

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

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संपादकीय...

प्रिय सभासदमित्रांनो,

मनुष्य जसा विचार करतो तसाच तो असतो किंवा होतो. हे मूलगामी व सर्वव्यापी सूत्र, मानवी जीवनावर सतत अधिराज्य गाजवत असते. सर्वसाधारण माणसाचे विचार त्याच्या सवयीनेच तयार होतात व त्याचे व्यक्तिमत्व घडवितात.

आपल्या सर्व सवयी आपल्या श्वसनावरच अवलंबून आहेत हे आपणास माहित आहे काय? प्रत्येक श्वासाबरोबर एक वैश्विक शक्ती आपल्या शरीरात येते. हीच ती प्राणशक्ती होय. ह्या प्राणशक्तीचे धन व ऋण भाग प्रत्येक श्वासाबरोबर आपल्या शरीरात येत असतात. धन/ऋण भागांचे संतुलन बिघडल्यास त्याचे आजारात रुपांतर होते. योग्य श्वसन पद्धती शिकल्यास आरोग्य उत्तम राहते.

'मन एव मनुष्याणाम्' अर्थात मन म्हणजेच मनुष्य. शास्त्रज्ञांनी ह्या मनाचे दोन विभाग केले आहेत. एक ज्ञात मन व दुसरे अर्धज्ञात मन (कॉन्शस व सबकॉन्शस माईंड). ज्ञात मन विचार करते, तर्क करते विश्लेषण करते व निर्णय घेते. ज्या क्रिया आपल्याला जाणवत नाहीत पण त्या होत असतात त्याला अर्धज्ञात मन म्हणतात. माणूस पाहिल्यावर नाव आठवत नाही पण मागाहून आठवते. हे आठवण्याचे काम अर्धज्ञात मन करते. अर्धज्ञात मन हीच माणसाची दिव्यशक्ती आहे. जीवनाचे १०% काम ज्ञात मन करते व ९०% काम अर्धज्ञात मन करते. कोणतीही गोष्ट निर्माण करायची अथवा अमलात आणायची शक्ती अर्धज्ञात मनमार्फत होते.

माणसाचे मनावर अनेक पिढ्यांचा, सवयींचा व रुढींचा परिणाम होत असतो, त्याला समाजमन असे म्हणता येईल. चुकीच्या रुढी वा सवयी बदलणे अत्यंत अवघड पण त्या बदलणे आपलेच काम आहे. आता समजा आपलं वय ७० वर्षांचे झाले म्हणजे म्हातारा माणूस झाला हा सुद्धा परंपरागत विचारांचा किंवा रुढींचाच परिणाम

आहे. मनुष्य इतर माणसांना वृद्ध होताना व मृत्यू पावताना पाहतो, त्यामुळेच तो स्वतःदेखील वृद्ध होतो व अखेर मृत्यू पावतो. परंतु आपण जर असा विचार केला की मी चिरतरुण आहे तर या दृढ विश्वासाच्या सवयीनेच आपण स्वतःला वृद्धपणाच्या भ्रमापासून वाचवू शकतो व दीर्घायुषीही होऊ शकतो.

आपण दिवसभरात जे काही ऐकतो, पाहतो, बोलतो, स्पर्श करतो, कृती करतो त्या सगळ्यामुळे आपल्या मनावर जे ठसे उमटतात त्याला दुसऱ्या सद्दात संस्कार असं म्हणतात, जे कधीही नष्ट होत नाहीत किंवा पुसले जात नाहीत. आपले चारित्र्य म्हणजेच मनावर उमटलेल्या संस्कारांची गोळाबेरीज होय. चांगली कर्मे व विचार दृढसंस्कार, उत्तम सवयी व सुस्वभाव हीच चांगल्या संस्कारांची लक्षणे आहेत. यातूनच आपलं चारित्र्य संपन्न व्यक्तिमत्व घडत जाते.

चैत्रातील वसंतऋतूचे आगमन म्हणजे सृजनतेची, नवनिर्मितीची शृंखला पुढे नेणारा असा हा वसंत ऋतु आहे. हे अमरत्वाचे बीजारोपण आहे. चांगले विचार, चांगल्या सवयी, चांगले संस्कार त्याचबरोबर संतोष, प्रेम, शांती, ह्याही गोष्टींचे बीजारोपण आपल्याला ह्या वसंतऋतूत करावयाचे आहे व त्याचे भविष्यात अमाप पीक आपल्याला मिळणार आहे.

एकूणच आपल्याला परमपदाच्या मार्गावरून पुढे जावयाचे आहे. सदैव आनंदी व उत्साही राहण्याची सवयच सर्वांना आरोग्यपूर्ण दीर्घायुष्याकडे नेणारी आहे.

शरद शिंगवेकर, ९४०५०२६४९२



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₹ 89,445/-* 7 Days

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- पॅकेजेसमध्ये व्हरायटी
- उत्तम आणि मनासारखी सेवा
- बजेटमध्ये बसणारं पर्यटन

- । सर्व खर्च समाविष्ट
- । उत्कृष्ट चवदार भोजन
- । विमान प्रवासासह
- । टॅक्स अतिरिक्त



30 May

इनक्रेडिबल अमेरिका
₹ 3,16,409/-* 14 Days



20 June

सिनिक स्कॅन्डिनेव्हिया
₹ 1,76,340/-* 9 Days

तुमची दूर निवडा आणि चला... मॅंगो हॉलिडेज सोबत!

पुणे: 302, स्वोजस कॅपिटल,
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Mob: 83800 39504

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पोर्तुगीज चर्चजवळ, दादर(प.),
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फोन: (022) 2433 5500/11/22/33

ठाणे: 702, तुलसी चॅम्बर्स,
तीन पेट्रोल पंपाच्यासमोर,
एल. बी. एस रोड,
ठाणे 400602
फोन: (022) 2545 0017/18

। सर्वेक्षणा करू इच्छितेने वेळाने तुमच्या विनिर्देश बदल होऊ शकतात. । फ्लॉयड घटनांन वळन कण्यात साश्रुतित बदलाने मीठ हॉलिडेयना वळन देण्याक देवतां तनु असलेल्या एवस्येव वेळाने जवळली जवडेन ।

। Email: info@mangoholidays.in । Website: www.mangoholidays.in । Follow Us: । ।

(We reproduce the instructions contained in Bank's eCircular No.CDO/P&HRD-PPFG/2/2017-18 dt.10th April 2017 regarding **Subsidy to be given by the Bank for FFGH Insurance Policy holders of Policy - 'B'** for information of our members)

**FAMILY FLOATER GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY – 'B')
RENEWAL OF POLICY - SUBSIDIZATION OF PREMIUM (16-01-2017 TO 15-01-2018)
ONETIME SUBSIDY OF Rs. 6000/- TO EACH MEMBER ENROLLED**

Please refer to our e-circular No. CDO/P&HRD-PPFG/82/2016–17 dated 6th January, 2017 through which renewal of Group Mediclaim Policy for SBI retirees (Policy - B) was advised.

2. We have been receiving feedbacks that due to increase in the revised rate of premium, many retirees/ family pensioners, although willing to renew/enroll for the policy, are finding it difficult to do so.

3. With a view to reduce the burden on the pensioners in renewing their policy, the Central Human Resources Committee (CHRC) in its meeting dated 22nd March 2017 and the Executive Committee of the Central Board (ECCB) in its meeting dated 24th March 2017 have now decided to provide a one-time fixed subsidy of Rs. 6000/- to each member enrolled in the policy in the current year (16-01-2017 to 15-01-2018), including new members. 4. Administration of Subsidy - In respect of members already enrolled in the policy (from 16-01-2017 till date), and who have paid the full premium amount, the subsidy amount will be refunded to them in the account through which premium amount was originally paid by them.

a) In respect of renewals by members of the original scheme, reduced premium (i.e. actual premium less subsidy amount of Rs. 6000/-) will be collected from each member at the time of submission of form and will be remitted to the premium collection account (account no. 35411898837) maintained at Madame Cama Road Branch. The shortfall of Rs. 6000/- in premium for each member enrolled will be met by Corporate Centre and full premium for each member will be remitted to the Insurance Company. The reduced premium chart to be collected henceforth for renewal cases is illustrated in Annexure-I to this circular.

b) In respect of new enrolments by members who retire/have retired on or after 16.01.2017, the premium is to be collected on pro-rata basis as per the extant guidelines. Accordingly, for such members, subsidy amount would also be admissible on pro-rata basis. In such cases, subsidy amount would be reduced by Rs. 500/- for every calendar month since commencement of the policy. More than 15 days would be treated as one full month.

5. Suitable changes in the software are being done. Please bring the contents of the circular to the knowledge of all concerned.

Annexure - 1

Premium Chart for Renewal Cases - For Members of the original scheme

Plan	Sum Insured (Rs.)	Revised Premium			Subsidy amount (Rs.)	Premium to be collected (Rs.)
		Basic Premium (Rs.)	ST+Cess @ 15 %	Total (Rs.)		
A	3,00,000	15,836	2,375	18,211	6,000	12,211
B	4,00,000	21,053	3,158	24,211	6,000	18,211
C	5,00,000	27,173	4,076	31,249	6,000	25,249
D	7,50,000	34,478	5,163	39,581	6,000	33,581
E	10,00,000	42,075	6,311	48,386	6,000	42,386
F	15,00,000	63,368	9,505	72,873	6,000	66,873
H	25,00,000	1,16,268	17,440	1,33,708	6,000	1,27,708

(While introducing the new 'Family Floater Group Health Insurance Scheme' by the Bank, many of our Members opined/questioned that the Bank has not taken consent of the individual Members. In this regard, we reproduce certain provisions of the 'SBIREMB SCHEME' which have been incorporated in the Bank's Circular mentioned hereunder. As mentioned in para No. 2 of the Bank's Circular stated hereunder the Bank has formed a 'Trust' named as 'SBI Retired Employees Medical Benefit Trust' for administration of the scheme. The Bank while joining the 'SBIREMB Scheme' had taken a declaration from the Members and the relevant extract is also being reproduced hereunder for the information of the Members. For detailed circular instructions Members are requested to refer to the link 'Medical Benefits' of our Association's website. We are publishing this information only for the information of the Members and Members are requested to note that the Association will not entertain any correspondence in this regard.....Secretary)

**"P&HRD. SI. No.: 426/2006 - 07 Circular No.: CDO/P&HRD-PM/46/2006 - 07
Dated 16th November, 2006.**

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME
FORMATION OF TRUST AND FRAMING OF RULES**

With a view to providing medical assistance to the retired employees of our Bank, a scheme called "The State Bank of India Retired Employees Medical Benefit Scheme" (the Scheme-I) was implemented in the Bank with effect from the 1st July 1996. Membership of the 'Scheme- I' was closed as from the close of business on the 30th June 2003 and a new scheme called "The State Bank of India Retired Employees Medical Benefit Scheme II" (the Scheme II) was launched from the 1st July 2003 with higher contribution by members and correspondingly higher benefit to them.

2. In terms of the clause 5(x) and 8(x) of 'SBI Retired Employees Medical Benefit Scheme I & II' respectively, the management of Fund and administration of the Scheme was to be vested in a Trust. The Executive Committee of the Central Board has approved formation of such a trust in its meeting held on the 15th July 2005. The trust so formed bears the name of 'SBI Retired Employees Medical Benefit Trust' and has taken over all the functions of the Managing Committee.

3. The Executive Committee of the Central Board has authorized the Trustees to frame rules and accounting procedures for operating the scheme. Accordingly, we enclose Annexure I & II to this Circular letter, containing rules and accounting procedures for 'SBI Retired Employees Medical Benefit Scheme' which has been approved by the trustees."

(ANNEXURE I - to the above Circular)

**RULES OF SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST
PARA No. 8 : POWERS OF BOARD OF TRUSTEES (TRUSTEES)**

- (c) To pay out of the income of the Trust Fund all costs, charges and expenses incidental to the promotion, management and pursuit of the objects of the Trust and to do all such other acts and things as are incidental or conducive to the attainment of above objects or any of them.
- (g) To modify provisions for the medical benefits to the beneficiaries / members under the Trust and to frame rules and regulations for availing such benefits from time to time to achieve the aims and objects of the Trust hereby created.
- (h) To determine all matters of difficulty, doubt or dispute and all questions arising in the course of or

incidental to the execution of the Trust or powers of these presents and any such settlement or determination, although the question involved may not have been actually raised, shall be conclusive and binding on all persons claiming under these presents.

- (l) To do all such other things as may be incidental to or conducive to the attainment of the above mentioned objects.
- (o) Board of Trustees will continue to approve the detailed procedure to be followed for the day to day management of the Fund and administration of medical benefits under the Trust including forms, control records/returns, registers to be maintained, coverage of benefits, amount towards medical benefits and shall form rules and regulations in that behalf.
- (p) To wind up the Trust, if it is considered by the Board of Trustees to be unviable and to dispose of contributions / fees received from the members and contributions received from SBI in a manner to be decided by the Trustees.

PARA No. 12 : GENERAL:

- (i) The Trustees shall frame the scheme / Rules & Guidelines for medical benefits of retired employees of SBI and shall revise from time to time increase / reduce the reimbursement/ medical benefits subject to viability of the fund as may be decided by the Board of Trustees in its sole discretion and the beneficiaries shall not have any right to question or raise any dispute about the same or any scheme framed by the Trustees.
- (ii) Except as provided in these presents and the rules, guidelines and regulations framed by the Trustees under this Trust Deed, no employees of SBI who are beneficiaries of the Trust shall have any legal claim, right or interest in the Trust Fund. The Trustees hereby jointly and severally covenant with SBI that the Trustees shall duly perform their duties as such trustees and will control and administer the Trust Fund in accordance with these presents and with no other rules.
- (vi) Any amendment in the Scheme or the rules for running the Trust will be done with approval of the Executive Committee of the Central Board.

Para No. 13 : WINDING UP :

In the event of the Trust being rendered unviable i.e. it is not in a position to sustain the expenditure for the purpose stated herein or for any other reason considered valid by the Board of Trustees, the Board may decide to wind up the Trust hereby created. The contributions received from the Bank as also contributions/fees received from the members will be disposed of in a manner to be decided by the Board of Trustees.

DECLARATION SUBMITTED BY THE MEMBERS WHILE APPLYING FOR THE SCHEME:

We declare that -

- (i) We also note that in case the Board of Trustees decides to wind up the Scheme/ Trust and dispose of the contributions/income received by them in a manner deemed fit by them, we shall have no legal claim against the Bank or the Managing Committee or the Trust.

(SIGNATURE OF THE SPOUSE)

(SIGNATURE OF THE MEMBER)

Unit Varta

Solapur Unit

Proceedings of the 14th AGM of Solapur Unit

The meeting started at 4.30 P.M. with the singing of Ishastavan, by Mrs. Hema Modak and Mrs M.G. Sortur. Shri N. S. Ambuse, Assit. Secretary, extended warm welcome to all the participants. SarvaShri V. V. Gandhe, Gen. Secretary, Mumbai Circle, C.P. Kulkarni, President, Pune ZSC, and Arvind Konarde, Treasurer, Pune SZS, were present for the AGM.

Shri K.M. Shaikh, Vice President, read out the detail messages of Shri & Sou Divakar and Shri H.T. Ghadyalji on this occasion. Homage was paid to deceased Members who passed away after the last A.G.M. by observing two minutes silence.

2) The following Members were felicitated who completed 75 years of age.

i) Shri M.W. Deshpande; ii) Shri A.R. Kadam; iii) Shri S.S. Munoli; and iv) Smt. Saroj Kumbhare.

On this occasion, Shri M.W. Deshpande and Smt Kumbhare distributed bedsheets and Turkish towels respectively, to all Members.

Shri & Sau S.M. Birajdar, Shri D.L Bansode & Shri R.M. Kamble were felicitated for completing 50 years of married life.

3) Other felicitations -

i) Shri Prasanna Kamble, Messenger, at Baliwes branch, was felicitated as he could trace out a medical bill for Rs.3.70 lakhs of Late Shri G.R. Kulkarni as the same was missing for over 8 months. He refused to accept any award / gift from Smt. Kulkarni stating that he is from SBI parivar and it is his duty to search out the missing bill.

ii) Shri S. E. Chavan for carrying out various social and cultural activities viz. free supply of cow milk to poor children, financial help to poor families for conducting religious functions, marriages etc. in rural areas.

iii) Shri S.S. Deo - A Member and social worker of Bharat Vikas Parishad. He successfully implemented at various centres, the plan of distributing free of charge Jaipur Foots to physically handicapped persons.

iv) Mrs. Jaymala Iyer - Donated Kidney to her husband. After getting sad experience of kidney affected people, she established a Trust named as 'Astha Kidney Mitra - Bahu Uddeshiya Charitable Trust'. Due to her counselling and encouragement, around 20 persons donated their kidneys and saved the lives of persons who were in need of kidneys.

v) Shri V.N. Rupnar/P.R. Jounjat - (Retired Officers) - During the entire service, no medical bills were claimed by them, thereby showing an exemplary of maintaining good health.

vi) Shri Chakalabbi - Taken pains to maintain and preserve an up to date records i.e. case papers, medicines, Members etc. of the dispensary at Solapur.

vii) Mrs. Hema Modak - She composed and published a brief edition of the 'Original Biography of Shri Shripad Shri Vallabha' for daily upasana .

viii) Shri Shashikant Lavis - A well-known artist, popular in cultural field of Solapur. Recently, he was awarded first prize of Rs.5000/- for his 'Tribandh - Natya Abhivachan', amongst 25 competitors in Kolhapur.

ix) Shri D.P. Kulkarni - His daughter Mrs. Vidya Chikangaokar, (nee Vidya Kulkarni) who was DIG in Selam, Tamilnadu, has recently been promoted as Inspector General of Police, and posted in Chennai (Tamil Nadu).

x) Shri Vasant Jadhav - In appreciation of the excellent performance of Solapur Unit led by the ever

enthusiastic Shri T.M. Patil, Secretary, Mr. Vasant Jadhav gifted napkins as new year's gift to all the Members present for the Meeting.

- 4) Shri M.W. Deshpande, read out the 'Annual Report' for the year 2015-16 regarding progress of the unit under leadership of Shri T.M. Patil, Secretary. He mentioned that the donation / collection worth Rs.2.10 lakhs for 'Samvad' is district wise, highest in Pune Zonal Sub Centre. He further added that Shri T.M. Patil, Secretary, visited 14 talukas/villages in Solapur/Osmanabad/Latur Districts and met each and every pensioner so as to enroll 220 Members for joining the new 'FFGHI Scheme'.
- 5) Shri D.R. Bendre, Treasurer, presented the annual income / expenditure statement of the unit. The report was unanimously approved by the House. He appealed all the Members to pay the arrears of yearly subscription of the unit.

Shri T.M. Patil, Secretary, in his speech, mentioned that the working of dispensary is satisfactory. He further enlightened the Members about the achievements in family pensioners' cases / medical bills / M.W.S. cases and other critical cases. He thanked for the co-operation / support extended by Mumbai Sub Centre, Pune Zonal Office, Local Branches, Local management, and Pune Sub Centre in attending and solving the unit's cases.

- 6) Shri V.V. Gandhe, General Secretary, Mumbai Circle, on this occasion, appreciated the performance of the District, under the able guidance of Mr. Patil. He further narrated the latest developments at Circle Level and regarding the pending court case, new medical scheme etc. Shri C.P. Kulkarni, President, Pune ZSC, in his speech, praised the excellent performance of the unit during the last 15 years. He recollected some old memories in Solapur Dist. during his service.
- 7) Elections -The following Members were unanimously elected as office bearers: i)Shri N.S. Ambuse - President, ii) Shri K.M. Shaikh -Vice President, iii)Shri T.M. Patil - Secretary, iv) Shri D.V. Nadkarni - Assist. Secretary, v) Shri D.R. Bendre - Treasurer, vi) Sau M.G. Sortur - Ladies Representative and Shri B.V. Joshi - Adviser to the unit. Committee Members - i) Shri L.D. Jagtap, ii) Shri S.S. Deo, iii) A. R. Kadam, iv) P.R. Jounjat.

Shri B.V. Joshi, President in his speech appreciated the unit's excellent performance since last 15 years under the leadership of Shri T.M. Patil & his team. He requested the Pune ZSC, Office Bearers to look into the cases of long outstanding medical bills of the Members with Paramount Health Services P. Ltd.(TPA). Around 220 members were present for the Meeting.

The Meeting was concluded by extending vote of thanks by Shri S.S. Deo.

Bank's Pensioners' Meet

A Pensioners' Meet was also arranged by the branches of SBI in the City. For this Sarvashri Suhas Gandhi, Chief Manager, Solapur (Balives Branch), R.D. Soman, Chief Manager, Solapur Treasury Branch, M.S. Naikwadi, Manager, Station Road Branch, Hatte, SBI In touch branch, Dhananjay Deshpande, Manager Hotgi Road branch, were present.

Shri Suhas Gandhi, elaborated the purpose of the meet. He assured for every assistance to the pensioners. SarvaShri R.D.Soman, & M.S. Naikwadi agreed to educate and guide the staff in respect of FFGHIS so as to help the pensioners.

Shri B.V. Joshi, President, expressed that the unit is getting excellent co-operation from all the branches in solving the pensioners' various problems.

Shri S.S. Deo extended vote of thanks. There after Snacks and tea were served to all the Members.

T. M. Patil
Secretary (Solapur Unit)

कै.श्री.हणमंतराव नानिवडेकर (पुणे)

एक ध्येयनिष्ठ व्यक्तिमत्त्व

आपल्या असोसिएशनचे माजी सेक्रेटरी (१९८९-१९९५), तसेच माजी ट्रेझरर (१९९५-१९९७) श्री. हणमंतराव नानिवडेकर यांना वयाच्या ८८ व्या वर्षी वृद्धापकाळामुळे दि.१२ मार्च २०१७ रोजी देवाज्ञा झाली हे दुःखद वृत्त आम्ही 'संवाद' च्या मार्चच्या अंकात दिले आहेच. सामान्यपणे सेवानिवृत्ती स्वीकारल्यानंतर आपल्या संघटनेच्या कार्यात कोणत्याना कोणत्या पदावर स्वेच्छेने कार्यरत राहणाऱ्या अनेक क्रियाशील कार्यकर्त्यांपैकी ते एक होते. श्री.पराडकर यांचे निधनानंतर आपल्या संघटनेला हा दुसरा धक्का होता.

प्रामाणिकपणा, दुसऱ्यांना मदत करण्याची धडपड, भावनाप्रधान स्वभाव, कष्टाळूपणा, धार्मिकवृत्ती ही कै.दादासाहेब नानिवडेकर यांची स्वभाव वैशिष्ट्ये होती. पुण्यात आपल्या बँकेचे झोनल ऑफिस १९८१ साली स्थापन झाल्यावर ते एका रीजनल ऑफिसचे 'अॅडमिनिस्ट्रेटिव्ह ऑफिसर' म्हणून कार्यरत होते व ३० सप्टेंबर १९८३ रोजी सेवानिवृत्त झाले.

ते ज्या 'नीलकमल' सोसायटीत रहात होते त्याच सोसायटीत राहणारे श्री.एस.जी.रबडे, श्री.के.एस.धांडे, तसेच जवळच रहात असलेल्या श्री.व्ही.जी.कोतवाल इ. असोसिएशनच्या कार्यकर्त्यांबरोबर आपल्या पेन्शन/फॅमिली पेन्शन, ग्रॅज्युइटी, वैद्यकीय सुविधा इत्यादी विषयी सरवोल अभ्यास करून चर्चा करीत असत. १९७४ साली आपल्या संघटनेची हाताच्या बोटावर मोजण्या इतक्या सभासद संघटनेला सुरूवात झालेली होती. सुरूवातीस असोसिएशनची वास्तु नव्हती. त्यामुळे कोणा पदाधिकार्याच्या घरीच बैठका होत असत. जसजसा पत्रव्यवहारांच्या फायलींचा पसारा वाढत चालला तेव्हा कै.नानिवडेकरांच्या राहत्या घरातली एक खोली असोसिएशनने भाड्याने घेतली. व तिथून आपल्या असोसिएशनचा कारभार चालत असे. टंकलेखनादि सुविधा नव्हत्या. त्यामुळे बाहेरूनच ही कामे करून घ्यावी लागत. अगदी वाढदिवसानिमित्त शुभेच्छापत्रे तयार करण्यापासून ते पत्ते हाताने लिहिणे, तिकिटे चिकटवून पोस्टात टाकण्यापर्यंतची सर्व कामे नानिवडेकरांच्या घरातील ऑफिसमध्येच चालत असत. अर्थात त्यात सिंहाचा वाटा नानिवडेकरांचाच असे. असोसिएशनचा हा प्रवास असोसिएशनच्या रौप्यमहोत्सवानिमित्त १९९९ साली काढलेल्या 'स्मरणिकेत' दिलेला आहेच. १९९७ साली पुणे येथील सध्याची असोसिएशनची वास्तु, तसेच २००६ साली ठाणे येथील असोसिएशनची स्वतःची वास्तु विकत घेतल्यानंतर असोसिएशनच्या कार्याचा विस्तार झपाट्याने वाढला व त्याचे आज वटवृक्षात रूपांतर झालेले आहे. पण आजचे हे असोसिएशनचे भव्य स्वरूप श्री.नानिवडेकरांसारख्या निरलस, निस्वार्थ व दूरदृष्टी ठेवून केलेल्या

कार्यकर्त्यांच्या मेहनतीमुळे आपल्याला बघायला मिळत आहे.

कै.श्री.नानिवडेकरांचे मागे सुविद्य पत्नि श्रीमती सुधाताई, दोन कर्ते पुत्र, सुना, मुलगी-जावई, नातवंडे इ. परिवार आहे. या सर्वांच्या दुःखात आम्ही सहभागी आहोत. त्यांच्य आत्म्यास शांती मिळो ही ईश्वरचरणी प्रार्थना !

- मधुकर पालकर

Unit Warta

Jalgaon Unit -

The Annual Meet of the pensioners of the Jalgaon Unit was held on 3rd February 2017 at Shivaji Udyan, Mehrun, Jalgaon. Shri Yuvraj Sonawane, President, Jalgaon Unit, presided over the function. Initially Shri R. B. Rane, Secretary of the Unit, highlighted about the various developments of the Unit during the year 2016.17.

Dr. Mrs. Jyoti Gajre, the Bank's authorized doctor for the Bank's Dispensary at Jalgaon was felicitated for rendering excellent medical services to our members. Shri Sahebrao Desai, President, Aurangabad Zonal Sub Centre, informed the members about our pending demands and the efforts being taken by the Association for solving the various issues. He also briefed about the latest developments on the Association front and the Family Floater Group Health Insurance Scheme.

Shri Ashok Gupta, AGM, Jalgaon RBO, was the Chief Guest and he guided the members and appreciated the strength of the pensioners of the Unit. Shri Uday Panse, AGM Jalgaon Main Branch, also spoke on this occasion and guided the members. Around 120 members were present for the Meet.

Shri Wankhede, Dy, Secretary, extended vote of thanks.

Secretary
Jalgaon Unit

W.P.No.1875/2013

The case has been posted for hearing on **11th August 2017** without much discussion, despite our Advocates effective presentation. Govt of India gave a letter that the matter is under consideration.

GOVERNING BODY AND ANNUAL GENERAL MEETING OF FEDERATION OF SBI PENSIONERS' ASSOCIATION HELD ON 25TH AND 26TH MARCH AT CHENNAI

The Governing Body of our Federation met at the Salvation Army Social Service and HRD Centre, Chennai on 25th March 2017. The Meeting was inaugurated at the hands of Shri. B. Ramesh Babu, Chief General Manager, Chennai LHO,



Shri B. G. Dandekar, addressing his felicitation. Seen on the background are Sarvashri R. N. Banerji, President of our Federation, B. Ramesh Babu, CGM, Chennai Circle, and S. Saravanamuthu, General Secretary, SBIPA, Chennai Circle



Seen in the photo from L to R are : On the Background Sarvashri S. B. Gokhale, V.P. of the Federation, H. Ganapathy, President SBIPA, Chennai Circle, S. Shantaraju, V.P. of the Federation. Front side: Sarvashri A. Ramesh Babu, G.S. of the Federation, Com. Thomas D. Franco Rajendra Dev, G.S. of AIBOC, and also the President of AISBOF, R. N. Banerjee, President of the Federation and S. Saravanamuthu, G. S. SBIPA, Chennai Circle.

Babu, by lighting the Nilavilakku (auspicious traditional lamp) in presence of a large gathering which included, Members, Delegates and Observers from all parts of the country. He said "The blood that flows through my body is hundred percent SBI blood as my father is a retired employee of SBI. The Meeting provides me an opportunity to recall the yeoman services rendered by the elders in bringing up the bank to its present day stature." He paid rich encomiums to Shri Thiru Vannadasan (S. Kalyana Sundaram), an eminent Tamil writer and a retiree of our Bank and also a Member of SBI Pensioners' Association (Chennai Circle), who is a recipient of 'Kendra Sahitya Academy Award' for the services rendered to Tamil Language. He concluded his inaugural address promising all his support to the Pensioners' Association and wished the Meeting all success. The Meeting began with the welcome address by Com. S. Saravanamuthu, General Secretary, of the host affiliate. In his welcome address he made special mention about the very positive approach of the CGM and the sincere efforts by Shri. V. Sasindran, DGM & CDO, Chennai LHO, in resolving the issues of Chennai Circle Pensioners' Association. Shri. R. N. Banerji, President of our Federation, who presided over the Meeting briefly explained about the burning problems of pensioners of SBI, against which the Federation has been fighting for more than two decades. He concluded by soliciting the support and services of the CGM in resolving the issues of pensioners.

2) Shri. V. Sasindran, DGM and CDO,

Chennai LHO, while offering his felicitations mentioned about the cordial relationship existing between the Association and Circle Management. Dr. Vijaya, AGM, (Official Languages Dept.), Chennai LHO, gave an exhaustive introduction of Shri Thiru Vannadasan (S. Kalyana Sundaram), the recipient of

"Kendra Sahitya Academy Award" detailing all his literary works and the contributions he made to Tamil language and literature. Shri. Vannadasan was thereafter honoured by the CGM. In his reply to the felicitation, Shri. Vannadasan gratefully acknowledged the support he received from the Bank and thanked the Pensioners' Association for the encomiums showered on him and concluded that the Association will take care of all including him.

3) The Meeting also honoured Shri. B. G. Dandekar, (of Mumbai Circle), 'former President, Vice President, General Secretary and Secretary' of the Federation during the period from 1989 to 2009) and later 'Adviser' to the Federation for three years, and Shri P. P. S. Murthy, (of Chennai Circle), former General Secretary of the Federation. In reply to the felicitation Shri. Dandekar, who is now 88 years of age, recalled his fond memories of the efforts made by himself along with his fellow comrades in making of the Federation a strong organisation. He advised that demonstrations had been carried out by various Circles. During his period demonstrations had been carried out in front of 'Jeevan B Building' on the Parliament Street in which the Banking Department of the GOI has been located. For this demonstrations our Pensioners marched from Jantar Mantar to Jeevan B Building through Parliament Street with special permission as well as co-operation by the New Delhi Police authorities. Representations had also been sent to various Central and State Ministers including the Prime Minister. Letters in form of representations had been delivered to all the Directors of the SBI over the signatures of Late Shri N. S. Kulkarni, who was President of the Federation.

4) Shri P. P. S. Murthy in his felicitation exhorted the present leaders of the Federation to decide for a concerted joint action with the other pensioners' organisations along with the serving Federations for settlement of the issue of Bank pensioners in General and SBI Pensioners in particular.

5) Com. A. Krishnan, President, SBIOA, (Chennai Circle), in his felicitations recalled his association with the leaders of SBIPA, who were the yester year leaders of Officers' Association and staff Union as well. He conveyed the message from Com. Thomas Franco, President, AISBOF and newly elected General Secretary of AIBOC, who could not be present for the inaugural session due to his preoccupation. Com. Krishnan assured the support of his Association in resolving the long pending issues of SBI Pensioners. Com. S. M. Selvaraj, President of State Bank's Staff Union, Chennai Circle, while delivering his felicitation, complimented the organisers for the excellent turnout. He added that the serving organisations are very much aware of the injustice done to the retirees of the Bank and as remarked by the President of the Federation a joint action is more than necessary for which his organisation shall always be ready. He concluded his speech by wishing all the success for the two days Meeting. Com. A. Ramesh Babu, General Secretary, of the Pensioners' Federation, in his address, came down heavily on the issue of three fold hike in the premium amount of Medclaim Policy in our Bank as a result of which a very large number of pensioners could not renew the policy for the current term. He again touched upon the injustice done by the Bank and Government denying eligible pension in respect of pre, 2002 retirees in particular. He stressed on the prolonging court cases and the Government's attitude in delaying the settlement. Before concluding his speech, he also mentioned about the coordinated action programme being worked out by the CBPRO in respect of our burning issues. The Meeting concluded at 6 pm with vote of thanks proposed by Com. Nandakishore from Hyderabad affiliate.

ANNUAL GENERAL MEETING

6) The '33rd Annual General Body Meeting' commenced at 9.30 am on 26th March 2017. Shri. R. N. Banerji, President of our Federation, presided over the Meeting and in his opening remarks touched

upon the at length the WP No. 1875/2013 which is coming up for hearing on 11th April. Though Federation has not consented for the Committee and its report, it was only at the instance of the Government the Committee was constituted and submitted the report. However, we are awaiting the decision of the Delhi High court which in turn will again be taken to the Supreme Court, if it is not in our favour, he added. The struggle that began will continue until all the issues put forward by us are resolved by the Bank, he concluded.

7) Com. Thomas D. Franco Rajendra Dev, the newly elected General Secretary of AIBOC, who is also the President of All India State Bank Officers' Federation and General Secretary of SBI Officers' Association Chennai Circle was the Special Guest of Honour for the Meeting. Com. S. Saravanamuthu, in his felicitations touched upon the efforts made by Com. Franco in resolving the issues of pensioners and felt confident that his elevation to the new position will certainly help us to bring salvation to the pensioners' pending issues. Com. Franco while delivering his special address mentioned the several issues that are confronted by the Banking Sector and Bank employees in particular under the new economic policies of the Government. He condemned the proposal of making of 10 banks by merger of existing PSBs and the serious impact that it may create in respect of employees and public.

8) The ever increasing NPAs are not due to the employees and are only due to the decision makers at the apex level. Regarding the issue of pensioners, he said the move of the Government to withdraw from the pension scheme is under the direction from 'Global Economic forums such as IMF and WTO' and new policies are being formulated every day in this direction. According to him NPS is not 'New Pension Scheme' but on the other hand it is "No Pension Scheme". In the present high volatile secondary market one can very well work out the yield of investments and its future. Regarding the agitation programme, according to him one or two day agitation in the present day environment of alternate channels may be futile. We have to adopt new methods of agitation utilising social media, press and visual media etc. Before concluding he assured his best efforts and involvement in resolving our issues.

9) The Shri Ramesh Babu, General Secretary of the Federation, thereafter, presented the report and financials which were approved by the House. The deliberations that followed later mainly focused on the issue of 'FFGHI Scheme ('Mediclaim Insurance Policy) and the exorbitant increase in the premium rates by which many members could not renew the policy due to financial strain. Regarding court cases, especially in respect of Pre 2002 retirees it was decided to wait for the outcome on April 11th and decide further. Comrades from all circles actively participated in the deliberations. From Kerala, comrades K. Rajeevan, and K. Rajakurup presented the views of the circle specifically regarding Mediclaim premium hike, delay in court cases, Lowest commutation factor etc.

10) The meeting concluded with the national anthem at 2pm.

(The above report is with the courtesy of SBIPA Kerala Circle)

11) From Mumbai Circle, Shri Vilas Gandhe, General Secretary, presented the Annual Report of the Mumbai Circle Association.

i) He enlightened the House about the Membership data, the various activities being carried out by the Circle Association for educating our Members, in the areas of FFGHIS (for dissemination of this information the Association conducted 95 Meetings in the Circle with attendance of around 5500 Members), accessing pension Portal and Internert Banking, the efforts being taken by our President Shri S. B. Gokhle, in regular visiting the Corporate Centre and the LHO Mumbai for maintaining excellent rapport so as to solve the issues of the Pensioners, our Website, 'Samvad Magazine' (of which at present 13,500 copies are printed) etc. He also mentioned about the various

Awards introduced e. g. 'Late Shri L. N. Pabalkar Gold Medal', 'N. G. More Service Award', Cash Prizes for 'Samvad Annual Competition, and the medical assistance to be extended to a needy and poor pensioner from the interest portion earned on the amount of Rs. 1.11 lakhs donated by Shri M. D. Dalal.

ii) Regarding FFGHIS he mentioned the following issues:

- When the UIIC is passing the claim for lesser amount, the reason for rejecting/non-payment of the balance amount is not given.
- For rejecting the claims the Bank is not still following the system of forming the Committee, who is supposed to take the decision, as laid down in the original Circular on FFGHIS.
- The TPAs have not so far issued the statement of claims paid and balance in the individual member's accounts at Half Yearly intervals, as stated in the original Circular on FFGHIS.
- Bank may examine introduction of the Insurance Policy with and without 'Domiciliary Treatment' as many of the policy 'A' holders are not claiming the Domiciliary Treatment but have to pay extra premium unnecessarily.

iii) While concluding Shri Gandhe, informed the audience that Mumbai Circle Association has shown a magnanimous gesture by awarding 'Late Shri L. N. Pabalkar Gold Medals' to the following Office Bearers who are from other Circles. The details are as under.

- Shri B. K. Ghosh, former President of the Federation from Bengal Circle.
- Shri P. S. Santhanakrishnan, former President of the Federation from Chennai Circle.
- The following Office Bearers from other Circles were also specially felicitated by offering 'Silver' mementos during the Mumbai Circle AGMs.

"Shri A. K. Haldar, General Secretary, Bengal Circle, and Shri T.R. Rao, Circle President, Bhubaneswar Circle.

The good work of the Mumbai Circle Association received a loud applause from the audience.

- Secretary

Bank's HRMS Portal for Pensioners

Bank has recently introduced a web-portal for the use of Bank's Pensioners giving facilities for pensioners for viewing/printing Penslips, updating personal information, facility for Investment Declarations etc. The web-address is as under.

<https://hrms.onlinesbi.com/irj/portal>

Members are requested to use this facility.

Sad Demise

We regret to inform that Shri.N.G.More, of Nagpur, expired due to old age on 12th April 2017 at Navi Mumbai. He was 89. May his soul rest in peace. Members are aware that Late Shri. E. K. Thakur introduced two awards known as 'Shri. N. G. More service Awards.'

- Secretary

युनिट वार्ता - कोल्हापूर - कोल्हापूर युनिटचा महिला दिन दि. ८ मार्च २०१७ रोजी साजरा करण्यात आला. यावेळी महिला कार्यकर्त्यांनी आपापली मते मांडली व त्यावर समर्पक चर्चा केली. महिलांनी एकमेकींना महिला दिनाच्या शुभेच्छा दिल्या. त्यानंतर चहापानाचा कार्यक्रम होऊन महिलादिन साजरा करण्यात आला. या कार्यक्रमाला सौ. बेकिनकर यांचे विशेष सहाय्य लाभले.

सेक्रेटरी, कोल्हापूर युनिट

अभिनंदनीय

अहमदनगर येथील सभासद श्री. बाळासाहेब कृ. कुलकर्णी यांना महाराष्ट्र शासनातर्फे दिला जाणारा 'यशवंतराव चव्हाण राज्य वाङ्मय' पुरस्काराने गौरविण्यात आले. हा पुरस्कार शिक्षण मंत्री श्री. विनोदजी तावडे यांच्या हस्ते प्रदान करण्यात आला. श्री. कुलकर्णी यांचे त्याबद्दल हार्दिक अभिनंदन.

सेक्रेटरी



प्रतिसाद

मार्च २०१७ महिन्याचा 'संवाद'चा अंक मिळाला. संपादकीय वाचले. अप्रतिम. त्यामधील 'पैसा हे साध्य नसून साधन आहे,' 'सुख आणि आनंद बाहेरून आणता येत नाही तर आतूनच बाहेर पडतो' या वाक्यांतील आशय खूप मोठा आहे.

श्री. गुपचूप यांचे मनःपूर्वक अभिनंदन. याच अंकातील श्री. वसंत धुपकर यांचा 'वसंत ऋतु' हा लेख व 'सुखी जीवनाचा मंत्र' ही सीमा चित्रे यांची कविताही वाचनीय आहे. त्याबद्दल त्यांचेही अभिनंदन.

'संवाद'चा प्रत्येक अंक काहीतरी सकारात्मक विचार सांगून जातो. म्हणूनच वाचनीय असतो.

अनिल खाडिलकर, पुणे
मो. ९८५०९८४०४५

मार्च २०१७ च्या 'संवाद' मासिकातील आपला संपादकीय लेख वाचला आणि मला वाचताना असे वाटत होते की हे कुणी तरी आपल्या मनातीलच लिहित आहे.

सु. ना. बिंगारे, वर्धा

याचना

वर्षामागुनी वर्षे गेली, क्षणामागुनी क्षण ।
देवा, यावे जातेवेळी, तुझे रे स्मरण ॥

बरसली मृग वर्षाधार रातराणीचा सुके बहार ।
आता माझ्या नयनी असावे, तुझे समचरण ॥

फुलले-सुकले शरद चांदणे, मनात बहरुनि गेले गाणे ।
आता चित्ता नको ग्रासू दे, अशांतीचे ग्रहण ॥

हेमंताचा सरला तोरा, शिशिराचाही विरे दरारा ।
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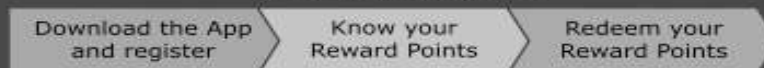
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१७

सौ. उज्ज्वल ब्रह्मांडकर

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) २४३३२१४९

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