

# SBI PEN. ASSN.'S SAMVAD

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



## संवाद

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सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

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April 2018

### संपादकीय ✍️

प्रिय सभासदमित्रांनो,

सध्या आपल्या देशात सर्वत्र अस्वस्थता पसरलेली आढळून येत आहे. याला अनेक कारणे आहेत. त्यापैकी बँकांमधील आर्थिक घोटाळे हे एक प्रमुख कारण आहे. हे सर्व घोटाळे उच्चस्तरीय आणि श्रीमंतीत लोळणाऱ्या लोकांनी केलेले आहेत. सोन्याच्या चमच्यांनी दूध पिणारी ही माणसे कोणताही विधिनिषेध न बाळगता आणखी गर्भश्रीमंत होण्याची स्वप्ने पाहात असतात. त्यांचा आंतरिक जीव मात्र सभोवतालच्या परिस्थितीचा गुलाम असतो. क्षणात तो शेअर बाजारासारखा केव्हाही कोसळू शकतो. अशी माणसे सतत असंतुष्ट व असमाधानी असतात. संतुष्टता व समाधानी वृत्ती यांच्यापासून ते सदैव दूरच असतात.

प्रत्येकालाच सदैव आनंदात व समाधानात राहायला आवडते. जीवन म्हणजे केवळ पैसा नव्हे. जीवन नुसते जगणे नव्हे. जीवन म्हणजे एकमेकांबद्दल प्रेम, विश्वबंधुत्वाचे नाते. बल, शक्ती, आशा, ध्येय हाच आनंदी राहण्याचा मार्ग आहे.

संतोष, समाधान, श्रद्धा, बल ह्या विविध शक्ती मानवी जीवनाला प्रेरणा देतात व आनंदी ठेवतात. त्यातूनच आपला उत्साह वाढतो.

आपल्यावर झालेले संस्कार आपले चांगले अनुभव, सात्विक वाचन, सेवा देण्याची वृत्ती ह्यामुळे आपण सदैव आनंदी राहू शकतो. पण तरी सुद्धा रोज ह्याचा रियाज करणे आवश्यक असते.

पहाटे बागेत फिरत असतांना, सूर्योदय पाहताना, बागेत फिरणारी आनंदी चेहऱ्याची माणसे, चैत्रपालवीनी बहरलेली सुंगधित फुलझाडे, ह्या सर्व गोष्टी आपल्याच आनंदाला कारणीभूत असतात.

सदैव संतुष्ट असणारी माणसे साधी, सरळ व अत्यंत नम्र असतात. आपले सर्व जीवन इतरांची सेवा करण्यात खर्च व्हावे असेच त्यांना वाटत असते. ह्याचे एक उत्कृष्ट उदाहरण म्हणजे कुष्ठ रोग्यांच्या सेवेसाठी महाप्रकल्प साकारणारे स्व.बाबा आमटे, आणि त्यांचे कुटुंबीय. अशा व्यक्ति म्हणजे मनुष्यरूपाने आपल्यामध्ये वावरणारे साक्षात् परमेश्वरी अवतार होत.

सुखाबरोबर दुःख कोणत्याही माणसाला चुकलेले नाही. सुख व दुःख ह्या नाण्याच्या दोन बाजू आहेत. पण ज्याच्या नसानसात संतोष रुजला आहे अशा व्यक्ति स्थितप्रज्ञतेने दुःखाचे परिवर्तन संतोषात करतात. हीच संतोषाची किमया आहे.

ह्यासाठी आतून मिळणाऱ्या आनंदाचा शोध घेणे व सदैव आनंदी राहणे म्हणजेच जीवन होय. संतोष हाच जीवनाचा सर्वोच्च ठेवा आहे. आणि परिपूर्ण जीवनाचे गमक आहे.

हे लक्षात ठेवून सदैव आनंदात व समाधानात राहणे गरजेचे आहे.

शरद शिंगवेकर, पुणे

☎ ७४०५०२६४९२

Visit us at : [www.sbpensionerspune.org](http://www.sbpensionerspune.org) e-mail : [sbipenmumbai@gmail.com](mailto:sbipenmumbai@gmail.com)

**Important Message for those who pay Income-tax - Amendment in Section 16 of the Income-tax Act, 1961 - regarding Standard Deduction**

We are reproducing herewith an important press release of Govt of India, Ministry of Finance, Department of Revenue, CBDT, New Delhi for information of our members.

\*\*\*\*\*

**Government of India - Ministry of Finance, Department of Revenue  
Central Board of Direct Taxes**

New Delhi, 5th April, 2018

**PRESS RELEASE**

**Clarification regarding applicability of standard deduction to pension received from former employer**

Finance Act, 2018 has amended Section 16 of the Income-tax Act, 1961 ("the Act") to provide that a taxpayer having income chargeable under the head "Salaries" shall be allowed a deduction of Rs 40,000/- or the amount of salary, whichever is less, for computing his taxable income.

Representations have been received seeking clarification as to whether a taxpayer, who receives pension from his former employer, shall also be eligible to claim this deduction.

The pension received by a taxpayer from his former employer is taxable under the head "Salaries". Accordingly, any taxpayer who is in receipt of pension from his former employer shall be entitled to claim a deduction of Rs 40,000/- or the amount of pension, whichever is less, under Section 16 of the Act.

(Surabhi Ahluwalia)

Commissioner of Income Tax  
(Media & Technical Policy)  
Official Spokesperson, CBDT

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सिंगापूर-मलेशिया-थायलंड	10 दि.	14 मे, 10 नोव्हें
भुतान-पारो-थिंपु-पुराखा	8 दि.	21 ऑक्टो, 28 नोव्हें, 28 डिसें.
दार्जिलींग-सिक्कीम-पेलींग-लाचुंग	10 दि.	4, 18, 25 मे
सिमला-कुलु-मनाली-चंदीगड	10 दि.	25 मे, 23 ऑक्टो.
डलहौसी-धर्मशाळा-अमृतसर	9 दि.	11, 18 मे
केरळ-कन्याकुमारी	10 दि.	5 ऑगस्ट, 10 नोव्हें
राजस्थान-मेवाड-मारवाड	9 दि.	10 नोव्हें, 25 डिसें.
स्पेशल / संपूर्ण मध्यप्रदेश	10 दि.	10 नोव्हें, 15 डिसें.

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(We publish hereunder P&HRD: 1516/2017 - 18- Circular No.: CDO/P&HRD-IR/107/2017 - 18 Dated the 21st Mar 2018 for information of our Members. - Secretary)

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**STAFF WELFARE ACTIVITIES**  
**IMPROVEMENT OF FACILITIES**

Please refer to our e-Circular No. CDO/P&HRD-IR/85/2012-13 dated 11/03/2013.

2. The Bank has been constantly exploring the means of improving the welfare measures for its employees. Post-merger, it has been decided to enhance the allocation of fund for employees' welfare from Rs. 100 crores to Rs. 150 crores. Currently, the Bank is allocating funds for various staff welfare activities under the following heads :

- a) Recurring Expenses,
- b) Establishment expenses for canteen,
- c) Non-recurring expenses,
- d) Expenses on maintenance of Holiday Homes,
- e) Grant of scholarship to meritorious children of employees,
- f) Reservation of School seats,
- g) Reservation of beds in hospitals, and
- h) Sports activities organized by the Sports Control Board.

3. We have reviewed the allocation of fund under different heads of Staff Welfare activities and with a view to rationalize the allotment and make it more meaningful, heads of Staff Welfare Activities have been regrouped as under -

**i) Canteen & Miscellaneous Facilities**

The first three heads, namely 'Recurring Expenses', 'Establishment Expenses for Canteen' & 'Non-Recurring Expenses' have been merged under one head named 'Canteen & Miscellaneous Facilities'. The fund allocated under the head shall be utilised for providing subsidised food (tea/snacks) from outside the branch/office to the employees on working days, sports items like Carom Boards/T. T. Tables, etc. to branches/offices and organising sports and cultural activities. The allocation under the head will be at the rate of Rs. 2,400/- per employee per annum. The fund allocated shall be distributed among the branches/offices by the Circle Welfare Committee (CWC) at LHO as per employee strength of each branch/ office. The sports and cultural activities may be organised at Regional Business Office level instead of each branch and adequate fund should be allotted by the CWC out of the above allocation. The fund under the head shall not be used for payment of wages to canteen boys. The number of employees working at a Corporate Centre establishments in a particular geography shall be included under the Circle located in that geography.

**ii) Other Heads**

The remaining five heads under the Staff Welfare activities shall remain the same as under

- a) Expenses on maintenance of Holiday Homes,
- b) Grant of Scholarship to meritorious children of employees,
- c) Reservation of school seats,
- d) Reservation of beds in hospitals, and

e) Sports activities organized by the Sports Control Board.

The funds have been allocated under these five heads on the basis of requirement of each circle. The fund allocated has been advised to Circles separately.

**iii) Assistance to Retired Employees in case of Critical Illness**

A new head, namely 'Assistance to Retired Employees in case of Critical Illness' has been introduced from the current financial year to provide assistance to retired employees/ family pensioners for meeting medical expenses in respect of identified critical diseases. A fund of Rs. 20 crores have been earmarked for this purpose. The fund allocated under the head is kept at Corporate Centre for centralised payment of medical bills. The details of the Scheme, Standard Operating Procedure (SOP) and the format of 'Application by Retired Employees/ Family Pensioners for Assistance' are enclosed as **Annexure 'A', 'B' & 'C'** respectively.

3. Please arrange to bring the contents of the Circular to the notice of all concerned and arrange accordingly.

(Prashant Kumar)  
Deputy Managing Director (HR) &  
Corporate Development Officer

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ANNEXURE - 'A'

**STAFF WELFARE ACTIVITIES**

**ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS**

The Bank has undertaken various welfare activities related to employees. The endeavour is to extend the maximum benefits to each employee of the Bank. Currently, the Staff Welfare Fund is being utilized for benefit of serving employees. It has been decided to introduce a welfare measure for the retired employees of the Bank in the form of assistance to them in meeting their medical expenses to a certain extent in respect of specified diseases.

2. Accordingly, an amount of Rs. 20 crores have been allocated under a new head named "Assistance to Retired Employees in case of Critical Illness". The details of the scheme are as under-

**Coverage**

All employees of State bank of India on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses and disabled children, if any, shall be covered under the scheme. The coverage shall also be extended to family pensioners. The employees who were discharged/ dismissed/ removed/ compulsorily retired/ terminated from service will not be covered. The scheme will cover medical expenses incurred by the retired employees/ family pensioners on or after 1st April of the financial year for critical diseases.

**Diseases Covered**

Medical expenses incurred on critical illness in respect of specified diseases as mentioned below shall be covered -

<u>Sr No.</u>	<u>Name of Disease</u>
1	Cancer
2	Cardiac Surgery/ Serious Heart Ailments

- 3 Kidney/ Liver Transplant
- 4 Dialysis
- 5 Illness/ Accidents of serious nature involving major surgeries/ life support system

**Expenses covered**

- i) In case of retired employees / family pensioners covered under 'Retired Employees Medical Benefit Scheme' / 'Medicclaim Policy for Retired Employees', the Bank Shall provide assistance to the extent of 50% of the medical expenses incurred above the amount payable under the medical scheme / insurance policy. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.
- ii) In case of retired employees / family pensioners not covered under 'Retired Employees Medical Benefit Scheme' / 'Medicclaim Policy for Retired Employees', the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above Rs. 3.00 lacs. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.
- iii) The assistance shall be provided on first come first serve basis, subject to availability of fund.
- iv) The facility can be availed for only one instance per retired employee / family pensioner in a year in respect of specified diseases, post facto.
- v) Any query / clarification shall be issued by the Chief General Manager (HR).

**SANCTION PROCESS**

The 'Standard Operating Procedure' for submission of claims under the scheme is placed as Annexure 'B'

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**ANNEXURE 'B'**

**STANDARD OPERATING PROCEDURE**

The 'Standard Operating Procedure' for submission of claims under 'Assistance to Retired Employees in case of Critical Illness' is as under :-

- i) The retired employees / family pensioners shall submit their application for assistance regarding their medical expenses for critical illness at their respective Administrative Offices, under whose control they are getting pension. The doctor's prescription along with discharge summary of hospitalisation and other original bills / receipts should be attached to the application.
- ii) The Chief Manager (HR) shall be the Nodal Officer at Administrative Offices. He/ she will arrange to enter the details of application immediately in the portal opened for the purpose. The Link for the portal is available under Human Resources,,<sup>3</sup> Important News,,<sup>3</sup> Assistance to Retired Employees/ Family Pensioners in case of critical illness. The user ID of employee at each AO shall be created by the IR Department, Corporate Centre, Mumbai. The details of applications shall be entered within the portal under 'User Menu,,<sup>3</sup> Create new Application'. A ticket number will be generated, which shall be mentioned on the application form.
- iii) The bills shall be scrutinized by the Bank Medical Officer at Administrative Office before submission. The Administrative Offices shall ensure that all relevant papers as mentioned in

- para 2 (i) above are attached to the applications and shall be forwarded to the Deputy General Manager (IR), State Bank of India, Industrial Relations Department, Corporate Centre, Madame Cama Road, Mumbai, under the signature of the Deputy General Manager (B&O).
- iv) The Industrial Relations Department at Corporate Centre shall be responsible for processing of applications. After processing the applications, the Industrial Relations Department will obtain approval by a 3 member Committee comprising the General Manager (OL & CS), Deputy General Manager (PM & PPG) and the Chief Medical Officer. In the absence of GM (OL & CS) or DGM (PM & PPG), their relief officers will attend the meeting of the Committee. In the absence of Chief Medical Officer, the next senior Medical Officer in Medical Department shall attend the meeting. The meeting shall take place at weekly intervals whenever claim applications are available.
- v) Once approved by the Committee, the Industrial Relations Department at Corporate Centre shall enter the date of approval in the portal and forward the approved applications to Office Administration Department at Corporate Centre for payment.
- vi) In case the application is not approved, the Committee shall specify the reason and the same shall be mentioned in the portal by the Industrial Relations Department at Corporate Centre.
- vii) The Office Administration Department at Corporate Centre will make payment by debiting the BGL Account 'Staff Welfare Fund'. On 31st March of each financial year, the BGL Account 'Staff Welfare Fund' shall be zeroised by raising a consolidated debit to Central Accounts Office, Kolkata, enclosing the statement of expenses, under advice to Industrial Relations Department at Corporate Centre.
- viii) The declined applications shall be returned by the Industrial Relations Department at Corporate Centre to the concerned Administrative Office, assigning the reason of return.
- ix) The Administrative Office will, in turn, return the applications to the applicant on the recorded address.

### युनिट वार्ता

#### नाशिक युनिट -

आपल्या बँकेची नाशिक येथे एक डिस्पेन्सरी सुरू करण्यात आली. तिचे उद्घाटन ४ एप्रिल २०१८ रोजी नाशिक झोनल ऑफिसचे उपमहाप्रबंधक श्री.भागवतसाहेब यांचे शुभहस्ते मोठ्या उत्साहात पार पडले. उद्घाटनाचेवेळी श्री.क्षीरसागर, चीफ मॅनेजर (एच.आर.), श्री.रुधीरकर, श्री.निकुंभ, ए.जी.एम. नाशिक शाखा व स्टाफ, तसेच आपल्या असोसिएशनतर्फे श्री.ठाकूर, श्री.मुळे व श्री.देशमुख उपस्थित होते.

या डिस्पेन्सरीचा आपल्या सर्व निवृत्ती वेतनधारकांनी लाभ घ्यावा ही विनंती. डिस्पेन्सरीचे ठिकाण : नाशिक मुख्य शाखा, पहिला मजला.

- भीमसिंग ठाकूर, युनिट सेक्रेटरी

### वंचित

कागदी फुलांच्या भाळी

सुगंधाचे भाग्य नसते ॥१॥

पिंजऱ्यातील पक्ष्यांच्या पंखी

उडण्याचे बळ नसते ॥२॥

नकली अलंकाराला

सुवर्णाची झळाळी नसते ॥३॥

टाकीचे घाव सोसल्याविना

दगडाला देवपण नसते ॥४॥

भगवी वस्त्रे धारण करून

मनाला विरक्ती येत नसते. ॥५॥

$\frac{९}{१८}$

शाशांक वेचलेकर, डोंबिवली,

९८९२२६५५७४

**ANNEXURE 'C'**

**Ticket No. (For Office Use) -**

**APPLICATION BY RETIRED EMPLOYEES/ OFFICERS/ FAMILY PENSIONERS  
FOR ASSISTANCE IN MEETING MEDICAL EXPENSES  
IN RESPECT OF IDENTIFIED CRITICAL DISEASES**

<b>Sr.No.</b>	<b>Employee Details/Particulars</b>	<b>Description</b>
1.	Name of the Retired Employee/ Family Pensioner	
2.	Name of the Retired Employee (in case of family pensioner)	
3.	PF No.	
4.	Address & Mobile No.	
5.	Grade in which the employee retired	
6.	Name & Code of Pension Paying Branch	
7.	Account No.	
8.	Name of the family member hospitalised/undergoing treatment & Relationship with the Retired Employee	
9.	Particulars of Treatment a) Name of the Disease b) Period of Hospitalisation / Treatment	
10.	Total Expenses Incurred	
11.	Insurance Cover Available, if any a) Policy No. b) Amount	

**I certify that the above particulars are true to the best of my knowledge.**

(Signature of the Retired Employee/Family Pensioner)

**Recommendation :**

We have scrutinised the application and recommend it for Corporate Centre consideration.

Place:

Date:

Stamp/Seal

**Deputy General Manager (B & O)**

**For calculation at Corporate Centre :**

Sr.No.	Particulars	Details
1.	Total expenses	
2.	Amount payable under Medical Scheme/Insurance Policy, if any	
3.	a) Amount (1 minus 2) b) 50% of the above amount i.e. 3 (a) c) Admissible Assistance (Maximum Rs. 5.00 lacs)	
4.	a) Amount (Item 1 minus Rs. 3.00 lacs) b) 50% of the above amount i.e. 4 (a) c) Admissible Assistance (Maximum Rs. 5.00 lacs)	

**Approved an amount of Rs. \_\_\_\_\_ / Declined (with reason)**

**General Manager (OL & CS)**

**DGM (PM & PPG)**

**Chief Medical Officer**

**(Committee Members)**

Date:



(We publish hereunder a Circular No. HR & IR /2018-19/G2 / 4786 dated the 3rd April 2018 issued by the **Indian Banks Association** for information of the Members)

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## Indian Banks' Association

### HR & INDUSTRIAL RELATIONS

No.HR&IR/2018-19/G2/4786

April 3, 2018

Chief Executives of Member Banks which are parties to the 7th Bipartite Settlement

Dear Sir,

### **Anomaly in computation of Pension Civil Appeal No.5525 of 2012, Filed in the Hon'ble Supreme Court of India by Bank of Baroda & Ors with other Civil Appeals**

On 9-10-1993, a Bi-partite Settlement was signed at Industry level between Indian Banks' Association (representing member Banks) and Workmen Unions (representing Workmen) under the provisions of Industrial Dispute Act, 1947 for introduction of Pension as a second retiral benefit in lieu of "Banks contribution to Provident fund." On similar lines a Joint Note dated 29-10-1993 between Indian Banks' Association (representing member Banks) and Officers Associations (representing Officers) was signed.

2. The respective member Banks in exercise of their power under Section 19 of Banking Companies (Acquisition & transfer of Undertakings) Act, 1970/1980 pursuant to above referred Bi-partite Settlement/Joint Note, framed and notified in the Gazette of India "Bank Employees Pension Regulations, 1995."

3. Another Joint Note/Bipartite Settlement was signed between respective parties as mentioned herein above on 14-12-1999 and 27-3-2000 respectively relating to Wage revision. As per the provisions of said Joint Note/Bipartite Settlement, 1684 points of Consumer Price Index (CPI) were merged with existing basic pay of Officers/employees and revised basic pay was worked out accordingly. However, as per agreed terms & conditions, pay for the purpose of pension was worked out after merging 1616 points of CPI as against 1684 points. These provisions were made effective w.e.f. 1-4-1998. As such, pay for the purpose of pension was less than the actual Pay the Employees/Officer concerned was getting on or after 1-4-1998. This anomaly was removed vide Joint Note/Bipartite Settlement signed on 2-6-2005. However, monetary benefits were given w.e.f. 1-5-2005.

4. Due to this anomaly, the employees/Officers who retired after 1-4-1998, including those who retired under Special Voluntary Retirement Scheme, 2000 filed various Writ Petitions before different Hon'ble High Courts, praying that they be held entitled to Payment of Pension on the basis of actual average pay drawn by them during last 10 months as per provisions of Bank Employees Pension Regulations, 1995.

5. When the matter came up before Hon'ble High Court of Karnataka and Madras, the Hon'ble Courts decided the matter against Banks and ultimately concerned Banks approached Hon'ble Supreme Court by filing Civil Appeals viz., C A No.5525/2012, 6254/2012, 5611/2012 3026-3253/2013, 3257-3262/2013, 11205-11340/2014, 11342-11435/2014, 9533-9646/2014, 8557/2014, 4711-4800/2014

and 1880/2018, 1881-1888/2018, 1890/2018, 1892-1912/2018, 1918/2018, 1919-2087 and 2088-2092/2018.

6. The Hon'ble Supreme Court vide its order dated 13/2/2018 (copy enclosed) have dismissed these appeals filed by the Banks and inter-alis has held that :-

" 17.....the provisions contained in Regulation 35 also make an incumbent entitled for opting the pension on the basis of average emoluments. The average emoluments have to be calculated on the basis of the preceding ten months. Adding Explanation (c) to Regulation 2(s), as done, could have created no fictional basis in view of clear and unambiguous provisions in other provisions of the Regulations. Besides, the definition of the average emoluments in Regulation 2(d) itself makes it clear that it is average pay drawn "during the last ten months" of his service by an employee. It cannot mean pay drawn by the employee even before several years. Mentionably there is no amendment made in the aforesaid provision of Regulation 2(d) and the expression during the preceding last ten months before date of retirement is clearly cullen out in Regulation 38(1) and 38(2). Thus, in our considered opinion, the view taken by the then Chief Justice Vikramjit Sen as he then was, at Karnataka High Court and by the High Court of Madras are appropriate and the view taken by the Delhi High Court cannot be said to be sustainable for the various other reasons too mentioned hereafter.

29. Thus, in our opinion, the Regulations which were in force till 2003, would apply with full force and as a matter of fact, the amendments made in it by addition of Explanation (c) in Regulation 2(s) did not have the effect of amending the Regulations relating to pension, as contained in Regulation 38 read with Regulation 2(d) and 35 of the Regulations of 1995. Even otherwise, if it had the effect of amending the pay and perks 'average emoluments', as specified in Regulation 2(d), it could not have operated retrospectively and taken away accrued rights. Otherwise also, it would have been arbitrary exercise of power. Besides, there was no binding statutory force of the so called Joint Note of the Officers' Association, as admittedly, to Officers' Association even the provisions of Industrial Disputes Act were not applicable and joint note had no statutory support, and it was not open to forgo the benefits available under the Regulations to those officers who have retired from 1.4.1998 till December 1999 and thereafter, and to deprive them of the benefits of the Regulations. Thus, by the Joint Note that has been relied upon, no estoppel said to have been created. There is no estoppel as against the enforcement of statutory provisions. The Joint Note had no force of law and could not have been against the spirit of the statutory Regulations and the basic conditions, as envisaged under the Regulations framed under the Act of 1970. They could not have been tinkered with in an arbitrary manner, as has been laid down by this Court in *Central Inland Water Transport Corporation Limited & Anr. vs. Brojo Nath Ganguly & Anr.*, (1986) 3 SCC 156 & *Delhi Transport Corporation vs. D.T.C. Mazdoor Congress*, (1991) Supp. 1 SCC 600.

33. The only purpose of the addition of Explanation (c) to Regulation 2(s), was to take away the actual computation of the pension on the basis of the salary, which was drawn in the preceding ten months.

Thus, we have no hesitation to strike it down being arbitrary and repugnant to other provisions/Regulations namely 2(d), 38(1)(2) and 35. The explanation (c) to Regulation 2(s) is hereby struck down, as it could not have been enacted retrospectively to take away accrued rights. Even otherwise also it is held to be arbitrary and irrational. more so, in view of the fact that only by way of a temporary

measure, that discrimination was created and the Explanation was deleted with effect from 1.5.2005."

34. Thus, we set aside the judgment rendered by the High Court of Delhi and affirm that of High Courts of Karnataka at Bangalore and the High Court of Madras. The appeals filed by the Banks are dismissed and the appeal filed by the Association is allowed. Resultantly, let the amount which was due and payable be paid with 9% interest, be calculated and paid within four months from today.

35. All pending applications stand disposed of."

7. The matter was put up to the Managing Committee of IBA in its meeting held on 28.3.2018. The committee resolved that the judgement of the Hon'ble Supreme Court may be forwarded to all member banks which are party to above mentioned Joint Note / Bipartite Settlement for their necessary action. As such, a copy of the judgement of Hon'ble Supreme Court is enclosed.

8. As directed by Managing Committee we have taken a Legal Opinion to know the impact of the judgement on various Banks which is given below :

- All Nationalized Banks who have Pension Regulations, 1995 will have to give effect to the judgement and pay the differential arrears in the amount of Pension which was due and payable with 9% interest within 4 months from the date of judgement i.e. 13.02.2018.
- Banks incorporated under special statutes will also have to give effect to the judgement if they have implemented provisions of the above mentioned Joint Note / 7th Bipartite Settlement.
- Private Banks which are not amenable to the Writ jurisdiction of the Hon'ble High Courts / Supreme Court, though can take the plea that captioned judgement is not applicable to them, should also give effect and comply with the captioned judgement if they have implemented provisions of the above mentioned Joint Note / 7th Bipartite Settlement. The view expressed in this point is based on the possibility that if the employees of the Private banks approached the Civil Court on the basis of said Hon'ble Supreme Court judgement, they would procure a favourable verdict.

Yours faithfully,

Sd/-

**B. Raj Kumar**  
Deputy Chief Executive.



रस्त्यातील तरुणीला पाहून

मजनु - लैला ओऽऽ लैला  
तू तर सौंदर्याची खाण  
जणू माझा जीव की प्राण

## वात्रटिका



लैला (मजनूस) -  
बैला ओऽऽ बैला  
तू तर रस्त्यातली घाण  
जातोस गुमान का?  
काढू पादत्राण

प्रभाकर गुपचूप, पुणे.

९८८९५७९४९९

(We publish hereunder a letter No.CC-10 dt.12th March 2018 written by our Federation to the Corporate Centre, Mumbai regarding payment of arrears to 7th & 8th Bipartite retirees. - Secretary)

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**SBI EMPLOYEES PENSION FUND - PAYMENT OF ARREARS TO 7th & NON-PAYMENT OF ARREARS TO 8th BPS RETIREES**

We refer to the Circular issued by IBA to all the Chief Executives of its Member Banks vide No: HR& IR/2018-19/G2/4786 dated the 3rd April 2018 enclosing the Judgement delivered by the Hon'ble Supreme Court in CA No: 5525/2012, 6254/2012,5611/2012 pertaining to revision of Pension to those retired between 01/04/1998 and 30/04/2005 and also in various other Civil Appeals filed in subsequent years on the similar issue, for necessary action at their end. The IBA as directed by its Managing Committee obtained Legal Opinion on the said Judgement of the Apex Court which is reproduced in the Circular under reference vide para 8 of the same. The said opinion clearly spells out as under :

**(8) (b) :** Banks incorporated under Special Statutes will also have to give effect to the Judgement if they have implemented provisions of the above mentioned Joint Note/7th Bipartite Settlement.

We draw your kind attention to the decision of our Bank to effect payment of arrears on revising the Pension from the date of retirement to those who retired drawing the revised pay scales effective from 01/11/1997 in the case of Award Staff and 01/04/1998 in the case of Officers, on the lines of the provisions of the above mentioned Joint Note/7th Bipartite Settlement as recommended by the Committee constituted by Government Of India and approved by it. In this connection, we reproduce hereunder the relevant portion of the Committee's report in para 3.15 of page 17 under the caption "Observations of the Committee" and in para 4.5 of page 18 under the caption "Conclusions and Recommendations"

**Para 3.15 of page 17**

"Under 8th wage settlement, the cut off point for 50%/40% concept was Rs. 21040/- ie., maximum basic pay of JMG-1 in PSBs. The corresponding stage of Rs. 21040/- of JMG-1 under 7th wage settlement was Rs. 14240/-.Therefore, Rs. 14240/- for cut off point for 50%/40% appears appropriate w. e. f. 01/11/1997 for Award Staff and 01/04/1998 for Officers. However, in the Banking Industry, DA merger points upto 1616 were taken into consideration for the purpose of Pension calculation w.e. f.01/11/1997 /01/04/1998 to 30/04/2005 instead of merger points of 1684. From 01/05/2005 onwards, the Pension calculation for the retirees between 01/11/1997 /01/04/1998 and 31/10/2002 merger points of 1684 has been restored for the purpose of Pension calculation. While Rs. 14240/- could be fixed as cut off for calculation of Pension @ 50%/40%, however, the corresponding stage could be arrived at by deviding the average basic pay by 1684 and multiplying it by 1616 for payment of Pension between 01/11/1997 /01/04/1998 to 30/04/2005"

**Para 4.5 of page 18**

"While the cut - off ceiling in pay in 50%/40% concept for pension may be revised to Rs. 14240/- w. e. f. 01.11.1997 for Award Staff and 01/04/1998 for Officers i. e. the Pension for the pay upto Rs. 14240/- p. m. be calculated at 50% of the pay and for pay exceeding Rs. 14240/- p. m. be calculated at 40% of the Pay and the payment of Pension be made by arriving at the corresponding stage by dividing the average basic pay by 1684 and multiplying it by 1616 for the period between 01/11/1997 /01/04/1998 to 30/04/2005, subject to a minimum of Rs. 6883/- for 40% slab i.e. Is half of Rs. 13665/- which emanates from the calculation of Rs. 14240/- multiplied by 1616 and divided by 1684."

In this regard we also understand that the sheet containing calculation of pension arrears has

been sent to all circles for verification and we were informed that while arriving at the revised substantive salary, the components of Basic Pay and Special pay alone are taken into account thereby omitting the components of Professional Qualification Pay, and incremental Component of Fixed Personal Pay, Officiating Pay/CCA if any and such computation of Pension by the bank is much against the spirit of the provisions under erstwhile Rules or existing Regulations and also the Joint Note/7th Bipartite Settlement which are reproduced as under:

**(i) SBIEPFR, 1955/SBIEPFR, 2014 No 2(1) (1) :**

provided that from the 1st September 1978 ' Salary or Substantive Salary shall include other emoluments or such portion thereof of a member as may for the time being permitted by the Bank to rank for superannuation benefits under the rules of service applicable to the member.

In respect of 7th Bipartite retirees, the then relevant service conditions as agreed and provided under (ii) Clause 6 (ii) of the Industry level Bipartite Wages Settlement dated 27th March 2000 :

- (a) Pay for the purpose of superannuation benefits shall mean Basic Pay, Stagnation increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay if any.
- (b) The increment component of Fixed Personal Pay shall rank for superannuation benefits.
- (c) For workmen who were in service in Area I as on 31st December 1969 and entitled to receive CCA only that of CCA which would have been payable to him as per the terms and conditions as applicable to then shall rank for provident fund to the extent of 50% subject to a maximum of Rs 30/-pm.

From the above, it can be observed that irrespective of the percentage of Pension (the concept of which is being contested by our Federation before Delhi High Court) , the maximum pension should have been arrived at on the twelve months average of the monthly substantive salary and such substantive salary includes not only Basic Pay and Special Pay but also Stagnation Increments, Incremental of component of Personal Pay and Officiating pay /CCA component, if any, as mentioned above under paragraphs (i) and (ii)

**RETIREES UNDER 8th BIPARTITE SETTLEMENT**

The 8th Bipartite Wage Settlement was effective from 1-11-2002 to 31-10-2007. The date for revised pension was effective from 1st May 2005. Those retired between 1-11-2002 to 30-4-2005 were paid pension on 6th BPS pay scales in the absence of revision of pension under 7th BPS settlement. Now the 7th BPS pension is revised on the basis of the reduced pay upto 30/04/2005 and from 01/05/2005 on the basis of their last drawn revised pay as per the Committee's recommendations and accordingly arrears of revised pension were paid from the date of their retirement. In the case of 8th BPS retirees, the Committee constituted by the GOI rejected the revision of Pension to them from 01/11/2002 to 30/04/2005 citing the reason that the Pensioners of other PSBs may raise a similar demand and approach the Courts for relief and there shall be contagion affect/repercussions in the Banking Industry ( Refer para 3.16 of page 17 of Committee's Report).

Now the fact remains that IBA in the Circular under reference issued instructions to take necessary action not only in the case of 7th BP retirees to revise the pension computed on last drawn revised pay but also in the case of those Pensioners who retired drawing the revised pay scales effective from 1-11-2002 under 8th BPS in view of the above mentioned Judgement delivered by Apex Court

Therefore, we request you to take necessary action without any further loss of time to pay the legitimate pension computed on the last drawn pay as envisaged under the provisions of Rule 23(1) & (2) of SBIEPFR, 1955 and Regulation 23(1) &(2) of SBIEPFR, 2014 and as per the instructions

given by IBA in its Circular under reference to the Pensioners who retired during the period of 7th & 8th BPS from the date of their retirement and honour the spirit of the abovementioned Judgement of the Hon'ble Supreme Court.

### **SUPREME COURT JUDGEMENT dated 13th February 2018**

The abovementioned SC Judgement has observed that the executive instructions cannot take away the vested right or accrued right. It is not permissible to add or subtract a word in a Regulation framed under Sec. 50 & Sec. 50(2)(o) detrimental to the Pensioners. Any such amendment should be to benefit of the Pensioners. In the instant case the existing provisions could not have been amended with retrospective effect taking away the accrued right of getting pension at the maximum of half of the twelve months average of the Last Drawn Pay i. e. at the rate of 50% and one sixtieth part of every years of pensionable service computed on the basis of twelve months average of Last Drawn Pay. The Judgement of the Apex Court in question has direct bearing on the amendments carried out by Bank as regards the revision of Pension under fourth proviso of Regulation 23 (2) of SBIPER 2017 in terms Gazette notification dated 4th October 2017 i.e Amendment to SBI Pension Fund Regulations, 2014 during October 2017 by notification in Gazette with retrospective effect and consequent arrears paid by the Bank.

The Committee constituted by the GOI on its own in the month of October 2016 to make a holistic study of the pension issue in SBI from 1987 - 2005 observed that the concept of 50%-40% was introduced in 1999 since SBI is contributing 10% of Basic Pay towards Provident Fund and the ceiling on pension w. e. f. 01/03/1999 was agreed as under :-

- a) For pay upto Rs. 8500/- p. m. : 50% of the Pay
- b) For pay exceeding Rs. 8500/- p.m. : 40% of the Pay subject to minimum of Rs. 4250/- (refer para 3.4 of page 14 of the Committee's report)

The said Committee in its report concluded that the said concept has been in practice for long time and has stood the test of time. ( para 3.11 in page 16 of the Committee 's Report).

In fact, no agreement or settlement is there which was entered into between the Bank and any Organization in SBI accepting the concept of 50%-40% and such a concept was only at the instance of GOI. Assuming but without admitting that there exists an agreement or settlement as observed by the Committee, the same can not override an existing provision in SBIEPFR, 1955 under Rule 23(1) & (2) which had the Statutory backing. Besides, the SBIEPFR, 2014 can not have any retrospective effect, particularly in the case of Pensioners retired prior to the framing of Regulations in 2014.

As the Regulations, 2014 or any amendment to it i.e. SBIPER 2017 is on the basis of an Executive orders followed by Gazette notifications as stated above, the principles as laid down by the Apex Court in its abovementioned Judgement in this regard nullifies the effect of such Regulations or any amendment subsequently brought out.

The right which was accrued and vested since the date of the pronouncement of the Judgement delivered by the same Apex Court in the year 1989 (IBI pensioners Vs Union of India) was taken away in the case of retirees who retired during the period of 6th to 10th BPS thrusting the concept of 50%/40% at the instance of GOI during 1999 when maximum pension is permitted at half of the last twelve months average pay as per Rule/Regulation 23(1) & (2) and reducing the said percentage to 40% is not permissible in terms of Apex Court Judgment dated 13th February 2018.

Therefore, we wish our Bank will take note of the Apex Court Judgment dated 13th February 2018 as the issues involved are same, without further driving the surviving retirees to seek intervention of Court at every step.

**List of members who have given Donations for 'LEGAL FUND' on receipt of arrears**

(Kindly refer to the earlier list printed in 'Samvad' for January 2018)

\*\*\*\*\*

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SMT.VIBHA MADHIKAR  
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**अभिनंदनीय**

आपले अहमदनगर येथील एक पेन्शनरबंधू श्री.दत्तात्रय नारायण गोरे यांनी त्यांच्या मातुःश्री कै.सरस्वतीबाई यांच्या स्मृतीप्रीत्यर्थ अहमदनगर येथील चितळे रोडवरील 'ऋग्वेद भवन' येथील वाचनालय, अभ्यासिका तसेच उद्वाहक (लिफ्ट) यांच्या उभारणीसाठी रु.५ लाख (रुपये पाच लक्ष फक्त) देणगी म्हणून दिले आहेत. याचे उद्घाटन राष्ट्रीय कीर्तनकार श्री.चारुदत्त आफळे, पुणे यांचे शुभहस्ते दि.९ एप्रिल २०१८ रोजी झाले. या देणगीच्या रकमेतून अहमदनगर येथे शिक्षण घेण्यासाठी आलेल्या विद्यार्थ्यांसाठी सुसज्ज अभ्यासिका सुरू झालेली आहे. तसेच सर्व नागरिकांसाठी वाचनालय देखील सुरू करण्यात आले आहे. 'ऋग्वेद भवन' ही वास्तू तीन मजली असून ती 'श्री समर्थ सेवा मंडळ ट्रस्ट' या संस्थेने अनेक देणगीदारांकडून मिळालेल्या देणग्यांमधून बांधून पूर्ण केली आहे.

श्री.गोरे यांच्या दातृत्वाची सर्वत्र प्रशंसा होत आहे. त्यांनी दाखवलेल्या या सामाजिक जाणिवेबद्दल असोसिएशनतर्फे त्यांचे अभिनंदन !

- सेक्रेटरी

**How to use HRMS for furnishing Investment Details to the Bank**

This message has been received from Ms Nandini Bhat, Chief Manager (System) at PPG Dept. Mumbai LHO for those pensioners who want to know how to use HRMS site.

**For those who are already using HRMS site :**

HRMS Site is open now. 'Log-in' by entering your PF Index No. as 'User Id' and the Password. When the site will open you will find "Pension Self Service" under which there is a menu as under :

1) Pension Slip; 2) Investment Declaration form; 3) PAN & AADHAR Number; 4) Current communication details; 5) User Manual for Pensioners; 6) View Life Certificate status.

For furnishing investment details Click on 'Investment declaration'. On top, you will find 4 options - (a) 'Investment under 'Sec 80 C'; (b) Other permissible deduction; (c) Loss from house property; (d) Income from other sources.

Click on one of these options. Below the total column a provision for 'editing' the details filled in. So Click on 'EDIT' and fill in the required details (without clicking edit you will not be able to put your details)

Click on CALCULATE (placed next to edit). In the Total column, the total of all the entries will appear, check the correctness.

Below you will find UNDERTAKING, click on 5 boxes and click SUBMIT.

Follow this procedure in respect of all the 4 sections. After completing you may logout.

With a view to confirm correct submission, you may login again. On the top of the page below 'employee' details, there is a link 'PRINT INVESTMENT DECLARATION'. By clicking on this entire declaration will be displayed. You can view / save / print.

**If any pensioner forgets his password**, please send a message accordingly on Ms Bhat's Mobile No. 9930306938 through WhatsApp if you are using WhatsApp. If not, then send message by using 'SMS' facility on your mobile giving the PF Index, Full Name, your email address. She will update their email in 'HRMS' from back end then they can click on 'forgot password' so that the default password goes to their email address.

**For those who want to use HRMS site :**

Those who do not have access to HRMS or have not yet opened HRMS site, they should follow the instructions as under.

Please type - <https://hrms.onlinesbi.com/irj/portal> in your browser. When the HRMS site is opened on your computer, you will have to 'log-in' first time by typing your Prov. Fund Index number (without '0'). Only for the first time please type 'Password' as - **sbi123** . On getting access please change the 'password' of your choice (as per instructions given therein). Remember your password. And you will get 'Menu' as mentioned in the initial paras. Now you are ready to use HRMS site.

Pensioners who want to use Bank's 'HRMS' site, should note the above instructions for submitting their 'Investment declaration' to the Bank.

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अनुभव

## धर्म संकट

१३ ऑगस्ट १९८८ रोजी 'औट' या हिमाचल प्रदेशातील ब्रॅचचे इन्स्पेक्शन आटोपून मी चंडीगड येथील 'सेक्टर ३७' ह्या ब्रॅचचे इन्स्पेक्शन करण्यासाठी चंडीगडमध्ये दुसऱ्या दिवशी १४ तारखेला रविवारी सकाळी दाखल झालो आणि तिथल्या मुक्कामासाठी सेक्टर २६-डी मधल्या एका लॉजमध्ये गेलो. नेहमीच्या शिरत्याप्रमाणे तिथल्या काऊन्टरवरच्या माणसाने मला एक फॉर्म भरायला दिला. मी तो भरून दिला आणि मला एक सिंगल रूम देण्यास सांगितले. तो फॉर्म वाचल्यावर त्याने मला चंडीगडमध्ये कुठे जायचे आहे हे विचारले. मी त्याला सांगितले की मी स्टेट बँकेच्या ब्रॅचच्या इन्स्पेक्शनसाठी इथे आलो आहे. आणि १५ ऑगस्टला सुट्टी असल्याने मी १६ तारखेला आमच्या ब्रॅचला जाईन. अर्थात, त्यानंतर त्या ब्रॅचजवळच्या एका लॉजमध्ये मी दोन दिवसांनी शिफ्ट होईन. त्यामुळे फक्त तीन-चार दिवसांसाठीच मला रूम पाहिजे आहे. मग मी 'Puropose of visit' या कॉलममध्ये 'बँकेच्या कामासाठी' असे लिहिले आणि फॉर्म सही करून त्याला दिला.

मग त्याने विचारले की "आपण कुठल्या ब्रॅचला जाणार आहात ते या फॉर्ममध्ये लिहावे लागेल. मी त्याला म्हटले की मी त्या ब्रॅचचे नाव आता इथे लिहू शकत नाही. कारण आमच्या बँकेच्या तशा सूचना आहेत की जोपर्यंत तुम्ही एखाद्या ब्रॅचला इन्स्पेक्शनसाठी पोचत नाही तो पर्यंत त्या ब्रॅचचे नाव कुठेही जाहीर (disclose) करू नये. कारण ही 'सरप्राईज इन्स्पेक्शन' असते. पण हे त्याला पटले आहे असे मला दिसले नाही. कारण तो त्यानंतर मला म्हणाला, 'साब, ये फॉर्म पुलीस डिपार्टमेंटका है, और ये सब यात्रिओंको भरना अनिवार्य है, ये कॉलम आप 'खाली' नहीं रख सकते, आपको कहाँ जाना है ये आपको लिखना पड़ेगा'. यावर मी त्याला विचारले की, जर तसे असेल तर मग जे यात्री ट्रिस्ट म्हणून येतात त्यांनी काय लिहायचे? तो म्हणाला, मग त्यांनी तसे 'ट्रिस्ट' म्हणून लिहायचे. त्याला पोलिसांची आडकाठी नाही. मी 'ओके' म्हटले आणि 'बँकेच्या कामासाठी' हे लिहिलेले खोडून तिथे 'ट्रिस्ट' असे लिहिले. मग त्याने लगेच मला रूम दिली. मी रूमच्या किल्ल्या घेऊन तिथल्या रूम बॉयच्या पाठोपाठ माझे सामान घेऊन त्या रूममध्ये गेलो. सामान

ठेवल्यावर त्या रूम-बॉयला चहा आणायला सांगून मी निवांत कॉटवर पडलो.

थोड्यावेळाने तो रूम-बॉय चहा घेऊन आल्यावर मी त्याला विचारले की इथे जवळ एखादे चांगले 'शाकाहारी' हॉटेल आहे का? त्यावर त्याने सांगितले, 'साब, यहाँ बाजूमेंही हॉटेल है, वहा आपको अच्छा खाना मिलेगा'. मी माझे आवरून, आंघोळ वगैरे उरकून पाय मोकळे करण्यासाठी बाहेर पडलो. चंडीगडला मी प्रथमच येत असल्याने तिथले स्वच्छ आणि मोठे रस्ते, दोन्ही बाजूला असलेले 'सर्विस' रस्ते, छान टुमदार झाडे, तसेच दोन्ही बाजूला असलेले 'फक्त' दोनच मजले असलेले बंगले बघून नकळत पुण्यातील रस्त्यांची तुलना मनात करू लागलो. खरोखर चंडीगडचे टाऊन प्लॅनिंग अप्रतिम आहे. विशेष म्हणजे तिथे उत्तुंग इमारती बांधायला परवानगी नसते. प्रत्येक सेक्टरमध्ये (म्हणजे पेठेत) एक 'मार्केट' प्लेस असते. तिथे तुम्हाला सगळ्या प्रकारची दुकाने दिसतात. इतर कुठेही दुकाने काढायची परवानगी नसते. त्यामुळे अगदी सुंदर वातावरण आहे. मनाला बरे वाटते. असो.

यथावकाश दुपारी जेवण घेऊन विश्रांती झाल्यावर 'चंडीगड' पाहायला म्हणून बाहेर पडलो. संध्याकाळी ८ पर्यंत हॉटेलात जाऊन मस्त जेवण केले आणि रूमवर येऊन मासिक/वर्तमानपत्रे वाचत बसलो.

रात्रीचे साडे दहा वाजले असतील. एवढ्यात दारावर 'टक-टक' ऐकू आली. जरा आश्चर्यचकित झालो. विचार केला. एवढ्या रात्री कोण आले असेल? कदाचित रूम-बॉय आला असेल म्हणून दार उघडले. बघतो तर काय, खरेच रूम-बॉय आला होता आणि त्याच्या बरोबर एक पोलीस इन्स्पेक्टर आणि दोन पोलीस आलेले दिसले. मी विचारले, काय झाले? तेव्हा तो इन्स्पेक्टर म्हणाला, 'सर, आपकी तलाशी लेनी है', मी विचारले, क्यूं? तो म्हणाला, 'ये तो हमारा फर्ज है', मी म्हटले 'ले लो तलाशी' आणि त्याला आत घेतले. त्याने मला माझी बॅग उघडायला सांगितले. झालं, त्याने आतले सर्व कपडे उचकटले. माझ्या बँकेच्या फाईल्स काढून त्या तपासू लागला. एकीकडे तो मला हिंदीत विचारत होता की, 'आप यहाँ किसलिये आये है, कहा जाना है' वगैरे वगैरे. मी त्याला उत्तरे मात्र इंग्रजीतूनच देत होतो.

त्याला मी जेव्हा सांगितले की मी स्टेट बँकेच्या इन्स्पेक्शनसाठी आलोय, तेव्हा त्याने मला विचारले, कौनसी ब्रँचका इन्स्पेक्शन? मी त्याला सविस्तर सांगू लागलो की, आमच्या बँकेच्या सूचना आहेत की ब्रँचचे नाव जो पर्यंत आम्ही तिथे इन्स्पेक्शनसाठी पोहोचत नाही तो पर्यंत ते नाव आम्हाला कुणालाही disclose करायचे नाही. मग त्याने मला विचारले की तुझे 'आयडी' कार्ड दाखव. मी त्याला आपल्या सेन्ट्रल ऑफिसने दिलेले छापील 'Letter of Introduction' दाखवले. ते पाहिल्यावर मला त्याने विचारले, 'इसपर तो आपका नाम कहा लिखा हुआ है?' ते तर खरेच होते. त्या 'Letter of Introduction' वर सेन्ट्रल ऑफिस नाव कधीच टाकत नाही. ते 'Letter of Introduction' छापील असते. पण, ओळखीसाठी झोनल इन्स्पेक्शन ऑफिसकडून आयडी कार्ड इशू करायचे असे प्रोसिजर होते/आहे. त्यासाठी मी जेव्हा Jaipur Zonal Inspection Office ला report झालो तेव्हा माझा फोटो, आयडी तयार करण्यासाठी दिला होता. पण इथे येईपर्यंत मला आयडी कार्ड मिळाले नव्हते. त्यामुळे माझी पंचाईत झाली. तो इन्स्पेक्टर मला सतत हिंदीतूनच सारखी प्रश्नांची सरबत्ती करत होता आणि मी त्याला, माझे इम्प्रेशन पडावे म्हणून, इंग्रजीतून उत्तरे देत होतो. मी त्याला परोपरीने सांगत होतो की कुठल्या ब्रँचला जायचे हे आम्हाला कुणालाही disclose करता येत नाही. पण त्याचा 'धोशा' एकच, 'आपको कौनसी ब्रँचको जाना है ये बताना पडेगा'. आणि म्हणाला, 'नही तो आपको 'पुलिस थाना' आना पडेगा. चलो मेरे साथ'. झालं, माझा धीर सुटत चालला. कारण एक तर मला इथे ओळखणारे कोणीच नव्हते की जे माझी 'ओळख' देतील. आणि जर का मी पोलीस ठाण्यात गेलो की मग माझे हाल कुत्रे खाणार नाही याची खात्री होती. कारण पोलीसांचा 'पाहुणचार' म्हणजे काय असतो हे खूप वाचले होते. शेवटी मी त्याला हे ही सांगितले की, मला चंडीगड इथल्या स्टेट बँकेच्या 'झोनल ऑफिस' मध्ये घेऊन चल. ते माझी 'ओळख', माझ्याकडे असलेल्या बँकेच्या ओळखपत्रावरून त्याला करून देतील. पण त्याचा धोशा एकच, 'आप थाना चलो'. ही सर्व शाब्दिक झटापट पंधरा-वीस मिनिटे चालली होती. माझा धीर खचत चालला होता.

अखेर शेवटी त्याला काय वाटले कुणास ठाऊक, त्याचा सूर अचानक नरमाईचा झाला आणि मग तो मला इंग्रजीत म्हणाला,

"Sir, now I am convinced that you are a Bank official. But, it is surprising that how you are not carrying your 'ID card'? Now-a-days in Punjab, 'terrorist activities' are on the rise and we have to be very alert. Yesterday only, (i.e. on 13<sup>th</sup> August) there was a bomb-blast near Chandigarh Bus-Adda (Stand) and few people died. And we are looking for those terrorists. That is why wherever we see 'suspicious' activities, we check and interrogate the unknown person thoroughly. That is why we interrogated you. So you are requested not to move in Punjab without your ID proof'. He gave me telephone number of his police chowky and asked me to come along with the Branch Manager of the Branch where I was to go on 16<sup>th</sup> August as per my schedule of Inspection.

त्याचे हे स्पष्टीकरण ऐकल्यावर मी त्याला विचारले की तुम्हाला 'माझा' संशय का आला? तेव्हा मग त्याने आपल्या शिवातून मी सकाळी काउंटरवर भरून दिलेला फॉर्म काढून दाखवला आणि म्हणाला, तुम्ही इथे 'purpose of visit' या कॉलममध्ये आधी 'official work' असे लिहिले होते. मग ते खोडून त्या जागी 'Tourist' असे बदलून का लिहिले? यामुळे आमचा संशय बळावला की तुमच्या मनात काही तरी निराळेच असणार. मग मी त्याला वर दिलेले कारण जेव्हा समजावून सांगितले तेव्हा तो ठीक आहे असे म्हणाला. पण जाता जाता हे ही म्हणाला की, तुम्ही तुमच्या ब्रँचला जाण्यापूर्वी 'चंडीगड' सोडून कुठेही जायचे नाही. आमची तुमच्यावर 'पाळत' असेल. तेव्हा कृपा करून चंडीगड सोडून जायचा प्रयत्न करू नका. आणि मला 'सॉरी' म्हणून लगेच निघूनही गेला.

त्या रात्री मला शांत झोप लागली नाही. कारण ओढवलेल्या प्रसंगाचे विचार मनात सारखे घोळत होते. नंतर १६ ऑगस्टला मी नेहमी प्रमाणे सकाळीच 'सेक्टर-३७, चंडीगड' या ब्रँचमध्ये जाऊन प्रथम ब्रँच मॅनेजरला नेहमीची प्राथमिक ऑफिशियल 'ओळख-पाळख' झाल्यावर घडलेली सर्व हकीकत सांगितली आणि विनंती केली की आपण लगेच त्या चौकीत जाऊन त्या इन्स्पेक्टरची गाठ घेऊ आणि तू त्याला माझी 'रुजुवात' घालून दे. लगेच त्याने त्या चौकीला फोन लावला

आणि आम्ही येतोय असा निरोप दिला. आम्ही दोघांनी त्या चौकीत जाऊन त्या इन्स्पेक्टरची भेट घेतली. त्याने आमचे अगदी अगत्याने स्वागत केले. चहापान करत असताना मला पुन्हा 'फोटो' आयडी जवळ ठेवत चला' असा सल्लाही दिला.

तर असे हे 'धर्म संकट' ओढवले होते. 'धर्म संकट' अशासाठी की, मला एकीकडे सेन्ट्रल ऑफिसने सांगितलेला नियम पाळायचा होता. तो म्हणजे, 'ब्रॅचचे नाव त्या ब्रॅचला इन्स्पेक्शनसाठी पोहोचेपर्यंत डिस्क्लोज करायचे नाही'. पण दुसरीकडे माझी पोलिसांच्या चौकशीपासून सुटका करून घ्यायची. पण मी त्यातून नशिबाने बाहेर पडलो. अन्यथा माझी काय 'वाट' लागली असती काही सांगता येत नाही.

रा. ना. लळिंगकर, पुणे  
मोबा. : ९८२२९०७९८८



### किनाऱ्यावर

अशा झुलाव्या दाट पापण्या उनाड माडांच्या  
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मनोहर भालेराव

- मो. नं. : ९९२३९७४९२३

### व्यक्ति विशेष

### सौ. निशा चिपळूणकर

असोसिएशनच्या सह-सभासद सौ. निशा चिपळूणकर यांचा जन्म १३ मे १९५३ रोजी बिलासपूर (म.प्र) येथे झाला. संगीताची, गाण्याची आवड लहानपणापासूनच असल्याने नागपूर येथे असताना गंधर्व संगीत विद्यालयाच्या शास्त्रीय संगीताच्या परीक्षा देण्यास त्यांनी सुरुवात केली. नंतर अमरावतीला असताना त्यांनी प्रा. मनोहर केशव कविश्वर यांचेकडे शास्त्रीय संगीताचे शिक्षण घेतले. त्यांच्या मार्गदर्शनामुळे १९९७ मध्ये जिद्दीने घर संसार व मुलांचे शिक्षण सांभाळून 'संगीत विशारद' ही पदवी प्रथम श्रेणीत प्राप्त केली. प्रत्येक बदलीच्या गावी त्यांनी गाण्याचे कार्यक्रम केले.

२००९ मध्ये श्री. चिपळूणकर ह्यांनी व्ही.आर.एस. निवृत्ती घेऊन ते पुण्यात स्थायिक झाले. कोथरूडमध्ये स्नेहसंवर्धन ज्येष्ठ नागरिक संघाच्या 'संगीत मंच' च्या माध्यमातून त्यांना पुण्याच्या विविध भागात सुगम संगीताच्या कार्यक्रमात मुख्य सहभाग मिळाला. स्वतंत्रपणे त्या सुगम संगीताचे कार्यक्रम घेत असतात. त्यात मराठी भावगीते, नाट्यगीते, जुन्या हिंदी चित्रपटातील लोकप्रिय गीते, सादर करतात.

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सौ. निशा चिपळूणकर यांना त्यांच्या भावी लेखन वाटचालीस शुभेच्छा !

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 हाती उरे दुःख, अन अंती हाय हाय ॥२॥  
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 बघ असे ही वस्तु महान  
 ज्ञानरूपी उसळे अंतरी सागर  
 जाण बा ज्ञानेच तया सत्वर ॥३॥  
 कर त्याचिच आस,  
 तोचि भवसागरी तारणार  
 खन्या सुखाची वर्षा करणार  
 तोड सारे भ्रम, अन कर तयावरीच प्रेम ॥४॥

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१७ सुरेशचंद्र जैन, औरंगाबाद Mo. 9860612350

### ॥ शब्द ॥

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 केवळ शब्दासाठी माणूस  
 तोडील ऐसा शब्द नसावा ॥

श्रीपाद जोशी, चिंचवड, पुणे

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१८

७७२०० ७९५६५

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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