

# SBI PEN. ASSN.'S SAMVAD

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## संवाद

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

Vol.- 7

Issue 6

डिसेंबर - २०१४

December 2014



### संपादकीय

‘संवाद’चा डिसेंबर २०१४ चा हा अंक आपल्या हातात पडेल तेव्हा एकतर २०१४ साल संपत आलेलं असेल किंवा ज्या गावात/शहरात अंक उशीरा पोहचतात तेथे साल २०१५ सुरू झालेलं असेल.

२०१४ हे नववर्ष आपणा सर्वांना सुखा-समाधानाचे गेले असेल असे आम्ही समजतो. सर्व सभासदांना येणारे २०१५ हे वर्ष सुखा-समाधानाचे, भरभराटीचे व मुख्यतः आरोग्यपूर्ण जावो अशा संपादक मंडळातर्फे हार्दिक शुभेच्छा!

गेल्या वर्षात ज्या काही बऱ्या-वाईट घटना आपल्या रोजच्या जीवनात घडल्या असतील, त्या आता इतिहासजमा झाल्या आहेत. वार्ड गोष्टी/घटना विसरा आणि चांगल्या घटना/गोष्टी/आठवणी, आनंदाने मनात साठवून ठेवा. येणाऱ्या नव-वर्षात चांगल्याच गोष्टी, घटना आपल्या जीवनात घडणार आहेत. याची मनोमन खात्री बाळगून, आशा ठेवून नवीन वर्षाचे स्वागत करू या!

एखादा संकल्प मनात योजून तो पूर्ण करण्याचा प्रयत्न नवीन वर्षात करू या! जीवन हे आशा-निराशेच्या लाटेवर सतत हिंदोळे घेत असते. आपण नेहमी आशावादी राहू या! सतत कार्यरत राहू या! मनुष्य हा आशेवर जगणारा प्राणी आहे. भविष्यात काय दडले आहे हे आपल्याला माहित नाही.

स्वतःला आवडणाऱ्या चांगल्या छंदांची जोपासना करू या! की जे इतरांना उपद्रवकारक ठरणार नाहीत. यात वाचन, लेखन, संगीत, माफक व्यायाम, काव्य-वाचन, संगीत-श्रवण, वादन, चांगली नाटकं, उत्तम चित्रपट पाहणे. गेल्या काही

वर्षापासून उत्तमोत्तम मराठी चित्रपट प्रदर्शित होऊ लागले आहेत. DVD मुळे घरी बसल्या बसल्या चित्रपट पाहण्याची सोय झाली आहे. प्रकृतीला झोपतील असे प्रवास करण्यास काहीच हरकत नसावी.

आसपासच्या समवयस्क लोकांमध्ये मिसळण्यासाठी ज्येष्ठ नागरिक संघ, संगीतप्रेमी मंच, हास्य क्लब, योग-शिबीर, सामाजिक कामे करणाऱ्या संस्थांना भेटी, त्यात सहभाग घेऊन आपण वेळ सत्कारणी लावू शकतो व त्यांना इतर प्रकारे मदतही करू शकतो. त्यामुळे आपण आपली निष्क्रियता घालवू शकतो. आपण समाजाचं काही देणं लागतो ही जाणीव मनात ठेवून आपल्याला समाज सेवा करता येईल. करण्यासारखे भरपूर आहे फक्त इच्छा पाहिजे. तळमळ पाहिजे.

या संदर्भात जुन्या हिंदी सिनेगीताच्या ओळी सहज आठवल्या.

साल पुराना हुआ फसाना

छोडो भी ये किस्सा

नई बहारे, नई जवानी

नये साल का हिस्सा

गया दिसंबर, जाने दो

आयी जनवरी, आने दो

करो जी हसते हसते

आने वाले साल को नमस्ते

सबको मुबारक नया साल!!

वसंत धुपकर, पुणे

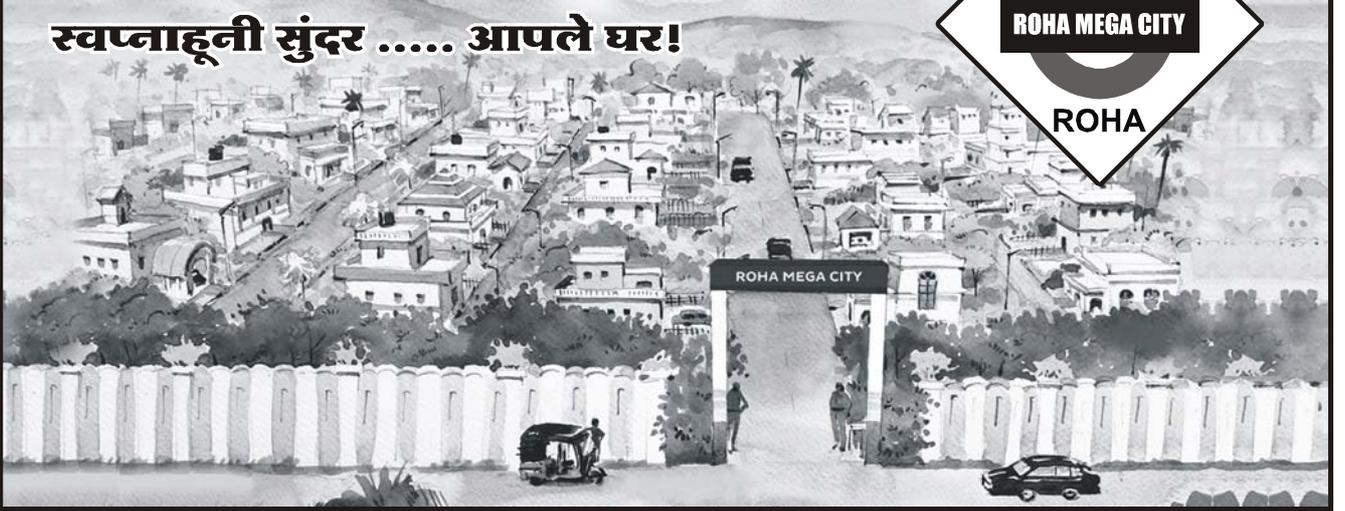
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# जीवनाच्या साथीत, पाऊल ठेवा आनंदायी रोहा मेगा सिटीत!

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कोकणातील नयनरम्य परिसरात २२० एकरांमध्ये पसरलेला बंगलो प्लॉट्सचा एक भव्यदिव्य प्रकल्प आपली वाट पाहात आहे. तीन बाजूंनी हिरव्यागार टेकड्या आणि सर्व सुखसोयींनी संपन्न असा हा प्रकल्प, तुमच्या स्वप्नातलं घर आता साकार करणार आहे. आजच रोहा मेगा सिटीमध्ये स्वतःची, हक्काची जमिन निवडा आणि एका आनंददायी जीवनशैलीचे मालक बना.

### प्रकल्पाची शानदार वैशिष्ट्ये:

- एकूण प्लॉट्स - २१३
- प्लॉटची साईज: १४२० ते ५००० स्क्वे.फु. पर्यंत
- संपूर्णतः कायदेशीर व कलेक्टर मान्यता असलेले एन.ए. प्लॉट्स
- प्रत्येक प्लॉटला प्रीकास्ट सिमेंट ब्लॉक्सचे कंपाउंड
- स्ट्रीट लाईट्सह ९ मीटरचे सार्वजनिक व ६ मीटरचे अंतर्गत रस्ते
- पाणी आणि वीज कनेक्शनची सोय
- सुरक्षा यंत्रणेसह आकर्षक प्रवेशद्वार
- क्लब हॉऊस
- गार्डन व प्ले एरियासाठी ओपन स्पेस

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- पुणे-गोवा, राष्ट्रीय महामार्ग क्र. १७ ला जवळ असलेले लोकेशन
- रोहा रेल्वे स्टेशनपासून फक्त ५ मिनीटांवर
- पनवेल येथील प्रस्तावित आंतरराष्ट्रीय विमानतळ अगदी जवळ



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तुमच्या सेवेत**

Actual Site Photograph, Phase - 1



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मुंबई ऑफिस: एफ/८, हावरे फॅन्टॅसिया बिझनेस पार्क, सेक्टर नं. ३० अ, इनऑर्बिट मॉल शेजारी, वाशी स्टेशनजवळ, नवी मुंबई-४००७०३.

पुणे ऑफिस: ऑफिस नं. ७, २ ला मजला, स्नेहलीला चेंबर्स, सीटीएस नं. १२३७, आपटे प्रशालेसमोर, आपटे रस्ता, शिवाजीनगर, पुणे-४११००४.

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**SBI PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE**  
**Proceedings of the 40th Annual General Meeting held at Pune on 27th August 2014**

In terms of the notice dt. the 15th July 2014 published in "Samvad" for the month of July 2014 the Annual General Meeting of the Association was held at "Harshal Hall", 153 Karve Road, Kasat Chemicals Compound, Pune-29 at 10.00 a.m.

Shri Lalingkar, Secretary, clarified that Shri.V.M.Gokhale, President of our Association, could not come for the Meeting for some unavoidable reasons. Therefore Shri.P.M.Narkar, President, Panaji Zonal Sub Centre, being the Senior Vice-President of the Circle Association, chaired the Meeting at the request of Shri R. N. Lalingkar, Secretary of the Circle Association.

Shri Vilas Gandhe, Joint Secretary, of the Circle Association, extended a warm welcome to all the participants. While welcoming the participants Shri Gandhe informed the House that Late Shri.L.N.Pabalkar established the Association with only 21 members on 19th September 1974 and today it has grown into a big tree having total membership of more than 12,000. He also paid tribute to the great work done by Late Shri Pabalkar and also to those who have devoted fully for the development and wellbeing of the Association. Unfortunately, some of them are no more today. He then invited the office bearers of the Circle Association to occupy their respective seats on the dais. Thereafter Shri Gandhe requested Shri P. M. Narkar, Chairman of the Meeting and other dignitaries on the dais to light the traditional lamp to inaugurate the meeting. During lighting of the lamp, Shri Suresh Kulkarni, Pensioner from Ahmednagar, chanted relevant rhymes from Vedas. This was a unique incident. Besides Shri Narkar, Sarvashri Sahebrao Desai (Aurangabad), Avinash Nimdeo (Amravati), Chandrakant Kulkarni (Pune), all Vice Presidents, Sarvashri R.N. Lalingkar, Secretary, Vilas Gandhe, Jt. Secretary, D.A. Kulkarni, Treasurer, and Sarvashri I. H. Dais (Panaji), Sudhir Agrekar (Nagpur), N. K. Joshi (Aurangabad), D.B.Khobragade (Amravati) and V.R. Kulkarni (Pune), all Secretaries, graced the dais.

Shri Ashok Pandit, Jt. Secretary, Pune ZSC presented a devotional welcome song. Thereafter Shri V. R. Kulkarni Secretary Pune ZSC welcomed all the dignitaries on the dais by offering bouquets. Shri Gandhe then requested Shri Lalingkar to start the proceedings of the Meeting as per the Agenda.

Shri Lalingkar, after welcoming the participants and wishing them long life announced the names of the following persons who conveyed their good wishes for the success of the AGM. SarvaShri.Dr.J.N.Misra, Dy. M.D. and C.D.O. State Bank of India, Corporate Centre Mumbai, B G Dandekar, Ex-President and Advisor to the Federation, V. M.Gokhale, President, S B Gokhale, Vice President, Mumbai ZSC, R. S. Rajivadekar, S. K. Purandare, Rambhau Chandorkar, Dayanand Shastri (Bangalore), C. M. Vazirani and D. R. Bendre. Shri Lalingkar also read out an affectionate message sent by Dr. A. A. Bandodkar, the Sr. Medical Officer Panaji Z.O. He extended thanks to all these persons for their good wishes.

**Agenda item No 1 : To condole the deaths of the Members / Family pensioners / Associate members whose names have been reported to us after 30th June 2014 :**

The names of the deceased Members have been published in "Samvad" for June 2014. Shri Lalingkar read out the names of the members whose names were reported to us thereafter. He also made a special mention of Shri E.K. Thakur who recently passed away. He also specifically mentioned the calamity due to landslide which took place at Malin village (Pune District) in July 2014, where large number of deaths took place. At his request all the members observed silence for few minutes and paid homage to the departed souls.

Shri Lalingkar informed that Shri B. G. Dandekar our Ex- President has written an article as

homage to Late Shri E. K. Thakur. This article and an editorial on Late Shri E. K. Thakur have been published in "Samvad" for August 2014. Shri Lalingkar requested Shri N.S. Kulkarni, Ex- President of our Federation and Ex- President of our Association, to speak few words about Late Shri E. K. Thakur.

Shri Kulkarni while speaking about Shri. Thakur told that he knew Shri. Thakur since 1968. He faced the decease of cancer very courageously for over 40 years. He narrated a few fond memories of Late Shri Thakur. He also spoke about the generosity of Shri Thakur and informed that he had given donations in the name of our Association of Rs 1.11 lacs to Mumbai ZSC and Rs. 1,11,111/- to our Nagpur ZSC. During his life time he had donated around Rs. 2.00 to 2.50 crores. Lastly, he urged that a resolution that the House has paid an heart breaking homage to late Shri E.K. Thakur be passed by our Association in this Meeting and sent to his wife Smt. Anuradha Thakur who retired as CGM of SBI.

**Agenda Item No 2 : To confirm the Minutes of the Previous Annual General Meeting held at Dhule on 27th August 2013 which were published in 'Samvad' for April 2014 :**

Shri Lalingkar told the house that the minutes of the AGM dt.27th August 2013 held at Dhule had been printed in 'Samvad' for April 2014. He tabled the minutes before the house and requested the members to adopt the same. He requested the members that if anybody is having any suggestion for addition / deletion therein, he/she may come forward and place the same before the House. Since nobody came forward the House, therefore, confirmed the Minutes unanimously.

**Agenda Item No 3 : Felicitations -**

Shri Ashok Pandit, Jt. Secretary, Pune ZSC read out a list of about 37 members whose birthday happened to be on 27th August. However, none of the members was present. Shri Lalingkar also read out an appreciation letter received from Shri Dipankar Basu, Bank's Ex- Chairman, in response to a greeting sent to him on account of his birth day. He informed that Shri Basu has been sending donations to us and appreciating the working of the Association.

**Item No 3 - A : Felicitations of the winners of 'Writing Competition' organized by the Editorial Committee of Samvad :**

The Editorial Board of 'Samvad' had announced an annual competition of writing articles on the subjects given in Samvad for January 2014 and the names of the winners were declared in Samvad for May 2014. Shri Prabhakar Gupchup, a member of the 'Editorial Committee' conducted the programme and the President distributed the prizes. The following are the names of the winners who were present and were felicitated with the prizes.

**Category**

<u>Gents -</u>	1st Prize Rs. 500/- Shri V. R. Joshi, Thane ,
	2nd Prize Rs. 300/- Shri R. D. Khasbage, Pune, ( Absent)
	3rd Prize Rs. 200/- Shri A. A. Kakade, Pune.
<u>Ladies -</u>	1st Prize Rs. 500/- Sau A. P. Kalbande, Pune,
	2nd Prize Rs. 300/- Sau K. R. Bhide,
	3rd Prize Rs. 200/- Sau S. P. Pardeshi.

**Item No 3 - B : Felicitations of the awardees who have won the 'N. G. More Service Award' :**

Shri Lalingkar informed that late Shri E. K. Thakur donated Rs 1,11,111/- to our Association in Nagpur ZSC's meeting held at Nagpur in the past. According to the desire expressed by Shri Thakur, out of the interest earned on this investment, a prize known as 'Shri N. G. More Service Award' will be awarded annually to the best activists working in the Association's Nagpur Zonal Sub Centre's area. This year the names of awardees were decided by Nagpur ZSC which were confirmed in the Circle Managing Committee meeting dt.28-06-2014. The names of the 'Awardees' given by Nagpur ZSC

who were felicitated in the meeting are given hereunder.

i) Shri V. M. Jagdale, Nagpur and ii) Shri Dhananjay Godbole, Nagpur

**Item No 3 - C : Felicitation of the members who have been awarded with 'Late Shri Vasudeo Vithal Gandhe and Smt Umabai Vasudeo Gandhe Puraskar' :**

Shri M. D. Palkar compered this programme. He informed the House that Shri Vilas Gandhe, one of our members from Pune, donated Rs. 1,21,121/- to our Association in Jan 2013. He wished that out of the interest earned on this amount a Puraskar of Rs.5001/- each to two members of our Association, who have excelled while working for the Association, be given in the name of his father Late Shri Vasudeo Vithal Gandhe and mother Smt. Umabai Vasudeo Gandhe. This being the first year of the Puraskar, he requested Shri M. B. Joshi, our member from Satara and a student of L. N. Sarvajanic High School, Jalgaon which was founded by Late Shri Vasudeo Vithal Gandhe, to introduce to the House in short about the great work done by Late Shri Vasudeo Vithal Gandhe. Shri M. B. Joshi narrated few memories of his teacher Late Shri Vasudeo V. Gandhe and also introduced in brief about the work done by him as well as main facets of his life. This has been published in 'Samvad' for September 2014.

This year the awards were given to Shri. M. T. Deshpande from Nanded and Shri. S. B. Satve from Nashik. Shri N. K. Joshi, Secretary, Aurangabad ZSC, spoke few words about Shri M. T. Deshpande who is Vice President of Aurqangabad ZSC. Shri M. D. Palkar spoke about Mr S. B. Satve, another awardee.

Felicitations of Shri M.T. Deshpande and Shri.S. B. Satve along with his wife Smt Satve received a high applause from the audience. The contribution of both these awardees made to the Association has already been published in Samvad for September 2014.

**Agenda Item No 4 : To present the 'Late Shri L.N.Pabalkar Gold Medal' to Shri. J. S. Vakil, Nagpur :**

Shri M. D. Palkar compered this programme. He enlightened the House that 'Late Shri L. N. Pabalkar Gold Medal' is a prestigious Award which was introduced by our Association in 1999 is being given to the member who made invaluable contribution towards strengthening our Association. He added that since 1999, 14 medals were awarded. He read out the names of these 14 awardees. He also informed that Late Shri B. R. Gadre, the first recipient of this medal, donated Rs.1,50,000/- to our Association. Shri Palkar also spoke very high about Shri Punekar who enrolled 1350 members and Shri M. K. Bapat who did the herculean task of sending around 1100 birthday greetings every month to our members for over 11 years. He also made a mention of Sarvashri B.G.Dandekar and S.B.Gokhale. for their great work. Shri Lalingkar, Secretary, informed the house that Shri Palkar is also one of the Gold Medalists. This year the medal was awarded to Shri Jayant S. Vakil of Nagpur. Shri Palkar informed in brief about Shri Vakil as under.

Shri Vakil is M. A. in Economics and his father was an Advocate by profession. He joined the bank in 1962 and retired in 1998 with successful record. He was successful in enrolling 2000 plus members for the Association. He has been guiding the members and helping them to sort out their problems. He has also mobilized sizeable donations to the tune of Rs.2,33,000/- for the Association in Nagpur ZSC. His wife late Smt Sunitatai used to help him in his Association work by way of giving information to the members about REMBS and the Court cases. His both the daughters are highly educated and well placed.

Shri Palkar read out the 'Scroll of Honour' given to Shri Vakil and wished him long and contended life. The entire house cheered Shri Vakil for his dedicated work in a loud applause. Shri Narkar President of the meeting, appreciated the work done by Shri Vakil in adverse conditions and wished

good luck to Shri Vakil.

Shri Vakil in his reply to his felicitation thanked the Association and told that Late Shri Pabalkar has done lot of hard work in founding this organization and today also all the office bearers are working with dedication. Our Mumbai Circle enjoys a unique position as the Federation does not take any important decisions without consulting our Mumbai Circle Association. He further told that he decided to serve this organization 4-5 months before his retirement. Initially he was executive committee member and later in 2004 he became the Secretary of Nagpur ZSC. While working for 10 years, he was supported by a good number of members. He was guided by Sarvashri B.G.Dandekar, V.M,Gokhale, Shrikant Desai etc. He also mentioned that Sarvashri Joye, Jagdale, Rai, Dr. Mudliar, Dr. Sanjay Damke from Nagpur also helped him in solving the pensioners' problems. Sarvashri Nimdeo, Nagraj, Todkar, Khobragde, Munot, Gadge from other districts also helped him in his work. He thanked them as all of them have share in his felicitation. He thanked Sarvashri B.G. Dandekar, S.G. Rabade, V. M. Gokhale, S. B. Gokhale, Narkar, Lalingkar who have been extending all the help to all the units of the Association. In 2005 Nagpur ZSC had completed 25 years, so Nagpur ZSC had invited Mr E. K. Thakur as Chief Guest and that function was a grand success. During this programme Shri.Thakur donated Rs.1,11,111/- to Nagpur ZSC. He said that his felicitation is an acknowledgement of his work for the Association and this is not the end and he is committed to help our members with the new vigor. He thanked all the members.

**Agenda Item No 5 : To approve the audited Financial Statements for the year ended 31st March 2014 :**

Shri Lalingkar requested Shri D.A. Kulkarni, Treasurer of the Circle Association, to present the Financial Statements for the year 2013-2014. Shri D. A. Kulkarni tabled the audited Financial Statements for the year ended 31st March 2014 which were published in 'Samvad' for the month of July 2014. He read out certain corrections as there were some printing mistakes in 'Notes on Financial Statements'. He also told that Shri.S.D.Mehta from Sangli had sought certain clarifications by a letter to which we have replied to him suitably. Then, he requested the House to adopt the Financial Statements. The House approved the Financial Statements unanimously since no objections were raised.

**Agenda Item No. 7 : Biennial Elections of the Circle Office Bearers :**

Shri S. G. Rabade, Election Officer, initiated the election process. Since only one nomination for each post had been received, he declared that all the candidates have been elected unopposed. The names of the elected new office-bearers are as under.

i)	Shri S. B. Gokhale	President
ii)	Shri Vilas Vasudeo Gandhe	Secretary
iii)	Shri Sudhir Mahadeo Pawar	Joint Secretary
iv)	Shri D. A. Kulkarni	Treasurer

Shri Lalingkar advised the house that so far some Zonal Sub Centres have elected the Presidents and Secretaries as well as Executive Committee Members for the next two years period i.e. 2014-2016 and remaining ZSCs will elect their office-bearers in due course. As per the bye-laws of the Association all the Presidents of the ZSCs are Vice Presidents of the Circle Managing Committee. Similarly the Secretaries of the ZSCs are also members of the CMC. He congratulated and welcomed all the new members of Circle Managing Committee.

**Agenda Item No 6 : Report of the Circle Managing Committee for the year 2013-2014 to be**

**read discussed and adopted :**

- a) The aforesaid report which was published in 'Samvad' for July 2014 was tabled by Shri Lalingkar for its adoption by the House. The House adopted the report unanimously as nobody raised any query or gave any suggestion.
- b) Shri Lalingkar then read out the standard resolutions to be passed by the house. The house passed all these resolutions unanimously. These resolutions are given in Annexure - I.  
As for the resolution in respect of the appointment of the Chartered Accountant, Shri Lalingkar clarified that the present remuneration of Rs.3,500/- is likely to be raised by the C.As. However, they have not yet advised us any thing in writing in this respect. He therefore, requested the house to pass the resolution for the existing amount of Rs. 3,500/- and on getting the letter from the C.A. the same will be placed before the Circle Managing Committee for their approval. The House approved this unanimously.
- c) One more resolution, as under, in respect of the sad demise of Shri E. K. Thakur was also proposed and put before the House for approval. The members consented to this by raising their hands and passed the resolution unanimously.

"We, all the members of SBI Pensioners' Association (Mumbai Circle) Pune, note with deep regret the sad demise of our beloved leader Shri Eknath Thakur. We will always remember the valuable advices given by him to our Association. We pray the Almighty to give courage to all his family members to bear this irreparable loss. We also pray God to rest his soul in eternal peace."

**Agenda Item No 9 : Any other item with the permission of the chair :**

**Open Session** : - During this session the following members raised the problems. The replies given to the members are also reproduced as under.

- i) Shri A. P. Joshi :- He pointed out that our Bank is paying interest @ 0.25% more, as against other Banks which are paying 0.50 % more on Term Deposits.
- ii) Shri G. B. Bagul :- He raised two problems
- a) In bank's Holiday Homes, a quota should be reserved for pensioners, as many times no room is available and preference be given to the retired staff as done by the Bank of Maharashtra.
- b) As for pathological tests he said there is no clarity. The Medical Officer advised him that the facility of pathological tests is not for tests on regular basis (i.e. every year). He also questioned whether the other Medical Officers other than Sr. Medical Officer at the Bank's dispensaries are having authority to refer the pensioner for pathological tests?  
While replying to the queries of Shri.Bagul, Shri.Chandrakant Kulkarni explained that this problem was being pursued by the Pune ZSC for the last 5 years and due to their persistent efforts, recently DGM of Pune ZO has advised all the Medical Officers at all the dispensaries as also the part time Doctors and the doctors on 'contract basis' that they were authorized to refer the pensioners for the 29 diagnostic/pathological tests. He further clarified that these tests could be carried out only at approved centres and these are not allowed for diabetic or such other patients who are required to carry out the tests at periodic/regular intervals. He also stated that the Association will look into the matter of reservation of quota for pensioners in Holiday Homes.
- iii) Shri S. N. Patwardhan, Pune :- He requested that reimbursement of Ayurvedic and Homeopathic treatment bills should be paid under domiciliary treatment.

- iv) Shri P. T. Raja Yavatmal :- At each district a dispensary be provided. Our proposal for opening a dispensary at Yavatmal be followed up by the Association.  
Shri Khobragade Secretary Amravati ZSC promised Shri Raja that the proposal would be followed up by him.
- v) Shri Prabhakar Prabhu Salgaonkar, Vice President, Panaji ZSC - He humbly requested not to conduct AGM very close to Ganesh Chaturthi, Gauri Pooja or Diwali festivals as they find it very difficult to attend since they have to come from far away places like Goa.
- vi) Shri V. R. Baviskar, Jalgaon :- He told that although dispensary has been opened in Jalgaon District, no doctors or pharmacists have been appointed at many places. In Jalgaon, for the last eight months no pharmacist has been appointed. When Shri N. K. Joshi, Secretary, Aurangabad ZSC wrote a strongly worded letter to the Zonal Office, then only the DGM Aurangabad Z. O. promised to appoint a pharmacist. He urged to remove the ambiguity about appointment of the Doctor and the Pharmacist. Where there is no pharmacist, doctor should dispense the medicines or pharmacist working in the medical shops be taken on part time basis to do this job.  
Shri Sahebrao Desai, President Aurangabad ZSC also spoke on this issue. He told that the dispensary at Dhule has not yet started although the infrastructure is ready, and at Jalgaon, the earlier doctor has resigned and no new doctor was appointed. As there was no solution in sight, he informed that they had to threaten the Management about starting the agitations. These problems were discussed in a meeting with the Officers' Association and the Management at LHO who promised to solve the problem within a period of a month and they also requested Pensioners' Association to co-operate them. If the issue does not get sorted out within a period of 15 days we have no alternative but to start agitations with the permission of our President.
- vii) Shri K. D. Paradkar informed that now the pensioners can get pension slip at branches.
- viii) Shri Lalingkar read out a letter of congratulation sent by Shri B.G. Dandekar to Shri.S.B.Gokhale on his election as President of Mumbai Circle Association.
- ix) Shri Sahebrao Desai, President of Aurangabad ZSC appealed to all the members to work hard for increasing the membership and barring very old members, we can make our membership 100% within a period of one year from now. It is the duty of our members to make known the various schemes of the bank for the benefit of the members, e. g. the scheme of Ex-Gratia. He suggested that during the negotiations of the Officers' and Award Staff organizations with the management of the Bank, we should be permitted to attend as observers. He appealed to all the members to support the Association in fighting with the management for our genuine rights.
- x) Thereafter, many members spoke very high about the dedicated service of Shri Lalingkar, Secretary, who stepped down today.
- a) Shri N. K. Joshi, Secretary Aurangabad ZSC :- He told that, except Shri D. A. Kulkarni all the other three office bearers are new and they would be shouldering the responsibility from tomorrow. Shri Lalingkar was doing his job very ably and effectively and systematically since last 8 years. He is highly computer-savvy and always co-operated the ZSCs. I expect the same cooperation from Sarvashri Gandhe and Pawar. We all should also co-operate the new team.
- b) Shri Sahebrao Desai, President Aurangabad ZSC requested Shri Lalingkar to guide the new

office-bearers in future also.

- c) Shri S.G. Rabade, Senior Member, read out a letter of Shri B. G. Dandekar written to Shri.Lalingkar. Shri.Dandekar wrote that, Shri Lalingkar is stepping down on health grounds, though this is perfectly right, it is a personal loss to him. He and Shri.Lalingkar have worked together for the last 10 years. Shri.Lalingkar has always attended him and to his suggestions by doing his best. Shri.Dandekar urged Shri.Lalingkar to take care of his health and take food on time. Keep himself fit by doing some light work. He expressed best wishes to Shri.Lalingkar. Shri Rabade also appreciated Shri Lalingkar for his hard and efficient work in the Association. He informed that Shri Lalingkar used to do two/three men's job. All his achievements in the Association are outstanding. He wished that he would also help Shri.Gandhe and should not stop the work abruptly as it is likely to affect his health.
- d) Shri C. P. Kulkarni, President Pune ZSC, while expressing his feelings, he said that he was associated with Shri Lalingkar for the last 6 years. He has personally guided him while he was working as Secretary of Pune ZSC. Although he was bed ridden during his knee replacement operation, he still used to work on Computer. He was instrumental in increasing the acceptability of 'Samvad' by uploading it on web-site and 'Samvad' was made easily accessible through internet. He has been guiding members not only from our Circles but from other Circles also. All the meetings were being conducted by him very systematically and with proper discipline. He always used to take all the responsibility. Shri Kulkarni requested Shri Lalingkar to continue to guide us.
- e) Shri Sudhir Pawar, Joint Secretary - He expressed his commitment that he would definitely stand by the trust reposed in him by all the members. He expressed that we could still fight with the management for getting our demands settled and for this there is need to fight collectively and selflessly. For this, we have the ideal personalities like Shri Lalingkar who trusted him and requested him to join this Association. He requested Shri Lalingkar to support us and train us in the computer work. Shri Pawar wished Shri Lalingkar good health and long life.
- f) Shri Vilas Gandhe, Secretary - He informed that while working as Joint Secretary he was able to learn a lot from Shri.Lalingkar. He also expressed that for the last so many years, Pensioners' Association is equal to Shri Lalingkar. He took all the initiative to learn the computer when they were purchased 10 years back and started doing the work on computers and today we are computer-savvy only because of the efforts and hard work done by him. Shri Gandhe requested that Shri Lalingkar should extend his cooperation as if he continues to be a secretary as it would take some more time to grasp certain things which he has introduced. Shri Gandhe expressed with confidence that he would be able to shoulder the responsibility.
- Shri Gandhe also spoke about Shri V. M. Gokhale, the ex-President, who also has been stepped down from this day. Shri Gandhe informed that he knew Shri Gokhale since 1978 when Shri Gokhale was his Branch Manager. He respects Shri Gokhale as his 'Guru' in Advances. Shri Gokhale was with our Association for the last 10 years and he has handled so many important issues and took the Association to a greater heights. Because of the initiative taken by Shri Gokhale in conducting meetings, the Association could collect large amount of 'Legal Fund'. This has been helping us to fight our legal cases today very effectively. Shri Gandhe wished long and healthy life to both the senior office bearers.
- xi) Shri S. B. Gokhale was required to go to Bangalore as his brother was not well. He therefore, could not attend the AGM. He thanked the members for electing him unopposed as President for the years 2014-2016. Shri Gandhe further read out a letter addressed to all the members

by Shri S.B. Gokhale in his capacity as President. Shri Gokhale's letter contained the following advices to the members.

"Make all our accounts joint, also make nomination for all securities, link the accounts with PF Index, ensure timely submission of Life Certificate by members of MWS also, endeavor to increase the membership of the Association".

Shri S.B. Gokhale also remembered and appreciated the good work done by Shri V.M. Gokhale, our Ex-President. He also wished him long & healthy life. He also prayed God for the prosperity, good health and long life of all the pensioners.

#### **Agend item No.10 : Presidential Address :**

Shri Narkar, President, while making the presidential address replied some queries raised by the pensioners. Shri Narkar informed that Federation has recommended 20% as the amount of the domiciliary treatment. The issue to increase the limits under REMBS as also inclusion of the Homeopathic and Aayurvedic treatment under REMBS has been taken up by the Federation with the Bank.

He further told that people of the country have elected the New Government with absolute majority and within a short period of time the new Govt has shown good progress. We are also trying to meet Mr Nayak, the Central Minister, to take up and solve our long outstanding issues. Office bearers from Pune will also try through Shri Prakash Javadekar, the I. & B. Minister, to sort out the issues. The Government is very much firm about the legal matters. The Finance Minister has opined that there should not be any dispute between the two PSUs. The previous Government was putting hurdles for keeping the cases pending in the court. So we can expect definitely something good from the new Government. He wished that 'Good Days' as promised will come.

As for the VRS and Exit optees, he informed that the Federation has taken up the issues with the Bank and it is likely that the eligibility criteria of 30 years confirmed service may be applied for these benefits. But we are not sure whether Bank will accept our demand. As for the issue of increasing the pension of Vth and VIth Bipartite retirees, the bank has taken up the issue with the Government and it will get cleared, we hope, at the earliest. In respect of VIIth bipartite retirees, Bank's Chairman also promised to make provision of Rs. 1,200 crores and the proposal would be taken up with the Government shortly which is also likely to be cleared.

A structured Meeting with the Bank took place on 28.01.2014 and a small group has been formed by the Bank in which representatives from Government, Bank and Pensioners' Association have been included. This group is going to work out on certain modalities. Once the report is out, we will come to know about it.

While concluding the address, he thanked all the participants and also thanked Shri Lalingkar and wished him long life.

Shri Lalingkar then stood for extending thanks to all the members. He informed that he retired in 1998 and during the training programme organized by the Bank for those who were to retire shortly, he had made up his mind to serve the Pensioners' Association. At that time he was having before him the example of Late Shri S.G. Raste who had decided to work for the Pensioners' Association after retirement. His dedicated work for the family pensioners has no match. Another notable name in this area is that of Shri Paradkar who is 'present' today amongst us. Due to persistent hard work of persons like Sarvashri Raste, Paradkar today the Association has crossed the membership of 12,000. When he joined the Association, Shri.H.R.Naniwadekar was the Treasurer at whose residence the preparatory meetings for proposed AGM took place. Shri N. S. Kulkarni was the President and he is thankful to

him as Shri.Kulkarni taught him the A,B,C of the Association work. Later Shri B.G. Dandekar and thereafter Shri V. M. Gokhale were the Presidents and he was fortunate that he was able to work under them and he is obliged to them as he could learn so many good things from all these past Presidents. He was able to discharge his duties effectively because he used to draw inspiration from the senior members like Sarvashri Rabade, Paradkar, Kotwal etc. He also mentioned about the cooperation received from all the committee members. He expressed his deep gratitude and thanked all the past committee members for their co-operation in discharging his duties as a Secretary. He hoped the same cooperation would be extended to the new office bearers by all. Although he has retired, he assured the house that as long as his health permits, he would always be available to the Association.

Shri Sahebrao Desai recited few lines of a famous poem in Hindi and told the House that Shri Lalingkar has never seen the shadow and has been continuously walked in the sunlight for all of us. He saluted Shri Lalingkar for his devotion for the Association.

### **Donations / New Membership -**

Shri D. A. Kulkarni came on the dais and declared that 66 members have given aggregate donations of Rs 64,000 and also 18 new pensioners have become members. The total collection is Rs 1,03,600/-. He thanked all of them on behalf of the Association.

### **Vote of Thanks :**

- a) Shri V. R. Kulkarni, Secretary Pune ZSC, proposed vote of thanks. He thanked all the volunteers who were making preparations for the Meeting since last two months and make the meeting a grand success. He wished that all the members will cooperate to the newly elected members. He thanked management of Harshal Hall, photograpger Shri Jatin Parekh and all those who attended the meeting.
- b) Shri Sahebrao Desai extended special thanks to all the volunteers from Pune who made all the excellent arrangements for the success of the meeting.
- c) Shri S. P. Barve sang 'Pasaydan' after this the meeting was concluded.

For and on behalf of Circle Managing Committee  
V. V. Gandhe  
Secretary

(Few photographs of the Meeting were already published in "Samvad" for October 2014. The Resolutions passed in the Meeting are given in the Annexure - I on next page)

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

#### **NAGPUR ZONAL SUB-CENTRE**

We have to advise that in the Annual General Body Meeting dated 21/9/2014, following Office Bearers have been elected unopposed.

President	-	Shri M. P. S. Sawhney
Vice President	-	Shri Ashok G. Patrikar
Secretary	-	Shri Sudhir M. Agrekar
Jt. Secretary	-	Shri K. G. Shende
Treasurer	-	Shri G. H. Gondane

Committee members from Nagpur - 1) Shri L.P.Kariya; 2) Shri N.A.Diore; 3) Shri Vinodkumar Shrivastava.

Unit Secretaries from Wardha, Chandrapur/Gadchiroli and Bhandara/Gondia Districts are requested to advise us the names of the representative/name of Committee member.

**Sudhir Agrekar**, Secretary, Nagpur ZSC

## ANNEXURE - I

**S.B.I.Pensioners' Association (Mumbai Circle) Pune**  
**Resolutions passed in the AGM dt. 27-08-2014 at Pune**

- Resolution No.1 : "Resolved that the Proceedings of the last Annual General Meeting of the Association held on 27th August 2013 at Dhule beconfirmed."
- Resolution No.2 : "Resolved that the Income & Expenditure A/c for the year ended 31-03-2014 and the Balance Sheet as on that date be approved & adopted."
- Resolution No.3 : "Resolved that the Managing Committee's Report for the year 2013 -2014 (with amendments, if any) presented by Shri. R.N.Lalingkar, Secretary, be approved."
- Resolution No.4 : "Resolved that M/s A. R. Sulakhe & Company, Chartered Accountants, Pune be appointed as Auditors of the Association for the year 2014-2015 on the remuneration of Rs.3,500/-"
- Resolution No.5 : "Resolved that this meeting of the SBI Pensioners' Association (Mumbai Circle), Pune specially thank the Bank's Management at Corporate Centre, Mumbai LHO and all the Zonal Offices for the sympathetic attitude towards the problems of Bank's Pensioners."

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**Bank's Pensioners' Meet held on 27.08.2014 at Harshal Hall, Pune**

The Bank's Pensioners' Meet was organized by the Bank during the Annual General Meeting of SBI Pensioners' Association (Mumbai Circle), Pune which was held on 27th August 2014 at Harshal Hall, Pune. The bank was represented by the following dignitaries.

- i) Shri Raghuram Shetty, DGM, PuneZO Zone-I
- ii) Shri Jayant Deb Majumdar, DGM, PuneZO Zone-II
- iii) Shri Dinesh Songadwala, C.M. (HR) Pune ZO, Zone-I

Shri P. M. Narkar, our President, greeted all of them by offering bouquets.

Shri Songadwala, C.M. (HR), Pune Z.O. thanked for welcoming them. He told the house that ZO Pune have total 1956 pensioners, and submitted data of medical bills passed under REMBS/MWS.

Shri Raghuram Shetty, DGM (Zone-I), while addressing the 'Meet', expressed his best wishes for the Annual General Meeting of the Association. The promises which he has given during the Pune ZSC's AGM, viz. authorisation by the doctors at Deccan Gymkhana Dispensary, setting up of new dispensaries, making certain medicines available etc. are being addressed shortly. As regards starting a Guest House at Pune and opening dispensaries at other places are engaging their attention. In fact, some centres and hospitals have already been visited by the Sr. Medical Officer. In addition to this, for other issues, he urged all the pensioners to write to him and promised to do his best. Lastly, he thanked the Association for giving him an opportunity to come and speak.

Shri Jayant Deb Majumdar, DGM Zone-II, thanked the Association for inviting him. He stated that this being the second innings of the pensioners, they are having spare time and they can keep themselves busy by pursuing their hobbies and if they are busy, they will remain healthy. Healthy mind will help them to live their life happily. He wished all the pensioners a healthy life, prosperity and peace of mind.

Shri C. P. Kulkarni President Pune ZSC put up the common grievances before the Bank's authorities as under:-

- i) Setting up of at least one diagnostic centre at each district place and more than one in cities like Pune, Nagpur, Panaji, Aurangabad. No dispensary should remain dysfunctional for want of a doctor or a pharmacist. The part-time doctor is authorized to dispense the medicines. However, this is not being ensured at many places.
- ii) The number of diseases which are now common should find place under REMBS. The number of hospitals approved under the REMBS, being limited, should go up.
- iii) Shri Kulkarni also presented the following issues to be considered at higher levels in the Bank.
- iv) The Dearness Relief (DA) should be changed at quarterly intervals instead of half yearly as is being done at present.
- v) Our Bank is now paying only @ 0.25% more interest to senior citizens, instead of 0.50% more than the normal rate of interest on STDR /TDR, where as all other banks are paying the interest @ 0.50% more. This should be looked in to.
- vi) Pensioners' Meets are arranged only at small branches and not at big branches. For example, our Paud Road branch (Pune) has not arranged any meet during the last 5 years.
- vii) Branches are deducting TDS despite submitting the form 15-G or H.

Shri Sahebrao Desai, President, Aurangabad ZSC, Shri P. D. Deshmukh Secretary, Dhule Unit, Shri Sudhir Agrekar, Secretary, Nagpur ZSC, and Shri Somnath Dixit, Dhule Unit put forth the following issues.

- i) Limit under REMBS be enhanced from Rs. 2 lacs to Rs. 7 lacs for retirees under VRS/ Exit Option.
- ii) Pensioners' expertise and strength may be utilized for developing Bank's business under financial inclusions, Housing loans, Auto loans etc.
- iii) The long outstanding issue of starting of dispensaries at Jalgaon and Dhule.
- iv) Mutual Welfare Scheme benefits should be made available to VRS or Exit option retirees who failed to pay the remaining instalments under the scheme.
- v) Although the family pension advices are available during the life time of the pensioner, and are already loaded in the system, it is taking 6 months to one year to get the family pension disbursed.
- vi) A family pensioner from Dhule, whose spouse was an IBI pensioner, is not getting the family pension for the last more than 2 years for the reason - the records have been destroyed in the floods. The family pensioner should at least be paid minimum pension to start with, to mitigate her financial difficulties.

Shri Songadwala C.M.(HR) replied to the various issues raised by the pensioners as under.

- i) He very much regretted the delay caused in disbursement of family pensioner from Dhule and requested to forward the data in respect of the case to him. He promised to advise the "Do's and Don'ts" to the branches for expediting the cases.
- ii) As regards the issues raised by Shri C. P. Kulkarni he informed that the Sr. Medical Officer and the Desk Officer have already made a survey by visiting the District Headquarters and the hospitals and within a period of one to two months' time, the proposals for tie-up arrangements with the hospitals would be finalized. As for other Modules, the matter would be taken up with



the respective authorities.

- iii) Referring to the interest on TDR and the issue of pharmacists, he promised to take up the matter with LHO.
- iv) In case of VRS and Exit option retirees, he promised to refer the matter to LHO.
- v) In respect of "financial Inclusion etc." the bank can take up the assistance of pensioners and requested them to approach respective departments.
- vi) As regards 'MWS', he told that the ZO cannot do anything in this respect as all the terms and conditions included in the scheme were made known to the members by the Bank at material time. This may be taken up with the Corporate Centre by the Association.

While concluding, Shri Raghuram Shetty advised that Bank is definitely interested in utilizing the expertise and skills of pensioners and they can join as Home Loan Consultants provided they are up to the age of 65 years. However, the response was not that good. For this the AGM Real Estate in our office could be contacted. He further assured that the issues which are pertaining to the LHO/Corporate Centre would be taken up with them. He appealed to the pensioners to help the Bank under the "Prime Minister's Jan Dhan Yojana" which is being launched shortly.

#### Vote of Thanks :

Shri C.P. Kulkarni proposed vote of thanks. He expressed happiness over the promptness in conducting the survey of the District Head Quarters and the hospitals under Pune ZSC by the Senior Medical Officer Pune ZO. This is a good gesture which could be emulated by other modules. He once again thanked all dignitaries from Zonal Office.

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आदर्श सेवा निवृत्त संघ पुरस्कार २०१४ साठी  
एस. बी. आय., पेन्शनर्स असो. मुंबई सर्कल (पुणे) ची  
निवड

सर्व सभासदांना कळविण्यास आनंद होत आहे की आपल्या संस्थेची आदर्श सेवा निवृत्त संघ, या पुरस्कारासाठी, २०१४ या सालाकरता निवड झाली आहे. पुणे शहर निवृत्त सेवक महासंघातर्फे (फेडरेशन) दरवर्षी हा पुरस्कार दिला जातो. पुणे शहर निवृत्त सेवक महासंघाशी, महाराष्ट्र पेन्शनर्स असोसिएशन, ऑल इंडिया रिटायर्ड रेल्वे मेन्स फेडरेशन, पुणे जिल्हा पेन्शनर्स असोसिएशन, पुणे म. न. पा. शिक्षक संघ, निवृत्त शिक्षक शिक्षकेतर कर्मचारी कल्याण संस्था, पुणे मनपा निवृत्त सेवक संघ, स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन, डिफेन्स अकाँट्स पेन्शनर्स असोसिएशन, फोरम ऑफ बँक एम्प्लॉईज पुणे इ. अनेक निवृत्त सेवक संस्था संलग्नित आहेत. निवृत्तांसाठी उल्लेखनिय कार्य करणाऱ्या सेवा निवृत्त संघाला दरवर्षी हा पुरस्कार देण्यात येतो. या पुरस्कारासाठी निवडसमितीने आपल्या संस्थेची निवड एकमताने केली आहे व संस्थेचे मा. अध्यक्ष आदरणीय भाई वैद्य यांनी या निवडीस मान्यता दिली आहे.

हा पुरस्कार आपल्या संस्थेस बुधवार दि. १७ डिसेंबर २०१४ रोजी म्हणजे "निवृत्त सेवक दिनानिमित्त" (पेन्शनर्स डे) महाराष्ट्र साहित्य परिषदेच्या माधवराव पटवर्धन सभागृहात सायंकाळी ४ वाजता होणाऱ्या श्री. एस. एम. जोशी पुरस्कार वितरण सोहळ्यात प्रदान करण्यात येणार आहे.

या पुरस्काराबद्दल आपल्या संस्थेच्या सर्व कार्यकर्त्यांचे अभिनंदन. या यशामध्ये त्यांचा सिंहाचा वाटा आहे. तसेच सर्व सभासदांचे अभिनंदन.

सेक्रेटरी.

#### Congratulations

Miss Gargie Deepak Deshmukh, Daughter of Shree Ram Chandorkar, Pensioner from Nagpur, won Second Runner Up Prize in Voice for Bio Technology Inter Collegiate Public Speaking Contest held at Garware College Pune on 2nd December 2014. It is important to note here that the Topics for Public Speaking were given to the contestants at the 11th hour. Miss Gargie spoke on GANGA SHUDDHIKARAN. We congratulate Miss Gargie.

Secretary

#### Congratulations

A short story titled as "B 36" written by Shri Deepak Apte, Pensioner from Pune, won the first prize in VidnyanRanjan Katha Spardha 2014, organised by Marathi Vidnyan Parishad Mumbai. Dr. BalPhadke was the Chief Judge for the competition. We congratulate Shri Apte on this great achievement. ShirApte please keep it up.

Shri Apte's Mobile No is 9822642917 and LL No is 020/25635764

Secretary

## युनिट वार्ता

### वसई-विरार युनिट -

स्टेट बँक, नवघर शाखा येथील अपूर्व प्रतिसादानंतर आपल्या बँकेची विरार शाखा व आपल्या असोसिएशनचे वसई विरार युनिट यांच्या संयुक्त विद्यमाने १५ नोव्हेंबर २०१४ रोजी दुपारी ३.३० ते ५.०० या वेळेत पेन्शनर्स सभा संपन्न झाली. सभा अगदी वेळेवर म्हणजे दुपारी ३.३० वाजता सुरू झाली. सभेला खूप प्रतिसाद मिळाला. या सभेसाठी मुंबई सर्कलचे अध्यक्ष श्री.एस्.बी.गोखले तसेच विरार शाखेचे शाखाधिकारी श्री. राकेश शाही हे आवर्जून उपस्थित होते. मुंबई झोनचे इतर पदाधिकारी सर्वश्री राजिवडेकर, पुसाळकर, आगरकर, नाडकर्णी, दाते व बुटाला हे सुद्धा उपस्थित होते.

सर्व मान्यवरांचे व उपस्थितांचे स्वागत मुंबई झोनचे मीरारोड-डहाणू विभागाचे रीजनल सेक्रेटरी श्री.पी.ए.लोपीस यांनी केले.

विरार शाखेतील श्रीमती साधना तांबे व निवृत्त श्रीमती मर्सी लोपीस, मीनल सावे यांच्या हस्ते मान्यवरांना पुष्पगुच्छ/पुष्प देऊन गौरवण्यात आलं. श्री.लोपीस यांनी मान्यवरांची ओळख करून दिल्यानंतर श्री.राकेश शाही, शाखाधिकारी विरार शाखा यांनी सर्व निवृत्त कर्मचारी हे स्टेट बँक परिवाराचे घटक आहेत असं सांगतानाच त्यांना सर्वतोपरी साहाय्य करण्याचं आश्वासन दिलं. त्याचबरोबर अनेक योजनांद्वारे या स्टेट बँकेच्या परिवाराच्या प्रगतीसाठी निवृत्तांना कसा हातभार लावता येईल हेही नमूद केलं.

तदनंतर श्री. एस्.बी.गोखले यांनी सभेला संबोधित करताना असोसिएशनच्या कार्याचा आढावा घेतला. वैद्यकीय योजनेत सगळ्यांना कसं सामावून घेता येईल याविषयी सांगून त्याबद्दल करीत असलेल्या प्रयत्नांचा परामर्श त्यांनी घेतला. वेगवेगळ्या ठिकाणी प्रलंबित असलेल्या खटल्यांची त्यांनी माहिती दिली. परिस्थिती बदलली आहे व आशेचा किरण आहे असे सांगून सभासदांना आश्वस्थ केले.

त्यानंतर श्री.राकेश शाही यांनी वरिष्ठ पातळीवर काही गोष्टी कानांवर घालण्याचे आश्वासन दिले. निवृत्तांना कुठल्याही प्रकारची गैरसोय होणार नाही ह्याकरिता मी व्यक्तीशः प्रयत्नशील राहिन असेही ते म्हणाले.

प्रश्नोत्तरांच्या कार्यक्रमात मुंबई सर्कलचे अध्यक्ष असल्यामुळे सभासदांनी त्याचा पुरेपूर फायदा घेत आपल्या अनेक शंका/अडचणी सांगितल्या. त्यांचं योग्य ते समाधान सर्वश्री एस्.बी.गोखले, राकेश शाही व राजिवडेकर यांनी केले.

अल्पोपहार व चहापानानंतर श्री.लोपीस यांनी आभार प्रदर्शन करतेवेळी शाखाधिकारी श्री.राकेश शाही ह्यांनी

सर्वतोपरी सहकार्य केलं असं आवर्जून सांगितलं. तसेच शाखेतील श्री.पीटर रॉड्रिगज, ऑफिसर श्री. केळकर व विशेषतः श्रीमती साधना तांबे यांच्या बहुमूल्य मदतीचा उल्लेख केला. निवृत्तीवेतन धारकांचे आभार मानल्यानंतर राष्ट्रगीताने सभेची सांगता झाली.

पी.ए.लोपीस

रीजनल सेक्रेटरी, वसई विरार युनिट

### नासिक युनिट

#### पेन्शनर्स मेळावा व वार्षिक सभा

नासिक जिल्ह्यातील निवृत्तांची वार्षिक सभा व मेळावा दि. १६ नोव्हें २०१४ रोजी काका गद्रे मंगल कार्यालय येथे बँकेची नासिक शाखा व आपल्या असोसिएशनचे नासिक युनिट यांच्या संयुक्त विद्यमाने संपन्न झाला. कार्यक्रमासाठी आपल्या सर्कल असोसिएशनचे व्हा. प्रेसिडंट श्री. साहेबराव देसाई हे आवर्जून उपस्थित होते व श्री. देसाई यांनी कार्यक्रमाचे अध्यक्षस्थान भुषविले. उपस्थित सभासदांचे स्वागत सत्कार, मयत सभासदांना श्रद्धांजली तसेच नवीन सभासदांना पुष्प देऊन त्यांचे स्वागत याप्रमाणे कार्यक्रम रंगत गेला. त्यानंतर सेक्रेटरी श्री. प्रकाश जोशी यांनी अहवाल वाचनात गतवर्षातील युनिटच्या कार्याचा व राबविलेल्या उपक्रमाचा आढावा घेतला. श्री. भिमसिंग ठाकूर सर्कल कमिटी मॅबर यांनी आपले विचार मांडले. त्यानंतर अध्यक्ष श्री. साहेबराव देसाई यांचे प्रभावी व मार्गदर्शनपर भाषण झाले. श्री. देसाई यांनी सभासदांना सर्वसाधारणपणे येणाऱ्या अडचणी, सर्कल व फेडरेशन लेव्हल वरील घडामोडी, कोर्ट केसेसची सद्य परिस्थिती, आदी बाबींचा आपल्या भाषणात आढावा घेतला.

सभेच्या कामकाजानंतर व्होकार्ट हॉस्पिटलमध्ये प्रसिद्ध हृदय शल्य विशारद डॉक्टर राहुल कैचे यांचा सुमारे पाऊणतासाचा 'हृदयविकार' या विषयावर अत्यंत मौल्यवान असा कार्यक्रम झाला. डॉ. राहुल कैचे यांनी स्लाईड शो मार्फत हृदयविकार कारणे, उपचार दक्षता आदीबाबत सभासदांना उपयुक्त माहिती देऊन आपल्या आरोग्याबाबत काळजी घेण्याच्या सूचना दिल्या. अशा प्रकारचा कार्यक्रम आयोजित केल्याबद्दल उपस्थित सभासदांनी समाधान व्यक्त केले. यानंतर आभार प्रदर्शन व अल्पोपहाराने कार्यक्रमाची सांगता झाली. कार्यक्रमाच्या यशस्वी आयोजनात नासिक शाखेचे शाखाधिकारी श्री. श्रीवास्तव, कार्यकारिणी सदस्य दिलीप सांगळे, सतिश गायकवाड, निशिकांत आगाशे, प्रकाश देशमुख, दिनेश बच्छाव, भास्कर गायकवाड आदिंनी परिश्रम घेतले.

भि.च.ठाकूर

सेक्रेटरी, नासिक युनिट व

सर्कल कमिटी मॅबर

**डॉ.बिबली-कल्याण युनिट****आरोग्यदायी वर्षा सहल**

रविवार दि. २४ ऑगस्ट २०१४ रोजी एस.बी.आय. पेन्शनर्स मित्रमंडळ डॉ.बिबली-कल्याण मंडळाने “साने केअर माधवबाग” खोपोली येथे एक सहल आयोजित केली होती.

या सहलीत एकूण ५४ सभासद-सहसभासद सहभागी झाले होते. साने केअर (माधवबाग)चे संचालक डॉ. रोहित साने यांनी प्रथम सत्रात ‘हृदरोग’ ह्या विषयावरील, उपस्थितांच्या मनातील अनेक गैरसमज खेळीमेळीच्या वातावरणात दूर केलेत. नंतरच्या दोन सत्रात श्री. यादव यांनी कोणत्याही वयातील व्यक्तींना शक्य असलेल्या योगासनांचे प्रात्यक्षिकासह धडे गिरवून घेतलेत. शेवटच्या सत्रात डॉ. घाडीगावकरांनी साने केअरच्या उपचारपद्धतीबद्दल शास्त्रीय माहिती दिली. पहिल्या दोन सत्रानंतरच्या मध्यंतरात सर्वांना अनेक औषधी वनस्पती व हिरवाईने नटलेल्या माधवबाग परिसराचे रम्य दर्शन पहावयास मिळाले. परतीच्या प्रवासात गगनगिरी महाराजांचा आश्रम व महडचा गणपती ह्यांचेही दर्शन झाले.

ही “आरोग्यदायी वर्षासहल” आयोजित करण्याचे संपूर्ण श्रेय सर्वश्री सतीश शेटी, विनय बंगाली यांना आहे. सर्व सभासदांनी या सहलीबद्दल आनंद व समाधान व्यक्त केले.

- **कार्यवाह, एस.बी.आय.  
पेन्शनर्स मित्रमंडळ,  
डॉ.बिबली-कल्याण.**

**दहिसर (मुंबई) युनिट**

एस.बी.आय. दहिसर पेन्शनर्स वेलफेअर असोसिएशनचा ६ वा वर्धापन दिन व ‘स्नेहबंध’ दिवाळी अंकाचा प्रकाशन समारंभ दि. १८ ऑक्टोबर रोजी दहिसर येथे संपन्न झाला. सन्माननीय अतिथि श्री. बी. जी. दांडेकर (सल्लागार एस.बी.आय. पेन्शनर्स फेडरेशन) व श्री. एस्. बी. गोखले (अध्यक्ष एस.बी.आय. पेन्शनर्स असोसिएशन मुंबई मंडळ) यांचे सुवासिनींनी दीप आरती ओवाळून स्वागत केले.

सकाळच्या सत्रात दहिसर युनिटच्या सभासदांनी एकांकिका, कथा, कविता, विनोद, भावगीते, नाच इ. विविध कार्यक्रम सादर केलेत. या सादरीकरणात सर्वश्री हेमंत नाबर, राजन पाडलोसकर, दिलीप गोखले, हरिश्चंद्र पोतदार, बिर्जे, अशोक गुप्ता, भार्गव सावंत, विचारे, सौ. अनुया केळुसकर, कु. कनिका दाते, कु. सायली पडियार, श्री. व सौ. टिकेकर यांनी भाग घेतला होता.

भोजनानंतर दुपारी मुख्य कार्यक्रमास स्वागत गीताने व द्वीप प्रज्वलनाने सुरवात झाली. कै. एकनाथजी ठाकूर यांच्या पवित्र स्मृतिस श्रद्धांजली अर्पण करण्यात आली. प. पू. गोंदवलेकर महाराज यांच्या दिन विशेषाचे प्रवचन श्री. प्रभाकर नातू यांनी केल्यावर श्री. हेमंत नाबर सचिव यांनी गतवर्षीच्या

कार्याचा आढावा सादर केला. यात त्यांनी दिवे आगार (बुर्ली) व केळवा माहिम (पालघर) येथील अदिवासींना व त्यांच्या मुलांसाठी संस्थेने जी आर्थिक व कपडे, शालेय साहित्य देऊन मदत केली, त्याचा उल्लेख केला.

“स्नेहबंध”च्या संपादिका सौ. अनूया केळुसकर यांनी दिवाळी अंकाबाद्दल विशेष माहिती दिली.

स्नेहबंध दिवाळी अंकाचे प्रकाशन श्री. एस. बी. गोखले यांचे हस्ते झाले. त्यांनी सर्व पेन्शनर सभासदांना मार्गदर्शनपर भाषण केले, त्यानंतर श्री. बी. जी. दांडेकर यांनी एस्. बी. आय. पेन्शनर्स असोसिएशनच्या १९८४ पासूनच्या कार्याचा आढावा सादर केला. त्याचप्रमाणे सुप्रिम कोर्टाकडून हाय कोर्टाकडे वर्ग झालेल्या संघटनेच्या केसबद्दल माहिती सांगून अंतिम विजय आपलाच असल्याचे प्रतिपादन केले. केंद्र सरकारने पेन्शन संदर्भात घेतलेल्या काही महत्त्वपूर्ण निर्णयामुळे आपला विजय जवळ आला असल्याचे पण त्यांनी आवर्जून सांगितले.

श्री. राजाराम मनसुख, दहिसर युनिट अध्यक्ष यांनी आभार प्रदर्शन केले. या कार्यक्रमास सर्वश्री एस्. व्ही. नाईक, दिपक नवलकर, चंद्रकांत वालावलकर, पी.ए.लोपेज, हनुकर (शाखाधिकारी भारतीय स्टेट बँक), अनिल बिडवे इत्यादी मान्यवर उपस्थित होते.

कार्यक्रम यशस्वी होण्यासाठी सर्वश्री हेमंत नाबर, सचिव श्री. हरीश्वंद्र पोतदार, प्रकाश प्रभू, प्रकाश म्हात्रे, सुधीर मिस्त्री, दाते, पाडलोसकर, नातू, कडले, दिलीप पाटील, मंचेकर व सौ. अनूया केळुसकर, हेमलता अॅन्टन, चारूलता सावे, सुहासिनी साने, चंपा नगरकर, सौ. टिकेकर इत्यादी कार्याकर्त्यांनी विशेष परिश्रम घेतलेत.

सामूहिक राष्ट्रगीताने कार्यक्रमाची सांगता झाली.

**सेक्रेटरी एस.बी.आय. दहिसर पेन्शनर्स वेलफेअर असोसिएशन, दहिसर, मुंबई**

**Congratulations**

Dr. Omprakash Jamadar son of Shri. Manohar Jamadar our pensioner from Latur has been successful in securing Membership of Royal College of Paediatrics and Child Health, (MRCPPH) a registered charity in Scotland. (U.K.)

He is now entitled to membership of R.C.P.H. He has secured 112 marks out of 120 marks. Pass marks for this examination are 100. We congratulate Dr. Omprakash for this bright success and on behalf of our association wish him successful career and all the very best in his life.

- Secretary

**‘पेन्शनर्स डे’**

१७ डिसेंबर हा ‘पेन्शनर्स डे’ म्हणून दरवर्षी साजरा केला जातो. या निमित्त सर्व सभासदांचे अभिनंदन. सर्व सभासदांना उत्तम आरोग्य व दीर्घायुष्य लाभो ही यानिमित्त सदिच्छा!

**सेक्रेटरी**

## सोलापूर युनिट

### सोलापूर युनिट तर्फे समाजसेवी संस्थेस आर्थिक मदत

सोलापूरातील एक सामाजिक संघटना 'उद्योगवर्धिनी'च्या संस्थापिका व संचालिका श्रीमती चंद्रिका चौहान यांना वैयक्तिकरित्या भेटून संस्थेच्या कार्याची माहिती घेतली.

निराधार महिलांना उद्योगप्राप्त करून देण्याच्या उद्देशाने विविध प्रकारचे प्रशिक्षण देणे व स्त्रियांना स्वावलंबी बनवून त्यांचा आमविश्वास वाढविण्यासाठी प्रोत्साहित करण्याचे मोलाचे कार्य 'उद्योगवर्धिनी' तर्फे सन २००४ पासून सतत चालू आहे. शहरातील जवळ जवळ १०० वृद्ध स्त्री-पुरुष जे घरी एकटे राहतात व ज्यांची काळजी घेणारे कोणीही नसते, अशा वृद्धांना दोन वेळच्या जेवणाचे डबे रोज रिक्षाने नियमितपणे वेळेवर देण्याचे काम या संस्थेतर्फे अव्याहतपणे चालू आहे. तसेच येथील शासकिय रुग्णालयामध्ये व मार्केड्य हॉस्पिटलमध्ये काही रुग्णांसाठी व त्यांच्या नातेवाईकांसाठी जेवणाचे विनामुल्य डबे पाठविले जातात.

निराधार महिलांना नाबाईच्या सहकार्याने केटरिंग व टेलरिंगचे उत्तम प्रशिक्षण तज्ञ मार्गदर्शकांच्या द्वारे देण्यात येत असून त्यांना संस्थेत काम दिले जाते. तसेच अनेकजण स्वयंनिर्भर होतात. संस्थेत २२ महिला केटरिंग विभागात आहेत. तर १००० हून जास्त भगिनी स्वयंपूर्ण झाल्या आहेत. सदर संस्था त्यांचे बरोबर असलेल्या 'पारखर संकुल' या संस्थेला पण सहकार्य करते. ही संस्था निराधार/अविवाहित मुलींच्या टाकलेल्या अर्भकांच्या संगोपनाची पूर्ण जबाबदारी घेते.

अशा खऱ्या अर्थाने समाजसेवा करणाऱ्या सदर संस्थेस दि. २८.११.२०१४ रोजी असोसिएशनच्या सोलापूर युनिटतर्फे रोख ₹ २१.५००/- देण्यात आले, त्यात श्री.डी.एम. शहापूरे, ए.आर.देशपांडे यांनी ₹ ५०००/- प्रत्येकी व श्री.एन.एस.अंबुसे यांनी ₹ ५००/- चे योगदान दिले. सदर कार्यक्रम मास असोसिएशनचे पदाधिकारी व अनेक सभासद उपस्थित होते.

(टी.एम.पाटील)

सेक्रेटरी, सोलापूर युनिट

## सोलापूर युनिट

### अभिनंदनीय

आपल्या असोसिएशनचे सभासद श्री.लक्ष्मण सिद्राम जाधव यांचे 'होरपळ' हे आत्मकथन असलेले पहिले पुस्तक. सन २०१४ सालचा राज्य सरकारचा 'श्रीमती लक्ष्मीबाई टिळक' हा उत्कृष्ट वाङ्मयाचा पुरस्कार मिळालेले हे पुस्तक मराठी सारस्वतांनी खूप प्रशंसले आहे.

श्री.जाधव यांचे तिसरे पुस्तक 'सुंभ आणि पीळ' दलित जीवनावरची एक आगळी वेगळी कादंबरी. मांग जातीच्या विदारक व वास्तव जीवनाचं यथायोग्य व नेमकेपणाने चित्रण

करण्याचा या कादंबरीत नेटका प्रयत्न केला आहे. मराठी कादंबरीच्या ऐश्वर्यात भर टाकणारी ही कादंबरी. दलित साहित्यात व मराठी सारस्वतात मानाचं स्थान पटक्यात या कादंबरीने राज्य सरकारचा उत्कृष्ट दलित साहित्य पुरस्कार मिळविला. या कादंबरीला राज्य सरकारचा 'लोकशाहिर अण्णाभाऊ साठे' पुरस्कार जाहिर झाला आहे. एक लाख रुपये रोख व मानचिन्ह असे याचे स्वरूप आहे. सोलापूरच्या एकाच लेखकास दुसरा पुरस्कार मिळणे ही अत्यंत मोठी व कौतुकाची गोष्ट आहे. श्री.जाधव यांचे मनःपूर्वक अभिनंदन.

असोसिएशनचे पदाधिकारी व सभासद यांनी श्री.जाधव यांच्या निवासस्थानी जाऊन शाल, श्रीफळ व गुच्छ देऊन अभिनंदन केले. तसेच त्यांना दीर्घायुष्य चिंतून त्यांचे अभिष्ट चिंतन केले. श्री.जाधव यांच्या कडून भविष्यात यापेक्षाही उत्तुंग अशा अस्सल व दर्जेदार साहित्याची निर्मिती होवो व त्यांना गगनस्पर्शी यश प्राप्त होवो हिच ईश्वरचरणी प्रार्थना. त्यांच्या या कार्यास असोसिएशनच्या मनःपूर्वक शुभेच्छा.

महाराष्ट्राच्या मुख्य मंत्र्यांच्या हस्ते लवकरच या पारितोषिकाचे वितरण होणार आहे.

टी.एम.पाटील, सेक्रेटरी, सोलापूर युनिट

श्री. जाधव यांचे मुंबई सर्कल असोसिएशन तर्फे अभिनंदन.

सेक्रेटरी

## धुळे युनिट

### अभिनंदनीय

एस.बी.आय. पेन्शनर्स असोसिएशन, धुळे युनिट

श्री. साहेबराव देसाई यांचा

लोकमित्र पुरस्कार देऊन गौरव

धुळे येथे फुले - शाहू - आंबेडकर समता परिषदेचे राष्ट्रीय अधिवेशन दि. २८ नोव्हेंबर २०१४ रोजी पार पडले. सदर अधिवेशन - "फुले - शाहू - आंबेडकर लोकमित्र" हा राष्ट्रीय पुरस्कार देऊन श्री. साहेबराव देसाई यांचा गौरव करण्यात आला. श्री.देसाई हे एस.बी.आय. पेन्शनर्स असोसिएशनच्या औरंगाबाद विभागाचे अध्यक्ष आहेत. व ज्येष्ठ कामगार-कर्मचारी नेते आहेत. कामगार क्षेत्रातील व सार्वजनिक जीवनातील त्यांच्या ५० वर्षांच्या कार्याचे योग्य मुल्यमापन करून त्यांना हा राष्ट्रीय स्तरावरील 'लोकमित्र' पुरस्कार देण्यात आला. शाल, श्रीफळ, मानपत्र व स्मृतीचिन्ह देऊन श्री. देसाईंना सन्मानित करण्यात आले. थोर समाजसुधारक महात्मा ज्योतीराव फुले यांच्या स्मृतीदिनी सदर पुरस्कार देण्यात आला. त्यांचे आम्ही अभिनंदन करीत आहोत.

किशोर करोडे, अध्यक्ष, धुळे

श्री देसाईंचे मुंबई सर्कल असोसिएशन तर्फे स्वास अभिनंदन

सेक्रेटरी

**कोल्हापुर युनिट**

आपल्या कोल्हापुर युनिटने कोजागिरी पौर्णिमेच्या निमित्ताने दिनांक ८ नोव्हेंबर २०१४ रोजी येथील हुतात्मा गार्डनमध्ये आपले सभासद व त्यांच्या कुटुंबियांसाठी एक स्नेह मेळावा आयोजित केला होता. या मेळाव्यास १०० जणांची लक्षणीय उपस्थिती होती. प्रारंभी युनिटचे माजी अध्यक्ष श्री. रत्नाकर कुलकर्णी यांनी उपस्थितांचे स्वागत केले. यावेळी त्यांनी सर्वांच्या वर्गणीतून आणलेला माईक व ऑम्प्लिफायर आजपासून वापरास सुरू करण्या येत असल्याचे सांगितले. यानंतर सभासदांनी उत्स्फूर्तपणे मनोरंजनात्मक कार्यक्रमात भाग घेऊन आपापली कला सादर केली.

सौ. मेघा पोंक्षे, सौ. तेजस्विनी कानेटकर, सौ. सुनिता सलंभी, सौ. सुषमा कुलकर्णी यांनी विविध गाणी सादर केली. वयोवृद्ध सहसभासद सौ. शकुंतला बेलेकर यांनी जुन्या पद्धतीचे विनोदी उखाणे सादर करून सर्वांची दाद मिळविली. सौ. विभावरी सोनटक्के यांनी नाट्य संगित सादर केले. त्यांच्या गायनाने श्रोते मंत्रमुग्ध झाले.

श्री. प्रभाकर कानेटकर यांनी नाटकाच्या संदर्भात आपले अनुभव सांगितले. श्री. गजानन जोशी यांनी विनोदी चुटके सांगून कार्यक्रमात रंगत आणली. श्री. रविंद्र पंडीत यांनी डान्स वर गाणे सादर केले. श्री. शरद भागवत यांनी एक जुने हिंदी गाणे सादर करून श्रोत्यांची वाहवा मिळविली. श्री. बाळ दैनिक्या शारदा या नातीने देखील एक बडबडगीत सादर केले. श्रोत्यांनी तिचे कौतुक केले.

सौ. स्मिता पतकी यांच्या 'सदाफुली' या काव्यसंग्रहाच्या प्रति विक्रीस ठेवल्या होत्या व आलेली रक्कम ज्येष्ठ समाजसेवक श्री. बाबा आमटे यांच्या "आनंदवन" ला देण्यात आली.

अल्पोपहार व मसाला दुग्धपानाचा स्वाद घेतल्यावर आभार प्रदर्शन झाले व कार्यक्रमाची सांगता झाली. सौ. पद्मा बेकीनकर यांनी सूत्र संचालन केले.

**सौ.पद्मा बेकीनकर, सेक्रेटरी**

**मो. नं. ९४२२५८१७७९**

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**डोंबिवली - कल्याण युनिट****स्वरमय कोजागिरी**

एस. बी. आय. पेन्शनर्स मित्रमंडळ, डोंबिवली - कल्याण आणि टिळकनगर हायस्कूल (डोंबिवली) माजी विद्यार्थी संघ ह्यांच्या संयुक्त विद्यमाने दि. ७ ऑक्टोबर २०१४ या दिवशी संध्याकाळी ६।। ते ९।। पर्यंत टिळकनगर हायस्कूल (डोंबिवली) च्या पेंढारकर सभागृहात कोजागिरीनिमित्त एस. बी. आय. मेलडी मेकर्सतर्फे जुनी हिंदी चित्रपट गीते, तसेच प्रसिद्ध मराठी चित्रपट

गीते व भावगीते हा कार्यक्रम सादर करण्यात आला. सर्वश्री विनय वाटेगावकर, सुरेश कडबा यांच्या चमुतील आठ कलाकारांनी ही गाणी 'कराओके'च्या संगित साथीवर सादर करून कार्यक्रमाला हजर असलेल्या सुमारे सव्वाशे श्रोत्यांची मने जिंकून कान तृप्त केले.

वरील कार्यक्रमाच्या सुरुवातीला २९ जुन ते ७ ऑक्टोबर २०१४ ह्या दरम्यान मंडळाच्या ज्या सभासदांचे वाढदिवस होते त्यांनी श्री. व्ही. एस. फडके ज्येष्ठ पेन्शनर ह्यांच्या शुभहस्ते गुलाबपुष्प देऊन उपस्थितांच्या वतीने शुभेच्छा देण्यात आल्या. या कार्यक्रमास टिळक नगर हायस्कूल संस्थेचे कार्यवाह श्री.सुहास खंडकर ह्यांची विशेष उपस्थिती होती. मसाला दुधाच्या आस्वादाने कार्यक्रमाची सांगता झाली.

हा कार्यक्रम यशस्वी करण्यासाठी सर्वश्री अविनाश मुजुमदार, सतिश शेटी, एस. मयेकर, बाजीराव थोरवे, धनंजय जोशी व शशांक वेचलेकर या सभासदांनी विशेष परिश्रम घेतले.

**कार्यवाह, एस. बी. आय. पेन्शनर्स मित्रमंडळ डोंबिवली कल्याण युनिट**

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**डोंबिवली-कल्याण युनिट****आरोग्य चिकित्सा शिबीर**

एस.बी.आय. पेन्शनर्स मित्रमंडळ, डोंबिवली-कल्याण, एस.बी.आय पेन्शनर्स असोसिएशन (डोंबिवली युनिट), स्टेट बँक ऑफ इंडिया, टिळकनगर शाखा, डोंबिवली (पूर्व) व फोर्टीस हॉस्पिटल, मुलुंड (मुंबई) ह्यांच्या सहयोगाने दि. २८/११/२०१४ रोजी दु. ३ ते ७ वाजेपर्यंत आरोग्य चिकित्सा शिबीर आयोजित करण्यात आले.

या शिबिरात खालील आरोग्य चाचण्या तसेच वैद्यकीय सल्ला अशा सुविधा फोर्टीस हॉस्पिटलद्वारा उबलब्ध करण्यात आल्या.

- |                          |                     |
|--------------------------|---------------------|
| 1. Random Blood Sugar    | 2. Blood Pressure   |
| 3. Bone Density          | 4. ECG (If advised) |
| 5. Body Mass Index (BMI) | 6. Consultation     |

शिबिराला अत्यंत उत्स्फूर्त प्रतिसाद मिळाला. एकूण १०० पेन्शनर्स व बँक कर्मचारी वर्ग ह्यांनी आरोग्य तपासणी व चाचण्या करून घेतल्या. हे शिबिर आयोजित केल्याबद्दल लाभार्थींनी समाधान व्यक्त करून उपरोक्त उपक्रमाबद्दल धन्यवाद दिले. ह्या उपक्रमाला बँकेच्या डोंबिवली येथील डिस्पेन्सरीचे सिनियर मेडीकल ऑफीसर व कर्मचारी ह्यांचे मोलाचे योगदान मिळाले.

**कार्यवाह**

**एस. बी. आय. पेन्शनर्स मित्रमंडळ, डोंबिवली - कल्याण**

## Blind Belief and Mind Power

Maharashtra Andhashraddha Nirmulan Samiti (MANS) was founded by the late Dr Narendra Dabholkar in 1989. Lot of good work was done by the MANS. 'Anti-superstition & Black magic Ordinance' for which he made considerable efforts was promulgated four days after his death on 20th August 2013. He campaigned against astrology. There are astrologers who do the business to exploit people. But, it is a science based on the premises that there is a relationship between astronomical movements of stars & events in human life. I read in news paper that based on Anti-superstition Ordinance somebody wanted to proceed against advertisements of Sarvajanic Ganesh pendals. This is an example of wrong interpretation of action against 'andhashraddha'.

### Astrology as Science

I know a case history when astrological prediction was made to one of the Dy.MDs of SBI who did'nt believe in astrology, that he would become Chairman superseding two MDs which situation had no precedent. The prediction was made by intuitive judgement (sixth sense), as promotion was expected to derive absolute powers & hence it was interpreted as Chairmanship. The prediction came true.

Birth place of my mother was identified by casting birth chart of my mother based on that of mine & another relative, which indicated latitude & longitude (not actual place) which was correct as, to our knowledge, she was born near Maharashtra border of Goa. The person predicting had never visited the area in question. When he was in Mumbai I developed friendship & he belonged to Karnataka State.

Bhaskaracharya, leading astronomer & astrologer born in 1114 AD, saw widowhood from the horoscope to his daughter Leelavati shortly after the marriage. Hence, he found out a muhurat (auspicious time) for the marriage so that person marrying at that time would not have widowhood. 'Ghatikaa paatra' was kept in water in a vessel to determine the time when it immerses in water, as there were no clocks at that time. Subsequently, it was noticed that there were pearls fallen from Leelavati's head when she was looking into the vessel with curiosity. Hence, it immersed earlier than the muhurat time. She became widow shortly after the marriage. The book on mathematics compiled in the form of lessons in mathematics to teach her is the famous treatise known as 'Leelavati'.

Simply because some astrological predictions go wrong we can't say that astrology is not science. Different doctors make different interpretations of the same medical reports because of wrong judgement while interpreting. Without developing intuitive power which is called sixth sense by control over five senses, correct interpretation is not possible.

### Benefits of Belief and Faith

Review of effects of placebos published in Lancert in the UK when dummy pills were administered to patients of Parkinson's disease, found that their brains released dopamine, a feel good chemical & also resulted in other changes in brain activity. Linda Blair, psychologist & spokesperson of the British Psychological Society said that, "It is not that placebos, inert substances, help. people's belief in iner substance help.

When a businessman in deep debt in the USA in late 19th century was sitting in a park, wondering if anything could save him, a lunatic looking like John D Rockefeller gave him a cheque of millions of US Dollar to be repaid after a year. The cheque was kept in a safe for cashing when need arises. Due to confidence of availability of money when needed, he clinched several big deals & was soon out of debt minting money. When he came back to the park to return the cheque, he realised that a lunatic was posing as Rockefeller. But, confidence that he has a cheque to fall back upon, if needed, made him rich again. Seed of confidence sprouts from our mind.

## Traditional Practices

Amongst Hindus there were traditional practices like Sati - wife sacrificing life on the pyre of husband, human sacrifice, becoming victims of black magic etc. Such things have almost disappeared except some of the practices in villages. I would say that even animal sacrifice should be done away with; no inhuman activity should be permitted. In backward areas we find killing of girls or boys marrying out of community for keeping family honour. Such things should be absolutely eliminated by educating such class and not by force. Faith is belief not based on proof. But, for positive purposes faith is essential. I have stated some instances under sub-head Benefits of belief & faith.

Some harmless traditions were purposely introduced as religious practices to be followed in all religions. We need not discard them all together. For example, a fortnight after the close of Ganesh Festival, the period of two weeks is observed as 'Pitra Paksha'. The way of observing could be modified not to adopt the period as inauspicious as in the good old days. For example, we need not consider the period inauspicious to do anything good. But, it is useful to remember our near & dear ones who have departed and pay homage to them. As Albert Einstein said, 'Life is like riding bicycle. To keep your balance, you must keep moving.' Traditions are there in all religions. Wherever needed, we have to modify traditions and beliefs with positive approach.

## The Germ of success lies in Belief & Faith

One must believe in what he prays for and it is necessary to pray persistently. The power lies in the will. If you want healing by God's power, seek the company of those who strengthen your faith & will power. Mahatma Gandhi observed, 'Men often become what they believe themselves to be. If I believe I can't do some thing, it makes me incapable of doing it. But when I believe I can, I acquire the ability to do it even if I did not have it at the beginning.'

## Miracles of Will Power

In the sanctuary of Our Lady of Lourdes in France, miracle cures take place. The Lourdes Medical Centre has been established to verify that the cures are genuine. Similarly, at Haji Ali Dargah near Worli Sea Face & Mahim Church (both in Mumbai), miracle cures take place. To my mind these are achieved by mind power of the individual concerned but the positive vibrations & sanctity of these places enable the individuals to achieve the will power.

Similarly, there are instances of ill effects of mind to cause or aggravate an ailment. I had read and quoted in one of my articles in 'Samvad' that a person engaged in sports had a slight pain in the back while he was shaving. On medical examination it was found that L-4/L-5 of the backbone was herniated. After this finding he was bed ridden with severe pain. Subsequently, he was counselled that a small gap of herniated back bone was already there but he was not having pain. There are small variations in body parts as against ideal situation. But it does not affect us. The knowledge of it creates the ill effect. The positive feed back to his mind gave relief. This is an example of negative effects on mind. Majority of sicknesses are caused by mind.

## Conclusion

Faith & belief are not factors contributing to 'Andhashraddha' or irrational belief. It is not mental slavery as long as it does not contribute to negativity. We can modify them by rational thinking to make our will power strong. As Paramahansa Yogananda said, "Meditation technique dissolves old stress i.e. impurities in thinking process. Gradual dissolution of old stresses removes the unconscious emotional burden of the past thus contributing to sustained optimum use of the mind power". We have to allow seeds of confidence to sprout from our mind.

- S. V.Naik, Andheri (East), Mumbai - 400069

Cell # 09821127616

### जाम

कुणास ठाऊक कधी कशी पण  
निद्रा पळून गेली  
तारुण्याच्या स्वप्नांमधुनी  
पूर्ण जाग आली ॥६॥

तरूणपणाचे उन्ह सुखाचे  
ऊबदार सोनेरी  
वार्धक्याचे मऊ मुलायम  
चांदणे चंदेरी

भल्याबुन्या घटनांनी भरली  
खांद्यावरची झोळी ॥१॥

आयुष्याची चित्रं उघड्या  
डोळ्यांपुढून सरकली  
रात्रीच्या तमांत लपली  
सुरकुत्यांची जाळी  
काही स्वप्ने विरून गेली  
काही खरी जहाली ॥२॥

छान स्मृतींनी मन तरारे  
घेई उंच भरारी

भविष्यातल्या प्रवासाची  
तीच खरी शिंदेरी  
काय गमविले काय मिळविले  
अचूक गणिते केली ॥३॥

२१/१२ - सौ. उज्वल र. ब्रह्मांडकर,  
मुंबई

### चारोळी

आमच्या वेळेला असं नव्हतं  
प्रत्येक पिढी सांगत असते  
आपल्याशिवाय कामे होतात  
खंत खरी हीच असते

\*\*\*\*\*

आहेर आणू नये  
पत्रिकेवर लिहिलं असतं  
पाकिटातून दिलं तर  
मनापासून हवंच असतं

१४/१४

अरुण सावरकर  
मो.: ९८९२८१२८३८

## Our Writ Petition No. 1875/ 2013 In Delhi High Court at Delhi

The above case was not heard on  
27.11.2014. It has now been listed for  
next hearing on 29.01.2015.

Secretary

### अभिनंदनीय

आपले नागपूर येथील दिवंगत सभासद अनंत अय्यर  
यांचा पुत्र प्रियदर्शन याची भारतीय वायुदलातील कमांडरपदी  
नुकतीच नियुक्ती करण्यात आली. या सुयशाबद्दल श्री.  
प्रियदर्शन याचे असोएशनतर्फे हार्दिक अभिनंदन आणि  
आयुष्याच्या पुढील वाटचालीस शुभेच्छा.

सेक्रेटरी

## स्टेट बँक स्टाफसाठी डिलक्स सहली



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**प्रतिक्रिया****सुटसुटीत बोलका दिवाळी अंक**

‘संवाद’ ऑक्टोबर २०१४ चा अंक मिळाला. या अंकाची खास वैशिष्ट्ये म्हणजे अत्यंत सुटसुटीत.... मुखपृष्ठापासून ते मलपृष्ठापर्यंत सगळंच बोलकं!

दिवाळी म्हणजे आनंदाचा उत्सव एकमेकांना आठवण्यासाठी, समजून घेण्यासाठी व सर्वांच्या सुखसमृद्धीची प्रार्थना करण्यासाठी एक परंपरा जपणे म्हणजे दिवाळी.

श्री. प्रभाकर गुपचूप यांच्या संपादकीय पासून झालेली सुरुवात अतिशय मार्मिक.

'Japa Yoga For Peace Of Mind' - S. V. Naik यांनी मांडलेले विचार मौलिक आहेत. श्री. जोशी यांची 'ती' का 'ही' लघुकथा सर्वच आई वडिलांना मार्गदर्शनपर आहे.

‘तोंड-पूराण, पाठ पूराण’ - ललित लेख प्रभावीपणे मांडलेला आहे.

‘शपथा अश्या आणि तश्या’ श्री. आठवले यांचा लेख जो तो शपथाच घेत असतो हे सांगण्याचा एक चांगला, यशस्वी प्रयत्न.

‘कथा ही एका शेपटीची’ श्री. वसंत धुपकर यांच्या लेखातील ‘सूर्य संपावर गेला तर’, ‘मी प्रधानमंत्री झालो तर’, ‘मानवाला परत शेपटी आली तर’.... मस्त कल्पना.

‘कौतुकाची थाप’ ललित लेख आवडला.

‘पर्यटन’ या सदरात श्री. पवार यांनी मांडलेला स्वतःचा अनुभव खरंच विचार करायला लावतो.

**कविता** : - १. ‘समाधान’ - उत्कृष्ट शोधून न सापडणारे समाधान स्वतःजवळच असते हे सांगणारी कविता.

२. ‘हळहळ’ : - मनाला हळहळ लावणारी ठरली.

३. ‘श्रावण’ : - श्रावण महिन्याचे मनसोक्त गुणगान गाणारी कविता

४. ‘कधी वाटते’ : - काल्पनिक पण यशस्वी प्रयत्न

मलपृष्ठावरील कविता :- १. ‘आशा’ - मानवी आशा पल्लवित करणारी कविता.

२. ‘शब्द’ :- शब्दांमध्ये अफाट शक्ती असते हे सांगणारी कविता.

एकंदरीत ‘संवाद’ दिवाळी विशेषांक, ऑक्टोबर २०१४ खूपच आवडला. ‘संवाद’च्या माध्यमातून अनेक लेखक व कवी/कवयित्रींना एका धाग्यात गुंफण्याचा प्रयत्न आपण केलेला आहे. एक चांगला व उल्लेखनीय उपक्रम.

‘संवाद’च्या भविष्यकालीन वाटचालीस माझ्या हार्दिक शुभेच्छा.

**सौ. आर.आर.धोंगडे**

**वाचनीय ‘संवाद’**

मी स्टेट बँक ऑफ इंडियाची पेन्शनर असून ‘संवाद’ मासिकाची नियमित वाचक आहे. ‘संवाद’ मासिक संपादकीय, लेख, कविता, माहिती (पेन्शनर्स असो बद्दल व इतरही) खरोखर वाचनीय असते. फक्त पेन्शनर्सच नव्हे तर त्यांचे कुटुंबीय व घरी येणारी मित्रमंडळी देखील ‘संवाद’ वाचतात. बँकेतल्या निवृत्तांना व त्यांच्या कुटुंबीयांना ‘संवाद’मधून लेखन करण्याची संधी आपण देता, या बद्दल आपले अभिनंदन!

**अरुणा नगरकर, पुणे**

**वाचनीय संग्राह्य ‘संवाद’ दिवाळी अंक २०१४**

आपला ‘संवाद’ दिवाळी - २०१४चा अंक मिळाला. नेहमीच्या विषयांना बगल देऊन उत्तम, वाचनीय व संग्राह्य दिवाळी २०१४ चा अंक देऊन संपादक मंडळाने केलेल्या प्रयोगाबद्दल संपादक मंडळ अभिनंदनास पात्र आहे. सर्वच लेख छान वाटले. त्याबद्दल लेखकांना धन्यवाद.

**रामचंद्र महाडिक, पुणे**

**माहितीपूर्ण, प्रेरणादायी ‘संवाद’**

नोव्हेंबर २०१४ चा ‘संवाद’ अंक मिळाला. ‘संवाद’चे अंक वेळेवर मिळतात. अंकाची सतत उत्सुकता असते. नोव्हेंबरचा अंक आज प्राप्त झाला संपादकीय उत्कृष्ट आहे. नुसतं जगण्यापेक्षा ध्याने जगावे हे कधीही चांगले. ६० वर्षे झाली म्हणजे संपलं असं होत नाहीच व समजूही नये. Three decades चे संकलन संग्राह्य आहे.

“स्टेट बँक परिवार - एक सुखद अनुभव” वाचून खूप बरे वाटले. संबंध जोपासणे ते वाढविणे एकमेकांस न विसरणे हे निवृत्तीनंतरही आवश्यक आहे. “लाईफ इज ब्युटीफूल” लघुकथा उत्कृष्ट आहे.

एकंदरीत ‘संवाद’ माहितीपूर्ण, मनोरंजक, प्रेरणादायी असा असतो. ‘संवाद’ला खूप खूप शुभेच्छा.

**मगनलाल जैन, कोल्हापूर**

**अभिनंदनीय**

पुणे येथील सभासद श्री. चंद्रकांत लुंकड यांची नात कु.अवनी वय वर्षे दीड हिने पुणे येथे झालेल्या पिकॅथोन शर्यतीमध्ये तीन कि.मी. अंतर धावून या स्पर्धेमध्ये MOST ENTHUSIASTIC RUNNER हा किताब आणि ट्रॉफी, मिळवली.

सदर स्पर्धा स्टेट बँक आणि UNITED SISTERS' FEDERATION PINKATHON संघटना यांनी ब्रेस्टकॅन्सर अवेअरनेसाठी प्रायोजित केलेली होती.

कुमारी अवनी हिने मिळवलेल्या कौतुकास्पद यशाबद्दल असोसिएशनतर्फे हार्दिक अभिनंदन.

**सेक्रेटरी**

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### ज्येष्ठ - श्रेष्ठ

ज्येष्ठांचा आशीर्वाद  
एखाद्या झाडासारखा  
स्वतः चटके सोसून  
सावली देणारा!  
ज्येष्ठांचं मार्गदर्शन  
एखाद्या पथदीपासारखं  
भक्कमपणे पाठीशी उभं राहून  
वाट उजळवून टाकणारं!  
ज्येष्ठांचं ममत्व  
एखाद्या नदीसारखं  
सतत प्रवाहीत राहून  
शांत तृप्त करणारं!  
ज्येष्ठांचं श्रेष्ठत्व  
साधू-संतांसारखं  
संसारात राहूनही  
अलिप्त असणारं!

१६/१४

सौ. सुषमा तिळवे, गोवा  
मो. : ९८२३०५५७५१

### पतंग आणि मानव



निळ्या नभात उंच उंच उडे हा पतंग  
अपुल्या गगन-भरारीत तो राही दंग  
कधी राही शांत-स्थिर, तर कधी घेई वळण  
कधी डोले सुंदर, तर कधी भूवर लोळण  
नाना रंगांचे नाना आकारांचे त्याचे प्रकार  
चीन, जपान, पाकिस्तान आदी देशांत जनाधार  
पतंगा, पतंगांत जेव्हा होते मारामारी  
मांज्याने जरवमी होती, कावळे, चिमण्या, घारी  
जरी विहरतो मोठ्या डौलाने हा आकाशात  
दोरी परी असे त्याची मानवाच्या हातात  
मानवाचीही दोरी असे ईश्वराकडे  
निरहंकारी राहून घाला त्यास साकडे

१७/१४

अरुण भट, बदलापूर  
मो. : ९६०४३८३६०७

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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