थीपणे करीत आहेत.

मॉॅनिकेतन ही संस्था सर्वस्वी सामाजिक असून समाजाकडून मिळणाऱ्या हर प्रकारच्या देणग्यांवर चालते. या संस्थेत अनाथ मुलींची देखभाल करून त्यांना शिक्षण देऊन स्वतःच्या पायावर उभे रहाण्यापर्यंत आसरा दिला जातो. वय वर्षे ३ ते १८ पर्यंतच्या सुमारे ३२५ मुलींना संस्थेने आसरा दिलेला आहे. श्री.शर्मा या संस्थेत इंग्रजी भाषा शिकविण्याचे काम करतात. दोन्ही संस्थांमध्ये निरपेक्ष काम करणाऱ्या श्री.शर्मा यांच्या या महान समाजसेवेला मानाचा मुजरा !

- सचिव, सांस्कृतिक मंडळ

## अभिनंदनीय

आपले सातारा येथील सभासद श्री. विश्वनाथ श्रीकृष्ण वेचलेकर यांचा नातू चि. संकेत रविंद्र सुमंत (मुलीचा मुलगा) याने दिनांक २१ नोव्हेंबर २०१० रोजी झालेल्या 'राष्ट्रीय प्रज्ञाशोध परीक्षा' राज्यस्तर इयत्ता आठवीसाठी परिक्षेत यश प्राप्त केले. त्यामुळे त्याची राष्ट्रीयस्तर परिक्षेसाठी निवड झाली आहे. त्याबद्दल त्याचे असोसिएशन तर्फे अभिनंदन!

- सेक्रेटरी

(Courtesy : April 2011 issue of "Pensioners' Hit-Chintak", a monthly Bulletin of Bhopal Circle Pen Association)

## Income Tax & You

During the past one month we have received a spate of complaints about arbitrary deduction of heavy Income-tax from Pensioners. In this connection, through earlier issues (of 'Hitachintak') we have been pointing out to all the 8th Bi-partite retirees that on their present level of pension, they come within the ambit of higher slab of Taxable Income. We had also cautioned our members that they should ensure that their Permanent Account Number (PAN) is duly recorded with the Bank. Unfortunately, the members did not pay attention to our appeals and did not record their PAN with the Bank. As a result of which, in such cases, 20% tax has been deducted instead of 10%. You should be aware that as per the new Income Tax Rules, if the PAN of the Income-tax assessee is not recorded with the Drawing & Disbursing Officer, the Income Tax at double the rate will be deducted from their income. It is, therefore, imperative that the member should understand the importance of recording PAN with the HRMS.

Further, the members have been under the wrong impression that they will receive information from Branches about their 'Tax liability' and thereafter they will inform the Branch about their investments in the Tax-saving schemes. In the modern technology under which the Pension is now being paid, the system automatically calculate the tax-liability on the monthly income itself. It is, therefore, necessary that our members should understand the new system and adopt themselves to it.

We suggest that the members should take following steps for avoiding unnecessary deduction of Income-tax :-

1) Please ensure that your Birth-date is recorded in the HRMS system either through 'self-service' or 'Manager Self-service' by going to the pension paying branch and requesting the Branch Manager to do the needful.

As per the new amendments announced in the parliament, a person of 60 years of age will enjoy exemption limit of income-tax payment, which for the financial year 2011-2012 is at Rs.2.50 lacs per annum. It is, therefore, necessary that the

Birth-date of the pensioner is recorded in the record of HRMS. Please do not be under wrong impression that the Birth-date on your Pension Payment Order is automatically recorded in the HRMS system.

2) Permanent Account Number (PAN) has to be recorded with the HRMS system. The present instructions are that only the Pension-paying Branches will record the PAN under the pass-word of the Branch Manager. In the past, the PPFG Department at LHO used to accept the PAN. This system has been changed and the Authority of the PPFG Dept at LHO for recording PAN does not exist now. Please, therefore, ensure that your PAN is recorded through your Pension-paying Branch through HRMS system. The easiest method for verifying whether your PAN stands recorded with the HRMS is to obtain Pension Payment Advice from the Branch. This Advice is available on HRMS portal. On the right hand top side of the Pension Payment Advice your PAN is mentioned in relevant column. If it is printed there, then you need not take any action. But if it is not appearing, then please get it recorded through your Pension Paying Branch immediately.

3. For recording your Investments in the tax-saving Schemes, the procedure has been revised and these investments have to be recorded through Pension Paying Branch in the HRMS system under the pass-word of Branch Manager. In the past, the PPFG Dept at LHO used to accept the details of these investments. But now, these investment details are required to be recorded through Pension Paying Branch. We would like to caution our members that they should ensure planning their investment right in the beginning of the financial year so as to avoid the deduction of income-tax from their pension, despite investments made in the financial year. If your income exceeds the prescribed limit, then the decision of making investments should be taken right in the month of April itself and such investments should be recorded through Pension Paying Branch with the HRMS system.

MAY 2011 : SAMVAD

SNAP SHOTS OF ANNUAL GENERAL MEETING OF  
MUMBAI ZONAL SUB-CENTRE DT. 11<sup>th</sup> Feb. 2011



From Left – Shri.V.M.Gokhale, President, Mumbai Circle Pen Assn.;  
Shri.B.G.Dandekar, Advisor to the Federation;  
Shri.R.N.Lalingkar, Secretary, Mumbai Circle Pen Assn. &  
speaking on the occasion Shri.Ashok Garg, CGM, SBI, CC, Mumbai



From Left – Shri.Ashok Garg, CGM, SBI, CC, Mumbai;  
Shri.Dipankar Bose, Dy.GM, SBI, CC (PPG&HR);  
Shri.B.G.Dandekar, Advisor to the Federation

SNAP SHOT OF ANNUAL GENERAL MEETING  
OF MUMBAI ZONAL SUB-CENTRE DT. 11<sup>th</sup> Feb. 2011



From Left – Shri.O.P.Poonia, Dy.G.M. & CDO, SBI,Mumbai LHO;  
Shri.Ashok Garg, CGM, SBI,CC; Shri.Dipankar Bose, Dy.GM, SBI,CC (PPG&HR);  
Shri.B.G.Dandekar, Advisor to the Federation;  
Shri.R.N.Lalingkar, Secretary, Mumbai Circle Pen.Assn. &  
speaking on the occasion Shri.P.P.S.Murthy, Gen Secretary of the Federation

Annual General Meeting of Panaji Zonal Sub-Centre held on 27-03-2011



Shri.M.Y.P.Dessai, AGM (Admin) of Panaji Module, Inaugurating  
the AGM of Panaji ZSC by lighting a Traditional Lamp.  
Looking on (from left) : S/Shri.I.H.Dias, R.N.Lalingkar,  
V.D.Kulkarni and standing on the extreme right  
Shri.P.M.Narkar, President of Panaji ZSC

Pensioners' Meet dt.24<sup>th</sup> February 2011 held by S.B.I.Andheri Branch



Mr.V.R.Kuddyady being felicitated at the hands of Shri.V.M.Gokhale, President of Mumbai Circle Pen Assn. Shri.S.B.Charankar, AGM, Andheri Branch is looking on.



Audience at the Pensioners' Meet arranged by Andheri Branch

MAY 2011 : SAMVAD



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(Courtesy : April 2011 issue of "Pensioners' Hit-Chintak", a monthly Bulletin of Bhopal Circle Pen Association)

**Wage Revision and Payment of Arrears**

Following the release of 9th Bi-partite Scales from 1/11/2007 to those who retired on or after 01/11/2007, they have become eligible for payment of arrears of the revised salary. Instead of Branches being instructed to pay the arrears, the Bank took a decision to pay the Arrears through HRMS system at Corporate Centre, Mumbai. Some of the Branches did not provide the details of the salary last drawn by the pensioners who retired on or after 01/11/2007. As a result of this action (rather inaction) of the branches, some of our members were deprived from the payment of arrears. Our Association took up the matter with the Bank and such members were finally paid their arrears.

We, however, still suspect that the names of some of the eligible pensioners might have been omitted. We request all such members who retired on or after 01/11/2007 to let us know if their arrears still remain unpaid.

We have received many complaints about non-payment of Stagnation Increment (s) which had become due. All such members are requested to approach their Branch, get their arrears recalculated and request the Branch to forward their calculation sheet duly recommended for payment to the Chief Manager, HRMS Dept at LHO. Please note that RBOs have no role to play in this matter. If you still experience difficulty, please get in touch with your Zonal Sub-Centre.

At the time of printing this issue, we were informed by the HRMS Dept at LHO that the retired staff is also eligible to receive "Special Balancing Allowance" @ 6.5% of the salary for the period they have worked in the Bank before their retirement. The Branches have been advised by LHO to send the details of such employees to HRMS Dept at LHO. The members are advised to contact the Branch where from they retired and obtain confirmation of their claims are lodged with the LHO. The following particulars are required by HRMS Dept at LHO :- (a) Name; (b) PF Index Number; (c) Date of Birth; (d) Earlier Arrears Calculation Sheets; (e) Particulars of Leave Encashment, if any.

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**Provident Fund on Arrears of Salary**

While calculating the Arrears of Salary, Provident Fund is being deducted from Arrears of Salary along with matching contribution by the Bank which is to be credited to the PPFG Dept at LHO. We have been approached by our members about non-payment of the arrears of Provident Fund. In this connection we would like to enlighten the members that the Provident Fund Department at LHO generates Statements every half year and the amount received on account of Arrears is shown as a non-member's Fund. This Non-Member's Fund is also processed as Refund of Provident Fund and after obtaining sanctions from the Trustees, the amount is refunded by PPFG Dept. We are advised by the PPFG Dept that they have released the Provident Fund of all those who received their Arrears of the revised salary in the first lot.

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**Leave Encashment on Retirement**

Regarding the payment of Leave Encashment Arrears on account of revision of Salary Scales, we would like to guide the members to understand the procedure for claiming the Arrears of Leave Encashment availed at the time of retirement. The members will have to submit an application on the prescribed form along with the copy of the earlier sanction of such Leave encashment. This application will be forwarded by the Branch Manager to the concerned R.B.O. The Chief Manager (Admin) at the RBO will submit the proposal to the AGM (Admin) at the respective Zonal Office. Please note that the AGM (Admin) at the Zonal Office is the competent Authority for sanctioning the arrears of Leave Encashment. The Leave Encashment on retirement is exempt from Income-tax to the extent of Rs. 10 lacs in the current Financial year. Therefore, no Income-tax is payable on the amount of arrears of Leave Encashment also.

**IMPORTANT MESSAGE**

Investment Declaration Form (IDF) for Financial Year 2011-12 is available on HRMS Portal. Please ensure updation of your Investment Details for FY 2011-12 in IDF through HRMS Portal immediately. TDS for FY 2011-12 is being calculated taking in to account the IDF of every Employee / Pensioner. Please inform your colleagues (both in active service and retired). Updation of IDF is allowed only between 1<sup>st</sup> to 20<sup>th</sup> of each month.

(For those pensioners who do not know how to access their own HRMS account for want of computer knowledge etc., they may contact Branch Manager of their Pension-paying Branch and request him to feed the information through his 'Manager Self-Service' option at the Branch)

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**Access to HRMS Portal**

It is complained by many pensioners that they are not able to get access to their HRMS portal as the system does not accept the password - sbi123 (as advised earlier).

If the password is 'Locked' then the pensioner has to contact AGM (PPG) Dept at Mumbai LHO **through** the Branch Manager of his pension-paying Branch, who will arrange to give new password by contacting AGM, PPG Dept. which please note.

**व्यक्तिविशेष -**

‘पोटापाण्याचा उद्योग जिद्दिनं करा पण साहित्य, चित्र, संगीत, नाट्य, शिल्प, खेळ - ह्यातल्या एखाद्यातरी कलेशी मैत्री जमवा. पोटापाण्याचा उद्योग तुम्हाला जगवील, पण कलेशी जमलेली मैत्री तुम्ही कां जगायचं हे सांगून जाईल !’ ही पुलंची वाक्ये जीवन कसं जगायचं हे शिकवतात. आपल्यापैकी काही जणांनी निवृत्तीनंतरही याचप्रमाणे जगण्याचा ‘वसा’ घेतलेला आहे. आमचे सोलापूर येथील पेन्शनरबंधू ‘सिद्रामप्पा मुनोळी’ ह्याच वंशातले. ते उत्कृष्ट टेबल टेनीस खेळतात, जुन्या संस्मरणीय ‘मेलडी’ गाण्यांचा संग्रह करतात, वर्तमानपत्रांतून चित्रपट आणि चित्रपट संगीताविषयी समरसून लेखही लिहितात.

वाढतं वय त्यांच्या उत्साहावर परिणाम करत नाही. महाराष्ट्र व्हेटरन्स स्टेट टेबल टेनीस चॅम्पियनशीप (२०१०) स्पर्धेसाठी पुण्यात त्यांनी त्यांचा सहभाग नोंदवला आहे. तर फेब्रुवारी २०११ मध्ये ‘नवी दिल्ली’ येथे नॅशनल लेव्हलवर झालेल्या १८ व्या ल्युमिनस टेबल टेनीस स्पर्धेमध्ये त्यांना गौरविण्यात आलं.

जिप्सी फेम कविवर्य मंगेश पाडगावकरांच्या हस्ते याआधी सोलापुरातही त्यांना सन्मानित करण्यात आले होते. श्री.मुनोळी १९५७ पासून रेडिओ सिलोन सातत्याने ऐकत आले आहेत व त्यामुळे सिलोनप्रेमी कुटुंबीयांशी व निवेदकांशी त्यांचा सातत्याने दूरभाष-संपर्क असतो. त्यांच्या संग्रही जुन्या हिंदी गाण्यांच्या ५०० हून अधिक सीडी आहेत. ‘प्रौढत्वी निज शैशवास जपणे, बाणा कवीचा असे’ - ही वृत्ती असणाऱ्या सिद्राम मुनोळी यांना सलाम ! (श्री.मुनोळी - मो.९०९६५५५९२८)

- शशीकांत लावणीस  
मो. - ९४२१०२६२७९

**अभिनंदनीय उपक्रम**

कोल्हापूर येथील आपले सभासद श्री.एस.एस.काजवे व श्री.आर.आर.कुलकर्णी या दोघांनी निवृत्तीनंतर घरी स्वस्थ न बसता आपला वेळ व ज्ञान एका समाजोपयोगी कामासाठी निरपेक्ष भावनेने व्यतीत करण्याचे ठरविले. कोल्हापूर जवळील १३ कि.मी. अंतरावरील मुडशिंंगीच्या माळावरील एका अपंग मुलांसाठी चालविल्या जाणाऱ्या Helpers of the Handicapped या संस्थेच्या शाळेतील विद्यार्थ्यांना अर्कोटन्सीसह सर्व विषयात डिसेंबर, जानेवारी व फेब्रुवारी असे तीन महिने रोज २-३ तास विनामूल्य मार्गदर्शन केले. आपल्याकडे असलेल्या ज्ञानाचा गरजूंना लाभ व्हावा या सामाजिक बांधिलकीच्या भावनेतून या दोघांनी हे कार्य केले. या स्तुत्य उपक्रमाबद्दल दोघांचेही असोसिएशनतर्फे हार्दिक अभिनंदन !

- सेक्रेटरी

## SMS, THE RIGHT SMS ONLY

Today was the final of the Intercollegiate Music Event, a la Zee TV SAREGAMAPA. Considering the huge popularity of the Zee TV event and the musical talent it brought out, the university had arranged similar event for the students of the city and the suburban colleges. Though this was the first year of the event organized by the university, the response was great : twelve colleges took part in the event.

The rules for the competition / event were simple. Until the quarter final stage, the judges, eminent personalities from the world of music and in all three in number, would judge the participants and allocate marks. For the quarter finals and the semifinals, SMS of the students attending the event would have sixty percent weightage and the marks of the judges a weightage of forty percent. For the final event the weightage of SMS of students would go up to seventy percentage and the remaining to the judges' views. Unlike some other reality shows, each attending student could send only one SMS giving his order of preference for the first four participants. The participating colleges were nick named like Melody Tunes, Jhankaar Beats, Rock Stars, etc. with a view to lending a musical aura to the event. Each participating college would send only four students, two boys and two girls. Each participant would sing two songs, the first one of the judges' choice and the second one of his/her choice.

Seven pm and the final round started. The compere from the university explained the rules clearly and firmly. After a participant from one college completed his performance the next turn would be of the participant from the other college. In this order the show would go on. All the participants had seated, as per the arrangements made by the university authorities, on the first row of the rows meant for the students. All the participants looked somewhat tense, and quite naturally so. This was the final round and all the participants were by and large of equal caliber. Anup from Rock Stars however looked calm and unperturbed. May be his easy looks and body

movements were supportive to that. In an easy manner he looked at other participants, at times waving hands to them or at his friends among the student gathering.

It was for the Rock Stars College to start the event. Anup's number was fourth among the four participants of the Rock Stars group. Anup was almost a master at rock music; so he and his friends felt. Also during the last fortnight he had practised hard with the other forms of songs. The numbers suggested by the judges was a semi classical one. Anup sang it very well, effortlessly and without anywhere losing 'Sur' and 'Tal'. All his friends from his college felt now sure that their college would score over the other college, namely Melody Tunes.

The next participant, the last from the Melody Tunes, was Neha. As Neha walked to the stage Anup's eyes and thereafter his heart followed her. They got fixed to her; the way she walked, the way she moved every part of her body and the way she looked from the corners of her eyes to watch the judges, to watch the participants and the rest of the crowd - simply great.

Neha started with a semi classical number suggested by the judges. She was singing well. However, Anup was not listening to what she sang. His mind, heart and soul all were totally captivated by everything about Neha. During the song too, her movements of eyes, neck and hands were all grace and charm - so at least Anup thought.

After Neha had finished, Anup just stood up and raising his hands high up in the air in a very appreciative way gave her a loud clap. Everyone was surprised at this, including Neha. It was not expected for the participant to express either when the other participant was singing or had finished his or her number.

Second and the final round. A participant would now come out with a number of his or her choice. The three participants from Rock Stars College sang quite well and now it was Anup's turn. Pop music was his forte. All his colleagues from his college were sure that Anup would come out

with a dazzling number. Unfortunately, for Anup and for them, Anup had lost concentration after his eyes first saw Neha. Thereafter his eyes were just focussed on Neha. Naturally all this affected his concentration and therefore the performance. He could not just keep pace with beats and rhythm. At one or two places he even missed the words. His colleagues from the college were first amazed and then just dumbfounded. Even the judges who had appreciated his rendering of the first song looked perplexed, someone coming out with a number of his choice giving such an ordinary performance. At the rehearsals the previous evening, Anup had done very well. At a crucial time today, he had just faltered.

After the last performance of the show, which was of Neha, the compere announced that the competition was over and there would be a fifteen minutes break for the student community to exchange notes along with tea and coffee. After they had reassembled they would send their SMS, their preference of first four participants.

Anup's friends surrounded him, obviously disturbed at his poor performance at the second song and enquired of him, "What had taken place with you? Was he not keeping well? or Was there any disturbing news from home?." Anup could not answer the sympathetic and sincere queries from his friends. Covering his face with his hands he broke down. "I had lost concentration because my eyes, mind and heart were simply spellbound by charm and grace of Neha from the Melody Tunes. Much as I tried I could not move away from the thoughts of Neha. I am very sorry, I have let down the college and my dear friends. I don't deserve to be here." Surprisingly his friends understood and synpathized with him. For one thing they all felt Neha was such a girl who would arrest the attention of a young man particularly when the guy was Anup who was romantic by nature, the one who got easily swayed by the things he liked.

The news as to why Anup cut a poor show in the second round spread like wild fire among the student community. Most of them did understand him and admired his frank and honest confession

about Neha. The girl students strangely reacted in a very different manner. Most of them said and echoed, "I would like my man to be like Anup who loses his heart and mind to the girl he likes and says so frankly and boldly."

After the fifteen minutes break, the student community gathered at the competition venue and sent their SMS for the first four performances of their choice.

All the SMS were now received. The university authorities now did the compilation job, summing up the marks given by the judges and the marks / preferences received the SMS way.

There was a ten minutes pin-drop silence, and then the Head of the Department of the Music came out with the result sheet. In a normal customary way he first congratulated all the participants for coming out with a good performance in such a short time. He also thanked the judges for the interest taken by them in the student community. And now came the actual results : Anup had received fifth rank from the judges side. However, the SMS received by him as number one performer far too exceeded those received (for the same place) by the other participants. Obviously therefore Anup secured the top position, the other participants lagging well behind him. Also because of the large number of SMS for Anup the Rock Stars College easily scored over the other college. the university authorities and the judges were somewhat surprised at the results - little they know the mindset of the SMS senders.

As soon as the result was announced the place was rent with "Anup, Anup, Anup, we like you." Not surprisingly the loudest cheer came from the girl students.

After the presentation ceremony was over and the students started dispersing, Neha walked over to Anup and in a soft voice said, "As a participant I was not eligible to send an SMS, otherwise my SMS would have been for you. Congratulations". Quickly thereafter Neha left.

Anup was really now on cloud nine.

- **Sudhakar Chandurkar, Bandra (E), Mumbai**

संवाद लेख स्पर्धा २०११

‘संवाद’ च्या जानेवारी २०११च्या अंकात सभासदांसाठी एक लेख स्पर्धा जाहीर केली होती. विषय होते १) नाती गोती-स्नेहसंबंध २) निवृत्तीनंतरचे स्वभाव-मत परिवर्तन. या स्पर्धेसाठी पुरूष सभासदांकडून फक्त ११ तर स्त्री सभासदांकडून ३१ असे एकूण ४२ लेख स्पर्धेमध्ये दाखल झाले. स्पर्धेत भाग घेतलेल्या सभासदांची नावे खालीलप्रमाणे - **पुरूष विभाग - १)** श्री. श्रीकृष्ण वा. देव, पुणे २) श्री. मोहनीराज रा. देशमुख, पुणे ३) श्री. अरविंद ए. कुलकर्णी, पुणे ४) श्री. प्रभाकर वा. कानिटकर, कोल्हापूर ५) श्री. अनंत त्र्यंबक भाटे, संगमनेर ६) श्री. विजय वि. वैद्य, पुणे ७) श्री. रमेश त्र्यंबक इंगोलीकर, अमरावती ८) श्री. सदानंद भ. फडणीस, कोल्हापूर ९) श्री. विठ्ठल रामाचार्य कट्टी, सांगली १०) श्री. अशोक शिवराम कुलकर्णी, कोल्हापूर ११) श्री. अरूण अ. काकडे, पुणे

**स्त्री विभाग - १)** सौ. सुषमा सुरेश कीर्तने, अहमदनगर २) सौ. स्मिता प्रफुल्ल सामंत, बोरीवली (प.) ३) सौ. उमा रविंद्र सोमण, बोरीवली (प.) ४) सौ. कुंदा गो. मुळे, अहमदनगर ५) मंगला बा. नातू, दहिसर (पू.) ६) सौ. सुलभा चंद्रकांत दाते, बोरीवली (प.) ७) सौ. नेत्रा दिलीप काकडे, अकोला ८) श्रीमती माधवी मधुकर कुलकर्णी, अहमदनगर ९) सौ. वर्षा विनय पाटील, अंधेरी (प.) १०) श्रीमती पुष्पा श्रीकांत गाभे, अकोला ११) सौ. नीलिमा अ. पोतदार, बोरीवली (पू.) १२) सौ. शुभा र. इंगोलीकर, अमरावती १३) सौ. अनघा अ. विद्वांस, डोंबिवली (पू.) १४) श्रीमती विमल गो. अनगळ, नागपूर १५) सौ. कल्पना अ. शिंगणापूरकर, अंधेरी (पू.) १६) सौ. प्रभावती दे. पवार, धुळे १७) सौ. नीलिमा श्री. खरंगटे, ताळगांव (पणजी) १८) सौ. विद्या द. गोरे, अहमदनगर १९) सौ. चारूलता वि. जगताप, मालेगाव २०) सौ. अपर्णा कि. पांडे, यवतमाळ २१) श्रीमती जयश्री वि. जोशी, कांदीवली (पू.) २२) सौ. सुनीता प्र. सांगावकर, कोल्हापूर २३) सौ. विद्या प्रकाश कुंडले, नागपूर २४) सौ. भाव्यश्री सु. वैद्य कळवा (ठाणे) २५) सौ. रेखा ह. गायकवाड, मिरा रोड (पू.) ठाणे २६) विनया विश्वनाथ जोशी, पनवेल २७) सौ. शुभदा ज. देशपांडे, नागपूर २८) श्रीमती सुजाता वि. गुप्ते, विलेपार्ले (पू.) २९) श्रीमती सुहासिनी हरी जोग, नागपूर ३०) सौ. इना बी. तळपदे, मुंबई ३१) सौ. पद्मा चिंतामणी गोखले, कुपवाड (सांगली)

विषयावर विभागणी केली तर ‘नाती गोती-स्नेह संबंध’ या विषयावर ३५ तर ‘निवृत्तीनंतरचे स्वभाव-मत परिवर्तन’ या विषयावर ७ लेख आले.

स्पर्धेविषयी थोडं मनोगत -

या वर्षीच्या ‘संवाद’ लेख स्पर्धेत एकूण ४२ लेख सादर

झाले. स्त्री विभागातून एकूण ३१ लेख आले तर पुरूष विभागातून फक्त ११ लेख आले. दरवर्षी आपली सभासद संख्या वाढत असताना स्पर्धेमधील लेखांची संख्या अगदीच अल्प प्रमाणात आहे याची आम्हाला जरूर खंत आहे. स्त्री सभासदांमध्ये जास्त उत्साह दिसून आला. त्यांनी लेखनही चांगल्या तऱ्हेने केले आहे. ‘नातीगोती-स्नेह संबंध’ या विषयाशी बहुतेक स्पर्धकांनी नाते जोडलेले आढळले. ग्लोबोलाईझेशनमुळे, फ्लॅट संस्कृतीमुळे मुले आईवडिलांपासून दूर झाली. त्यांचा संसार अगदी नवाकोरा करकरीत उंची उंची धाग्यांनी विणलेला तो कशिदा असतो. पण त्या धाग्यांच्या टोकाला गाठ कुठे असते भक्कम? मशिन एम्ब्रॉइडी सारखा तो असतो. एक धागा चुकून जरी ओढला गेला की, वीण भराभर उसवते आणि पूर्ण कशिदाच उसवतो अलगद. शिल्लक राहते फक्त कापड. नात्याची वीण घट्ट करणारी माणसेच आता नकोशी झालीत. मी, माझी, माझे एवढाच विचार करणारी, आत्मकेंद्री सध्याची पिढी नातीगोती हरवून बसली आहे, यात शंका नाही. बऱ्याच लेखकांनी नात्यातील नाती, मित्र-परिवारातील नाती, गुरूशिष्य नाती अशा नानाविध नात्यांसंबंधी, तसेच त्यातील स्नेहसंबंध कसे असावेत यासंबंधी जरा जास्तच लिहिले आहे. प्रत्यक्षात आपले नातेसंबंध कसे आहेत, चांगले असतील तर नात्याची वीण घट्ट करण्यासाठी, बिघडलेले असतील तर ते सुधारण्यासाठी केलेले प्रयत्न, त्याची फल निष्पत्ती या महत्त्वाच्या मुद्रयाचा धागा बहुतेक सभासदांच्या लिखाणातून निसटल्याचे प्रकर्षाने जाणवले. ही गोष्ट सोडली तर एकूण लिखाण समाधानकारक होते.

‘निवृत्तीनंतरचे स्वभाव, मत परिवर्तन’ खरे तर या विषयावर सभासदांकडून बरेच लेख स्पर्धेत दाखल होतील अशी आमची अपेक्षा होती. परंतु अगदी मोजकेच सभासद या विषयाकडे वळलेले आढळले. माणसाचा स्वभाव कधीही बदलत नाही असे म्हणतात. परंतु आपल्या आयुष्यात अशा काही गोष्टी घडतात, प्रसंग निर्माण होतात, निरनिराळ्या स्वभावाची माणसे भेटतात की त्यांच्या अनुभवातून, झालेल्या संवादातून आपण आत्मपरिक्षण करतो, खूप विचार करतो आणि त्या अनुषंगाने अगदीच संपूर्णपणे नव्हे परंतु थोड्या प्रमाणात तरी नकळत आपल्या मनात स्वभावात जरूर बदल घडत असतो. काही गोष्टीत माघार घ्यावी लागते हे खरे. परंतु माघार घेण्यात कोणताही कमीपणा न वाटता, स्वभावाला थोडी मुरड घालून केलेली तडजोड आयुष्यात आपल्याला बरंच काही देऊन जाते. या विषयावर निर्देश केल्याप्रमाणे कमी लेख आले असले तरी सर्वसाधारणपणे लेखनाचा दर्जा समाधानकारक होता असेच म्हणावे लागेल.

स्पर्धेत दाखल झालेल्या सर्व लेखांचे परिक्षण केल्यावर लेखाची भाषा, मांडणी परिच्छेदद्वारा केलेल्या मुद्यांचे स्पष्टीकरण या गोष्टी लक्षात घेऊन संपादक मंडळाने एकमताने पारितोषिकपात्र लेखांची केलेली निवड खालीलप्रमाणे -

**पुरूष विभाग -**

- १) प्रथम क्रमांक रू. ५००/- (रू. पाचशे फक्त)  
श्री. प्रभाकर वा. कानिटकर, कोल्हापूर
- २) द्वितीय क्रमांक रू. ३००/- (रू. तीनशे फक्त)  
श्री. सदानंद भ. फडणिस, कोल्हापूर
- ३) तृतीय क्रमांक रू. २००/- (रू. दोनशे फक्त)  
श्री. अरविंद ए. कुलकर्णी, पुणे

**स्त्री विभाग -**

- १) प्रथम क्रमांक रू. ५००/- (रू. पाचशे फक्त)  
सौ. पद्मा चिंतामणी गोखले, कुंपवाड सांगली
- २) द्वितीय क्रमांक रू. ३००/- (रू. तीनशे फक्त)  
सौ. अनघा अ. विद्वांस, डोंबिवली (पूर्व)
- ३) तृतीय क्रमांक रू. २००/- (रू. दोनशे फक्त)  
सौ. शुभदा ज. देशपांडे, नागपूर

सर्व पारितोषिक विजेत्यांचे अभिनंदन. विजेत्यांना पारितोषिके या वर्षीच्या सर्वसाधारण सभेमध्ये अध्यक्षीय हस्ते देण्यात येतील. त्यांना पत्राने तसे स्वतंत्रपणे कळविण्यात येईल. पारितोषिक पात्र लेखांना 'संवाद'मध्ये क्रमशः प्रसिद्धी दिली जाईल. ज्या स्त्री-पुरूष सभासदांनी/सहसभासदांनी 'संवाद'च्या लेख स्पर्धेत भाग घेतला, त्या सर्वांचे संपादक मंडळातर्फे आभार.

- संपादक मंडळ, संवाद

## यशाची गुरूकिल्ली

रमेश (लेखक मित्रास) : तुझे नवीन, प्रकाशित झालेले 'यशाची गुरूकिल्ली' हे पुस्तक छान आहे. परंतु आश्चर्य एका गोष्टीचे वाटते की तुझ्या वैवाहिक आयुष्यात तू अयशस्वी झालास आणि पत्नीशी घटस्फोट घेतलास. तेव्हा कोठे गेली तुझी 'यशाची गुरूकिल्ली?'

लेखक मित्र : तू म्हणतोस ते अगदी बरोबर आहे. पण एक गोष्ट तुला मानावीच लागेल.

नरेश : कोणती?

लेखक मित्र : अरे! पत्नीशी घटस्फोट घेण्यात मी यशस्वी झालो ना!

- प्रभाकर गुपचूप, पुणे

भ्रमणध्वनी : ९८८१५७९४९९

## संवाद लेख स्पर्धा २०११

### पुरूष विभाग - प्रथम पारितोषिक विजेता लेख

#### नाती गोती - स्नेह संबंध

नाती म्हटली की प्रथम कुटुंबातली. आई वडील आजी-आजोबा, काका-काकू, मावशी-आत्या, नातवंड पत्वंड आणि पुष्कळ, तरीही नाती गोती कुटुंबाबाहेरही दूरवर पोहोचतात. खरंतर नात्याला नाव असतं आणि नसतंही. जिव्हाळ्याच्या धाग्याने बांधलेलं, घट्ट विणलेलं नातं हेच खरं पवित्र नातं. नाती-गोती ही तलम रेशमी धाग्यांची लगडच जणू.

सुप्रभाती पृथ्वीला प्रकाशमान करून संजीवनी देणाऱ्या आणि न चुकता संध्येला अस्ताला पसार होणाऱ्या सूर्यदेवाचे पृथ्वीशी नातं कोणतं? सूर्याच्या पाठोपाठ चंद्रासवे चांदण्याचं नातं 'चांदणे शिंपीत जातं'.

निसर्गाचं आपल्याशी नातं तर अजबच आहे. वसंत ऋतूत वृक्षांना पालवी फुलमोहोर येतो. उन्हाळ्याची चाहूल 'दाहक परी संजीवक' ठरते. वळीवाचा वर्षाव येतोच मदतीला. पाठीराखा पावसाळा धरणीला ओलीचिंब करून शांत करतो. हिवाळ्याचा गारवा, धुकं चोरपावलांनी येवून सुखावतात. हे असं नातं निसर्ग आपल्याशी अविरत टिकवून आहे.

स्वदेशाचं, जन्मभूमीचं गावकुशीतल्या जुन्या घराचं शेतजमीन, झाडमाड, वाडावस्ती, गोठ्यात हंबरणारी गाय-वासरं, खिलारी बैलजोडी, दारातला इमानी कुत्रा, घरातलं मांजर लळा लावतातच. हे कोणतं नातं?

नातं देवाशी-देवाचं अस्तित्व मानणं न मानणं हा व्यक्तिगत प्रश्न आहे. आई वडिलांनी श्रद्धेने ठेवलेल्या स्वतःच्या नावात देवाचे नाव असूनही काही महाभाग देवाचं अस्तित्वच मान्य करत नाहीत. हे त्यांचं देवाशी नातं. झोपलेल्या तान्ह्या बाळाला त्याची आई सकाळी प्रेमाने गालावर हात फिरवून जागे करते. प्रौढ वयात सकाळी झोपेतून उठवायला आई येत नाही. परमेश्वरच जाग आणतो. मानला तर देव हेच परमेश्वराशी आपलं नातं.

संगीत. हे जीवनसंगीत. सूर ताल शास्त्रीय वा सुगम, अभंग, भजन, भक्तिगीत, भावगीत असो गोंधळ-गौळण, भारूड असो किंवा वाद्यवादन असो वा साधसंगत असो यात रमल्यावर ब्रह्मानंदाचा अनुभव येतो. संगीत-मैफील दरम्यान अन्य कोणतेही विचार मनात येत नाहीत, असं हे आपलं संगीताशी अतूट नातं.

नित्यनेमाने पहाटे उठून मॉर्निंग वॉक, हास्यक्लब व्यायाम, योगा करणाऱ्यांना घड्याळाच्या अलार्मची गरज भासत नाही.

घराशेजारील बागेत (अर्थात ज्यांच्या घराशेजारी बाग आहे, झाडे आहेत) कोकीळ-चिमण्यांची चिवचिव नेमक्या वेळी जाग आणतात, हे ही आपलं पक्षांशी अनोखं नातच असतं.

नोकरी-व्यवसायातून मुक्त निवृत्त झाल्यानंतर तंदुरूस्तीसाठी मॉर्निंग/इव्हनिंग वॉक निमित्ताने गार्डन नाना-नानीपार्कमध्ये नित्य भेटणारे नवीन मित्र, सिनीअर सिटीझन्स. वेगवेगळ्या क्षेत्रातले समवयस्क ज्येष्ठ/श्रेष्ठ थोड्याच वेळासाठी पण रोज नियमितपणे एकत्र येतात. एकमेकांचे आनंदाचे क्षण वाटून घेतात. गप्पा-टप्पा वाढदिवसानिमित्त शुभेच्छा. पुष्पगुच्छांची देवाणघेवाण असं एक मित्रत्वाचं नवसंजीवन देणारं नातं तयार होतं. मित्रत्वाचं नातं फारच जिव्हाळ्याचं. एक वेळ नात्यागोत्यातल्यांशी मन मोकळं करणे जमणार नाही पण मित्र-मैत्रीणींशी मनाच्या कप्प्यातलं गुपित, सुखदुःखांचे क्षण, निर्व्याजी, निरपेक्ष स्नेहभावनेने, मन मोकळे सहज होऊन जाते. तात्काळ मदतीला धावून येणारे मित्रच असतात. नातेवाईक अशावेळी दूरच असतात. असे हे स्नेहबंधातले अमृतबिंदू जपायलाच हवेत.

एकमेकांच्या गुणदोषांसह संसाराचा गाडा रेटणाऱ्या पती-पत्नीचं नातं किती अवघड आहे. घरी सासू-सासरे नणंद-भावजय. दीर-जाऊ, नातवंड इ. (हल्ली बहुधा असं नसतं, कारण हम दो हमारे दो संस्कृती) पण या सगळ्यात आपणास सोसणारे नसले तरी गोजिरवाणी, दंगा करणारी, बोबडी, शेंबडी, मुलं नातवंड यांच्याशी एक वेगळंच नातं निर्माण होतं. घरात दंगा करतात. तेव्हा कटकट वाटते. पण नसतात तेव्हा घर सुनंसुनं होतं! नात्याचे स्नेहाचे किती कंगोरे असू शकतात याचा विचार केला तर कळेल.

गोत्यात आणणारीही नाती आहेतच. सरव्ये-सावत्र, गरीबी/श्रीमंती, प्रॉपर्टीच्या वाटण्या, देणं-घेणं आणि निव्वळ गैरसमजातून निर्माण होणारी वितुष्टे, भाऊ-भाऊ, सास्वा-सुना, बाप-मुलगा यांची (काही अपवाद सोडल्यास) ही नाती गोत्यात आणणारी ठरतात. वानगीदाखल एक उदा. अमेरिकेत नोकरीनिमित्त वास्तव्य करणाऱ्या मुलगा-सुनेचे अनुक्रमे बाप-सासू भारतात (मुंबई) राहताहेत. मुलगा-सून नातवंडांसह आज-उद्या परत येतील या आशेवर वृद्ध आई-वडील दिवस मोजत आहेत. एक दिवस मुलगा-सून त्यांना कायमचे अमेरिकेला घेऊन जाण्यासाठी मुंबईला येतात. मुंबईतला फ्लॉट विकतात. बँक बॅलन्स काढून घेतात. आई वडिलांसह अमेरिकेला जाण्यासाठी रात्रीची फ्लाईट असते. मुलगा-सून आईवडिलांना घेऊन टॅक्सी करून एअरपोर्टवर येतात. विमान सुटायला अजून वेळ आहे. तोपर्यंत विश्रामगृहात थांबा असे सांगून मुलगा-सून ठरल्या फ्लाईटने ठरल्यावेळी अमेरिकेला निघून जातात. वाट

पाहून कंटाळलेले मुलाचे वडील चौकशी कक्षात जातात. त्यांना माहिती मिळते की विमान वेळेवर सुटले, त्या विमानातून त्यांचा मुलगा-सून अमेरिकेला रवाना झालेले असतात. काय अवस्था झाली असेल त्या वृद्ध मातापित्याची. मुंबईचा फ्लॉट विकलेला. बँक-बॅलन्स मुलाकडे जमा. अशा निर्धन निराधार, थकलेली शरीरं, आता यांचं पुढे काय? कोणतं नातं उरलं मुलगा-सूनेशी? नात्याने गोत्यात आणलंच ना? वृद्धाश्रमाशिवाय पर्याय नाही. एक म्हण आहे. "ताट द्यावं पण पाट देवू नये. गोत्यात आणणारं दुसरं एक नातं हितचिंतक म्हणून नात्यातल्या किंवा माहितीतल्या उपवर मुलाचे, मुलीचे लग्नासाठी स्थळ सुचवावे. एकमेकांची पसंती. व्यवहार सोपस्कार होऊन, विवाह थाटात आनंदात पार पडतो. नवविवाहित मधुचंद्र, हिंडणे-फिरणे, मौजमजा करतात. नंतर संसार सुरू झाल्यावर या ना त्या कारणावरून भांडणं-खटके उडू लागतात. परिणामी प्रकरण घटस्फोटापर्यंत पोहोचते. हितचिंतक, मध्यस्थ, नाहक गोत्यात येतो!

दैनंदिन व्यवहारात सामाजिक, प्रापंचिक, सांसारिक कारणांसाठी वावरताना अनेक प्रकारची माणसं व्यक्ति संपर्कात येतात. दूधवाला, किराणा, दुकानदार, फळभाजी विक्रेता, डॉक्टर, केमिस्ट, मेकॅनिक, इलेक्ट्रीशियन, प्लंबर, लॉईवाला असे आणि अनेक. यापैकी ठराविक सर्वजणांशी सतत (वेळ पडेल तेव्हा) संपर्कात राहिल्यास त्यांच्याशीही एक अनोखे जिव्हाळ्याचे नातं निर्माण होतं.

कोल्हापूर शहरात जवळपास १००/१२५ रिटायर्ड स्टेट बँक पेन्शनर्स आहेत. सर्व बंधू-भगिनी त्यांच्या पती-पत्नींसह मोठ्या संख्येने दर आठवड्याला बुधवारी २ तास एका गार्डनमध्ये नित्य भेटत असतो. एकमेकांच्या ख्याली खुशालीची, सुखदुःखांची देवाण घेवाण होते. गप्पा टप्पा, गाणी, नकला, विनोदी किस्से, पेन्शन वाढी संदर्भात माहिती, चर्चा शिवाय वर्षातून एखादी सहल, संक्रांत, हळदीकुंकू, कोजागिरी, वाढदिवस असे अनेक उपक्रम होत असतात. बँकेच्या नोकरीत असताना कोण वरिष्ठ, श्रेष्ठ-ज्येष्ठ कनिष्ठ हा भेदभाव आमच्या बुधवार गार्डन कट्टा मिटिंगमध्ये जराही दिसून येत नाही. असं हे आगळं वेगळं नातं आणि स्नेहसंबंध जोपासलं जातंय.

सरतेशेवटी एस.बी. आय. पेन्शनर्स असो. चे 'संवाद' या आवडत्या मासिकाचं नातं तर दड झालंय. प्रिय व्यक्तीची वाट पहावी तशीच 'संवाद'ची आतुरतेने वाट पहावीशी वाटते. 'संवाद'शी जडलेले नातं आणि स्नेहसंबंध व्यक्त करण्यासाठी हा लेख प्रपंच.....

- प्रभाकर वासुदेव कानिटकर, कोल्हापूर  
भ्रमणध्वनी : ९८८११९९१९९

## संवाद लेख स्पर्धा २०११

स्त्री विभाग - प्रथम पारितोषिक विजेता लेख

नाती गोती - स्नेह संबंध

सकाळचे नऊ वाजून गेलेत. टिफीनचा डबा भरून डायनिंग टेबलवर ठेवत विद्याने श्रीला हाक दिली. दहा मिनिटं आधीच निघ. आजीला बरं नाहीये. काल मी भेटून आलेय. दोन-चार दिवस डबा देणार आहे. खरंतर आजही मी जायला हवंय. पण पुण्याहून काका-काकू येणार आहेत. आज तू डबा ने. उद्या मी जाईनच.

असा हा श्रीच्या आईचा संवाद. नातीगोती जपण्याची उत्कट इच्छा, तळमळ. बालपणापासून एकत्र कुटुंबात वाढलेली श्रीची आई सगळ्या नातेवाईकांशी प्रेमाचे संबंध ठेवते. आत्या नि ती एकाच गावात त्यामुळे वारंवार भेटीगाठी, सहवास यामुळे प्रेम वाढलं. अडीनडीला धावून गेल्याशिवाय चैन तरी कसे पडणार?

माणूस हा तीव्र बुद्धी व भावना असणारा प्राणी समाजप्रिय आहे. कोणीही माणूस अगदी एकटा सहसा राहू शकत नाही. प्रेम व माया मिळवणे, निरपेक्ष अशी आपली माणसे असणे ही आपली आत्यंतिक गरज आहे हे समजून नातीगोती जपायला हवीत. आई-वडील, भाऊ बहीण व इतर नातेसंबंधातील माणसे ही नाती जन्मजात असतात. तर काही नाती आपण निवडतो. दोन्ही नाती सांभाळून संपन्न करायचे भान ठेवावे लागते. पूर्वी एकत्र कुटुंबात नाती सहजपणे जपली जात. मोठ्यांच्या वागण्यातून तसे संस्कार होत. पण गेल्या पाच ते दहा वर्षांत सामाजिक, आर्थिक व कौटुंबिक परिस्थिती झपाट्याने बदलली आहे. विभक्त कुटुंब पद्धतीमुळे नाती दुरावली इतकंच नाही तर कुठे तरी तुटलेली दिसतात. हेवेदावे, स्पर्धा, देवाणघेवाणीचे मोजमाप इ.मुळे गढूळ झाली. माणसामाणसांमध्ये व्यापारीकरण आले. अशा कौटुंबिक व गढूळ सामाजिक वातावरणात सर्वाधिक गरज आहे ती आपल्या म्हणता येईल अशा माणसांची. आजचे तणावपूर्ण जीवन जगताना नातेसंबंध जपायला सवड नाही. मन मोकळं करायला, ताण घालवायला, हक्काने हाक मारायला, विश्वासाने रडायला, व्यक्त व्हायला, निरपेक्ष प्रेम करायला नि करवून घ्यायला माणूस हवंय. मनःशांती, खळखळून हसणे, निर्भळ आनंद शोधावा लागतोय हास्यसंघाच्या माध्यमातून.

एकत्र कुटुंबपद्धती जाऊन आजच्या फ्लॅट संस्कृतीच्या विभक्त कुटुंबात पती-पत्नी असल्यास त्यांची एक-दोन मुलं असं छोटं कुटुंब दिसतं. आजच्या आलिशान घरात फक्त एकच मूल असतं. आजची आई करिअरीस्ट आहे. पैसे मिळविण्यासाठी घराबाहेर असते. नातेसंबंध जपायला तिला सवड नाही. त्यामुळे नातीगोती डळमळीत झाली. पुढच्या पिढ्यांना बहीण, भाऊ, आजी आजोबा, आत्या, मावशी ही नाती उरणारच नाहीत.

मागच्या पिढ्यांमध्ये आजी आजोबांची नातवंडांची गट्टी असायची. पण आज नातवंडांच्या डोक्यावर शाळा, क्लास, अभ्यास नि इतर छंदवर्ग यांचं इतकं ओझं आहे की त्यांना वेळच नाही. सुट्टीच्या वारी टी.व्ही., कॉम्प्युटर असतो. आईबाबा नि त्यांची मुले व्यस्त असल्यावर एकमेकांशी संवाद होणार तरी कधी? आजी-आजोबांना नातवंडांचा लडिवाळ सहवास मिळत नाही. कारण ते गावाकडे किंवा दुसऱ्या घरी राहतात. सहवासाने प्रेम वाढते. पण आज सहवास नको झालाय.

नातेसंबंध सांभाळायचे भान हवे. त्यासाठी वेळ घ्यायची इच्छा हवी. जो तो पैशामागे धावतोय. हर घडी जीवघेणी अथक स्पर्धा आहे. विशेषतः तरूण वर्ग शिक्षण, नोकरी यात अडकला आहे. त्यांच्याकडे सर्व आहे पण वेळ नाही. बिनपैशाच्या गोष्टी ज्या कुटुंबाने एकत्र करायच्या, उदा. एकत्र जेवण, कौटुंबिक कार्यक्रम या अगदी साध्याशा गोष्टी कमी होताहेत. टी.व्ही. व मोबाईलचा इतका पगडा आहे की समोरसमोर बसलेल्या नात्यातील माणसांचा संवाद कमी होतोय. आईवडील व त्यांची नोकरदार तरूण मुलं यांनी एकत्र येणे ठरवावे लागते. एकत्र आल्यावर काय बोलावे किंवा काय करावे हे न कळल्याने पैसे खर्चून 'सेलिब्रेशन' करण्याकडे कल वाढलाय. वाढदिवसाचे जेवण बाहेरच असते. बाहेरच वैविध्यपूर्ण खाणं आवडू लागलं. आर्थिक क्षमता असल्याने 'मुंह मांगा दाम' मोजून सेवा घेणे परवडते. पण बाहेरच्या अन्नाला घरच्या प्रमाची चव येईल का? घरच्या घरी आईने, पत्नीने प्रेमरस ओतून बनवलेले अन्न सुग्रास असते हे आपण लक्षातच घेत नाही. कारण बाजारू चटकदार, मसालेदार, चमचमीत पदार्थांची चटक लागली.

पूर्वी म्हणजे आमच्या बालपणी जवळपास राहणारे नातेवाईक, त्यांची मुले यांची घरी ये जा असे. सुट्टी लागली की मुलांना आजोळी जायचे वेध लागत. दिवाळीची व मे महिन्याची सुट्टी म्हणजे महापर्वणी असे. आतेमामे, चुलत अशा नात्यातील माणसे एकत्र येऊन शांत निवांत राहत असत. दिवाळीत किल्ला करणे, फटाके उडवणे तसेच मेच्या सुट्टीत आईस्क्रीम घरी करणे इ. समूहाने सामुदायिकरित्या करायच्या गोष्टींची मजा काही औरच असे. आजच्या मुलांना फक्त पॅकेट मधील, कोनमधील आईस्क्रीम खायला मिळते. घरी करायचे असे काही झंझट नाही. मग त्यातली मजा तरी कशी बरं कळणार? जमाना बदल गया है ना! आजकाल सुट्टीत पर्यटन करणे सर्वांना आवडते. ट्रॅव्हल कंपन्यांना हजारच्या पटीत पैसे दिले की आपले काम झाले. आपण बॅग उचलून गाडीत बसले की झाले. नातेवाईक एकत्र जमले की कोण कुठल्या ट्रॅव्हलने काय काय कसे कसे पाहून आले. कोणती कंपनी चांगली, प्रदेश कोणता प्रेक्षणीय इ. चर्चा रंगतात. लग्न, मुंज, वास्तुशांती इ. कार्याच्या निमित्ताने नातलग भेटतात. सहजपणे कोणी

एकमेकांकडे निवांत राहत नाही. नोकरीधंदा सोडून जायला वेळ नसतो. तर अशा अनेक नात्यागोत्यातील स्नेहसंबंध उथळ, वरपांगी, वरवरचे झालेत. नाती स्वार्थी झाली असं म्हटलं जातं.

नातीगोती टिकवणं ही समाजाची खरी आत्यंतिक गरज आहे. 'वापरा नि फेकून द्या' असा जमाना आहे. आपल्या गरजेपुरते नाते सांगणारे खूप आहेत. काम झाले की पाठ फिरवणे सहज घडते. मानसिकता बदलली तर ही नाती दृढ होतील. पैशांमार्गे धावायचे तर आहेच. पण त्याहीपेक्षा शांत निवांत रिकामा वेळ, एकमेकांचा सहवास, विविध विषयांवर चर्चा, लहानमोठी कामे एकत्र सहभागातून करणे, त्या निमित्ताने एकमेकांच्या जगातल्या महत्त्वाच्या घडामोडींची माहिती, अनुभवांची देवघेव, परस्परांची मने समजून घेणे आज गरजेचे झाले आहे. आपल्या माणसांसाठी जरा कष्ट करून कल्पकता दाखवून केलेल्या गोष्टी भेटीदाखल देणे, गमतीजमती करणे यांनी नाती बळकट होतात. सर्व नात्यांतील स्नेहसंबंध जपण्यासाठी याची गरज आहे. एखाद्याची आवड समजून स्मरणाने ठेवून स्वहस्ते बनवलेली वस्तू भेट देणे यात फार मोठा आनंद आहे. दुकानातून वस्तू आणून सगळेच देतात. पण स्वनिर्मितीचा आनंद कसा अनुभवणार?

आजच्या काळात नवराबायको दोघेही नोकरी व्यवसाय करत असल्याने दिवसभर घराबाहेर कामात व्यस्त असतात. जाण्याची वेळ ठरलेली पण घरी यायची वेळ ठरलेली नसते. गाडीने, ट्रेनने जा-ये करणे, कामाचा व्याप इ. मुळे घरी उशीरापर्यंत येणे. त्यामुळे मुलांचा बायकोचा सहवास, संवाद कमी झालाय. फक्त सुट्टी असेल तर शनिवार, रविवार असे दोन दिवस एकमेकांचे नि मुलांचे. पैसा मिळतो भरपूर पण परस्पर संबंध सहवास हरवला. नात्यात समानता, बरोबरी आली. 'बाबा वाक्य प्रमाणं' कधीच कालबाह्य झालं. मुले नि आईबाबा यांचं नातं मित्रत्वाचं झालंय. मोठ्यांचा धाक, दारारा कुठेच राहिला नाही. एखादेच मूल असल्याने सर्व घर त्याच्याभोवती फिरते. आईबाबा सधन असतात. काही मागायच्या आधीच मिळते. परिणाम मूल हट्टी, अहंकारी, बनते. घरी बरोबरीने खेळायला भावंडं नसते. त्यामुळे शेअरिंग माहीत नसते. घरी आई नसल्याने मायेचं असं घरात कोणीच नसतं. घर ही संस्था विस्कळीत झाली आहे.

आजचे वाढते घटस्फोट, लड्ड होण्यापूर्वीच ते मोडणे, विवाहपूर्व किंवा विवाहबाह्य संबंध, लड्ड करणारे पण मूल नको असणारे, लड्डाला 'लिव्ह इन' सारखे पर्याय शोधणारे, लड्ड करूनही करिअरसाठी, नोकरीसाठी वेगवेगळ्या ठिकाणी राहणारे 'वीकएंड' नवराबायको, लड्ड केलं तर उशीरा लड्ड करणारे हे सर्व कथाकादंबऱ्या, सिनेमापुरतं मर्यादित न रहाता प्रत्यक्षात घडतंय. लड्ड संस्थेचं शहरीकरण झालंय.

नात्यागोत्यातील स्नेहसंबंध आज व्यावहारिक पातळीवर आलेत. नाते जपताना आर्थिक स्तरात समानता, उच्चता असली तर संबंध राखले, वाढवले जातात. खरे प्रेम पैशाचा विचार दूर करते. नातेसंबंध दृढ करण्यासाठी एकमेकांना भेटता आले तर छानच. पण सध्या फोन हे माध्यम एकमेकांशी संवाद साधायला घरी हजर असते. कोणाचीही तीव्र आठवण झाली की फोन करता येतो. आजारी नातलगांना भेटून मनोबल वाढवायचे असते. फोनवरून वारंवार विचारपूस करून धीर द्यायला हवा. नाती निर्भळ हवीत. सलोखा, सामंजस्य, आपुलकी या त्रयींनी नाती समृद्ध करावीत. दूरवर राहणाऱ्या नातेवाईकांनी वर्षातून एकदा गेट टूगेदर ठेवावे. नात्यांमध्ये ताणतणाव नसावेत.

'प्रेम द्यावे नि घ्यावे' नातेसंबंध वाढवावे.

- सौ. पद्मा चिंतामणी गोखले, कूपवाड, सांगली  
दूरध्वनी - ०२३३-२३०५०७९

## Hearty Congratulations

It is a matter of great pride that Mrs. Aditi Oza Baxi the daughter of Mr. B. M. Baxi, our member from vileparle (w) Mumbai has become the first Indian lady to attain a doctorate in the field of "Evaluation of Electrostatic Discharge due to Tribocharging of Contaminant Particles as an Ignition Mechanism in Oxygen-enriched Environment" from one of the premier institutes, Indian Institute of Technology Kharagpur.

She obtained her bachelors with distinction in Mechanical engineering from Birla Vishwakarma Mahavidyalaya, Vallabh Vidyanagar, Gujarat in the year 2003 and Masters in Cryogenic engineering with distinction from L.D.College of Engineering, Ahmedabad, Gujarat in 2005.

She joined IIT Kharagpur in 2006 as a Research scholar and completed her Doctorate successfully, in January 2011.

She also visited Brisbane, Australia in 2007 to present a technical paper in 16th Australasian Fluid Mechanics Conference. In 2008 her paper was awarded the "Best technical paper presentation" in AIIGMA conference. She was awarded with Rs. 25,000 as prize money.

It is a matter of great that she is the first lady in India and first Gujarati to obtain Ph.D degree in this field.

- Secretary

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## प्रतिक्रिया

कालच 'संवाद'चा मार्च ११ चा अंक मिळाला. अंक मिळाला की, त्याचे संपादकीय आवर्जून वाचतो. या अंकातील संपादकीय श्री. श्रीधर विश्वनाथ सहस्रबुद्धे यांनी लिहिले आहे. त्यात त्यांनी सर्व समावेशक विषयांना स्पर्श करून आपणास चालू घडामोडीच्या संदर्भात उद्बोधक माहिती दिली. मराठी दिनाचे महत्त्व सांगताना त्यांनी क्रिकेटचा 'चेंडू फळी' असा मराठी उल्लेख हेतू पुरस्सर केला याचा खरोखर अभिमान वाटतो. सहस्रबुद्धे यांचे वाचन व लेखन चतुरस्र असल्याचे जाणवते व साहित्याचा एक वेगळाच ठसा त्यांच्या लेखनात दिसून येतो. तसं पाहिलं तर श्री. वसंत धुपकर, श्री. प्रभाकर गुपचुप, श्री. क्रांतीसेन आठवले, श्री. शरद शिंगवेकर या संपादकीय मंडळीचे 'संपादकीय' तेवढेच वाचनीय असते.

- अरूण काकडे, पुणे

\*\*\*\*\*

दिवसेंदिवस 'संवाद'चे स्वरूप सुधारून तो अधिकाधिक आकर्षक आणि वाचनीय होत आहे.

- एस्. व्ही. केळकर, पुणे

## चांदणे

चांदण्यात फिरताना  
डोळ्यांतील तुझीया स्वप्ने वेचली होती  
तुझ्या कोवळ्या मिठीत तेव्हा  
प्रणयाची बाग बहरली होती ॥१॥  
ओठावरील तुझ्या सूरांना  
भावूक माझे शब्द गवसले  
नीरव शांततेत त्या राणीने  
भावगीतांतील सूर छेडीले होते ॥२॥  
गालावरच्या तुझ्या कळ्यांना  
श्वासांनी माझ्या हळूवार स्पर्शिले होते  
दोन पारवे तुझ्या डोळ्यांमधले  
अलगद येऊनी मला बिलगले होते ॥३॥

- दि. अ. रेडकर, गोरगाव (प.) मुंबई  
फोन : २८७३५६९३

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

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