

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

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April 2015



संपादकीय

सभासदमित्रहो,

माणूस जन्माला येतो. जन्मानंतरची त्याची वाढ हा नैसर्गिक भाग असतो. पण हे वाढणे समाजाच्या भल्यासाठी कामाला आले तर त्या वाढण्याला एक वेगळेच महत्त्व प्राप्त होते. आयुष्याची सार्थकता ही जगण्याच्या लांबी-रूंदीवर अवलंबून नसते. ती अवलंबून असते जीवनमूल्यावर.

माणूस लहान असो, मोठा असो, त्याला जे काही हवं आहे, ते मिळत नसल्याची खंत नांगी सारखा डंख त्याला करीत असते. जी काही आपली पात्रता आहे, तीनुसार आपल्याला जे हवं आहे ते मिळत नाहीए, ही भावना त्याला सदोदित छळत असते, त्याला शांतपणे जगू देत नाही. प्रत्येक छोट्या-मोठ्या औदासिन्यामागे एक सुप्त अहंकार असतो. त्याचे अस्तित्व असेपर्यंत माणसास शांति कशी लाभणार? औदासिन्य नाहीसं कसं होणार? भांड्यात पाणी भरण्याआधी प्रथम भांड्यातील घाण, गाळ काढणं आवश्यक असते, तेव्हाच स्वच्छ, निर्मळ, पाणी मिळतं. तसंच मनातील सर्व अभावात्मक कल्पना, अहंकाररूपी गाळ काढून मन स्वच्छ करणे आवश्यक आहे, तरच मनात सुविचारांचे पाणी भरता येईल. अहंकार संपला की स्वास्थ आणि आनंद या व्यतिरिक्त काहीच उरणार नाही.

माणसांप्रमाणे इतरांनाही जीवन असते. झाडांना, वेळींना, पानांना आणि फुलांना. त्यांना जे जीवन लाभले आहे ते तसे आनंदात जगतात. त्यांच्यात अहंकार नसतो, अहंभाव नसतो. पानांचं जीवनही ठरलेलं असतं. ऊन-पावसाचा मारा सहन करत ती तग धरून असतात. जानेवारी-फेब्रुवारी महिना सुरू झाला की झाडाची पानगळ होण्यास सुरुवात होते. त्यांच्या देठात त्यांना पेलण्याची शक्ती असेपर्यंत 'आपण अजून तरुण आहोत' असंच त्यांना वाटत असणार. काही पाने अकाली, अचानक गळतात, झडतात. काहीना तोडून नेलं जातं. पिकलेली

पाने गळून जमिनीवर पडायला लागतात. जणू काही ती झाडाला 'अलविदा' करत असतात. फांदीवरची इतर पानं त्यांचे मरण हताशपणे पाहत राहातात. झाडसुद्धा या पानगळीला मौनपणे निरोप देत असतं. त्याला काही करता येत नाही. सर्व विसरून ते पुन्हा नवीन पालवीला, वेळींना अंगा-खांद्यावर खेळवण्यासाठी सज्ज होतं. पानांना आणि वेळींना आधार द्यायचा हे झाडाचं बापपण असतं. झाडेही तोडली जातात. तोडणाऱ्या हातांना ते दोष देत नाहीत. आपल्या तोडलेल्या लाकडांमुळे आज चार घरच्या चुली तरी पेटतील हीच त्यांची भावना, आणि यातच त्यांचे समाधान असतं. फुलांचंही तसंच. काही झाडावर सुकतात, काहीना तोडलं जातं. परंतु याची खंत त्यांना नसते. तोडणाऱ्याचे हातही ती फुले जाता जाता सुगंधीत करतात. नाहीतरी आपलं जगणं, मरणं आपल्या हातात असतंच कुठं? जसं आहे तसं स्वीकारण्याची, अपरिहार्यतेची भावना, समज, झाडांत, पानांत, फुलांत कुठून कशी येते, हे एक अप्रूपच म्हणावं लागेल.

या जीवनात आपण जे काही पाहतो, अनुभवतो त्यावर आपली जडण-घडण अवलंबून असते. आणि त्यातही वर्तमानावर माणूस अधिक प्रेम करतो. भूतकाळातील रम्य आठवणींवर, स्मृतींवर तो अधिक प्रेम करतो. म्हणूनच जगण्याला जिवंतपणा येण्यासाठी जे मिळेल ते आनंदाने स्वीकारणं, जे मिळालं नाही त्याकडे अपरिहार्यतेची जाणीव मनात ठेवून वास्तव स्वीकारणे गरजेचे आहे. जीवन ही जगण्याची एक संधी आपणास मिळाली आहे. म्हणूनच जीवनात आलेला प्रत्येक क्षण आनंदात घालवून, मनात साठवून, जीवन अधिक सुंदर, आनंदी, सुखी करून या संधीचे सोनं करूया.

प्रभाकर गुपचूप, पुणे

मो. ९८८१५७९४९९

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@gmail.com

प्लॉटस्

बंगलो प्लॉटस्

प्लॉटस्

मे. सुरेश घंगाळे अँड असोसिएटस् सादर करीत आहे.

मावळ सृष्टी

कामशेत

मळवली

कार्ला

एकविरा देवीच्या सान्निध्यात व निसर्गरम्य परिसरात

कामशेत रेल्वे स्टेशन व मळवली रेल्वे स्टेशन व

पुणे-मुंबई हायवे लागत

३ गुंठे ते ११ गुंठ्याचे प्लॉटस् उपलब्ध

संपर्क

सुरेश घंगाळे

मोबाईल : ९३७१०१४८०७ / ७७०७८०६००७

ऑफिस :

स्टेट बँक कॉलनी, 'रायगड' बिल्डिंग, उत्सव हॉलजवळ,

पौड रोड, कोथरूड, पुणे

वेळ : संध्या. ४ ते ७ सोमवार ते शुक्रवार

शनिवार व रविवार सकाळी ११ वा. प्लॉट दाखविण्याची व्यवस्था.

State Bank of India Pensioners' Association (Mumbai Circle), Pune
Mumbai Zonal Sub Centre

**Proceedings of the 28th Annual General Meeting held at Shivaji Mandir, Dadar
on Wednesday the 25th February 2015**

The Meeting was scheduled to start at 11.00 a.m., however, due to lack of quorum it was postponed by 30 minutes.

At 11.30 a.m. the Meeting began. Shri P.A. Lopes who was on the stage extended a warm welcome to all members attending the Meeting. He, thereafter, requested the following dignitaries to occupy their chairs on the dais.

- Shri S.B.Gokhale - President, Mumbai Circle & Mumbai Zonal Sub-centre
- Shri P.M.Narkar - President, Panaji Zonal Sub-Centre and Vice-President of Mumbai Circle
- Shri Sahebrao Desai - President, Aurangabad ZSC & Vice-President of Mumbai Circle
- Shri C.P.Kulkarni - President, Pune Zonal Sub-Centre & Vice-President of Mumbai Circle
- Shri V.V.Gandhe - Secretary, Mumbai Circle
- Shri D.A.Kulkarni - Treasurer, Mumbai Circle
- Shri R.N.Lalingkar - Former Secretary of Mumbai Circle
- Shri R.S.Rajiwadekar - Principal Secretary, Mumbai Zonal Sub-centre
- Shri D.B.Khobragade - Secretary, Amravati Zonal Sub-Centre
- Shri V.R.Kulkarni - Secretary, Pune Zonal Sub-Centre

After every one occupied the chair they were warmly greeted with a bouquet by Shri S.M.Dharadhar. Sarvashri Madhav Nadkarni & C.N.Date offered prayers to the Almighty Lord Ganesh at the beginning of the Meeting.

Shri.Lopes on behalf of the entire gathering offered good wishes to the young relatives of the pensioners who were to appear for HSC & SSC examinations, so also he extended good wishes to the Indian Cricket team who are playing in the World Cup of Cricket in Australia & New Zealand. Shri.Lopes also read out the messages conveying good wishes to the Meeting received from Sarvashri Laxminarasaiah and B.G.Dandekar. The Meeting thereafter proceeded as per the Agenda of the Meeting.

Agenda Item No. 1 : To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after the 25th February 2014. Members requested to advise us the names & dates of deaths of members, if not in the list to be read out at the time of AGM.

Shri.Lopes then read out the list of the deceased members & then every one in the Auditorium stood in silence for 2 minutes to offer their respect towards the departed Souls.

Agenda Item No. 2 : To confirm the Minutes of the AGM held on the 25th February 2014 (Minutes published in March 2014 issue of Samvad)

There were no queries on the Minutes & hence they were treated as confirmed.

Agenda Item No. 3 : To honour Senior Members who have completed/will complete 75 years of age between the 25th February 2014, to the 25th February 2015 (both days inclusive)

There were 191 members who were eligible for the honour and out of that 57 were ladies. Nearly 60 members could attend the Meeting. Shri S.B.Gokhale, Circle President, honoured each & every member with a bouquet of flowers & a cheque for Rs.751/-. The Meeting was being attended by nearly 900-1000 members & hence it was a great feeling to be honoured before such appreciative gathering. Moreover it amounted to honour for their hard & sincere work put in by them for the Bank.

Those members whose birthday fell on 25-2-2015 were also honoured. Shri.V.M.Kanhere, Librarian of the library at Thane, was also honoured.

Towards the conclusion of the honouring ceremony Bank's officials arrived & hence the next items of Agenda were put on hold & Bank's Meet was organized. Shri Lopes requested the following officials of the Bank to come on the stage & occupy the chairs reserved for them.

Shri.Asit Nandi - AGM, HR, Corporate Centre
 Shri.C.P.Muley - Dy. Manager, PPG Deptt, Corporate Centre
 Dr.(Smt) Ajinkya - Chief Medical Officer, Corporate Centre
 Shri.Ganesh Shetty - AGM, PPG, Mumbai LHO
 Smt.Pratibha Sawant - Manager, PPG, Mumbai LHO
 Dr.(Smt) Manjusha Padhye - Medical Officer, Mumbai LHO
 Shri.Manohar Kamat - CM, Mumbai ZO
 Shri.Krishnamurthy - CM, Mumbai ZO
 Shri.Patkar - CM, Mumbai ZO
 Shri.Jayant Deshmukh - CM, Mumbai ZO
 Smt.Kavita Salunkhe - Dy. Mgr., Mumbai ZO

Shri.Asit Nandi who was requested to speak gave in a nutshell an account of the Structured Meeting held by the Bank with the Federation of SBI PAs. Shri.Nandi informed the House that the Bank was going in a big way for automation of the work. He also touched the following points :

- a) No new account needed to be opened by a Family Pensioner
- b) REMBS: The enrollment of Membership will be done by the Branch 'online' and conveyed to ZO/LHO/Corporate Centre. This also applies to the payment of bills under the scheme.
- c) Loans to Pensioners - Quantum could be upto Rs. 1.00 lac and maximum repayment period of 80 months.
- d) Opening of a new portal for pensioners wherein access would be easier. The portal will help pensioners to see details of his pension, view 'Second Innings' and also advise the Bank of his investments for tax saving.

Shri.Nandi was thankful to the Assn for the opportunity given to him to address such a large gathering of pensioners.

Shri.C.P.Muley, Dy. Manager, PPG Department, Corporate Centre informed the gathering on following :

- a) Out of nearly 15,000 pensioners in Mumbai Circle nearly 2,150 have so far not submitted their Life Certificates. He, therefore, urged everyone to verify about the receipt of pension for February 2015 and if pension has not been received, please resubmit the Life Certificate. He further informed that arrangements are being made for biometric submission of Life Certificate from next year and L.C. to be linked to Adhar Card.
- b) All pensioners should keep a regular follow up with their Pension paying Branch for remittance of their Income Tax to GOI, Investment declaration form and submission of Life Certificate.
- c) Bank has opened a new portal for pensioners where no password or no log-in is required which gives information about :
 - 1) Second innings
 - 2) Rules and Regulations - PF / Pension
 - 3) eCirculars - DA etc.
 - 4) Various Application forms

- 5) Grievance Registration
- 6) Important links

Shri.Muley further informed about REMBS 'online' bill submission payment etc.

Dr.(Smt) Ajinkya in her speech cautioned everyone on upkeep of health by adhering to good diet/exercise and taking proper medicines. She emphasized on taking good fruits, curds, butter milk instead of oily food. In respect of exercise she gave preference to a brisk 45 minutes walk and Yoga, Pranayam etc. She also impressed upon pensioners to do regular medical check up, give up tobacco completely, have sound sleep etc, to maintain good health.

Dr.(Smt) Manjusha Padhye at the start of her speech complimented the Association for organizing such a grand function. She too urged all pensioners to do proper exercises, have a balanced diet and a peaceful sleep for good health.

Shri.Manohar Kamat, CM, ZO gave statistics pertaining to REMBS as under :

(The statistics pertains only for Mumbai ZO)

SBIRE Medical Benefit Scheme

No. of Members as on 31-3-2013	-	3486	
No. of Members as on 31-3-2014	-	3987	
		<u>Zone-I</u>	<u>Zone-II</u>
		Rs.	Rs.
Bills paid during 01-04-13 to 31-03-14		2,35,02,295	3,08,49,797
Out of this expenses on hospitalization		2,10,89,246	2,83,54,646
For Domiciliary treatment		24,13,049	24,95,151
Bills paid from 01-04-14 to 31-01-15		2,16,36,108	2,32,07,533

Shri Kamat also gave data for Mutual Welfare Scheme :-

Financial Assistance - Beneficiaries		210	
No. of Beneficiary claimed financial assistance		183	
Financial assistance stopped due to			
Non-submission of Life Certificate		27	
Total no of beneficiaries		210	
Bills paid during	2013-2014	8	Rs. 1,94,397
	from 01-04-14 till date	18	Rs. 3,39,505

Shri.Ganesh Shetty, AGM, PPG, LHO when requested to speak informed that the Bank is in the process of further automation and Mumbai ZO has been selected as a pilot ZO. All memberships for REMBS and payment of bills under the scheme shall be done directly online from Branch to ZO to LHO to CC. This will reduce the time from nearly 90 days at present to 40 days. Payment of bills also would be done much faster. For submission of Life Certificate biometric system would be used and this will reduce the present system of submission of L.C. Shri.Shetty was all praise for the work done by Mumbai ZSC and Association. He agreed that at times we do take the help of the Association. Shri.Shetty advised members to take a note of advices given by Dr.Ajinkya and Dr.Padhye to keep all ailments away and have a healthy peaceful life.

Dr.Samant of Saraswat Brahmin Sabha was allowed to speak. He appealed to the gathering to donate funds for helping the poor suffering from cancer.

A lunch Break was taken at this juncture.

Agenda No.4 : Committee's report for the year 2014 to be read, discussed and adopted (a copy of the report enclosed)

Shri.P.A.Lopes enquired with the assembly as to whether anyone has any query on the report. Since no questions were asked the report was treated as adopted.

Agenda No.5 : To discuss recent developments -

Shri.S.B.Gokhale, President, Mumbai Circle as well as Mumbai ZSC gave the following information :

A Structured Meeting was held recently by the Bank with the Federation of SBI Pensioners' Associations. The Meeting was attended by himself and Shri.Gandhe, Circle Secretary. In that Meeting the Dy.MD and CDO of the Bank told that the Bank's officials have succeeded in alleviating the misconception about three benefits enjoyed by the Bank staff.

Further, the gratuity being paid to Bank retirees is statutory one and the conversion factor used for calculation of commutation was also adverse in comparison to other Banks.

The CDO further informed that the GOI have now agreed to rectify anomalies that exist in our pension since 1986.

Shri.Gokhale further said that SC judgement was expected to be in our favour but delayed by the GOI. In fact, anomalies do exist in respect of retirees of the 5th, 6th, 7th and the 8th Bipartite retirees. GOI has requested the Bank to submit suitable recommendation for removal of the anomalies. We understand that the Bank has submitted appropriate recommendations and GOI's response is awaited.

In respect of REMBS, a review of the scheme may take some more time since as per actuaries' advice a huge provision is required to be made if all retirees are to be covered under the Scheme. In respect of appointment of Pharmacists, Shri.Gokhale said that 27 pharmacists were given appointments but none reported. Moreover, they were all 'B Pharm' instead of 'D Pharm'. Hence the process has to be reinitiated.

The Supreme Court case which has been transferred to Delhi High Court is now to be heard on 6th April 2015. (Now posted for hearing on 6th May 2015)

In case Life Certificate has not been submitted the pension could be stopped from February 2015 onward. From next year onwards the Life Certificate will be uploaded biometrically and it will be linked to 'Adhar Card'.

Shri.Gokhale concluded his speech on a optimistic note that our long outstanding anomalies would get resolved shortly.

Shri.V.V.Gandhe, Secretary, Mumbai Circle, spoke on the occasion. He complimented Mumbai ZSC for the maximum number of enrollment of pensioners as Association members and for collecting maximum donation. He mentioned that from 2008 to 2014 Mumbai ZSC have collected nearly Rs.44 lacs for the Association. So also they have collected 50% of the cost of Thane Office.

Shri.Gandhe thereafter narrated the various activities undertaken by Association HQs at Pune. Registration of newly enrolled members and keeping excellent records is handled by Shri.Avinash Deshpande. Monthly publication of 'Samvad' and its distribution etc. (nearly 11,000 copies per month) is handled by office bearers of Pune ZSC, under the leadership of Shri.Lalingkar, Birthday Greeting cards are regularly sent by Shri.Pramod Chate. Maintaining the Association's accounts which is a daily job of 3-4 hours. This is done by Shri.D.A.Kulkarni, Treasurer. He urged members to make use of the new pension portal started by the Bank.

The Meeting was in concluding stage when Shri.J.B.Pusalkar announced that a sum of Rs.1.30

lacs in the form of donation from members attending the Meeting has been collected since morning.

The break-up of the amount of donations is as under :

Donations for 'Samvad'	Rs.	50,000
Donations from those who completed 75 years of age	Rs.	<u>80,000</u>
Total -	Rs.	<u>1,30,000</u>

The Meeting concluded after a vote of thanks by Shri.S.W.Agarkar

R.S. Rajiwadkar
Principal Secretary
SBIPA, Mumbai ZSC

CSPPC Project : Staff Pension Payment Schedule 2015-2016

Bank has issued e-Circular No. CDO/P&HRD-PPFG/2/2015-16 dated 9th April 2015 containing schedule for monthly payment of Staff Pension & Family Pension. We reproduce the dates of monthly payment of pension as under.

Month	Date	Month	Date
April 2015	24.04.15 (Friday)	October 2015	23.10.15 (Friday)
May 2015	25.05.15 (Monday)	November 2015	24.11.15 (Tuesday)
June 2015	25.06.15 (Thursday)	December 2015	23.12.15 (Wednesday)
July 2015	24.07.15 (Friday)	January 2016	25.01.16 (Monday)
August 2015	25.08.15 (Tuesday)	February 2016	25.02.16 (Thursday)
September 2015	24.09.15 (Thursday)	March 2016	25.03.16 (Friday)

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Staff Welfare Activities
Bank's Dispensaries - Stocking of Medicines

In response to the problems raised in the Structured Meeting held recently in Hyderabad between Bank authorities and our Federation representatives regarding Stocking of Medicines in Bank's Dispensaries, the Bank has issued a Circular Letter No.HR:IR:2018 dt. 23rd February 2015 addressed to all the Circles clarifying the instructions in this respect. We publish hereunder a copy of our Bank's Letter mentioned above for information of the members which should help in resolving the problems faced in this regard.

The Chief General Manager,
State Bank of India,
Local Head Office,
All LHOs

Date : February 23, 2015

Dear Sir,

STAFF WELFARE ACTIVITIES
BANK'S DISPENSARIES
STOCKING OF MEDICINES

In the recently held structured meeting held with representatives of Federation of SBI Pensioners' Associations at Hyderabad, it is brought to our notice that many dispensaries are not keeping adequate medicines on regular basis required for ordinary ailments. As a result, many of the Pensioners need to visit 2/3 times in a month to collect their monthly quota of medicines required for chronic diseases like hypertension, diabetes etc.

2. In this context, we reiterate that inadequacy of budget can not be cited as a constraint for not stocking required quantity of medicines at Bank's dispensaries. It is the duty of the Medical Officer posted in the dispensary to prepare the budget according to the need at the dispensary and in line with the stocking pattern, approved by the appropriate authority. We are sanguine that if this job is carried out judiciously, there would not be any room for complaints. In this connection, we invite a reference to our circular special letter No.HR/IR/SPL/387 dated 5.12.2009(*) containing the revised stocking pattern of medicines in dispensaries.

3. We therefore, request that the Medical Officers and the staff involved in the process of acquiring, dispensing the medicines to the existing as well as retired staff and concerned sanctioning authorities are suitably instructed to do the needful to prevent complaints from the retired employees in future.

Yours faithfully,

Sd/-

for Dy. Managing Director & Corporate Development Officer

(*) Maximum stocking period - 3 months.

LATEST POSITION of W.P.1875 of 2013

On 8th April 2015 when our case was being heard, it was pointed by our Advocates that the Bank has framed SBI Employees Pension Fund Regulation 2014 superseding SBI Pension Fund Rules 1955 notified in the Gazette of Govt of India on 18-09-2014. It is, therefore, necessary to change our 'prayers' accordingly. Our Advocates filed an application to change the prayers. This application was listed on 8th April 2015. Our Advocates requested the court for early hearing of the case. Court said that they are aware of the position and **posted the hearing of our Application to 6-05-2015** asking our Advocates to file our W.P with amended prayers. We give hereunder the Circular issued by our Federation in this respect.

Circular Letter No.4 of 2015-2016 To Affiliates

Dt. 10-04-2015

To All Affiliates

Dear Sir,

**Sub : Order dated 8-04-2015 of Delhi High Court
passed on our Application for change of prayers**

We enclose a copy of the above order for your information. Our Advocates are arranging to serve Dasti notices on the Respondents viz SBI and Trustees of our Pension Fund and RBI. **The next date of hearing of this application is posted to 6-05-2015.** We shall keep you advised of the developments.

Yours Sincerely,

General Secretary

(P.P.Sankaranarayana Murthy)

**ORDER DATED 8-04-2015 OF DELHI HIGH COURT PASSED IN W.P 1875/2013 ON
APPLICATION FOR CHANGE OF PRAYERS
IN THE HIGH COURT OF DELHI AT NEW DELHI
W.P.(C) 1875/2013**

FEDERATION OF STATE BANK OF INDIA AND ORS : Petitioners
Represented by: Mr.P.N.Mishra, Sr.Advocate instructed by
Mr.Devesh Panda, Mr.E.C.Vidyasagar, Mr.Subhash Chandra Sagar
& Mr.Jennifer John, Advocates

Versus

THE UNION OF INDIA AND ORS : Respondents
Represented by: Mr.Kavindra Gill, Advocate for R-1

CORAM : HON'BLE MR. JUSTICE PRADEEP NANDRAJOG
HON'BLE MS. JUSTICE PRATIBHA RANI

ORDER

CM No.5989/2015

1. Dasti notice be taken out for service of respondents.
2. Counsel as above accepts notice for R-1.
3. R-2 to R-4 be served through the counsel on record returnable for May 06, 2015.

PRADEEP NANDRAJOG, Judge; PRATIBHA RANI, Judge;

Dt. APRIL 08, 2015.

We reproduce the Circular issued by our Federation in respect of W.P. No.2353/2014 filed by Shri.Jaipuriar, pensioner from Jharkhand, who withdrew his case and gave-up the challenge to the vires of the Rule and desired disposal of his writ petition treating the Rule to be intra-vires.

Federation of SBI Pensioners' Associations

CIRCULAR LETTER 3 OF 2015-2016

DATED 9-04-2015

Dear Sir,

Sub : Order dated 6-04-2015 of Delhi High Court passed in W.P.2353/2014 filed by Shri Jaipuriar, pensioner

We enclose for your information a copy of the above order of Delhi High Court. Our Circular No2/ 2015-2016 dated 8-04-2015 was based on the oral orders listened to by the undersigned, when the above W.P was heard on 6-04-2015 by the Delhi High Court. The above order passed by the Delhi High Court clearly indicates that a decision on challenges to vires of Rule 23 (2) has to be in harmony with the law declared by the Supreme Court in the decision reported as 1990 (4) SCC 270 D.S.Nakara Vs. UOI.

2. This order also recognizes the need for computation of pension on last drawn salary as provided in Rule 23(1) as stated below and has also directed our Bank to compute his pension on Seventh Bipartite pay Scales for the month of April 1998.

“and therefore his average last 12 months’ salary on basis whereof pension was computed, as required by Rule 23(1) was the basis.”

“Concededly the 7th Bipartite Settlement Agreement was entered into between the employees of State Bank of India and the Bank in the year 2000 as per which salary of staff employees was enhanced with effect from November 01, 1997 and of the Officers with effect from April 01, 1998. Having retired as an officer, salary for the month of April, 1998 of the petitioner was re-fixed and arrears paid”

“Since while fixing petitioner’s pension when he superannuated on April 30, 1998, the average salary drawn in the last twelve months formed the basis on which pension was paid, it is apparent that for one out of the twelve months i.e. the month of April, 1998, benefit of enhanced salary which the petitioner received by way of arrears pursuant to the Bipartite Settlement of the year 2000 had to be extended and pension recomputed.”

3. We are happy to share with you this encouraging order of Delhi High Court and our renewed confidence that justice would be rendered to us, when our W.P is adjudicated by the Delhi High Court.

Yours Sincerely,

Sd/-

General Secretary

(P.P.Sankaranarayana Murthy)

The above referred judgment has been given on the next page.

- Secretary

IN THE HIGH COURT OF DELHI AT NEW DELHI
W.P.(C) 2353/2014 & CM No.17063/2014

KIRAN KUMAR JAIPURIAR Petitioner
Represented by: Petitioner in person

Versus

STATE BANK OF INDIA AND ORS Respondents
Represented by: Mr. Rajiv Kapur, Advocate with Ms. Anjali Bhandari, Advocate

CORAM : HON'BLE MR. JUSTICE PRADEEP NANDRAJOG,
HON'BLE MS. JUSTICE PRATIBHA RANI

O R D E R dated 06.04.2015

1. The writ petition was filed in the High Court of Jharkhand at Ranchi and was transferred to this Court by the Supreme Court pursuant to an order dated January 27, 2014. The reason was that a writ petition filed directly in the Supreme Court, in a representative capacity, by the Union of the retired employees of State Bank of India was also transferred to this Court.

2. The challenge by the Union as also the instant writ petitioner is to the vires of Rule 23 (2) of the Pension Rules framed by the State Bank of India.

3. The writ petitioner, vide CM No.17063/2014, has prayed that by way of an interim order his pension be re-fixed with effect from March 01, 1999, and for which the petitioner would have to first successfully challenge the vires of the Rule.

4. We have told the petitioner that his writ petition would be heard with the writ petition filed by the Union. The writ petitioner states that he gives W.P.(C) 2353/2014 up challenge to the vires of the Rule and desires disposal of his writ petition treating the Rule to be intra-vires.

5. After hearing the petitioner and learned counsel for the respondent, realizing that hardly any benefit would accrue to the petitioner if the Rule is applied as it is, we once again have told the petitioner to await the fate of his writ petition to be heard along with the one filed by the Union. But the petitioner insists that the matter may be disposed of after hearing him today itself and by treating the Rule in question as intra-vires.

6. As per Rule 22 of the State Bank of India Employees Pension Fund Rules, 1955, a Member shall be entitled to a pension under the Rules after having completed 20 years' pensionable service on attaining the age of 58 years if he is in service of the bank on or after November 01, 1993 or on completing 10 years' pensionable service provided the employee is in the service of the bank as of May 22, 1999.

7. Rule 23 of the said Rules reads as under :-

"23. (1) Subject to the provisions of sub-rules (2) and (3), the pension payable under rule 22 shall be the amount calculated at the rate of one-sixtieth part of every year's pensionable service of the average monthly substantive salary drawn during the last twelve month's pensionable service.

(2) The maximum pension shall not exceed one-half of the average monthly substantive salary drawn during the last twelve months pensionable service or `2400/- p.m. (pro-rata in the case of part time employees) whichever is less.

Provided that the maximum amount of pension shall be increased for the members who retired/retire on or after 1.11.93 from `2400/- as mentioned above to `

4250/- (pro-rata in the case of part-time employees) after adjustment of dearness allowance on the basic pay upto 1148 points in the quarterly average of the All India Working Class Consumer Price Index (General) Base 1960=100. W.P.(C) 2353/2014 of 5

Provided further that with effect from 1.3.1999 the maximum amount of pension for the members who retired/retire drawing substantive salary in the pay scales effective from 1.11.1992 (Award Staff) 1.7.1993, (Supervising Staff) and thereafter shall be computed till further amendments in this regard, as under:- (a) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is up to `8500/- p.m., 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service (pro-rata in the case of part-time employees); and (b) Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above `8500/- p.m., 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of 4250/- (pro rata) in the case of part-time employees."

8. The challenge to the vires of Rule 23(2) concerns the date March 01, 1999 in the second proviso. If the said date is opined to be arbitrary, corrective action could be taken by directing relief to be extended as per the proviso to the pre March 01, 1999 retirees in harmony with the law declared by the Supreme Court in the decision reported as 1990 (4) SCC 270 D.S.Nakara Vs. UOI. But the petitioner wants this Court to decide the matter by treating the Rule as intra-vires, and thus it would be enough for us to note the fact that the petitioner superannuated from service on April 30, 1998, a date obviously prior to March 01, 1999, and thus he cannot claim any benefit of the second proviso to sub-Rule 2 of Rule 23.

9. When the petitioner superannuated from service, having sought voluntary retirement as per the Rules, on April 30, 1998, his pension was fixed with reference to the average salary received by him in the last 12 months. The respondents have explained petitioner's pension being fixed as under :-

"Sh.Jaipuriar was confirmed on 17.04.1976 and retired voluntarily on 30.04.1998 i.e. rendering 22 years' of pensionable service. The average monthly substantive salary drawn by him during the last 12 months' pensionable service is Rs.`8,682.50.

Rs.8,683 X 22 X 12

Pension payable : $\frac{\text{Rs.8,683 X 22 X 12}}{60 \times 12} = \text{Rs.3,184/-}$

B. In terms of Rule 23(2) which reads as follows :-

"The maximum pension shall not exceed one-half of the average monthly substantive salary drawn during the last twelve months pensionable service or `4250/- (revised from `2400/- w.e.f. 01.11.1993...., whichever is less"

Pension payable = `8,683/2 = `4,342/- (round of)"

10. Since the petitioner has given up challenge to the vires of Rule 23 (2) his entitlement to pension has to be determined sans any reference to the second proviso to the Rule in question.

11. In this context the only relevant second fact which needs to be noted is that when the petitioner superannuated, he was receiving salary being then paid and therefore his average last 12 months' salary on basis whereof pension was computed, as required by Rule 23(1) was the basis. Concededly the 7th Bipartite Settlement Agreement was entered into between the employees of State Bank of India and the Bank in the year 2000 as per which salary of staff employees was enhanced with effect

from November 01, 1997 and of the Officers with effect from April 01, 1998. Having retired as an officer, salary for the month of April, 1998 of the petitioner was re-fixed and arrears paid. As noted above, the petitioner was voluntarily retired on 30th April, 1998.

12. Since while fixing petitioner's pension when he superannuated on April 30, 1998, the average salary drawn in the last twelve months formed the basis on which pension was paid, it is apparent that for one out of the twelve months i.e. the month of April, 1998, benefit of enhanced salary which the petitioner received by way of arrears pursuant to the Bipartite Settlement of the year 2000 had to be extended and pension recomputed.

13. Learned counsel for the State Bank of India concedes so.

14. Thus, the writ petition as well as the above captioned application are disposed of issuing a direction to the State Bank of India to re-compute the pension payable to the petitioner by taking into account the last twelve months' salary received by him, which as noted above, would mean the salary which petitioner received for the month of April, 1998 in terms of the Bipartite Settlement, and arrears to be paid within a period of 12 weeks from today.

15. No costs.

PRADEEP NANDRAJOG, J.;

PRATIBHARANI, J.;

APRIL 06, 2015

**Election of Office Bearers of the Governing Body of the Federation
for the Triennial period 2015-16 To 2017-18**

The elections took place during the Annual General Meeting of the Federation at Lucknow on 30.03.2015 and the following Office Bearers were elected unopposed.

Post	Name of the Office Bearer
President	Shri R. N. Banerjee (Bengal Circle)
Vice President (West Zone)	Shri S. B. Gokhale (Mumbai Circle)
Vice President (North Zone)	Shri P. K. Pathak (Delhi Circle)
Vice President (East Zone)	Shri L. C. Mahanta (North East Circle)
Vice President (South Zone)	Shri Shantharaju (Bangaluru Circle)
General Secretary	Shri P. P. S. Murthy (Chennai Circle)
Secretary	Shri A. Ramesh Babu(Hyderabad Circle)
Treasurer	Shri G. Saundarajan(Chennai Circle)

We, on behalf of the SBIPA Mumbai Circle congratulate all the above office-bearers & in particular Shri S. B. Gokhale, our President, for his unopposed election to the post of Vice President of the Federation. We also wish him all the very best.

- Secretary



तिकीट - थेट पर्यत?



बस कंडक्टर आणि बस ड्रायव्हर यांच्या पगारात काही फरक नाही-असं का हो?

ते असू द्या! पण दोघांच्या झ्युटीमध्ये खूप फरक आहे!

“काय फरक आहे हो?”

“खूप-खूप-फरक आहे-कंडक्टर झोपला तर काही जणांचे तिकीट कापले जाणार नाही---”

पण गाडी चालू असताना ड्रायव्हर झोपला-तर गाडीतल्या सगळ्यांचच तिकीट- कापले जाईल.

मधू रानडे, नाशिक

The amendments to the Bye Laws of our Federation are underway in terms of Federation Cir No 91 of 2015 Dt. 20.02.2015 and the issue is being considered by all the affiliates. In this regard the efforts taken by SBI PA, Mumbai Circle, and the historical events have been enumerated by Shri B. G. Dandekar, Adviser to the Association and we are publishing the same for the information of our members. - Secretary

State Bank of India Pensioners' Associations Constitution - First and changes thereafter

The idea of forming a Federation of the existing Associations was of Sarvashri L.N. Pabalkar, P.P. Erande (both from Pune) and M.L. Kolhekar (from Indore). A decision was mooted firstly in the General Body Meeting of Indore Unit (i.e. M.P. Association) held on the 18th August 1983. In this Meeting the work of preparing a draft of the constitution of the proposed Federation was entrusted to Shri M.L. Kolhekar.

For the above work, a special Meeting was arranged at Pune in February 1984. The Meeting was held at the residence of Late Shri L.N. Pabalkar which was attended by Sarvashri M.L. Kolhekar (Indore), N.R. Rao (Hyderabad), N.D. Ranganathan (Chennai), and A.K. Halder (Kolkata).

The inaugural Meeting of the Federation was held at Delhi on 23-9-1984. The draft of the constitution was discussed and with certain amendments it was unanimously approved. The same was forwarded to the Registrar of Societies, Delhi. The approval was received in 1986.

In the Governing Body Meeting held at Chennai on the 14th, 15th & 16th July 1990, the issue of doing certain amendments was discussed (First amendments). A draft of amendments was approved and forwarded to Circle Associations for consideration.

In the Annual General Body Meeting held at Bangalore, on the 18th/19th March 1991, the above draft of the amendments was placed for approval. In the same Meeting a draft of the constitution (Not amendments) drafted by Bengal Circle Association, as guided by Late Shri Mohan Lal Majumder, Vice-President of the Federation (from 4-3-1990 to 6-7-1999) was placed before the House. However as the new draft was not circulated amongst the Associations, the issue was not discussed in the Meeting.

Thereafter till 1st/2nd May 1993 the issue was not placed before any Meetings. In the 7th AGM held at Chennai on 1st/2nd May 1993 though the item of "Amendments to the constitution" was on the Agenda, the same was not discussed for want of time. In this Meeting the H.Q. of the Federation was shifted from Chennai to Pune (Mumbai Circle). Shri B.R. Gadre was unanimously elected as President and Sarvashri B.G. Dandekar, as Secretary, S.G. Rabade, as Jt. Secretary and K.S.Dhande as Treasurer were also unanimously elected.

In the Governing Body Meeting held at Hyderabad on the 6th/7th December 1993, the issue of amendments to constitution was discussed on the 6th, and Sarvashri Mohanda and A.M. Mariappan suggested to form a committee for this purpose. Accordingly committee consisting of the following Members was formed.

Shri S.G. Rabade, Pune
Shri Mohan Lal Majumder, Kolkata
Shri R.S. Kulkarni, Ahmedabad
Shri A.M. Mariappan, Chennai &
Shri C.L. Kapoor, Delhi

The committee was requested to submit its observations on the 7th (i.e. next day). Therefore the Committee met on the 6th night and 7th early morning and discussed the amendments. (Note : Shri C.L. Kapoor refused to participate as he felt that there is no need of doing any amendments. Shri Mariappan also did not participate due to his earlier commitments. However he gave a note stating therein his views).

Next day Shri Rabade said that at the instance of the President (Shri B.R. Gadre), some work has been done by a group consisting of Sarvashri G.S. Aphale, R.J. Joshi, V.R. Kuddyady and himself. The note prepared by this group was forwarded to all Circle Associations with a request to forward to Pune office their views within one month.

Shri Mohanda endorsed the reporting made by Shri Rabade. Thereafter necessary resolution was passed in that Meeting.

In the Governing Body Meeting held at Bangalore, on 21st March 1994, the final draft was approved (17 Members representing all Associations attended). It was necessary to place these amendments before the special General Body Meeting (As required under the Societies Registration Act, 1860).

Special General Body Meeting (first) was held at Chennai on the 12th June 1994 (16 Members from 9 Circle Associations attended). Amendments to the constitution of the Federation, as approved by the Governing Body Meeting held on 21-3-1994 were approved and recommended to place before another Special General Body Meeting, for confirmation.

Second Special General Body Meeting of the Federation was held at Pune on the 25th September 1994.

Amendments to Federation's Constitution as adopted in the first special General Body Meeting of the Federation held on 12-6-1994 were confirmed by the Meeting. The same amendments were submitted to the Registrar of Societies, Union Territory of Delhi, vide Pune letter No. PNA/64/94 of 31-12-1994 (26 Members from 11 Circles attended).

A copy of the above was forwarded to all Circle Associations on 19-9-1996 by Shri B.G. Dandekar, General Secretary.

The approval from the Registrar was not received. We, i.e. Shri Gadre and myself went to Delhi, on invitation, to attend their Association's Annual General Body Meeting which was held on 26--3-1995. After Meeting we sought the help of Hon'ble Minister Dr. Harshawardhan, then Health Minister. We met him on 28-3-1995 in his office. He talked to some one, hence our file was immediately taken out by the concerned staff. We, i.e. Shri Gadre, Shri Bahal and myself, went to the office of the Registrar. There one Affidavit was signed by Shri Gadre and we were told that within one month the approval will be forwarded to Pune. Thereafter our friend from Delhi were regularly doing the follow up. Once Shri K. S. Dhande also went to Delhi and met the officers of the Registrar's office and enquired about the approval to the constitution. However no satisfactory reply was given. On 6-7-1999 the H.Q. of the Federation was shifted to Delhi and Shri B. Rai was elected as President of the Federation. While handing over the charge to the new General Secretary, I suggested him to get the approval at the earliest to the amendments made to the constitution of the Federation.

Approved copy was received and forwarded to all Circles by Shri B.P. Khanna vide letter dt. 15-7-2002. Certain discrepancies were brought to the notice of the Secretary (late Shri Damoon) vide my letter No. 43 of 4-10-2002. That time I was vice-President of the Federation and President of Mumbai Circle Association. It is necessary to do corrections as suggested by me in the letter under reference.

Thane
25th March 2015

- B.G. Dandekar

N. B. Unfortunately the following active Members are no more with us. However they are always in my memory and I place on record my appreciations for their valuable contributions.

Sarvashri L.N. Pabalkar,(Founder of the Association), P.P. Erande, M.L. Kolhekar, N.R. Rao, N. D. Ranganathan, A.K. Halder, B.R. Gadre, Mohan Lal Majumder, R.S. Kulkarni, G.S. Aphale, R.J. Joshi, P.K. Bahal, B. Rai, N.S. Damoon.

Appeal for Donation for "Samvad"

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

Name of a/c: "SBI Pensioners' Association (Mumbai Circle) Pune"

SB A/c No : 30521521610, Bank and Branch : SBI Dattawadi Br. (Pune), IFS Code No. - BIN0008043.

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

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

- Secretary

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ (ठाणे-मुलुंड)

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ (ठाणे-मुलुंड) यांचेतर्फे या वर्षीसुद्धा २३, २४ व २५ मे २०१५ या तीन दिवशी आध्यात्मिक -संत वाङ्मयावरील व्याख्याने आयोजित केली आहेत.

व्याख्याती : सरस्वती उपासक सन्माननीय धनश्री लेले
विषय : २३ मे - 'सांगे कबीर'
२४ मे - 'गंगालहरी'
२५ मे - 'दासबोधातील सौंदर्यस्थळे'
स्थळ : ज्ञानदेव सेवा मंडळाचे 'संत निवृत्तीनाथ' सभागृह, नवीन टी, एम.सी. च्या मागे, डॉ.सुबोध मेहता हॉस्पिटलचे शेजारी, पाचपाखाडी, ठाणे
वेळ : सायंकाळी ७ ते ९

भारतीय संस्कृती बरोबर इतरही धर्माची/संस्कृतींची योग्य सांगड घालणाऱ्या, आध्यात्मिक/साहित्यिक/वाङ्मयीन अशा विविध क्षेत्रात आपला ठसा उमटविणाऱ्या, तसेच आपल्या ओघवत्या, रसाळ व अंतर्गामातून फुललेल्या शब्दमाधुर्याने रसिक मनाला मोहवणाऱ्या अशा लोभस व्यक्तिमत्त्वाच्या सुप्रसिद्ध वक्त्या धनश्री लेले यांच्या व्याख्यानांचा लाभ सर्वांनी घ्यावा ही आग्रहाची विनंती.

- वसंत कर्वे, सचिव (सांस्कृतिक मंडळ)

Donations for "Samvad"

We have pleasure in advising you that we are getting good response to our above appeal and following donations have so far been collected from our beloved members, for which the Association is grateful to them.

Name of Zonal Sub Centre	Donation Collected
	(Rs. In lacs)
Aurangabad	0.62
Amravati	0.34
Mumbai	1.66
Nagpur	0.25
Pune	3.78
Panaji	0.23
Pensioners of other Circles	0.10
Total -	6.98

We also place on record our appreciation to all the Office Bearers of the Circle Association and the Zonal Sub Centres for taking efforts to collect these donations.

All our members are advised that this drive will continue for some more time, as the amount collected is much less than expected. We once again appeal to all those members who have so far not contributed to this cause. We, therefore, once again request all to donate at least Rs.1000/- minimum for "Samvad".

- Secretary

चारोळी

तू नही तो और सही
बोलून तर गेलो
बायको येताच समोर
सगळंच विसरून गेलो
शेजान्यावर प्रेम करा
येशू सांगून गेला
मनापासून प्रेम केलं
प्रयोग अंगाशी आला

८/१५

अरुण सावरकर, मुंबई
मोबा. : ९८९२८१२८३८

PAYMENT OF LEGITIMATE PENSION TO SEVENTH BIPARTITE RETIREES

We publish hereunder a copy of the appeal dated 22-02-2015 made to the Chairman of our Bank by the former council members of All India SBI Staff Federation for resolving our long pending pension issue of payment of pension on Seventh Bipartite Pay Scales for the information of members. Despite the efforts of our Federation and all its Affiliates over many years for the payment of legitimate pension on last drawn pay and also several recommendations submitted by our Bank to the Government, the above issue remaining so far not resolved without any justification is causing severe heart burn among all the affected pensioners. Let us hope that this representation by the veteran leaders of the All India SBI Staff Federation would receive the due attention of our Chairman for her personal intervention to resolve the above long pending pension issue.

"We wish to inform that the Council Members of All India State Bank of India Staff Federation (AISBISF) retired from all Administrative Circles of the Bank meet once in a year since 2010 under the banner of our organisation styled as "FORUM OF FORMER COUNCIL MEMBERS OF ALL INDIA STATE BANK OF INDIA STAFF FEDERATION" with a view to develop friendship amongst members coupled with various other aims and objectives which are of common interest concerning us. While Shri. M. R. Awasthi is the President, Sarvashri Sankarshwar Datta and Profulla Kumar Patnaik are the Joint Convenors of the Forum.

In the 5th Annual Meet of our organisation which was held at Guwahati on 22nd February 2015 participated by members presided over by Shri. D. Venugopal Reddy, Vice-President of the Forum, decided unanimously to place before your good-self over the pathetic light of the 7th Bipartite Retirees as regards their Basic Pension payable to them.

You are well aware that around 40,000 Employees & Officers of the Bank retired during the period between 1st November 1997 and 31st October 2002 drawing the salary under the 7th Bipartite settlement signed in the year 2002 at Industry Level, of which around 25,000 employees & officers retired under 'SBI Voluntary Retirement Scheme - 2001'. It will not be out of place to state that many of our former Council Members of AISBISF are also the unfortunate lot who fall under the category of such retirees. We wish to point out that all these retirees are being paid the basic pension from their respective date of retirement computed on the basis of pre-revised scale i.e. pay in terms of 6th Bipartite Settlement, but on the revised rules of SBI Employees Pension Fund Rules, 1955 (now known as SBI Employees Pension Fund Regulations - 2014) that came into force in the year 2000 which read as under :

REGULATION 23 : Computation of Pension - (1) Subject to the provisions of Sub-regulations (2) and (3), the pension payable under Regulations 22 shall be the amount calculated at the rate of one-sixtieth part of every year's pensionable service of the average monthly substantive salary drawn during the last twelve months' Pensionable service. (2) The maximum pension shall not exceed one-half of the average monthly substantive salary drawn during the last twelve months' pensionable service or rupees two thousand four hundred per month (pro-rata in the case of Part-time employees) whichever is less; Provided that the maximum pension shall be increased for the members who retired or retire on or after the 1st November 1993.....

Provided further that with effect from the 1st March 1999 the maximum amount of pension for the members who retired or retire drawing substantive salary in the pay scales effective from the 1st November 1992 (Award Staff) 1st July 1993 (Supervising Staff) and thereafter shall be computed till further amendments in this regard as under :

(a) Where the average monthly substantive salary drawn during the last twelve months' pensionable service is up to rupees eight thousand five hundred per month, fifty per cent, of the average monthly substantive salary drawn during the last twelve months' pensionable service (pro-tata in the case of part-time employees) and

(b) where the average monthly substantive salary drawn during the last twelve months' pensionable service is above rupees eight thousand five hundred per month,
 "on account of administrative instructions of the Bank issued during the end of 2000 conveying that their basic pension would be revised on the basis of revised pay scale of 7th Bipartite Settlement, soon after obtaining the approval of Government of India to its proposal to pay the basic pension on the revised pay under 7th Bipartite Settlement. Thus, the retirees between 1st November 1997 and 31st October 2002 continue to receive their basic pension only on the pre-revised scales till date. Similarly the retirees between the 1st November 2002 and 30th April 2005 drawing the pay scales under 8th Bipartite Settlement have also been deprived of their legitimate pension up to 30th April 2005 and paid pension only on the basis of pay scales under 6th Bipartite Settlement from the date of their retirement up to 30th April 2005 which has since been modified on the basis of revised pay under 8th Bipartite Settlement with effect from 1st May 2005 based on the instructions issued by the Bank in the middle of 2006. We have been patiently waiting all these years that the Bank will arrange to pay the legitimate basic pension on their last drawn pay under 7th Bipartite Settlement in the case of retirees between 1st November 1997 and 31st October 2002 and also in the case of retirees between 1st November 2002 and 30th April 2005 from the date of their retirement, particularly when the retirees drawing the pay scale revised under 8th and 9th Bipartite Settlements are sanctioned payment of basic pension on their last drawn pay with effect from 1st May 2005 in the case of 8th Bipartite retirees and from the date of retirement in the case of 9th Bipartite retirees.

It is pertinent to be noted in this connection that the Senior Head Messenger who retired between 1st November 1997 and 31st October 2002 are also being paid pension only on the pre-revised scale i.e. under 6th Bipartite Settlement despite the fact that their last drawn pay under 7th Bipartite Settlement falls below the ceiling of pay i.e. Rs.8,500/- specified under the Rule / Regulation 23 making them eligible for 50% of their last drawn pay, thus they are also now deprived of their legitimate pension to the extent of around 25%. Besides that the family pension of such of those 7th Bipartite retirees which was initially calculated on the basis of the pre-revised scale of 6th Bipartite Settlement has since been revised on the basis of 7th Bipartite scale of pay last drawn by such retirees, but unfortunately their own basic pension is yet to be revised despite the lapse of around 17 long years during which period a large number of them having already reached their heavenly abode.

We may be permitted to draw your kind attention that the Rules / Regulation 23 under Rules - 1955 or for that matter under Regulations - 2014 do not envisage payment of basic pension on the basis of computation of pre-revised scale drawn by them, but stipulate computation of basic pension only on the basis of last drawn pay.

We therefore appeal to your good-self to kindly bestow your personal attention in the matter and seek your indulgence so as to enable the retirees of 7th Bipartite Settlement to get some relief in these hard days of high cost of living by receiving their legitimate basic pension computed on their last drawn pay from the date of retirement as envisaged in unambiguous terms in the SBI Employees Pension Fund Rules 1955 (now known as SBI Employees Pension Fund Regulations, 2014)."

- Signed by the members of the above Forum

(Courtesy - 'SBI Elders Voice', a house magazine of SBI Pensioners' Association, Chennai Circle)

Slow and Steady wins the Race

Negative factors have also positive aspects. Fear is negative. But, care to be taken to avoid negative things is caution and is a positive aspect of fear. Hurry is bad as we will make many mistakes. Slowing down is opposite of hurry to avoid problems which can be created by hurry. Thus a steady approach is a positive aspect of hurry to avoid problems. If we are in hurry, we may forget certain things to do which may result in a problem. While leaving home in a hurry, if we forget to carry house keys it would result in a problem.

Effectiveness requires time to think :

Peter Drucker has quoted a story in one of his management books. Prince Bismark wrote a long letter to his friend and added a postscript , 'I am sorry, I have had no time to write a short letter'. Writing precise matter requires thinking to assimilate thoughts & to present them properly without making the contents too long. Solution to this problem is blurting out what we want to convey while dictating and making it precise thereafter by eliminating many words and/or sentences. In a long letter it would be difficult to find the correct contention. But, in a precise and concise letter it is very easy to understand the correct aspect and contention.

Stephen Covey narrated 'The Story of a woodcutter'. On the first day, he cut down 18 trees, the next day despite hard efforts, he could cut only 15 trees. Day after day, his tally was going down. Finally, the boss asked him as to when did he sharpen his axe last time. The woodcutter said he was very busy trying to cut trees & had no time to sharpen his axe. Stephen Covey summarises that we need time to relax, to think and meditate, to learn and grow.

No extremity in a virtue :

Ashwathama, son of Dronacharya, was born after severe penance of Shiva by his father. He was deathless. In the Mahabharata war at Kurukshetra ,when there was a rumor that Ashwathama died, Dronacharya enquired from Yudhishtira (Dharmaraja), about the rumour. Ashwathama was also name of an elephant .Yudhishtira said, 'Narova Kunjarova ', although he knew that the elephant was killed. The meaning of what Yudhishtira said was he didn't know whether the elephant died or the man by that name died. For this incorrect reply he had to loose his thumb while going to Heaven with full body after completing his life span on the earth.

Virtue involves morality and while telling the truth moral aspect of the answer is important. In other words, it is not desirable to go to extreme of truthfulness if it is not possible to adhere to moral aspect of the answer. The approach has to be balanced with positive intention & morality aspect.

If a thief or a robber chases some body & enquires with a person on way whereabouts of the later, the truth should not be told of the correct path. Rather innocence should be maintained. The important aspect while answering is to have positive & moral approach.

The story of the race of hare and tortoise is important. The hare started running and got tired. After watching that the tortoise was far behind, the hare slept. The tortoise was slow but not tired. While the hare was sleeping, the tortoise reached the destination. The story is symbolic. As Stephen Covey says, we need time to relax & grow.

Positivity for satisfaction :

Sant Kabir says in one of his couplets(dohas) that when an individual is born all people around smile. He should lead his life performing good deeds for service of others without any expectations. This will fulfill his life with satisfaction & happiness. He will depart from the earth when his time comes. But, the world will weep. This is the way activity should be performed while living on the earth. The

company we keep is also important .In Mahabharata, negativism of Karna's charioteer weakened & lowered motivation & confidence of Karnna. Lord Krishna was charioteer of Arjuna who improved confidence of Arjuna.

Conclusion :

Fear is a negative character. But, it has a positive aspect like caution. Positive character can't be exercised to its extreme, as we have to look to the moral aspect while implementing it. Every action has equal & opposite reaction in the normal course. We should increase the gap between reaction to any action to allow us time to remain positive and moral in our reaction. When we are slow and steady, it is possible to come to the conclusion where we can find balance and happiness. That is the way to win the race in life. Tattvaloka monthly issue of July 2014 was useful to recollect various events & google of Internet enabled to get clarity. I have written the article for the benefit of fellow pensioners as also for better understanding of the concepts to me.

- S.V.Naik, Andheri (E), Mumbai - 400069
Cell # 09821127616

युनिट वार्ता

बोरीवली युनिट

बोरीवली युनिटच्या ४० सभासदांची सहल उत्तन गावाजवळील 'केशव सृष्टी' येथे गेली होती. तेथील वनौषधी, गोशाला, गोबर गॅस, गांडूळ खत इ. प्रकल्पाची माहिती सभासदांनी करून घेतली.

'केशव सृष्टी' प्रमाणेच गोरार्जवळील 'ग्लोबल पॅगोडा'ला देखील भेट देण्यात आली. हा पॅगोडा आशिया खंडातील सर्वात उंच आहे. विपश्यनेसाठी बनविलेला सभागृहाचा घुमट वास्तुकलेचा उत्तम नमुना आहे.

सहल यशस्वी होण्यासाठी सर्वश्री चरणकर, किल्लेकर, दाते व श्रीमती टिकेकर यांनी परिश्रम घेतले.

सेक्रेटरी

धुळे युनिट

स्टेट बँक ऑफ इंडिया पेंशनर मित्रमंडळ धुळे युनिटने दिनांक ८/३/२०१५ रोजी एक दिवसाची 'आंतरराष्ट्रीय महिला दिनाचे' औचित्य साधून ओंकारेश्वर, महेश्वर, बिजासनी देवी (मध्यप्रदेश) येथील सहलीचे आयोजन केले. सहलीत ५० सदस्यांनी भाग घेतला.

आंतरराष्ट्रीय महिला दिनानिमित्ताने महिलांचा सन्मान करण्यात आला. करमणूकीच्या कार्यक्रमाला श्री. सुगंधी यांनी स्पीकरची व्यवस्था केल्याने कार्यक्रमात अधिकच रंगत आली.

या आंतरराष्ट्रीय सहलीचे यशस्वी आयोजनासाठी सचिव श्री.पी.डी. देशमुख, अध्यक्ष - श्री. किशोर करोडे, उपाध्यक्ष - एम.बी. भदाणे, औरंगाबाद झोनचे अध्यक्ष श्री. साहेबराव देसाई,

कोषाध्यक्ष - एस्.के. शिंपी यांचे स्पृहणीय सहकार्य लाभले.

श्री.पी.डी. देशमुख, सचिव, धुळे युनिट

यवतमाळ युनिट

यवतमाळ युनिटचे वार्षिक स्नेहसंमेलन दि.८ मार्च २०१५ ला यवतमाळ येथे मोठ्या उत्साहात पार पडले. जागतिक महिला दिनाच्या निमित्ताने श्री. गोपालकृष्ण गाडगे यांचे व्याख्यान झाले. श्री. पुंडलिक भेंडे यांचे काव्यवाचन व शेवटी श्री. वकील यांचे अध्यक्षीय भाषणाने कार्यक्रमाची सांगता झाली.

सदर कार्यक्रमाची दखल यवतमाळ आकाशवाणी केंद्राने दि. १४ मार्च २०१५ च्या 'यवतमाळ परिक्रमा' अंतर्गत घेतली.

सेक्रेटरी, यवतमाळ युनिट

प्रतिसाद

आपल्या जानेवारी २०१५च्या गृहपत्रिकेमधील 'संपादकीय' वाचले. 'आनंद' कुठून कसा मिळतो आणि तो कसा घ्यावा हे श्री. प्रभाकर गुपचूप यांनी उलगडून दाखविले आहे. सर्वांनी हे लक्षात ठेवण्यासारखे आहे. खरा आनंद हा निसर्गातच सामावलेला आहे आणि तो निसर्गच आपल्याला सदैव देत असतो. तथापि आपली दृष्टी, वृत्ती आणि कृती ही सकारात्मक असली तर तो आनंद आपण मिळवू शकतो, उपभोगू शकतो.

स्टेट बँक पेंशनर्स असोसिएशनच्या 'संवाद' गृहपत्रिकेच्या माध्यमातून आपण सभासदांबरोबर भावनिक, वैचारिक, माहितीपूर्ण संवाद साधत असता. हा 'संवाद' असाच अखंड चालत राहो ही मनोकामना व्यक्त करतो.

बाळासाहेब कुलकर्णी, अहमदनगर

एक तारखेला

माझ्या घरात हे चित्र दिसते
प्रत्येक एक तारखेलाच असते
बायको येरझान्या घालत असते
मी येण्याची वाट पाहत असते
माझ्यासमोर गिरक्या घेत असते
जमेल तेवढ्या फिरक्या घेत बसते
तिचा चेहरा किती हसरा असतो
माझा कसा नेमका पडेल दिसतो
नजर माझी तिच्यावर खिळलेली
तिची माझ्या पाकिटावर रोखलेली!
दोन तारखेपासून बदलते चित्र
दोघांतले बोलणे होते विचित्र
ती आपल्याच तोऱ्यात असते
ढुंकूनही माझ्याकडे पाहत नसते
माझी तिच्यावर नजर असते
रिकामे पाकीट हसताना दिसते!

६२/१४

विजयकुमार व्ही. देशपांडे
मोबा. : ९०११६६७१२७

विडंबन : चित्रपटगीत

हवा मज दुरावा
धरिला मी अबोला
गुन्हा प्रथम माझा
तू का केला? ॥१॥
झोप येत आहे मला एकटीला
नको रे विचार सार्थ नको गाला
कुशी वळव तुझी विरूद्ध दिशेला
गुन्हा प्रथम कसा तू का केला ॥१॥
तुझ्या संगतीने रात्र जात नाही
नको जवळ येऊ नको बोलू काही
हात मखमलीचा नको डोक्याला
गुन्हा प्रथम माझा तू का केला ॥२॥
गाढ झोप रात्री यावी आज वाटे
जागही नसावी पहाटे पहाटे
हवी सुखनिद्रा रम्य स्वप्नमाला
गुन्हा प्रथम माझा तू का केला ॥३॥

९५/१४

चंद्रकांत निरंतर (पुणे)
मोबा. ९८८१६१६१६१

श्रीमद् दासबोधातील शिकवणुकीचे मर्म
थोडक्यात सांगणारे
श्रीमद् दासबोध सार १००१

(आशय - आदर्श - आचार)

असे पुस्तक नुकतेच प्रसिद्ध झाले.
लेखक - श्री.गोविंद भार्गव बागुल

(हे आपले सभासद आहेत)

या पुस्तकाचे प्रकाशन
सुप्रसिद्ध संत साहित्यिक
डॉ. अशोक कामत

यांनी केले असून पुस्तकास

स्वामी स्वरूपानंद (फुलगांव)

यांचे आशिर्वचन लाभले आहे.

तसेच सुप्रसिद्ध समर्थभक्त

श्री.सुनीलजी चिंचोलकर

यांनी पुस्तकास प्रस्तावना लिहिली आहे.

असोसिएशनच्या आगामी अधिवेशनात हे पुस्तक

सवलतीच्या दरात उपलब्ध होईल.

संपर्क : गोविंद बागुल - 09423558357

श्रीमत् भागवत सप्ताह

अधिक महिना व १८ वर्षातून एकदा येणाऱ्या
'कोकिळा' व्रताच्या निमित्ताने श्री योगेश देशपांडे
(पिंपळनेर, जि.धुळे) यांच्या मधूर वाणीतून,
पांडवांच्या पदस्पर्शाने पावन झालेल्या भूमीत,
निसर्गरम्य अशा मध्यप्रदेशातील 'पचमढी' या थंड
हवेच्या ठिकाणी 'भागवत सप्ताह' १६ जून ते २५
जून २०१५ या काळात आयोजित केला आहे.
साइट-सीईगसह एकूण खर्च रु.१४,०००/-
(शिवाय रेल्वेभाडे वेगळे). तरी सर्व भाविकांनी या
संधीचा लाभ घ्यावा.

संयोजक - कुणाल ट्रॅव्हल्स, इंदूर
(मो)०९७५४१४१०२५

संपर्क : श्री.सुरेश डोंगरे, पुणे

(मो)०९४२२३१९२१८; (०२०) २४४७८५४९

टीप : बसने नर्मदा परिक्रमा १४ नोव्हेंबर २०१५ ते
२७ नोव्हेंबर २०१५. यासाठी एकूण खर्च
रु.१५,०००/-

अनुभव

कलाटणी

आमचा छोटासा किराणा मालाचा व्यवसाय होता. परंतु १९६२ साली काही अपरिहार्य अडचणीमुळे तोट्यात गेला. घरी मी, माझे आईवडील व दोन लहान बहिणी असे छोटे कुटुंब होते. मी मार्च १९६२ ला ११वी ची एस.एस.सी. परीक्षा चांगल्या मार्कांनी पास झालो, परंतु वय १७ असल्याने मला नोकरी करता येत नव्हती. माझे वडील धंद्यातील तोट्यामुळे खचले होते. त्यांना उभारी मिळत नव्हती व काय करावे हे सुचत नव्हते.

माझे गाव महाड. गावात सुधारणा होत होत्या. बँका, शाळा किंवा कारखाने वगैरे नव्हते. त्यामुळे उपजीविकेचा काहीही मार्ग सापडत नव्हता. अचानक एक दिवस माझा एक मित्र आला व म्हणाला, “मी तुला व्यवसायासाठी २००/- रुपये देतो पण माझे एक छोटेसे काम कर.” मी एकदम खुश झालो. त्याला काम काय आहे ते विचारले तेव्हा तो म्हणाला, “अशोक बघ, मी ११वीत तीन वेळा इंग्रजी विषयात नापास झालो आहे. आता ऑक्टोबरमध्ये माझी परीक्षा अलिबाग केंद्रावर आहे, तेव्हा ह्या वेळेस माझ्याऐवजी तू परीक्षेला बसून पास होऊन दाखव. मी तुझा अलिबागला जाण्या-येण्याचा, जेवणाचा व राहण्याचा सर्व खर्च करून वरती तुला २०० रुपये विदागी देईन. अलिबागला तुला कोणीही ओळखणार नाही. बघ विचार कर. तुला व्यवसायाला भांडवल रुपये २००/- पुरेसे आहेत.” मला स्वतःला पैशाची अत्यंत गरज होतीच व त्याला फक्त ३५% गुण हवे होते. मला ६०% गुणाची खात्री होतीच. मी खूप विचार करून त्याला शब्द दिला.

परीक्षेच्या आदल्या दिवशी मी प्रथमच महाड गाव सोडत अलिबागला दुपारी आलो व दिवसभर अलिबागचे सौंदर्य न्याहाळले. मन प्रसन्न झाले. माझ्या मित्राने मला विचारले, अरे तू नुसताच उनाडतोस घरी जाऊन जरा अभ्यास कर. पुस्तक उघड व वाच. उद्या परीक्षा आहे. मी त्याला सांगितले तू हमखास चांगल्या गुणांनी पास होशील. मी हल्ली इंग्रजी वर्तमान पत्र पण वाचतो. तुला तर फक्त ४०% गुण हवेत. मी ६०% ची खात्री देतो.

मी व तो रात्री मोर्घेच्या खानावळीत जेवणाचा आस्वाद घेऊन घरी (अलिबागला) आलो. तर ते घर माझ्या एका मित्राचे निघाले. मी अभ्यासास सुरुवात केली. तोच माझा मित्र खोलीत येऊन म्हणाला, “अरे अशोक तू इंग्रजीचा अभ्यास का करतोस? मला माहीत आहे, तू ११ वीची परीक्षा चांगल्या गुणांनी पास झाला आहेस. मग हा काय प्रकार आहे?” हा माझा मित्र अकरावीची परीक्षा ७२% गुणांनी पास होऊन जिल्हा परिषदेत कारकून म्हणून काम करत होता.

ह्या माझ्या मित्राला मी खरी वस्तुस्थिती समजावून सांगितली. त्याने काहीही विचार न करता भाड्याचे पैसे देऊन, महाडला जावयास सांगितले. मी नाही म्हटले तर त्याने मला दम देऊन म्हणाला की, “मी आता थोबाडीत मारीन चालता हो माझ्या घरातून.” मला त्या मित्राबद्दल लहानपणापासून आदर होता. मीही काहीही विचार न करता व माझ्या मित्राला न सांगता महाडला निघून आलो.

नंतर माझे मन सांगू लागले जर मी परीक्षेत डमी म्हणून पकडलो गेलो असतो तर मला कोणीही नोकरी दिली नसती. हे मला माझ्या मनाने पटविलं.

तो माझा मित्र श्री विजय शेट स्टेट बँकेतून सेवा निवृत्त होऊन आनंदाने आयुष्य जगत आहे.

अशोक बुटाला

मो. ९८३३१४८९०४

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* * * * *

ललित

एक नजर उद्याकडे

‘आमच्यावेळी हे असं नव्हतं बुवा’ असं म्हणत सध्याच्या उपलब्ध किंवा समोर आलेल्या गोष्टींबद्दल नाराजी व्यक्त करणं ही वयस्कर मंडळींना नकळत जडू लागलेली सवय. घरातील तरुण मंडळींनी पिडझा, बर्गर आणि आईस्क्रिमचा बेत ठरवला असेल तर ‘मला नाही बाई ते पिडझा बिडझा आवडत’ किंवा ‘मी आईस्क्रिम अजिबात खाणार नाही’ असं म्हणत नाक मुरडू नये. असं केल्याने घरातील इतरांचा विरस होतो आणि सारखं सारखं असं व्हायला लागलं तर आपल्याबद्दल वाटणारा आदर बाजूस सारून, तरुणाई त्यांच्या आवडीचे पिडझा, बर्गर खाणारच. त्यांना आपण फार काळ अडवू शकत नाही. परदेशातील वास्तव्यामुळे किंवा जागतिकीकरणाच्या रेट्यामुळे म्हणा, तरुणाई ह्या गोष्टींच्या खूप जवळ गेली आहे. आपल्याला तो त्यांचा दोष वाटत असला तरी, आपल्याला मनःशांती लाभावी म्हणून त्याकडे दुर्लक्ष करणेच हितावह. आपली मुले युरोप अमेरिकेत नुसती गेली नाहीत तर तिकडे स्थिरावली आहेत. ज्याचे स्वप्नही कधी पाहिले नाही अशी आईवडिलांची परदेशवारी मुलांमुळेच होत आहे. वाचनातून/सिनेमातून पाहिलेले जग प्रत्यक्ष अनुभवता येत आहे.

जेवढ्या मोठ्या प्रमाणात जगाचे एक्सपोजर (Exposure) मुलांना मिळेल तेवढ्या प्रमाणात त्यांचा दृष्टिकोन विशाल होत जातो. वैद्यकीय शास्त्रामध्ये लागलेल्या नवीन शोधांमुळे आणि त्यानुसार तयार झालेल्या उपकरणांमुळे सामान्य माणसाचे आयुर्मान वाढत आहे. एकेकाळी असाध्य वाटणाऱ्या कर्करोगावर संशोधन चालू आहे. पूर्ण बायोप्सी न करता नवीन उपचार

अभिनंदनीय

सातारा येथील सभासद श्री. एस.एस. देशपांडे यांचे चिरंजीव श्री. मकरंद यांनी संशोधित केलेल्या VICTIMOLOGY - A STUDY OF SOCIOLEGAL ASPECTS. WITH SPECIAL REFERANCE TO THE WESTERN MAHARASHTRA AND KOKAN REGIONS ह्या प्रबंधास कोल्हापूर विद्यापीठाने नुकतीच मान्यता दिली असून त्यास Doctor of Philosophy in Law Under the Faculty of Law ही पदवी देण्याचे जाहीर केलेले आहे. श्री. मकरंद यांचे असोसिएशनतर्फे हार्दिक अभिनंदन.

- सेक्रेटरी

अमलात येत आहेत. पॅरेलेसिस वरील उपचारपद्धतीमध्ये सुधारणा दिसू लागेल. अवयवदानाबद्दल देहदानाबद्दल जगजागृती चालूच आहे. मध्यंतरी बेंगलोरमधील रुग्णाकडून मानवी अवयव शीघ्रगतिने चेन्नईला नेऊन तेथील रुग्णाचे प्राण वाचवण्यात डॉक्टरांना यश आले. यामध्ये भविष्यात अजून प्रगती संभवते.

माणसाला अवकाशाची तसेच सागराची असलेली माहिती मर्यादित आहे. अनेक देश त्यावर संशोधन करत आहेत. अवकाश क्षेत्रात मंगळयान पाठवून भारताने नेत्रदीपक यश मिळविले तेही अल्प स्वर्चात. भारतीय शास्त्रज्ञांची सर्वत्र वाहवा झाली. समुद्राच्या तळाशी असलेल्या प्राणीमात्रांचा, खनिजाचा अभ्यास चालूच आहे. संशोधन ही अव्याहत चालणारी प्रक्रिया आहे. भूतलावर उपलब्ध असलेला तेलाचा साठा मर्यादित आहे. आज ना उद्या तो संपणार आहे, याची जाणीव सर्वांनाच आहे. तेलाच्या उत्पादनावर तसेच पुरवठ्यावर आपले काहीच नियंत्रण नाही. सध्या तेलाच्या किंमती खूप खाली आल्या आहेत हे खरं, पण त्या अजून खाली आणायच्या का वर न्यायच्या, हे जागतिक महासत्तांच्या राजकारणावर अवलंबून आहे. तेलाची मागणी तरी कमी होत नाही म्हणून पर्यायी इंधनाच्या शोधामध्ये शास्त्रज्ञ गर्क आहेत. पदार्थ विज्ञान (Physics) शास्त्रामध्ये प्रकाशाला अनन्यसाधारण महत्त्व आहे. साधारणपणे अर्धा दिवस म्हणजे रोज १२ तास आपल्याला प्रकाश विपुल प्रमाणात, निःशुल्क उपलब्ध आहे. त्यासाठी माणूस सूर्याचा सदैव ऋणी राहिल. हजारो वर्षांपासून मनुष्य प्रकाशाच्या माध्यमातून जगाची माहिती घेत आहे, घेत राहिल. आरशाच्या शोधानंतर, आरशावरून परावर्तित होणाऱ्या प्रकाशाचा उपयोग करून शास्त्रज्ञांनी अनेक उपकरणे बनविली. एवढंच नव्हे तर आज अविभाज्य भाग बनलेले इंटरनेट देखील ऑप्टिकल फायबरवर म्हणजे प्रकाशाच्या या खेळावरच अवलंबून आहे. मूबलक व मोफत मिळणाऱ्या सूर्यप्रकाशापासून मिळणारी ऊर्जा, त्या ऊर्जेचे आपल्याला हव्या त्या रूपात परिवर्तन कसे करता येईल याचा परिश्रमपूर्वक अभ्यास चालू आहे. आजच्या विज्ञानाच्या साहाय्याने नवीन नवीन यंत्रे/उपकरणे जी सामान्यांच्या उपयोगासाठी तयार केली जातील ज्यामुळे माणसाला जास्त सुखसुविधा प्राप्त व्हाव्यात. विज्ञान मिथून त्यातून प्राप्त झालेले नवनीत, सर्व सामान्यांचे जीवन अधिक सुखकर होण्यासाठीच तर वापरायचे असते. उद्याचा उषःकाल नक्कीच जास्त प्रफुल्लित, आशादायी, आश्वासक आणि मुख्य म्हणजे शास्त्राला सामान्य माणसाच्या सेवेत घेऊन येणारा असेल.

अरुण तुळजापूरकर, पुणे

मो. : ९८९०२२६१५४

२/१५

सप्तर्गी - इंद्रधनु

ताम्र वर्ण रुधिरासम, नारिंगी-सर्वोत्तम

पित वस्त्र गणेशाला, हिरकणी हिणवी हिऱ्याला

निल विशाल आकाशी, पाजळी उधळण रंगाची

जाशी इंद्रास भेटाय, इंद्रधनु अर्पाया

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प्रभाकर कानिटकर, कोल्हापूर

मोबा.: ९८८११९९९९९

माझ्या वाढदिवशी

सत्तरीची मी उमर गाठली सहज अशी बघता बघता मित्रांनो, तुमचे अभिवादन, घेण्या सदैव नत माथा। सत्तरीच्या या बुरुजावरुनी सिंहावलोकन करताना असे काय मी दिवे लाविले, माझे मजला समजेना। रोज किती ते जन्मा येती सृष्टीचा हा नियम असे परंपरा मानवजातीची मी ही त्यातला एक असे। माझ्या साऱ्या आयुष्याची वाटचाल ती सरळ असे चढउतार वा खाच नि खळगे आडवळणे ही त्यात नसे। बाळपणीचा काळ तसे तारुण्य मजेतच घालवले शिक्षण-लग्न-प्रपंच-नोकरी सर्व सहज सुरळीत झाले। आयुष्यातली जबाबदारी पार पाडली कशीबशी। पराक्रम तो कुठे न केला कर्तबगारी नाही तशी। विद्वानांमधी वावरुनही विद्वत्ता आली नाही प्रचंड वाचन करूनसुद्धा ज्ञानवंत झालो नाही। थोर मंडळी होऊन गेली कितीक त्यांचा घेती वसा म्या पामरे काही न केले साधा भोळा जीव असा। परी लाभले तुम्हासारखे मित्र हीच मिळकत माझी तुमच्या प्रेमाची श्री शिल्लक हृदयी माझ्या कायमची। त्या शिलकीवर उरली वर्षे घालवीन आनंदाने सहवासाने तुमच्या होईल सुरेल हे जीवन गाणे।

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मधू पोतदार, पुणे

दूरध्वनी: ०२०-२५४२०४५६

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जीवन गीत

जीवनाचे गीत माझ्या नयनी ते मी वाचले
तव करांचा स्पर्श होता सात सूर झंकारले
अग्निदेवा साक्ष ठेवुनी चाललीस तू मागुती
गाठ मारून प्राक्तनाची बांधिले कंकण करी
सोडुनी घर दार अपुले नवगृही आलीस तू
तोडुनी धागे जुने ते गोफ नवा विणलास तू
जन्मदाते दूर करूनी कर करी दिधलास तू
बनून परकी जन्मदांची आधार मज झालीस तू
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आर. जी. कडवेकर, सातारा
मो. ९३७२६७३९८४

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८६/१४

गुलाब शेख, सातारा
मो.: ९४२२०३९८४५

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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