

SBI PEN. ASSN.'S SAMVAD

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

Price Rs. 3/-



संवाद

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

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संपादकीय

सभासद मित्रांनो,

श्रावण, रमजान काय हे तर व्रताचे महिने. उपास तापास यांनी भरलेले. पण अपेक्षा अशी असते की या काळात थोडे वाचन व्हावे, चिंतन घडावे. स्वतःपुरता एखादा नियम, प्रकृती स्वास्थ्य सांभाळून करावा, ज्याचा इतरांना त्रास होणार नाही पण आपल्याला मात्र थोडे स्वास्थ्य समाधान लाभेल. श्रावणात श्रीकृष्णजन्माष्टमीलाच श्रीज्ञानेश्वर महाराज जयंती असते. म्हणून महाराजांचा समजायला सोपा असा हरिपाठ वाचायला घेतला. त्याची भाषा सोपी तर आहेच. पण विचार प्रवृत्त करणारी आहे. वाचता वाचता आसपासच्या घटनांचा अन्वयार्थ लावत होतो. त्यातल्या चौथ्या अंभागातल्या पहिल्याच चरणाने जाणवले की ७५० वर्षांपूर्वीचा नियम आजही लागू आहे. तो चरण आजही लागू आहे. तो चरण “भावेवीण भक्ति, भक्तिवीण मुक्ति । बळेवीण शक्ति, बोलू नये ॥१॥ यातील ‘बळेवीण शक्ति बोलू नये’ याचे प्रत्यंतर नुकतेच लोकसभेच्या कामकाजात पहावयास मिळाले. प्रश्न होता खासदारांच्या वेतनभत्ते वाढीचा. शासनाने हा प्रश्न पुढे ढकलण्याचा प्रयत्न केला. पण एरवी एकमेकांवर जहरी टीका करणारे पक्ष एकजात एकत्र आले आणि एका दिवसात विधेयक मंजूर करून घेतले. कशाच्या जोरावर ? तर बळाच्या जोरावर. पण आपल्या निवृत्तीवेतन सुधारणेच्या प्रश्नावर आपल्या संघटनेच्या पदाधिकाऱ्यांनी किती काळ शासन आणि न्यायालयांचे उंबरठे झिजवावे लागणार आहेत ? त्यात आपण सारे अधिकारविहीन. सामुदायिक उषोषणाला बसायला सुद्धा आपल्याला चक्क रस्त्यावर घालवले जाते. कारण आपले संघटना बळ मर्यादित, आर्थिक बळ मर्यादित आणि शारीरिक बळ आणखी मर्यादित. समर्थ तर केव्हाच सांगून गेले की जेशास तैसा जेव्हा भेटे । तेव्हाच मजालसी बरी थाटे । इतुके

होते, परी धनी कोठे । हष्टीस न पडे ॥ असो.

राष्ट्रकुलक्रीडा स्पर्धा आता उंबरठ्यावर आल्या आहेत. वर्तमानपत्रात तर त्या वेगळ्याच कारणाने आधीपासूनच गाजत आहेत. (तरी त्या अवश्य पहा) तर तिकडे धान्य सडत आहे. पण वाटपाचा अधिकार कोणाचा यावर वादंग आहे. पैसा काय वा धान्य काय ? दानं भोगो नाशः तिस्रो गतथः भवन्ति वित्तस्य। यो न ददाति न भुङ्क्ते । तस्य तृतीया गतिर्भवति । हे केवळ शासनाला नव्हे तर आपणा सर्वांना लागू आहे.

मित्रहो, हा अंक आपल्या हातात येईपर्यंत महाराष्ट्राचा अत्यंत आवडता असा श्रीगणेशोत्सव पार पडला असेल. लोकशिक्षण लोकसंघटन यासाठी लो.टिळकांनी सुरू केलेल्या या उत्सवाचे स्वरूप आता पार बदलून गेले आहे. बदलती साध्ये बदलत्या प्रगत साधनाद्वारे गाठतांना समाज स्वास्थ्याला दुर्यम स्थान दिले जात असल्याचे जाणवते. पर्यावरणाश, ध्वनिप्रदूषण इ. चे भीषण परिणाम भोगावे लागतात याचे भान सर्वांनीच ठेवणे आवश्यक असते. मग तो गणेशोत्सव असो की दिवाळी असो.

मागच्या महिन्यात पै.मारूती माने आणि कवि नारायण सुर्वे गेले. महाराष्ट्राची ध्वजा फडकवत ठेवणारे हे दोघे काही पांढरपेशे नव्हते. नारायण सुर्वे तर रस्त्यावर टाकले गेले पोर होते. पण आपल्या प्रतिभेने ते ‘तिसरे केशवसुत’ पदाला पोचले. तर आजकाल दुर्मिळ झालेले सुवर्णपदक मिळवणारे जागतिक कीर्तीचे मल्ल मारूती माने. पराक्रमाला सर्वच क्षेत्रे सारखीच असतात हेच खरे.

- श्रीधर सहस्रबुद्धे

State Bank of India Retired Employees Medical Benefit Scheme-II (Modified)

The above Scheme will close for membership after 13th October 2010. All the eligible members are, therefore, requested to become members of the above scheme without further delay. No extension will be granted for becoming member of the Scheme there after, which please be noted. This is the opportunity to take care of future medical expenses, if any, for 'Self' as well as for your 'Spouse'.

If 'Pensioner' does not become member, then after his death, the spouse will not be eligible to become member of the scheme and will be deprived of reimbursement of any medical expenses in future, which please be noted. So, please take care of yourself as well as your spouse.

Please tell this to your friends who have not become member of this scheme. This is the last chance. Do not loose it and safe guard your own interest as well as interest of your spouse. After thought will not help you in the matter.

- Secretary

स्टेट बँक ऑफ इंडिया रिटायर्ड एम्प्लॉईज मेडिकल बेनिफिट स्कीम- २ (सुधारित)

कृपया खालील गोष्टींकडे लक्ष द्या

वरील स्कीमचे सभासद होण्यासाठीची मुदत १३ ऑक्टोबर २०१० रोजी संपत आहे. जे पेन्शनर सभासद (६० वर्षे पूर्ण होऊन निवृत्त झालेले) अजूनपर्यंत वरील स्कीमचे सभासद झालेले नसतील अशा सभासदांनी वरील स्कीमचे त्वरित सभासद व्हावे व आपले स्वतःचे व आपल्या पश्चात आपल्या पत्नी/पतीच्या भविष्यातील वैद्यकीय खर्चाची तरतूद करून ठेवावी ही आग्रहाची विनंती. कृपया हे लक्षात असू दे की, स्कीमप्रमाणे, जर आपण ह्यात असतांना सभासद झाला नाहीत, तर आपल्या पश्चात आपल्या पत्नी/पतीला मेडिकल बेनीफिट स्कीमचे सभासद होता येणार नाही. तरी निदान आपल्या पश्चात, आपल्या पत्नी/पतीचा भविष्यातील वैद्यकीय खर्च बँकेकडून मिळविण्याची तरतूद आताच करावी म्हणजे मुदतीनंतर पश्चात्तापाची वेळ येणार नाही.

तरी आपण सुधारित स्कीमच्या अटींमध्ये बसत असल्यास त्वरित सभासद व्हावे. तसेच आपल्या मित्रांना पण वरील स्कीमचा लाभ घेण्यास सांगावे. बँक पुन्हा मुदत वाढवेल की नाही हे सांगता येणार नाही. तेव्हा वरील स्कीमचे सभासद होण्याची ही शेवटची संधी चुकवू नका.

- सेक्रेटरी

चुकीची दुरुस्ती

'संवाद'च्या ऑगस्ट २०१० च्या अंकात खालील चुका निदर्शनाला आल्या आहेत. त्यातील दुरुस्ती खालीलप्रमाणे आहे याची कृपया नोंद घ्यावी.

१) पान क्र.४ :- सर्कल मॅनेजिंग कमिटीच्या यादीत नागपूर झोनल सब सेंटर खाली श्री.एस.व्ही.देशमुख यांचे ऐवजी नवनिर्वाचित सदस्य श्री.डी.बी.खोब्रागडे यांची नियुक्ती झाली आहे.

२) पान क्र.१३ :- वार्षिक सभेचे दिवशी देणगी देणाऱ्यांच्या यादीतील पहिले नांव चुकीचे छापले गेले आहे. त्याऐवजी श्रीमती कमल व्यवहारे, अमरावती - रु. ५,१००/- असे वाचावे. वरील चुकांबद्दल आम्ही दिलगीर आहोत.

- सेक्रेटरी

We reproduce the Circular issued by Corporate Centre regarding Revision in SBIREMB Scheme

State Bank of India

Corporate Centre - Mumbai

e-Circular

P&HRD

Sl. No. : 361/2010 - 11

Circular No. : CDO/P&HRD-PM/28/2010-11

Wednesday, August 18, 2010

27, Shravan 1932 (S).

All LHOs/Branches/Offices of
State Bank of India

Madam / Dear Sir,

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME (REMBS)
REVISION IN THE SCHEME**

We refer to our Circular No.CDO/P&HRD-PM/45/2009-10 dated 14.10.2009 and CDO/P&HRD-PM/60/2007-08 dated 17.01.2008. In this connection, the Executive Committee of Central Board in its meeting dated 12.08.2010 has approved following revisions in the Scheme :

- I. Members of the Scheme may be reimbursed expenses incurred under domiciliary treatment, wherever applicable, in respect of **any disease** (i.e. not restricted to 20 specified diseases) subject, however, to the ceiling not exceeding 10% of the eligible amount under the Plan opted by the member/beneficiary with yearly ceiling of 1/10th of the amount i.e. maximum up to 1% of the limit per annum. Such expenses shall be reimbursed only on production of medical prescription of a registered medical practitioner having atleast MBBS qualification and supported by valid cash memo of a registered medicine shop.
- II. Following two diseases will be added to the existing list of three specified diseases (i.e. paralysis, cancer and kidney transplant/kidney failure) for reimbursement of post hospitalisation expenses, subject, however, to the aggregate limit as prescribed for life under the Plan opted by the member/beneficiary :

1. Arthritis

2. Diabetes

- III. 'Major accident' in the list of 20 specified diseases may be renamed as '**Major accident / Major injury**' leading to hospitalisation.
- IV. Other instructions in this regard shall be the same.

2. The above revisions shall be made applicable to only those beneficiaries who become members of the Scheme in terms of our Circular No. CDO/P&HRD-PM/60/2007-08 dated 17-01-2008 or become members/upgrade their membership in terms of our Circular no. CDO/P&HRD-PM/45/2009-10 dated 14.10.2009.

3. In terms of our Circular No.CDO/P&HRD-PM/45/2009-10 dated 14.10.2009, the time limit for earlier retirees to become members of the 'Modified Scheme' or those eligible old members who wish to upgrade their membership under 'Modified Scheme' is twelve months from the date of publication of the Circular (i.e. before 14th October 2010). Please, therefore, arrange to advise the aforementioned time limit to all branches under your administrative control with instructions to prominently display notice in this regards on the branch/office notice board along with the salient features of the Scheme for information of the pensioners. Further, please also

arrange to disseminate the contents of the Circular through Centralised Pension Processing Centres so that all the retiree beneficiaries are made aware of the Scheme.

4. Please arrange to advise all the branches/offices under your control to make operating staff thoroughly acquainted with the provisions of the Scheme and accept applications for its membership on the prescribed form along with the draft for requisite amount, from such retirees who are eligible, to avoid unnecessary correspondence/complaints at a later stage.
5. Please make available membership-cum-declaration forms for membership of the REMBS in adequate numbers to all branches/offices so that the retirees may not experience any difficulty in getting the forms.
6. Please arrange accordingly.

Yours faithfully,

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

स्टेट बँक ऑफ इंडिया रिटायर्ड एम्प्लॉईज मेडिकल बेनिफिट स्कीम- २ (सुधारित)

बँकेने वरील मेडिकल बेनिफिट स्कीम मध्ये महत्वाची सुधारणा केली आहे. त्या सुधारणेप्रमाणे आता (केवळ स्कीम मधील २० आजारांपुरता मर्यादित नसून) कोणत्याही आजारांसाठीच्या डोमिसिलीअरी ट्रीटमेंटचा (घरगुती उपचारांचा) खर्च बँक देणार आहे. तसेच ही सुधारित सवलत, जे नवीन सुधारित स्कीमचे सभासद होतील त्यांनाच अगर जे प्लॅनप्रमाणे दहा टक्के (डोमिसिलीअरी ट्रीटमेंटसाठी) रक्कम जास्त भरून आपली मेंबरशिप अपग्रेड (वाढ) करून घेतील अशा मेंबर्सनाच मिळू शकेल. मात्र त्यासाठी खालील गोष्टी आवश्यक आहेत.

- १) असा खर्च स्विकृत प्लॅनच्या दहा टक्के च्या मर्यादितच असेल. तसेच त्यापैकी दरवर्षाला एक टक्का इतकीच रक्कम मर्यादित असेल.
- २) त्यासाठी एम.बी.बी.एस. डॉक्टरचे प्रिस्क्रिप्शन व पैसे दिल्याची मेडिकल दुकानाची अधिकृत पावती बिलाच्या क्लेमबरोबर जोडणे आवश्यक आहे.
- ३) तसेच हॉस्पिटलमधून घरी आल्यावर (पोस्ट हॉस्पिटलायझेशन) सुद्धा, ज्या तीन आजारांच्या बाबतीतच खर्च मिळू शकतो, त्या यादीत आणखी दोन आजारांचा समावेश बँकेने केला आहे. आता - पॅरॅलिसीस, कॅन्सर व किडनी-बदल या आजारांच्या बरोबरच अर्थरायटीस व डायबिटीस या आजारांचा समावेश केला आहे.
- ४) तसेच मेजर अॅक्सिडेंट्स/मेजर इंज्युरी (ज्या बाबतीत हॉस्पिटलायझेशन असेल) असा नावात बदल केला आहे.

वरील बदल हे लगेचच लागू केले आहेत याची नोंद सभासदांनी घ्यावी. जे एलिजिबल असूनही अजून मेंबर झाले नसतील अशांनी १३ ऑक्टोबर २०१० पूर्वी मेंबरशिप घ्यावी व सुधारित स्कीमचा लाभ घ्यावा ही विनंती. वरील सुधारित स्कीम ही ६० वर्षे पूर्ण झाल्यावर निवृत्त झालेल्यांसाठीच आहे याची कृपया नोंद घ्यावी. इतरही निवृत्त सभासदांना ही स्कीम लागू करावी ही विनंती आपल्या फेडरेशनने बँकेला केलेली आहे. पण ही विनंती अजून मान्य केलेली नाही. ती मान्य करावी यासाठी प्रयत्न चालू आहेत.

बँकेने जारी केलेले यासंबंधीचे सक््युलर सभासदांच्या माहितीसाठी वर छापले आहे.

- सेक्रेटरी

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

Proceedings of the 36th Annual General Meeting

held at Pune on 12th July 2010

In terms of our Notice dated 15th June 2010 published in 'SAMVAD' for the month of June 2010, the Annual General Meeting of the Association was held at 'Sonal Hall', Karve Road, Pune at 12.00 noon under the Chairmanship of our President Shri.V.M.Gokhale. Around 850 members including Family pensioners and Associate members from all over Maharashtra and Goa attended the meeting.

Shri.C.P.Kulkarni, Secretary of Pune Zonal Sub-Centre, gave a warm welcome to all and invited the office-bearers of the Association and special invitees Shri.P.P.S.Murthy, General Secretary of the Federation and Shri.B.G.Dandekar, Advisor to the Federation, and requested them to occupy the seats on the dais.

The meeting was started by garlanding photograph of Late Shri. L.N. Pabalkar, founder President of our Association, and thereafter lighting the auspicious traditional lamp by President Shri.V.M.Gokhale, Shri.P.P.S.Murthy, Shri.B.G.Dandekar and by the Vice-Presidents of the Association on the dais. Then, Shri.Vasant Dhupkar, member of the Editorial Board of Samvad, sung 'Isha-Stavan' which was followed by 'Shlok-pathan' by Shri.Ram Kamalakar, one of our members.

Shri.Gokhale, President, welcomed Shri.P.P.S. Murthy, Chief Guest and Shri.B.G.Dandekar, Advisor to the Federation, by offering them bouquet. Then, Shri.C.P.Kulkarni requested Shri.Bharat Gupte, Circle Jt. Secretary, to conduct the meeting as per the Agenda, since Circle Secretary Shri.Lalingkar was on foreign tour. Shri.Bharat Gupte, Jt.Secretary, started the meeting by reading message received from Shri.R.N.Banerjee, Secretary of our Federation.

Agenda Item No.1 : To condole the death of Bank's Pensioners/Family Pensioners whose names were reported after 22-07-2009 :

Shri.Gupte read out the names of the members whose demise was conveyed to the Association office after printing of SAMVAD for June 2010 wherein the list of all deceased members was printed, whose names were reported after the date of last AGM held on 22-07-2009 at Ahmednagar. All the members stood in silence for two minutes to pay homage to the departed souls.

Agenda Item No.2 : To confirm the Minutes of the last AGM held on 22-07-09 at Ahmednagar:

Then Shri.Gupte requested the house to adopt the Minutes of the last AGM held at Ahmednagar on 22-07-2009 which were printed in SAMVAD for November 2009. The minutes were adopted by the house unanimously.

Agenda Item No.3 : To felicitate Chief Guest and other felicitations :

Then Shri.Ashok Pandit, Jt.Secretary of Pune Zonal Sub-Centre, read out the names of 46 members whose Birth-day falls on 12th July and requested the members to come on the dais and accept the felicitation. Accordingly, President Shri.Gokhale felicitated Shri.Shripad C. Deshpande from Mumbai, who was the only member present out of 46 members whose Birth-day was on 12th July, by offering him a rose flower. Shri.Gokhale expressed his displeasure over the fact that out of 46 members whose Birthday was on the day of AGM, only one member attended the meeting. Even members at least from Pune whose birthday was on 12th July were expected to attend the meeting but failed to attend.

Then the following members who took part in the writing competition held by 'SAMVAD' and have won the prizes were felicitated at the hands of President Shri.Gokhale. Shri.P.R.Gupchup, member of the Editorial board, conducted the programme. The following were the prize winners who were

felicitated on the occasion.

Gents Section	1) Shri. Shripad K.Joshi, Pune	: 1st prize of Rs.500/-
	2) Shri.Santosh L.Gore, Ahmednagar	: 2nd prize of Rs.300/-
	3) Shri.Ashok V. Joshi, Dombivali	: 3rd prize of Rs.200/-
Ladies Section	1) Smt.Kalpana M. Gokhale, Dombivali	: 1st prize of Rs.500/-
	2) Smt.Shailaja V.Tembhurnikar,A'nagar	: 2nd prize of Rs.300/-
	3) Smt. Ajita S. Padhye, Mumbai	: 3rd prize of Rs.200/-

Agenda Item No.4 : To present the 'Late Shri.L.N.Pabalkar Memorial' Gold Medal :

After the above felicitation, the programme of awarding prestigious Gold Medal in the name of Late Shri.L.N.Pabalkar, our founder president, was held. For the year 2009-2010 the Gold medal was awarded to Shri.Vasant M. Prabhudesai for his invaluable service for the cause of Pensioners and family pensioners. While conducting the programme Shri.M.D.Palkar told the brief history of awarding the Gold medal since 1999 every year to the veteran activists of the Association for their exemplary contribution for the cause of pensioners/family pensioners in the past. He then read a "Scroll of Honour" given to Shri.V.M.Prabhudesai describing his valuable contribution towards family pensioners' cause. Shri.Prabhudesai was felicitated at the hands of Shri.V.M.Gokhale, President, by offering him a Shawl, Shriphal, bouquet and a 'Gold Medal'. Mrs. Vandana V.Prabhudesai, wife of Shri.Prabhudesai, was also felicitated at the hands of Mrs.Palkar on the occasion. Close relatives of Shri.Prabhudesai were also present at the time of felicitation to share their joy and gratitude. While speaking on the occasion Shri.V.M.Gokhale told that Shri.Prabhudesai has done invaluable work of getting the family pension sanctioned and disbursed to the Family pensioners after demise of many pensioners. This is really a commendable job when there was no system in the Bank of simultaneous sanction of family pension along with pension at the time of retirement. Smt. Mrinaltai Nimkar, pensioner of the Bank, spoke high about Shri.V.M.Prabhudesai & Shri.B.G.Dandekar who helped in getting her pension sanctioned after five years after her voluntary retirement in 1988 from the Bank's service.

Thereafter, Shri.B.G.Dandekar spoke about Shri.Prabhudesai who came in contact with him after 1991 and helped him in getting the family pension critical cases sanctioned by the Bank. He narrated one case of messenger-pensioner from Karachi who retired in 1951 and settled in Ratnagiri District who died in 1954. His pension record was not available. However, Shri.Prabhudesai and himself Shri.Dandekar got one old Memorandum given to the pensioner from his wife and on the strength of the old memo, the family pension was sanctioned in due course to the wife who expressed her sincere thanks to Shri.Prabhudesai and Shri.Dandekar. Such a helpful nature of Shri.Prabhudesai is worth emulating. Shri.Palkar also narrated his experience of generous nature of Shri.Prabhudesai who donated recently Rs.50,000/- to the school for mentally retarded children in Pune.

Shri.Prabhudesai spoke on the occasion. He expressed his gratitude towards the Association for awarding him the prestigious Gold Medal. He also expressed his gratitude towards Shri.B.G.Dandekar to whom he sees as his 'Guru' who taught him how to put up family pension cases to the Bank for sanction. He also thanked all those who worked with him as Mumbai Committee member and helped him in getting the old family pension cases sanctioned.

Thereafter, Shri.Subhash Jawalkar, our member from Barshi, was felicitated at the hands of President Shri.Gokhale for his meritorious work in the field of Blood-donation, in recognition of which he has been appointed as the Secretary of Maharashtra State Association of Blood Banks for two years from 2010.

Agenda Item No.5 : To approve the audited Financial Statements for the year ended 31-03-2010 :

Shri.S.P.Barve, Treasurer, placed the audited Financial Statements of the Association for the year ended 31-03-2010 before the house for approval. While putting the financial statements before the house, he himself pointed out the two mistakes in the explanatory Notes printed in Samvad as under. Under Sr.No.4 - Meeting Expenses (on page 25 of SAMVAD for June 2010) - the Total Expenses of Nagpur ZSC Rs.3,388/- were left to be shown under 'Net Expenses column. As also under Balance Sheet at Sr. No.2 : 8% Savings Bond of Govt of India - on second line - instead of '&maturity' it should be read as 'on maturity'. He also told that refund of Rs.61,767/- have been recovered out of Tax deducted at Source of Rs.69,680/- by Income-tax department and he hopes to get refund of the remaining amount also in due course. He thanked all the Zonal sub-centres for timely submission of monthly statements as on 31-03-2010 so that the final financial statements could be audited by the Chartered Accountants before end of April 2010. Shri. Barve requested members to raise any query about the financial statements, if any. Accordingly, Shri.N.D.Tamhankar from Sangli requested permission to put before house his views about the expenditure of Rs.35 lacs approx. for purchase of Flat in Panaji. He was allowed to raise the query by the President as a special case. While questioning the urgency of spending Rs.35 lacs on the purchase of premises at Panaji for use as Holiday Home-cum-Office of the Association, Shri.Tamhankar expressed that instead, the amount could have been spent to purchase a piece of land at Kolhapur to construct an 'Old-age Home' for the benefit of needy pension members. In future before spending such a huge amount, the suggestions should be called for from the members. While replying to the query raised by Shri.Tamhankar, President Shri.Gokhale explained that such a crucial decision of spending Rs.35.00 lacs has been taken to reduce the tax-liability on the amount set-aside during the past 6-7 years as per the suggestion of our Chartered Accountants and it was taken in the meeting of Executive Committee of the Association. The representative of Sangli District is also allowed to attend and participate in the Managing Committee Meetings as per their request. Before taking such a decision, various pros and cons were discussed in detail and taken a conscious decision in the matter. By making such an investment we have not lost anything. It is already clarified by the president that other Zonal sub-centres can also have their own offices, provided the 50% cost of the office will be collected by the Zonal sub-centre members as their own contribution towards the same, as has been done at Mumbai ZSC when Thane office was purchased. Further, he told that to start an 'Old-age' home, main problem is of who will manage the affairs of it on day to day basis and how many such workers of the Association will come forward on an on-going basis to manage the things. This matter was already discussed in AGM at Nashik. Instead of spending on establishing our own 'Old-age home', it was suggested by Shri.V.M.Gokhale himself that we can request the already-established 'Old-age homes' to reserve few rooms for use of our needy members who do not have any body to support and who are unable to bear the cost. In such cases the expenses will be borne by the Association. After these discussions the Financial Statements as on 31st March 2010 were approved unanimously by the house.

Agenda Item No.6 : To adopt the Annual Report of the Managing Committee for the year 2009-2010 :

Shri.Gupte then put before the house the Annual Report of the Managing Committee for the year 2009-2010 which was already published in SAMVAD for June 2010. The report was accepted by the House unanimously.

Then Shri.N.S.Kulkarni, former President of the Association/Federation, spoke on the occasion.

He spoke high about late Shri.D.I.A.D'souza and Smt.Sumati Sadashiv Ransing. He also congratulated Shri.V.M.Prabhudesai for his getting Gold medal in the name of late Shri.L.N.Pabalkar for his invaluable work for the family pensioners. He suggested that such a Gold medal should also been awarded to Shri.V.R.Punekar from Pune in future who is instrumental in raising funds for the Association for more than Rs.13.50 lacs by way of membership subscription fees by enrolling more than 1350 new members during the past ten years which is a commendable achievement. He also expressed satisfaction about the amount of Rs.1,11,111/- donated by Shri.E.K.Thakur, ex-Member of Parliament, at Nagpur meeting some time back, which has now been accounted for in the Association's books of accounts. However, he expressed his reservations about the conduct of the affairs of the Nagpur ZSC and the relations amongst the members developed thereat due to the amount of above mentioned Donation and whether the relations are now smooth. He also raised the problem of non-availability of Dispensaries & Diagnostic centres in Pune except one at Pune Zonal office, as also non-availability of such medical facilities at other places in Maharashtra. Shri.V.M.Gokhale explained the facts in the matter of Nagpur Donation and how the amount was diverted to other account instead of to the Association account. Now the amount is restored to the Association. He also clarified that the work done by Shri.Punekar is definitely valuable and will be considered in due course. As regards medical facilities at Pune, he told that let the Pune ZO finalise and send the proposal for new dispensaries and diagnostic centres to the Mumbai LHO, then it will be followed up at Mumbai for approval. Shri.C.P.Kulkarni, Secretary of Pune ZSC also spoke on the occasion and told that despite follow-up since last one year, no dispensary at DG branch and diagnostic centre in Pune could be finalised due to non-submission of proper proposal by ZO/LHO to Corporate Centre. The issues will be raised in Bank's Pensioners' Meet in the afternoon. He also clarified that though dispensary has been sanctioned at Satara and Solapur, no Medical Officer has yet been appointed by the Bank. Efforts are continued to get the things done in proper way.

Resolutions to be passed : Then Shri.Bharat Gupte, Jt. Secretary, put before the house five standard resolutions for its approval. All the five resolutions, as appended at Annexure-A, were approved unanimously.

President's Address :

Shri.V.M.Gokhale, while addressing the gathering as a President, told that he did not wish to add any thing more than what he had already talked on various points raised by the members up till now. He told the house that having attempted all the means and avenues such as following up with the Government and the Bank, through Court cases, by way of agitational programmes like 'Dharanas' at Mumbai & New Delhi, we could not get our issues solved. So a decision has been taken by our Federation in its meeting held at Kolkata to approach the Supreme Court to redress our pending issues. Federation has therefore called upon all the affiliates to contribute for the 'Legal Fund' to the maximum possible extent since it is a costly affair. President has already appealed in the various meetings to the members to contribute generously to build up a strong 'Legal Fund' and the response is encouraging. Rs.1.81 lakhs were collected during Mumbai AGM and Rs.1.50 lakhs by senior members. He also mentioned with gratitude about the great achievement of Shri.D.R.Tirodkar, former recipient of L.N.Pabalkar 'Gold Medal' in 2001-2002, who single-handedly collected total Donations worth Rs.1,60,000/- during a period of 2-3 months. For this splendid achievement he was felicitated at the hands of Shri.B.G.Dandekar by offering him a Bouquet and a small gift of 2 grammes gold. Shri.Gokhale thanked Shri.Tirodkar while concluding his speech.

Shri.Kishor Karode from Dhule raised few points about - opening of Dispensaries at each District place where more than 100 pensioners/employees are there, as also extension of Medical facilities

to VRS & Exit-optee retirees also and payment of increased amount of Gratuity to the retirees who retired after 1-1-2006 instead of from 24-05-2010 only. These points should be pursued by the Association with the Bank. Shri.B.G.Dandekar replied to these queries and told the audience that similar situation had arisen when the Gratuity was increased from Rs.1.00 lakh to Rs.3.50 lakhs in the past. Few aggrieved pensioners from Lucknow and Mumbai Circle had gone to Supreme court with request to pay the increased Gratuity with retrospective effect. However, the court had turned down the plea by saying that the date when the President of India signs the revised Gratuity Act will be the date for its implementation, unless specifically mentioned in the Act to that effect. So, taking into account the court view in the matter, it is not prudent to go in the court again for the matter. In case of extension of increased Medical facilities to the VRS and Exit-optee retirees, he clarified that the matter is under consideration at Bank level. However, he pointed out that despite clear mention in the Exit Option Scheme that optees will not be eligible for any improved medical facility, many have opted for Exit Scheme. So, there is no point in making complaint by exit-optees now after retirement.

Speech by Chief Guest :

Shri.P.P.S.Murthy, General Secretary of the Federation, while addressing the gathering told that he felt privileged to be Chief Guest of this AGM at Pune where the State Bank Pensioners' movement started. He expressed his deep sense of gratitude towards Shri.B.G.Dandekar who has got vast experience and knowledge about pensioners' grievances. Ever since he became the General Secretary of the Federation since last year, he is getting guidance of Shri.Dandekar in the Federation matters almost every day. Due to Federation efforts the Bank has opened the revised Medical benefit Scheme-II for the benefit of pensioners who have been retired on superannuation and requested all the eligible pensioners to take advantage of this opportunity by becoming member or enhancing existing membership before 13th October 2010. He informed the members that the Bank has also improved the stocking pattern of Dispensaries to three months. Pensioners should take advantage of these improvements in medical facilities provided by the Bank. Also Bank has agreed to establish Bank's Dispensaries in each District place where total serving staff and pensioners' strength exceeds 100. The District HQ centres should take advantage of this relaxation.

Shri.Murthy further told that in the 9th Bi-partite settlement other Banks have been given second option for pension for which provision has been made in the 9th Ni-partite settlement. In case of our Bank, this provision for pension is expected to take care of our few long outstanding demands. However, to get the other pending issues solved our Federation has decided to go to the Supreme Court with the help of a senior advocate. As regards increased Gratuity he told that Bank has already submitted the recommendations to the Govt to pay the arrears of Gratuity to the eligible retirees with retrospective effect. He also drew attention to the fact that Bank is not making sufficient provision for Pension Fund in the Balance Sheet which at present is not more than 10%. This may pose a challenge to all of us including serving staff who may not get their pension benefits when they will retire. While concluding, Shri.Murthy assured that every possible ways and means will be tackled by our Federation to get our pending issues settled as early as possible. He expressed his gratitude for having invited for this AGM and talk to the members.

Shri.Suhas Patwardhan, our member and former office-bearer of Award Staff Association, was felicitated at the hands of President Shri.Gokhale for his recent appointment as Chairman of Pune District Coop Hsg Societies' Federation, which is the apex body of about more than 22,000 housing societies in the District. Shri.Patwardhan thanked for his felicitation and appealed to the members of the coop housing societies in Pune to support him in his new assignment to solve housing societies' problems.

Agenda Item No.8 : Biennial Elections of the Office-bearers of the Circle Association for the period 2010-2011 & 2011-2012 :

The biennial elections of the Circle Association's Office-bearers for the next two years were conducted by Shri.S.G.Rabade. The elections were held unanimously and following new Circle office-bearers were declared elected by Shri.Rabade to which all the members consented by clapping hands.

Shri.V.M.Gokhale	: President
Shri.R.N.Lalingkar	: Secretary
Shri.M.M.Sardeshmukh	: Joint Secretary (Pune)
Shri.R.S.Rajiwadekar	: Joint Secretary (Mumbai)
Shri.D.A.Kulkarni	: Treasurer

Shri.Rabade also declared Presidents of the respective Zonal Sub-Centres as ex-officio Vice-presidents of the Circle Association as under.

Shri.Sahebrao Desai	: Vice-President (from Aurangabad ZSC)
Shri.S.B.Gokhale	: Vice-President (from Mumbai ZSC)
Shri.Shrikant Desai	: Vice-President (from Nagpur ZSC)
Shri.P.M.Narkar	: Vice-President (from Panaji ZSC)
Shri.L.G.Gandhi	: Vice-President (from Pune ZSC)

He also declared that Shri.Ghanashyam N. Joshi from Pune will assist Treasurer Shri.D.A.Kulkarni as Asstt. Treasurer.

Speech by Shri.B.G.Dandekar :

The former President of our Circle Association as well as Federation Shri.B.G.Dandekar spoke on the occasion. He told that many members ask him why the Association is resorting to the agitational programme like 'Dharana', 'Fast' etc. as ours is a senior citizen's organization and considering the old age of the common members, we should avoid any untoward incident during such a programme. He explained that when the court cases which are filed for more than 8-10 years back are still not coming for hearing (e.g. Delhi case) then Association will have to consider agitational programme like 'Dharna' etc. The reasons for delay include - frequent changes in defence counsel by Government who require some time to study the case to defend. The Association is definitely instrumental in introducing the Retired Employees Medical Benefit Scheme in the Bank as also improvements therein from time to time. Even Family pension scheme is also introduced in the Bank due to efforts of our Association only. Shri.Dandekar also impressed upon the members that family pension should be got sanctioned when you are alive and there is need to verify the particulars therein are pertaining to your wife. At the end he reiterated that every body should come forward for 'Eye Donation' which is absolutely necessary.

After this, the Annual General Meeting was concluded with the Vote of Thanks to all.

Bharat Gupte

Jt. Secretary

व्यथा

मुलांनो, नका आम्हाला ठेवू वृद्धाश्रमी
दाखवून वाकड्या मना
आपल्या वैभवासाठी, प्रगतीसाठी
सोसल्या आहेत कळा नाना
- अशोक बुटाला, मुंबई

जालीम औषध

पत्नी - माझे पती घरी आल्यावर थरथर कापतात.
डॉक्टर - एक खात्रीशीर उपाय आहे
पत्नी - कोणता?
डॉक्टर - आपल्या मातोश्रींना चार दिवस त्यांच्या घरी पाठवा.
- अशोक बुटाला, मुंबई, मो. ९८३३१४८९०४

Awards to be given to Members who do exemplary work of the Association

Executive Committee of the Association has taken a decision in its meeting held on 2nd June 2010 on awarding prizes, every year, to the deserving member of the Association, one from each Zonal Sub-Centre, who has done/is doing exemplary work of the Association. For this, a committee was formed under the Chairmanship of Shri.P.M.Narkar, Vice-president of the Association, who submitted a report suggesting the parameters to take a decision in the matter. The report was considered in the above meeting of the Executive Committee and it has been decided by the Committee as under.

The suitable candidate for awarding such prizes will be selected after considering the following parameters :-

- 1) Keen interest in drive for enrolling new members;
- 2) One who involves himself/herself in the affairs of the Association;
- 3) One who shows commitment in fulfilling the objectives of the Association;
- 4) One who motivates other members to involve in the membership drive;
- 5) One who is responsive to the Circle policies;
- 6) One who maintains constant rapport with other members, functionaries in Zonal Office, LHO and Corporate Centre.

Zonal Committee may recommend the names of candidates considered suitable by them for the purpose for consideration to the Executive Committee. Such deserving candidates from members, one from each Zonal Sub-Centre, will be selected in the meeting of the Executive Committee who will be felicitated in the Annual General Meeting of the Association. It is hereby notified that the the Award for the candidate from Nagpur Zonal Sub-Centre will be given in the name "Shri.N.G.More Service Award". The above mentioned policy will come into force w.e.f. 1st April 2010 and the first such prizes for the year from 1-04-2010 to 31-03-2011 will be decided on the performance of the members during the year.

All members are requested to take a note of above decision of the Executive Committee of the Association.

- Secretary

Aurangabad Zonal Sub-Centre

The Biennial elections of the Office-bearers of the Aurangabad Zonal Sub-centre as also various District units were held recently and the following office-bearers were elected unanimously for the biennial period 2010-2011 & 2011-2012.

Aurangabad Zonal S.C. Office-Bearers :

President : Shri.Sahebrao Desai,Dhule
 Secretary : Shri.N.K.Joshi, Aurangabad
 Dy.Secretary: Shri.R.B.Rane, Aurangabad
 Treasurer : Shri.R.V.Deshpande

Aurangabad District Unit :-

President : Shri.R.K.Sonawane
 Secretary : Shri.S.D.Bhole
 Jt.Secretary : Shri.B.S.Patil

Nanded District Unit :-

President : Shri.R.J.Belokar
 Secretary : Shri.M.T.Deshpande
 Treasurer : Shri.M.H.Chakote

Latur District Unit :-

President : Shri.S.B.Suryawanshi
 Secretary : Shri.M.V.Jamadar
 Treasurer : Shri.U.K.Rachatte

Jalgaon District Unit :-

President : Shri.S.M.Patil
 Secretary : Shri.V.R.Baviskar
 Jt.Secretary : Shri.S.B.Patil
 Treasurer : Shri.R.K.patil

Dhule District Unit :-

President : Shri.S.P.Dixit
 Secretary : Shri.S.N.Desai
 Jt.Secretary : Shri.K.T.Karode
 Treasurer : Shri.S.K.Shimpi

Nandurbar District Unit :-

President : Shri.S.K.Kanade
 Secretary : Shri.V.B.Rao
 Jt.Secretary : Shri.K.R.Shah
 Treasurer : Shri.S.D.Gavit

Amalner Unit :-

President : Shri.K.M.Brahme
 Secretary : Shri.V.B.Brahme
 Treasurer : Shri.G.C.Chitte

युनिट वार्ता :

ठाणे-मुलुंड - स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ:

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ, ठाणे-मुलुंड यांच्यातर्फे श्रावणातील हळदी-कुंकू समारंभ संपन्न झाला. स्लम डॉग मिलियनेअर ह्या ८ ऑस्कर पुरस्कार प्राप्त चित्रपटाची रुबीना अली ही चिमुरडी नायिका. तिचा जीवनपट उलगडणारे पुस्तक 'SLUMGIRL DREAMING - Rubina's Journey to the Stars' - by Authors- Anee Berthod & Divya Dugger हे नुकतेच प्रसिद्ध झाले. ह्या पुस्तकाचा भावानुवाद मैत्रेयी जोशी यांनी केला आहे. पुस्तकाच्या लेखन प्रक्रियेत त्यांना आलेले अनुभव त्यांनी या कार्यक्रमाचेवेळी कथन केले. बँकेतून व्ही.आर.एस. घेतल्यानंतरच्या काळात आपल्यातील सुप्त गुणांचा वापर करणाऱ्या आपल्यातीलच एक गुणी सभासद सुलभा आरोसकर यांनी वरील पुस्तकातील कांही परिच्छेदांचे, प्रसंगानुरूप भाव व्यक्त करीत, वाचन करून मैत्रेयीताईंना सुंदर साथ दिली. मैत्रेयीताईंची सहज सुलभ व समृद्ध भाषा नजरेसमोर प्रसंगातील घटनेचे चित्र निर्माण करण्यास समर्थ ठरली. त्यामुळे संपूर्ण पुस्तक वाचायला कधी घेऊ अशी ओढ निर्माण झाली, हेच या कार्यक्रमाचे यश !

याप्रसंगी देवीचे पूजन व दीप प्रज्वलन करून भारती गद्रे आणि सुरेखा मावळणकर यांनी श्रीसूक्ताचे पठण केले. संपदा वागळे यांनी मैत्रेयीताईंची ओळख करून दिली. वसुधा खरे यांनी आभार मानले. या कार्यक्रमाचे नेटके आयोजन सुलभा आरोसकर यांनी त्यांच्या मैत्रिणींच्या साथीने केले. श्रावणसरींच्या जोरदार हजेरीमुळे अल्प उपस्थिती असूनही कार्यक्रम रंगला.

- सचिव, सांस्कृतिक मंडळ (ठाणे-मुलुंड)

अभिनंदनीय

आपले डोंबिवली येथील सभासद श्री.विजय जोशी व श्री.माधव जोशी यांनी सातारा येथे ३ जानेवारी २०१० रोजी झालेल्या स्व.पापाशेठ मुथा यांच्या स्मरणार्थ आयोजित केलेल्या खुल्या ब्रिज पेअर्स स्पर्धेमध्ये जोडीने भाग घेऊन पहिला क्रमांक पटकावला. या स्पर्धेत ६५ जोड्यांनी भाग घेतला होता. सेवानिवृत्त कमांडंट श्री.ओगले यांचे हस्ते विजेत्यांना बक्षिसे दिली गेली. श्री.विजय जोशी व श्री. माधव जोशी यांचे याबद्दल असोसिएशन तर्फे हार्दिक अभिनंदन.

- सेक्रेटरी

Free Medical Check-up Camp for Members residing in Thane / Mulund / Mumbai

It has been decided to hold a **Free Medical Check-up Camp in Thane Office on Wednesday the 20th October 2010**. The camp will be conducted by the Doctors and Staff of **Balaji Hospital** which is empanelled hospital of the Bank. The camp will be held between **8.00 am & 2.00 pm**. The Medical Check-up will include :-

1. Blood Test (Random Blood sugar and Lipid profile)
2. Liver Function Test, Screatnine
3. E.C.G.
4. Blood pressure
5. Physical examination by an expert Physician/Cardiologist.

Since Random Blood Sugar Test is to be conducted, all are requested to come for the test after observing 10-12 hours fasting. All are requested to carry their Identity Card with them.

Those who desire to attend the Camp are requested to register their names by the 15th October 2010 with (1) Shri.B.P.Khare (Phone - 022/25421719) or (2) Shri. M.B.Shahane (Phone 022/25425021).

All the Pensioners/Associate members and Family Pensioners are requested to take advantage of the **Free Medical Camp to be held on the 20th October 2010 between 8 am & 2 pm**

- President



Good opportunity to be with SBI Group once again

*** JOIN SBI MUTUAL FUND as CDO***

SBI Mutual Fund (Maharashtra) would like to recruit retired SBI Staff Members as Channel Development Officers (CDO) for various potential parts in Maharashtra. This is Sales and marketing related work wherein members are expected to perform role of liasioning amongst branches, developing business, training, motivating and guiding the SBG staff for selling & maintaining relationships. Fixed remuneration of Rs.8,000/- plus attractive sales based incentives.

Interested members may contact :

**Mr. Suhas Rajderkar, suhas.rajderkar@sbimf.com,
Mobile : 9325406913**

JOIN SBI MUTUAL FUND as BA

SBI Mutual Fund (Maharashtra) would like to recruit young members as Business Associate (BA) for various potential parts in Maharashtra. This is Sales and Marketing related work wherein members are expected to create awareness about various schemes of SBI Mutual Fund among investors and distributors. Members are expected to perform role of liasioning amongst various channels of distribution, SBI branches, developing business, training, motivating and guiding the distributors including SBG staff for selling & maintaining relationships. Minimum qualification is Graduate in any faculty. Fixed remuneration of Rs.8,000/- plus conveyance, laptop and Data Card.

Interested members may contact:

**Mr. Suhas Rajderkar, suhas.rajderkar@sbimf.com,
Mobile : 9325406913**

**Second List of Donors who have given Donations
during December 2009 to July 2010**

NAME	AMOUNT		
MR.HOMI M.MISTRY	11000	MR.S.N.SAWAIKAR	5000
MR.S.V.NAIK	10000	MR.B.S.SHENAI	5000
MR.MADHAV PRABHU	8786	MR.S.V.SHIVADEKAR	5000
A WELL WISHER	7501	MR.N.V.TAMHANE	5000
MR.R.P.SAMANT	7500	MR.R.R.TAVARGERE	5000
MR.KALIDAS K.KULKARNI	7001	MRS.ANURADHA E.THAKUR	5000
MR.SUBHASH KOTHARE	6001	MR.P.R.VISHWANATHAN	5000
MR.V.S.BAPAT	6000	SMT.JAYASHRI SABNIS	3000
MR.JAYANT A.SOHANI	5555	SMT.SHUBHADA R.TATKE	3000
MR.V.K.KHADILKAR	5501	A WELLWISHER	3000
MR.S.K.BHAGWAT	5300	MR.H.A.MODI	2551
MR.S.B.DHARMADHIKARI	5200	MR.C.L.VENKATESWARAN	2551
MR.N.E.WADIA	5101	MR.R.N.RANADE	2501
MR.S.G.YARDI	5100	SMT.KALYANI BHATTE	2500
MR.T.B.ANKLESARIA	5001	MR.H.B.BHATTE	2500
MR.P.D.JOSHI	5001	MR.ASHOK J DESAI	2500
MR.S.D.MULYE	5001	MR.ASHWAIN RANSHINGE	2500
MR.PERVEZ SHROFF	5001	SMT.VASUNDHARA CHIKHALE	2000
MR.V.D.AJGAONKAR	5000	PENSIONERS'ASSN,DAHISAR	2000
K.ARVIKAKSHAN	5000	SMT.PRABHA DHURANDHAR	2000
MR.A.R.BARWE	5000	MR.UDAY R.DHURI	2000
MR.D.BASU	5000	MR.SAKHARAM S.GIRAP	2000
MR.ARVIND V.BHAT	5000	SAM J.HILLOO	2000
J.S.S.BHAT	5000	T.S.NARAYANSWAMI	2000
DR.K.M.BHATTACHARYA	5000	MR.P.N.NATU	2000
MR.M.G.BHIDE	5000	MR.SHESHAN H.NURANI	2000
MR.L.B.D'SOUZA	5000	MR.P.Y.PANDIT	2000
SMT.VEENA DESAI	5000	MR.D.S.RAJADHYAKSHA	2000
MR.D.B.DESHMUKH	5000	SMT.KAVITA TRILOKEKAR	2000
MR.K.V.DHAMAPURKAR	5000	SMT.NIRMALA UCHIL	2000
MR.K.S.DHANDE	5000	SMT.SHEETAL SAPRE	1551
MR.G.C.GARG	5000	SMT.SAROJA VENKATESVARAN	1551
MR.BENOY KUMAR GHOSE	5000	SMT.S.V.DESHMUKH	1501
MRS.K.J.HATHIRAM	5000	MR.S.M.KINI	1501
MR.V.K.HERLEKAR	5000	SMT.TULSABAI RADAL	1501
MR.NARIMANA.IRANI	5000	R.N.RANADE	1501
MR.A.V.JOGLEKAR	5000	SMT.SUREKHA S.REGE	1501
MR.A.N.JOSHI	5000	MR.ASHOK DESAI	1500
SMT.UJJWALA KAMAT	5000	JERIME FERNANDES	1500
MR.D.J.KANVINDE	5000	MRS.SHASHI V.HERLEKAR	1500
MR.KESHAV R.KARVE	5000	SMT.PARVATI S.JOSHI	1500
MR.JAYPAL KOTHARE	5000	MR.PRABHAKAR NALGIRKER	1500
MR.R.D.KRIPALANI	5000	MR.M.N.NAMBIDI	1500
MR.V.R.KUDDYADY	5000	SMT.ASHA D.SAWANT	1500
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MR.RASHID MERCHANT	5000	MR.P.S.UCHGAONKAR	1111
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MR.ARUN S.NEWALKAR	5000	MR.SURESH B.JOSHI	1100
MR.A.D.PADHYE	5000	SMT.VEENA NADKARNI	1100
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MR.B.B.SAKSENA	5000	MR.A.P.CHAUBAL	1001
SMT.ARUNA SAMANT	5000	MR.S.M.DHARADHAR	1001
		SMT.ANITA DIGHE	1001

SMT.JAYASHRI JOSHI	1001	MR.P.G.PAI RAIKAR	1000
SMT.GEETANJALI KAMBLI	1001	SMT.SAROJ M.PANPALIA	1000
MR.ARVIND MEHTA	1001	MR.JAYWANT K.PARAB	1000
MR.M.R.MISTRY	1001	ANTHONY LOPEZ PEREIRA	1000
MR.S.D.MULYE	1001	MR.S.K.PHATAK	1000
MR.S.S.NAZAR	1001	V.V.RAJE	1000
MR.T.S.NENE	1001	MR.S.M.SAIL	1000
SMT.SHYAMAL S.OKE	1001	SMT.SUREKHA S.SAMANT	1000
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SMT.LEENA RANE	1001	MR.G.K.SURTI	1000
SMT.KUSUM SHAH	1001	SMT.SARASWATI SURYAWANSHI	1000
M.R.SOMAN	1001	MR.DEEPAK TALPADE	1000
MR.B.Y.TALPADE	1001	MR.V.S.TODSAM	1000
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SMT.VANDANA TELANG	1001	SMT.A.S.WASAVKAR	1000
MR.S.S.VETE	1001	A WELL WISHER	1000
SMT.ANJALI P.ARAS	1000	M.V.NADKARNI & OTHERS	900
REKHA R.BAGWE	1000	MR.RAMBHAU NAIK	900
P.M.BAHIRWANI	1000	SMT.SUMATI V.RANE	900
MR.R.V.BHAVE	1000	MR.R.M.DHAKE	750
SMT.SHEELA V.BORIKAR	1000	A WELL WISHER	731
SMT.SUMITRA A.CHANDWADKAR	1000	MR.N.B.NANDURKAR	701
MR.BHASKAR CHAWHAN	1000	MR.S.D.RANADE	700
SMT.SUDARSHAN CHECKER	1000	MR.R.S.VAIDYA	651
SMT.VIDYA DATE	1000	MR.ANTONIO MARCHON	650
MR.P.D.DEORUKHKAR	1000	MR.NARAYAN R.SHETTY	601
SUDHIR DESAI	1000	SMT.SONAL N.SHAH	600
SMT.NALINI K.DESHMUKH	1000	MR.DEENANATH VAKHARKAR	600
SMT.INDIRABAI V.DESHMUKH	1000	MR.V.L.RANE	555
MR.M.H.DHOBLE	1000	MR.A.G.PHADKE	511
MR.D.J.FARKADE	1000	MR.B.K.BANE	501
MR.SHARAD G.GADKARI	1000	MR.MOHANDAS BHAT	501
MR.MOHAN V.GANDHI	1000	MR.A.D.BUTALA	501
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SMT.MANISHA S.KAKODKAR	1000	MR.ARUN DHURANDHAR	501
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MR.NARENDRA KARKERA	1000	MR.A.G.KULKARNI	501
SMT.NALINI KARVE	1000	MR.R.NAIR	501
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SMT.REKHA KSHIRSAGAR	1000	SMT.CHAINKUWAR H.BOHRRA	500
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S.KULKARNI	1000	MR.KRISHNA N.DALAL	500
SMT.LAXMIBAI D.MANKARI	1000	MRS.MOZEL E.DANIEL	500
MR.U.M.MASURKAR	1000	MR.NARESH D.DATE	500
MR.V.K.MEHENDALE	1000	MR.K.R.DESHMUKH	500
SMT.MEERA S.MISHRA	1000	MR.J.D.DOLE	500
SMT.SHASHIKALA MORE	1000	MRS.DELPHINE FERNANDES	500
SMT.VIMAL MULYE	1000	C.F.FURTADO	500
MR.V.N.NAIR	1000	MR.A.G.GADKARI	500
MR.GAJANAN NAVALKAR	1000	MR.R.G.GHOSE	500

MR.M.N.HEDAOO	500	MR.PRAKASH KALE	200
MR.S.S.KALE	500	MR.VASANT KARAMBELKAR	200
MR.V.D.KARVE	500	MRS.SMITA KARANDIKAR	200
MR.V.M.KHANOLKAR	500	MRS.ANUYA KELUSKAR	200
MR.B.P.KHARE	500	MRS.SAMIDHA KULKARNI	200
MR.D.B.KHOBRADE	500	MRS.MEGHANA LAD	200
MRS.FARIDA F.KHODAJI	500	MR.DILIP MANERIKAR	200
MR.K.K.KULKARNI	500	MR.PRAKASH MHATRE	200
SMT.SARLA B.MALODE	500	MR.SUDHIR MISTRY	200
MR.RAJARAM MANSUKH	500	MR.V.N.MORDEKAR	200
MR.V.G.MATHURE	500	MR.HEMANT NABAR	200
JAL MISTRY	500	MRS.SMRUTI NAGARKAR	200
MR.C.M.MURTHY	500	MR.PRABHAKAR NATU	200
MR.A.B.NANIWADEKAR	500	MR.A.S.NAVARE	200
S.S.NAZAR	500	MR.RAJAN PADLOSKAR	200
MR.G.B.PANDIT	500	MR.KIRAN PATHARE	200
MR.K.P.M.RAJAN	500	MRS.CHHAYA PATIL	200
SMT.SMITA P.SAMANT	500	MR.PRAKASH PRABHU	200
MR.V.P.SANT	500	MR.PRAMOD RAUT	200
MRS.ALKA SAWANT	500	MRS.CHARULATA SAVE	200
SMT.REKHA N.SEWAK	500	MRS.SUHASINI SAVE	200
MR.DHIRAJ SHAH	500	MRS.VAISHALI SAWANT	200
SMT.PRERANA S.SHAH	500	MR.N.B.UMRIKAR	200
MR.S.T.SHINGORNIKAR	500	MR.RANGANATH VAIDYA	200
MR.B.P.SHIRODKAR	500	MR.J.S.VAKIL	200
MRS.JAYASHREE B.SHIRODKAR	500	SMT.SHILPA VARADKAR	200
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JESSY TODYWALLA	500	MR.K.V.GOPINATHAN	151
PERVEZ J.TODYWALLA	500	MR.MADHAV R.KARAMBELKAR	151
MR.S.V.VYAWAHARE	500	MR.SHRIVALLAB KHARANGATE	151
MR.AJIT & MRS.SUNITA KULKARNI	400	MR.MANUEL ABREO	150
MR.A.D.KAKAIYA	351	MR.ASHOK ACHARYA	150
MR.H.R.LENDY	301	MR.BABAN ADEL	150
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R.S.KHANVELKAR	251	MR.V.P.BHAGAT	150
MR.J.A.MUDBHATKAL	251	MR.SATISH BHAT	150
MR.BHASKAR NARKAR	251	MR.V.G.BHAT	150
MR.M.V.SHAH	251	MR.M.B.BHAT	150
J.M.SHAH	251	MR.A.D.BHEMBRE	150
MR.R.S.SHANBHAG	251	MR.A.R.BORDE	150
MR.A.B.VAGAL	251	MR.J.H.BRAGANZA	150
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MR.V.V.PELANKAR	250	MR.SATISH CHOPDEKAR	150
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MR.MOHAN KABNOORKAR	201	SMT.GEETA DALAL	150
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MR.S.N.TALPADE	201	MR.K.K.DESAI	150
MR.NARENDRAACHARYA	200	MR.N.H.P.DESSAI	150
SMT.HEMLATA ANTON	200	MR.K.K.DESSAI	150
MR.KAMLAKAR AVHAD	200	MR.GAJANAN S.P.DESSAI	150
MR.ARVIND BARTAKKE	200	MR.RATAN DHUME	150
MR.S.R.CHINCHALKAR	200	MR.ISAC H.DIAS	150
MR.SUBHASH INGALE	200	MR.J.B.DIAS	150
MR.HEMANT JAYKAR	200	MR.JOSE G.FERNANDES	150
MR.JAYANT V.JOSHI	200	MRS.ASMITA GADRE	150

ANANDI GAWAS	150	MR.P.P.SIVADASAN	150
MR.ANIL GHATKAR	150	MR.DEEPAK SOLANKI	150
MR.ARUN GUDE	150	MR.R.V.SUKI	150
MR.SHRIKRISHNA JOSHI	150	MR.S.K.TAWADE	150
MR.PRAKASH KALATKAR	150	MR.SONU TENDULKAR	150
MR.KALBHOR	150	MR.V.S.TIMBLE	150
MR.M.J.KAMAT	150	MR.R.Z.VERENKAR	150
MR.SHRIHARI KAMAT KHADPE	150	MR.INACIO C.VIEGAS	150
MR.P.KANEKAR	150	MR.N.FARAMJI	111
MR.RAVINDRA KARANDE	150	MR.V.U.KAMAT	110
MR.S.D.KARMALKAR	150	SMT.JYOTI BOBHATE	101
MR.SAGAR KESHKAMAT	150	MR.BABABHAI G.DESAI	101
MR.S.KHANDEPARKAR	150	MR.SURESH GHADIGAONKAR	101
MR.ULHAS KOSAMBE	150	MR.B.G.NACHANKAR	101
MR.B.KRISHNAMURTHY	150	MR.CHANDRAKANT B.AMBEKAR	100
MR.G.D.KULKARNI	150	MR.C.K.BADE	100
MR.G.V.KUNDAIKAR	150	MR.M.N.BAKDE	100
SMT.MEERA KUVELKAR	150	MR.RAMESH N.BAPAT	100
MR.B.V.LINGRAS	150	MR.A.P.BARBADE	100
MR.ASHOK MALKARNEKAR	150	MR.D.M.BHOMBE	100
MR.M.N.MANGESHKAR	150	MR.MANIK D.BOMRE	100
MR.S.M.MANJREKAR	150	MR.B.L.BUDKI	100
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MR.PRAKASH MASURKAR	150	MR.J.B.VISHWASRAO	100
MRS.B.A.R.MENEZES	150	MR.S.V.DESHPANDE	100
SMT.SHOBHANAIAK	150	MR.V.A.DESHPANDE	100
MR.VINAYAK NAIK	150	MR.U.M.DESHPANDE	100
MR.Y.B.NAIK	150	MR.G.B.GADGE	100
MR.C.V.NAIK	150	MR.R.V.GHAWDE	100
MR.P.M.NARKAR	150	MR.S.G.HAMINE	100
SMT.SUNITA NAYAK	150	MR.U.V.INAMDAR	100
MR.R.G.NAYAK	150	MR.P.D.JAWALEKAR	100
MR.S.G.PAI	150	MR.A.P.JOSHI	100
MR.S.V.PAI BIR	150	MR.VISHWANATH A.KHADE	100
MR.C.G.PAI	150	MR.MADHUKAR M.KOLI	100
MR.M.N.PALANG	150	MR.A.G.KUMCHAMWAR	100
MR.L.V.PALEKAR	150	MR.V.L.MEHTA	100
SMT.M.PEREIRA	150	MR.S.D.MULYE	100
MR.A.K.PONKSHE	150	MR.D.S.NANNORE	100
MR.P.K.RAIKAR	150	MR.K.G.PANDE	100
MR.C.S.RANE	150	MR.D.R.PANDE	100
MR.V.S.RANE	150	MR.P.P.PANSARE	100
MR.M.S.RAYKAR	150	MR.S.A.PURANKAR	100
MR.NAMDEO REDKAR	150	MR.P.T.RAJA	100
SMT.ALANKA RODRIGUES	150	MRS.YASHASHREE Y.RANE	100
MR.PETER RODRIGUES	150	MR.A.G.RAORANE	100
MR.S.V.SAHASRABUDHE	150	MR.P.D.ROTHER	100
MR.P.D.SALGAONKAR	150	MR.A.B.SAKALE	100
MR.U.N.SANKOLI	150	MR.P.R.SARPATWAR	100
SMT.ELSA D SANTOS	150	SMT.JAYASHRI SATWIK	100
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MR.Y.N.SHAIKH	150	MR.SABESTIAN X.D'SOUZA	50
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MR.A.N.SHEWADE	150		
MR.G.U.SHINKRE	150		
MR.G.V.SHIRSAT	150		

God Tusi Great Ho

God has been indeed so generous to the mankind that he ensures every one of us tremendous strength in leading an honest and simple life, day after day. The only expectation is that every one should live one day at a time. Another condition is that a day once gone, can not be stored, retrieved or borrowed later. A day today (present) becomes a matter of past later. A day after present becomes future next day but we have to wait till it really arrives. Such a simple rule of life is twisted recklessly and unnecessarily by us inviting lots of unpleasant experiences. Often, we are engrossed in the events which have occurred in the past or we brood for the future. With such a framework of mind, the present is often ignored resulting into the discontent in our mind. With firm resolution and commitment to ensuring our own happiness, we can certainly live in harmony with life. For this purpose, one should learn to live one day at a time.

In a span of long life, we commit lots of mistakes, hurt others knowingly or unknowingly. We expect God to forget and forgive us. God is so kind that we are always excused and blessed with lots of favors by God unconditionally. One should be grateful to the Almighty for the kindness with which are are blessed. if every one resolves to forget the past and forgive others, I am sure it would be a first step in enriching ourselves with tremendous strength to lead our life peacefully.

I certainly do not intend to mean that every one should aspire to be God. However, we can be near to the godliness.

For, God U are really Great.

- Anil Shewade, Porvorim (Goa)

Obituary

We deeply mourn the sudden and sad demise of Mrs.Chhaya Ghose, wife of Mr.B.K.Ghose, President of our Federation on 1st July 2010.

We, on behalf of our Mumbai Circle Association, pray almighty to rest her soul in eternal peace and give enough strength to Shri.B.K.Ghose and his family to bear the loss.

- Secretary

दत्त संप्रदायातील दत्तभक्तांना

श्री गुरुचरित्राची अमूल्य भेट !

सोलापूर येथील आपले सभासद श्री.रमेश विनायक जोशी हे श्रीपाद श्रीवल्लभांचे एक निस्सीम भक्त आहेत. गुरु भक्तीचे हे धन त्यांना वारसा हक्काने मिळाले असून गुरुचरित्राचे पारायण करणारी श्री.रमेश जोशींची पांचवी पिढी आहे. पीठापूरम, कुरवपूर, औदुंबर, नरसोबाची वाडी अशा श्री गुरुदेव दत्तांच्या अनेक स्थानांवर जाऊन श्री.जोशींनी गुरुचरित्राची अनेक वेळा पारायणे केली आहेत. कुरवपूर व कर्दळीवना सारख्या दुर्गम ठिकाणी जाण्यासाठी यांनी अनेक दत्तभक्तांना मार्गदर्शनही केले आहे.

कडगंची इथे श्री.सरस्वती गंगाधरांनी लिहिलेली १८७५ सालची गुरुचरित्राची एक मूळ प्रत श्री.जोशींना एका दत्तभक्ताकडून मिळाली. श्री.सद्गुरुंच्या आदेशानुसार हा १८७५ सालचा जीर्णवस्थेतील ग्रंथ वाचून तो पुनर्मुद्रित करायचे श्री.जोशींनी ठरविले. ग्रंथात जास्तीतजास्त शुद्धता आणून हा ग्रंथ मोठ्या ठळक अक्षरात पुनर्मुद्रित केला आहे. त्यात अध्यायानुरूप त्या त्या स्थानांच्या रंगीत चित्रांचा समावेश केलेला आहे. अशा पवित्र ग्रंथाच्या १५१ प्रति आपल्या बँकेतील बंधुंसाठी त्यांनी विनामूल्य उपलब्ध करून देण्याचा मानस व्यक्त केला आहे. अवधूत चिंतनात मग्न असणाऱ्या दत्त भक्तांना हा अमूल्य ठेवा देतांना - मी हें सर्व गुरुंच्या आदेशानुसारच करतो आहे. ही माझी गुरु सेवाच आहे.- असे श्री.जोशी नम्रपणे सांगतात. निवृत्तीनंतरचा काळ आपलेच कांहीं बांधव किती छान आदर्शित घालवतात याचे हे एक उदाहरण !

विश्वंभरा गुरुवरा अवधूत देवा ।

आयुष्य सर्व सरले, घडली न सेवा ॥

आलो असे शरण मी, मज मार्गी लावा ।

संसार ताप सगळा, सहजी सुटावा ॥

ठेवी मला तवपदीं गुरुदत्त राया ।

कांहीं नको गुरुवरा, धन आदि माया ॥

तूं तार, मार, अथवा झडू दे ही काया ।

नाही दूजा तुजविण मज उद्धराया ॥

श्री.जोशी यांनी त्यासाठी एक अपेक्षा मात्र ठेवली आहे. हा ग्रंथ अशा दत्तभक्ताला मिळेल की जो केवळ घरची पुस्तकशोभा वाढविणार नाही, तर गुरुचरित्राचे नित्य वाचन करेल - पारायण करेल. अशा निस्सीम दत्तभक्तासाठीच हा ग्रंथ उपलब्ध आहे. तरी इच्छुकांनी श्री.जोशी यांचे शी पुढील पत्त्यावर संपर्क साधावा.

ग्रंथासाठी संपर्क : श्री.रमेश विनायक जोशी, ५३२/५३३ दक्षिण कसबा, मधुमालती अपार्टमेंट, फ्लॅट नं.६, सोलापूर-४१३००७ फोन नं.: ०२१७-२३२७२५०

- शशीकांत लावणीस, सोलापूर

मो-९४२१०२६२७९

**Report of the Meeting of the retired Sr. Executives of the Bank
held on 31-08-2010 at Pune**

A meeting of Bank's retired Senior Executives who are the members of our Association & settled in Pune Module was held at 'Niwara' Vriddhashram, Navi Peth, Pune on 31st August 2010 at 4.00 p.m.

The meeting was attended by more than 30 members despite the rains on the day. Shri.S.B.Gokhale, President of Mumbai ZSC, spoke on the occasion and took a detailed review of the total pension payable after DA merger from 600 points to 2288 points at various scales from Dy.M.D to subordinate staff. He also distributed a comparative statement prepared by him in the matter for information of the participants.

Shri.V.M.Gokhale, President, while speaking on the occasion, told what various steps were taken by the Association in the matter of pension revision. He narrated efforts made through Shri.E.K.Thakur, Ex-Member of Parliament who submitted a Memorandum signed by 104 MPs to the Finance Minister and Prime Minister. He also told the efforts made through Shri.V.Y.Prabhune, our member from Karad (Dist.Satara) to meet Shri.Prithviraj Chavan, the Minister of State at PM's office for Pensioners' grievances. He also told the efforts made by our Panaji Officer-bearers through Shri.Shantaram Naik, MP (Rajya Sabha). All these efforts did not yield any fruits, so far. He also took the review of cases filed at various High Courts.

Shri.B.G.Dandekar, Advisor to the Federation, informed the details of the various meetings with the Management and Finance Ministry officials in the past to solve our outstanding problems. He told that now Federation has taken a decision, after consulting various eminent lawyers, to go in the Supreme Court which will require heavy expenditure. For which he appealed the audience to come forward to raise funds by generously donating for Legal Fund.

The deliberations held and the suggestions made by the participants are given hereunder.

Shri.K.Balkrishnan, while opening the discussions, requested that we should invoke 'RTI' to get information about what information Bank has furnished to the GOI regarding our demands and if any wrong/incomplete information is given by the Bank, we may take up that issue also. Shri.G.H.Deolalkar suggested that in writ application, the names of the incapacitated and senior pensioners should be incorporated so that the court will consider for speedy decision in the matter. Shri.D.N.Watve expressed that we should request the Delhi High Court for expeditious hearing of the writ in view of advancing age of seven petitioners out of which four have already died.

Shri.V.B.Sangawadekar from Sangli expressed his reservations on approaching the Supreme Court as it will delay the cases in Madras and Hyderabad High Courts which are ripe for justice. Shri.Dandekar explained that the Supreme Court case will be to seek amendments in the State Bank Rule No.50 which is on the different grounds than the issues involved in Madras & Hyderabad cases.

Shri.P.S.Thuse suggested that we should contact Shri.A.L.Khanduja, DGM (Vigilance) of Chandigarh Circle who is a resourceful person in the pensioners' matter. S/Shri.K.S.Shashital, S.J.Dhamane and others also participated in the discussions.

Few members have given donations in response to the appeal made in the meeting by President Shri.V.M.Gokhale. He expressed that all the senior members should come forward to donate generously for 'Legal Fund'. After this, the meeting was concluded.

- Secretary

Harmonising Relationship

A relationship is established by way of an association and/or interaction with others. Some times, it could be by body language. It could be emotional with relatives and friends. Otherwise it could be for business interaction or for social commitments. It commences with birth and develops with parents, relatives, neighbours, teachers, co-workers, social & political groups etc. It can be also with God & Gurus. It involves love & affection, alignments, manipulations, friendship bonds, devotion etc. In this age, on line relationship has developed which makes it possible to remain in touch with many persons at different places in the world, known or not known. It has become complicated and sometimes risky. There are, however, instances of happily married couples brought together through online relationship.

The best relationship is between parents (especially mother) and the infant child. The next best relationship is between grandparents and grandchildren as grandparents love is unconditional without any expectations from them. There are festivals to strengthen relationship with relatives and some festivals go a long way in building general relationships like Dashera or Ganapati festival. Harmony at work place assumes importance as we spend major time of life at work place. Relationship with Gurus & God is very important for better & happier life which is not necessarily developed by everybody.

Unhappiness arises not from the circumstances of one's life but from the conditioning of mind. Human beings are conditioned to think and behave, due to genetic as well as childhood experiences and cultural environment, in certain ways. Thus, we give others conceptual identify. This false identity becomes prison not only for them but also to us. When we recognize the behaviour as a form of conditioning and interact with the person forgetting the past and likely future behaviour, in the space of the present moment, as a noble guest and allow them without bias to be as they are they begin to change. This liberates others as well as us from the identification with conditioning.

Eckhart Tolle has described what is ego very well. 'It is a mind made sense of who you are, conditioned by the past and seeking to find its fulfillment in future' Complaining and reactivity are favourite mind patterns through which the ego strengthens itself. For many people, a large part of their mental emotional activity consists of complaining and reacting against this or that. By doing this you make others or a situation "wrong" and yourself "right". Through being "right" you feel superior, and through feeling superior, you strengthen your sense of self. In reality, of course, you are only strengthening the illusion of ego'.

Envy is a by-product of the ego, which feels diminished if something good happens to some one else, or some one has more, knows more, or can do more than you.. If all else fails, you can strengthen your fictitious sense of self through seeing yourself as more unfairly treated by life or more ill than someone else'.

The thinker's mind is a powerful tool, but when it tends to be egoistic it takes over charge of the life to a greater extent leaving to you only a small aspect of your real consciousness or soul. As Paramahansa Yogananda says 'obeying ego leads to bondage, obeying the soul (i.e. peace or real consciousness) brings liberation. But, large number of people spend their major life time imprisoned within the confines of their egoistic thought.

Those who are fully engaged in the work without any other thought perform exceptionally well. During the work they forget the egoistic pattern, if they have it and hence the task on hand gets full attention. But even some persons exceptionally good at what they do, cannot devote full attention to work due to ego. This affects their output and quality. Thus those who become free from egoistic habits while at work perform better. In other words, living only in the present forgetting the past and the future results into more efficiency despite lesser skills. Being fully in the present is a spiritual practice at work due to peace of mind and absolute attention to work. There is nobody (except real saints) who are absolutely free from ego. Limited ego is good which can be called as self esteem if it is without undue pride as it enhances confidence.

Just as some people even without their knowledge become free from ego at work and excel, there are people who forget ego during illness. They recover faster as energy is not diverted due to ego. But, those who continue to be egoistic (thinking why God has chosen me to be sick or resistance to sickness) burn up considerable energy leaving less strength to recover. Then it takes longer to recover.

In Zen philosophy it is said "Don't seek the truth, just cease to cherish opinions". When we form opinions we are imprisoned by our thought process. If we cease to form opinions and do not identify ourselves with mind then who we are beyond the mind emerges itself. Just like digestion or blood circulation takes place and not in our control, thought process takes place without our control, though we feel that we are thinking. Thinking is guided by the past, genetic process etc and it takes place. But, as there are remedies to improve digestion or blood circulation, mind control for the better realistic results is also possible by certain remedies. And that is spirituality; being fully in 'now'. Without realizing that thinking takes place based on the background of the individual and genetic influence, egoistic individuals thought process results into erroneous belief that the truth or reality is found by him. Religious or political dogmas are the thinking of the collective ego similar to individual ego. Thus dogma is collective conceptual prison and provides notional security due to the false belief of being right.

In his book 'The Power of Now', Eckhart Tolle writes about a fight of ducks which never lasts long and they separate and float in opposite directions. Ducks flap their wings to release surplus energy generated in fight and float freely as if nothing had happened. Human beings with ego act exactly opposite and continue the fighting spirit. When human mind experiences peace (which can be achieved by meditation) the state of being present in now arises and the person steps out of thousands of years of collective conditioning of mind. The intuitive faculty awakens & person gets guidance & wisdom from within thus improving creativity and finding solutions to problems.

Relationship cannot thrive without peace or stillness. If we meditate or spend silent time while going for walk or sitting together at home or in car we become comfortable. True listening to some one without any prejudice or opinion brings comfort and lively relationship free from conceptual thinking. Whenever we meet anybody even briefly, we should give full attention.

Relationship with God is not established by merely engaging in some rituals. It is important to be in "now" forgetting the past and the future or being at peace with oneself. Achieving inner peace results into establishing relationship with God. It is necessary to have Guru's guidance to establish this relationship. Relationship with God and Guru is very important for harmony in overall relations. This is possible when self-realisation is achieved with the grace of Guru. Without this we are alienated from our real nature of identity with soul and discovering God within.

The one is his own friend or enemy. When selfless appreciation of the things around you are done, the world would respond in a manner your mind would not be able comprehend. There would be harmony all around.

I should admit, I am not master of all these things. I am conscious of the concept. God is kind to me to make me follow some good concepts even when I was wronged for no reason in some situations. On occasions, I felt that I was overrated by some persons at my native place, Fergusson College, the Pune University and also in the Bank by some junior or senior colleagues. It would be my endeavour to follow the concept as much as possible. By the grace of God, I was able to get team work done and, in the process, it was possible by and large to smoothly carry on the work with progress in the Bank.

I am greatly impressed by the writings of Eckhart Tolle in his books 'The Power of Now', 'Stillness Speaks' & 'A New Earth'. Inspired by his writings, I have written this article for the benefit of the fellow pensioners and their families. I should also acknowledge benefit of articles in June 2010 issue of 'One India One People' on Relationships.

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प्रतिक्रिया

आदरणीय श्री.बापट भाऊ,

सादर नमस्कार. मनःपूर्वक कौतुक. अगदी वाढदिवसाच्याच तारखेला आपण शुभेच्छा पत्र मिळेल असे पाठवता म्हणजे खरोखर एवढी पत्रं प्रत्येकाला किती दिवस आधी पाठवायची याचं नव्ही मोठ्ठ गणित आहे. प्रत्येकाचे ठिकाण वेगळे, पोस्टाचे काम मागेपुढे, किती दिवस लागतात हा अंदाज इतका अचूक कसा असतो? मी पुण्यात आले की एकदा आपली ओळख करून घेण्यासाठी ऑफिसमध्ये येणार आहे. एवढे एकच काम करीत असाल तरी ते रोज २-४ तास पुरत असेल. रोज किती पत्र/कार्ड पोस्ट करता? आपला वाढदिवस जूनमध्ये झाला असे आठवते. पण तसे आपण रोज वाढत असतोच. म्हणून पत्र मिळेल तो आपला वाढदिवस (गंमत) असे म्हणून मनःपूर्वक शुभेच्छा ! कामात इतका अचूकपणा आम्ही सर्वांनी आणला तर कार्यालयीन कामाला किती गती येईल. 'सर्वत्र घोटाले' प्रकरण तर संतापजनक ! तिथे आपणासारखे दक्ष अधिकारी असते तर..... राष्ट्राची उन्नती दूर नाही असे मनात येते. धन्यवाद ! सर्व सहकाऱ्यांना सप्रेम नमस्कार.

- मंगला नातू आजी, दहिसर (पूर्व)

राजाराम हरी जाधव, धुळे

आपल्या अध्यक्षांनी आवाहन केल्याप्रमाणे अनेक सभासदांनी आपले धुळे येथील एक सभासद श्री.राजाराम हरी जाधव यांना आर्थिक मदतीचा हात देऊन, त्यांच्यावर ओढवलेल्या संकटप्रसंगी खूप मोठा आधार दिला. अशी आर्थिक मदत पाठविणाऱ्या सभासदांची यादी संवाद मधून वेळोवेळी प्रसिद्ध केली आहेच. अशीच मदत पुढील दोन सभासदांनीही पाठवली आहे. (१)श्री.एस.के.भागवत-रु.२५०/-; (२)श्रीमती केशमिरा कौराना-रु.१०००/- . ही रक्कम श्री.जाधव यांचेकडे लगेचच पाठवली आहे. यापूर्वीची मदतीची सर्व रक्कम त्यांचेकडे वेळोवेळी पाठविण्यात आली आहे. सर्व रक्कम मिळाल्याबद्दल, तसेच ज्या ज्या सभासदांनी आतापर्यंत मदत पाठवली आहे त्या सर्वांबद्दल श्री.जाधव यांनी कृतज्ञता व्यक्त करणारे पत्र असोसिएशनकडे पाठविले आहे. व यापुढे मदत पाठवू नये असे कळवले आहे. आपल्या असोसिएशनच्या सभासदास संकटप्रसंगी मदत करण्याच्या अध्यक्षांचे आवाहनास उत्तम प्रतिसाद दिल्याबद्दल सर्व सभासदांचे मनःपूर्वक आभार.

- सेक्रेटरी

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

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To,

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