

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

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संपादकीय

सभासदमित्रहो,

डिसेंबर २०१५ 'संवाद'चा हा अंक आपणास मिळेपर्यंत नूतन वर्ष उजाडले असेल. नूतन वर्ष म्हटले की नवे संकल्प, योजना, कार्यक्रम अशा विविध विचारांची जंत्री आपल्या मनात येते. नव्या वर्षात आपण काय करणार यापेक्षा गतवर्षी आपणास काय करायचे होते, काय केले, काय राहिले, का राहिले अशा विचारांचे मंथन करणे आवश्यक आहे. सर्व गोष्टी भूतकाळात गेल्या, त्याचा विचार आता कशाला करायचा? अशी बहुतेकांची विचारसरणी असते. भूतकाळातील काही अनुभव आपल्याला योग्य शिकवण, सुविचार, संस्कार असं बरंच काही देऊन जातात. एक प्रकारे भूतकाळ हा आपला गुरूच असतो. 'मी', 'माझे' असे अहंभावाचे मनातील विचार झटकून 'चांगल्याला चांगले म्हणावे' 'ज्याचे श्रेय त्याला द्यावे' 'कृतज्ञता व्यक्त करावी' ही त्या गुरूची शिकवण आहे. अनेक अडचणी, संकटे यावर केलेली मात अपयशातून घेतलेले धडे हे आपल्या जीवनातील संचित असते.'

सद्य परिस्थितीचा विचार करता माणूस आत्मकेंद्रीत झालेला दिसतो. 'मी' 'आत्मप्रौढी' 'अहंभाव' ह्याच गोष्टी माणसाला सुधारू देत नाहीत. मी नेता, मी प्रतिष्ठित, मी व्ही.आय.पी. हाच अहंकार आपल्या जीवनाची चौकट आक्रसत नेतो. नेतेपदापर्यंत, प्रतिष्ठितपणापर्यंत पोहोचण्यामागे बऱ्याच गोष्टी कारणीभूत असतात. नेत्यामागे कार्यकर्त्यांचे कार्य, आवेश, सहकार्य, त्यांनी उंच ध्वजासाठी काठी होऊन दिलेला आधार हे सगळं विसरून ते नेतृत्वाची झूल मिरवत असतात. नेहमीच्या परिचयाचे उदाहरण घायचे तर वारकरी, इतर भक्तगण पांडुरंगाच्या दर्शनासाठी चालतच दिंडीत सहभागी होतात. पायीच वारी पूर्ण करून दर्शनाचा लाभ घेतात. काही जण आम्ही पायीच वारी पूर्ण केली असे गौरवाने सांगतात व श्रेय स्वतःकडे घेतात. परंतु अगदी सहज विचार केला तर ते चालत नाहीत तर

त्यांची पाऊले चालतात, म्हणून तर असे म्हणतात की 'पाऊले चालती पंढरीची वाट' मग कितीजण याचे श्रेय पाऊलांना देतात, त्यांच्याबद्दल कृतज्ञता व्यक्त करताना दिसतात?

दिवा प्रकाश देतो, म्हणून तो अहंभाव, आत्मप्रौढी करत नाही. त्याला माहित आहे की अंधार आहे म्हणून प्रकाशाला महत्त्व आहे. त्याला याची पूर्ण जाण आहे की, वात जळते तसे तेलही जळते आणि तेल जळते म्हणूनच आपण उजळतो.

निसर्गाकडे दृष्टीक्षेप टाकला तर, पाऊस पडून गेल्यावर आकाशात सुंदर इंद्रधनुष्य उमलतं. हे पाहून धरती रूसत नाही आणि सगळे रंग आकाशात ठेऊन आलास म्हणून भांडत नाही. उलट त्या कोरड्या रंगापेक्षा आपल्याला काय मिळालं हे ती पाहते. पाऊस तसा रंगहीन परंतु बरसल्यावर काळ्या मातीतून नुसता रंग, गंध, आकारही बदलत नाही तर आपलं जगणंही बहरतं याचे श्रेय ती पावसालाच देते. पावसाने कधी बरेच दिवस पाठ फिरवली तरी ती मनात कधीच आकस धरत नाही. उलट अनेक रंगात उमलण्याची जादू मिळाल्यामुळे ती पावसाशी सदोदीत कृतज्ञच राहते.

एकूणच अश्या विविध अनुभवातून मिळालेले ज्ञान, शिकवण, आनंद आपण आपल्यापुरताच मर्यादित न ठेवता, लोकात मिसळा, त्यांच्याशी संवाद साधा, त्यांचे अनुभव ऐका. त्यातून आपल्यालाही शिकवण आणि आनंदच मिळेल. आपल्या अनुभवांची आणि आनंदाची अशीच देवाण-घेवाण सतत चालू ठेवली तर सर्वांच्या आयुष्यात आनंद तरंग उमटतील.

शेवटी हे नूतन वर्ष सर्व वाचक सभासदांना शांतिपूर्ण, आरोग्यदायी, आनंदी आणि भरभराटीचे जावो ही ईश्वरचरणी आमची विनम्र प्रार्थना.

प्रभाकर गुपचूप, पुणे

मो. ९८८१५७९४९९

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स्टेट बँक कर्मचाऱ्यांच्या अनेक यशस्वी गृहप्रकल्पांनंतर

मे. सुरेश घंगाले आणि सहकारी

सादर करीत आहेत

तालुका वेल्हे (मिनी महाबळेश्वर) तोरणा आणि राजगड

किल्ल्यांच्या सान्निध्यात

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पुण्यापासून सव्वा तासाच्या अंतरावर

बुकींग रक्कम रु. १,००,०००/- फक्त

स्टेट बँक कर्मचाऱ्यांना स्पेशल १० टक्के डिस्काउंट

खरेदी खताचे वेळी ५०% भरा. उरलेली रक्कम हप्त्याने भरा.

दर रविवारी साईट व्हिजीटची सोय.

फार्म हाऊसची वैशिष्ट्ये

१२ महिने निसर्गरम्य परिसर, भरपूर पाऊस

जवळच लवासा सिटी, मढेघाट धबधबा

खरेदीखतानंतर ७/१२ त्वरीत

क्लब हाऊस, अंतर्गत रस्ते, लाईट व पाण्याची सोय

संपर्क - ७५०७७०६००७

ऑफिस : स.नं. ९१/१, स्टेट बँक कॉलनी 'रायगड' बिल्डिंग.

उत्सव हॉल जवळ, पौड रोड, कोथरुड, पुणे - ४११०३७

वेळ - संध्याकाळी ५ ते ७

शनिवार, रविवार व सुट्टीचे दिवशी - सकाळी ११ ते १



SBI HEAD TOPS POWERFUL INDIAN BUSINESS WOMEN LIST

SBI Chairperson Arundhati Bhattacharya has been again named as the most powerful Indian Business Woman for 2015 by the magazine 'Fortune India.' The list of 50 most powerful Indian Business Women ranked ICICI Bank Managing Director Chanda Kochhar as second followed by Axis Bank MD Shikha Sarma. Among debutants Portea MD Meena Ganesh and Eros International MD Jyoti Deshpande entered the list.

Apart from success story of the Bank, it is the drive of Ms. Bhattacharya that has strengthened her position at the top and she was instrumental in pushing several reforms on lending and expanding business. May it be known to every body that despite heavy pressure of work, Ms. Bhattacharya plays a very significant and crucial role in removing anomalies in the 5th to 8th BPS pensioners for which we are anxiously awaiting the sanction from the GOI. We are hopeful that Ms. Bhattacharya will bring success in this area also. Our heartiest congratulations to her on this deserving success.

- Secretary

Status of our W.P. 1875/2013 in Delhi High Court

While there are no fresh developments to report since our last advice, we wish to inform that the W.P. listed under Regular Matters for final hearing are taken up by the Delhi High Court only after the completion of hearing of the W.P.s for admission as fresh cases or after notice matters. The hearing of such admission matters takes almost the entire time of the Court on most of the days and only a limited time is available, when W.P. under Regular Matters reaches the board. The hearing of the W.P.s listed with the seniority above our W.P. under Regular Matters has since been completed. In the cause list as on date, our above W.P. has been listed as the first item under Regular Matters by the Delhi High Court to take up our W.P. immediately on completion of cases listed under the Advance Matters on any of the week days. Our Advocates are closely following up the proceedings and will submit their arguments in support of the prayers made in our above W.P. We are constantly monitoring the position and shall keep you advised of the developments.

COURT CASE C.W.P.No.18586 / 2015 converted to Case No. 30746 / 472015 SBI and others Versus Kiran Kumar Jaipuriar

Our colleagues are aware that Sh. Kiran Kumar Jaipuriar, a colleague of ours posted in Jharkhand sought retirement from the Bank on 30.04.1998 (under 7th Bi-partite Dispensation). Accordingly, his pension was fixed as per pre-revised scales applicable to 6th Bi-partite Retirees. Sh. Jaipuriar filed a Writ Petition at Ranchi High Court, which was transferred to Delhi High Court for final disposal.

On 6th April, 2015, Delhi High Court decided the case in favour of Sh. Jaipuriar and directed the Bank to include his Basic Pay for the month of April, 1998, as per Revised 7th Bi-partite Pay Scales. The Bank subsequently filed a Revision Petition in Delhi High Court, which was dismissed. The Bank then approached the Hon'ble Supreme Court of India, against the Delhi High Court order. The appeal by the Bank has been dismissed in the Supreme Court on 16.10.2015.

While dismissing the appeal the Court passed the following order :-

"Dismissed. However, the question of Law is kept open."

Our Advocate from Delhi advised the meaning as under :-

"This order should not be treated as binding on other cases. Legal issues are not decided."

Let us see what course the Bank now adopts in this case. The case is mainly relevant for 7th Bipartite Retirees. We shall keep you advised about the developments.

- Secretary

Article No. 4

**THREE DECADES
FEDERATION OF S.B.I. PENSIONERS' ASSOCIATIONS
PERIOD COVERED 20-07-1987 TO 05-03-1989**

I retired from the Bank's service on Saturday, the 28th February, 1987. At the instance of Late Shri. S.S. Pandit, from July, 1987, I started participating in the activities of Mumbai Circle Pensioners' Association.

In the history of Federation and Pensioners the captioned period is very important. Therefore it took time for me to collect the material and write this article.

Since January, 2015 we missed, forever, the company of Late Sarvashri E.K. Thakur, N.S. Kulkarni, V.R. Kuddyady and B.P. Khare. Shock of this affected my work.

So far I had written three articles strictly based on records available with me. However, hereafter, I shall be writing based on records available to me and also based on my personal diary and memories.

Under Article 32 of the Constitution of India, a Writ Petition No. 305 of 1987 was filed in the Supreme Court of India on 04-3-1987 by Imperial Bank of India Pensioners' Association (Delhi Circle). The case again came up for hearing on 12-01-1988. The Government pleader at the very outset informed the Court that the Government of India has almost taken a decision for changing the Pension Fund Rules giving considerable relief to old Pensioners. Our Counsel requested for a copy of the proposal. However Bank's Counsel expressed his inability as the approval of the Reserve Bank of India and Central Board of the Bank was awaited.

In view of the above the case was adjourned for a period of six weeks (Ref. Fed. Circular Dt. 12-01-1988).

Most awaited letter of approval (dated 18-03-1988) from the Government of India, Ministry of Finance (Banking Division), was received by the Bank. On Monday the 21st March 1988 myself and late Shri. S.S. Pandit got a copy of the letter No. F-1/24/88/IR dt. 18-3-1988 from the Govt. of India, Ministry of Finance (Banking Division), addressed to the Chairman, State Bank of India, Mumbai. On the same day a copy of the above letter was forwarded to our Associations' Head Quarter i.e. at Pune, who in turn forwarded the copies thereof to Federation (New Delhi) and to Associations at Ahmadabad, Kolkatta, Indore, Lucknow and Chandigarh, vide letter dated 23-03-1988. (Special addition in that letter was "Our Mumbai Centre representatives are successful in getting a copy of Govt.'s sanction letter to the Bank's proposal".)

Comments on GOI's Letter Dt. 18-03-1988

Pension to be calculated on the average substantive salary drawn during the last 12 months' pensionable service (as per Bank's recommendation);

No change in the formula for calculation of pension (as per Bank's recommendation).

Ceiling on pension - Maximum 50% of pensionable pay subject to maximum as under :-

Rs.2,400/- for Officers, Rs.1,000/- for Award Staff.

Bank's recommendation - 50% of pensionable salary to all employees, Maximum Rs.2,400/-p.m.

I.B.I. Retirees lost the benefit of pensionable service, if more than 30 years.

Ceiling of Rs.1,000/-p.m. for Award Staff was not acceptable to our Federation and also Award Staff Federation. Even in Bank's proposal it was clearly stated that the salary (Basic) + Stagnation increments + permissible allowances would be more than Rs.2,400/- p.m. for Award Staff. That time the maximum salary of Dy. Managing Director was Rs.4,800/- p.m. (D.A. merger 332 pts - 1960 = 100 i.e. prior to 1-11-1987).

The Bank had also mentioned in their proposal Dt.28-08-1986 that the revision of salary for all

employees is overdue. Thereafter in 1989 salary of all employees was revised - effective from 01-11-1987) (D.A.600 pts. merged - 1960=100)

Minimum Pension of Rs.200/- p.m. was raised to Rs.300/- p.m.

Benefit of above revision was extended to all earlier retirees, however, w.e.f. 01-01-1987.

Family Pension Scheme - Relevant extract from the above letter Dt. 18-03-1988 from GOI is as under :

"A relevant provision may be added in the Pension Fund Rules for enabling the Trustees of the Pension Funds to sanction Family Pension, on the terms and conditions approved by the Central Board, to the dependents of an employee, who die while in service of the Bank on completion of pensionable service of one year or after retirement."

All the modifications to come into effect from 01-01-1987. (Bank had recommended that this should be effective from 01-02-1984 i.e. The date of revision of officers' salary - Base 332 pts D.A. Merger).

On 26-03-1988 Late Shri. P.S. Santhanakrishnan and the undersigned called on late Shri. M.N. Sheorey, Chief General Manager, Personnel (Central Office). We thanked him for getting the approval for revision of pension and introduction of "Family Pension Scheme." However we added that the ceiling on pension of Rs.1,000/- p.m. for Award Staff is inadequate even for existing salary wherein D. A. upto 332 points has been merged. We suggested him to take up this issue with the GOI. We added that according to this all the officers will receive pension calculated at 50% of pensionable pay, whereas some of the employees from Award Staff will be deprived from getting pension at 50% of their pensionable pay.

Later on we talked to Shri.J.C. Sah (AGM) about minimum pension and D.R. rates applicable to such pensioners. He confirmed that this minimum pension is related to cost of living index at 332 points level.(Later on, this was confirmed in one of the circular letters addressed to all L.H.Os.)

The Bank finally took the cognizance of this and recommended to GOI that there should be only one ceiling of Rs.2,400/-p.m. In spite of such recommendations the GOI conveyed the approval for the ceiling of Rs.1,300/- p.m. in respect of Award Staff (Increased from Rs. 1,000/- p.m.).

On 08-08-1988, late Shri Santhanakrishnan and myself again met the Chief General Manager (Personnel). We were told that now the GOI has directed to implement the ceiling of Rs.1,300/-p.m. in respect of pensioners from Award Staff. However the approval from Reserve Bank of India was then awaited.

On 10-08-1988 Writ Petition came up for hearing and was posted for hearing on 25-08-1988.

On 25-08-1988, the Writ Petition filed by I.B.I. Pensioners' Association (Delhi Circle) came up for hearing before a new bench comprising of Hon'ble Mr. Justice Oza, Mr. Justice Dutt and Mr. Justice Shetty. The moment our Senior Lawyer stood up to open our case, the Bank's Counsel, Shri. S.S. Sharma, informed the Court that the Bank's revised scheme for pension was being placed, this very day, before the members of the Central Board of the Bank for final clearance and adoption and that an adjournment may please be granted to enable the Bank to produce before the Court the approved scheme after about a week's time. Accordingly, the Court directed that the case be listed for further hearing after three (3) weeks by which time the petitioners too would have studied the final proposal and would be in a position to offer their comments and reactions.

On 25-08-1988, finally to give effect to the revision of Pension Schemes, the Central Board of the Bank at its meeting held on 25/08/1988 amended Rules No. 18 and 20 of the I.B.I. Employees' Pension and Guarantee Fund Rules and Regulations and Rule 23 of the S.B.I. Employees' Pension Fund Rules. The Board also approved the Family Pension Scheme newly introduced in the Bank. The effect of these amendments in nut shell was as under :-

Pension to be calculated on the basis of average substantive salary (Pensionable pay) drawn during the last 12 months pensionable service.

The revised ceiling on pension will be as under :-

Rs.1300.00 p.m. for Award Staff

Rs.2400-00 p.m. for all Officers.

Maximum Pension:- 50% of Pensionable Salary, subject to above ceiling and for 30 years pensionable service.

The pension payable to the staff in India under the revised Rules from 01-01-1987 shall not be less than that payable under the previous Rules. (Such situation can arise only in respect of I.B.I. Pensioners).

Minimum Pension:- Rs.300/- p.m.

Family Pension Scheme introduced :-

Substantive Salary p.m. Rate of F.P. per month

Rs.1500/- and below 30% of salary minimum Rs.300/- per month

Above Rs.1500/- p.m. 15% of salary - minimum Rs. 450/- p.m. and maximum of Rs.1,000/-p.m.

Our Bank is the first Bank to introduce Family Pension Scheme in the Banking Industry.

The aforesaid modifications come into effect as from 01-01-1987.

A copy of the circular letter No.-PA:CIR: 130 of 25-08-1988 issued by Central Office of the Bank and addressed to the Chief General Managers of All Circles of the Bank was obtained from the Central Office by the undersigned and forwarded to our Pune Head Quarter, who in turn forwarded the same to Shri. B.D. Mehta, New Delhi and to other Circle Associations.

NOTE :-

In connection with 'Family Pension Scheme' it has been stated that the maximum Family Pension would be Rs.1,000/- p.m. That time the maximum salary of the Dy. Managing Director was Rs.4,800/-p.m. (D.A. Merger 332 pts.) . In his case, as per above formula, F.P. works out to Rs.720/- p.m. only. Then why the ceiling of Rs.1,000/-p.m. has been stipulated? The reason is as under :-

"If one or both the family pensions are payable at the rates mentioned in the proviso to paragraph 2, the amount of both the family pensions shall be limited to Rs.1,000/- p.m. or the maximum amount of family pension payable in respect of any one of the parents, whichever is higher for the specified period."
(Situation as stated above, arises only if the death of the employee (one or both) happens, within first five years after retirement.)

Ref.:- Central Office letter No.PA:CIR:130 of 25-08-1988 and No.PA:CIR:44 of 10-05-1990.

Major comments by Shri. B.D. Mehta, General Secretary, as per his note Dt. 14-09-1988, are as under :-

Formula negated the benefit of length of pensionable service, over 30 years, (This benefit was applicable only to I.B.I. Pensioners).

Two ceilings viz. Rs.2,400/- and Rs.1,300/- Though the Bank had filed an affidavit in the Supreme Court that there will be only one ceiling.

Minimum pension of Rs.300/- p.m. to pensioners of Presidency Banks w.e.f. 01-01-1983, whereas for IBI/SBI Pensioners it is w.e.f. 01-01-1987.

Bank recommended effective date as 01-02-1984, whereas GOI approved from 01-01-1987 without assigning any reasons.

Introduction of Family Pension Scheme - A Welcome step.

On 03-09-1988 - Amendment made in S.B.I. Pension Fund Rules as under :- Pensionable service will

be calculated from the date of completion of 18 years (instead of 21 years) w.e.f. 01-09-1988 or from the date of joining (for Probationary Officer) or date of confirmation (for Award Staff) in the Bank's service, whichever is later. Benefit of this amendment should be given even to earlier retirees of course from 01-09-1988. Benefit also extended to IBI Pensioners.

Ref.: - C.O. Letter No.PA:CIR:137 of 03-09-1988 to all L.H.Os.

(As stated above, benefit was extended to earlier retirees without waiting for our demand. However now the benefit of "100%- D.A. Neutralization" given to pensioners w.e.f. 01-05-2005 has not been extended to earlier retirees in spite of our pointing out earlier practice and also Supreme Court Judgment Dt. 03-10-1998. (Civil Appeal No. 5048 of 1998. V. Kasturi V/s. State Bank of India)

On 25-10-1988 - Ad-hoc Fixed Additional Dearness Relief (AFADR) was granted. Details of this have been published long back in Samvad. (Ref.: - PA:CIR:163 of 25-10-1988 to all L.H.Os)

On 11-11-1988 - Sometime in early November 1988, late Shri Santhanakrishnan and myself discussed the issue of sanctioning minimum pension (Rs.300/- p.m.) to all pensioners who are at present in receipt of pension less than Rs.300/- p.m. We brought to the notice of the Chief General Manager that the procedure laid down in Central Office Circular Letter No. PA:CIR:152 of 30-09-1988 need not be followed and L.H.O. CGM may be given authority to sanction the minimum pension only to existing pensioners. This issue was also discussed with DGM (IR), who was in favour of the suggestion. Our suggestion was approved and instructions issued to all L.H.Os. (No. PA:CIR:162 of 11-11-1988).

By end of December 1988, LHOs. were told to submit a control return on the prescribed form.

This resulted in considerable reduction of work at PPG Department at LHO and Central Office and all such pensioners were also happy as their pension was revised before 31-12-1988.

On 26-12-1988 - The proposal prepared by our Mumbai Office for graded dearness relief (allowance) to pensioners who retired in different scales (Viz. D.A. merger 100, 200 and 332 points) was forwarded to Federation by our Pune Office, for consideration. However, though the Federation liked the proposal it was felt that it is not proper to discuss this at present as the Writ Petition was pending in the Supreme Court. (The same proposal later on was discussed by late Shri Santhanakrishnan and the under signed, with Central Office Officials and thereafter with certain modifications it was implemented by the Bank.)

On 23-02-1989 - Long awaited Judgment in respect of Civil Writ Petition No. 305 of 1987 filed on 04-03-1987 by I.B.I. Pensioners' Association (Delhi Circle) was pronounced.

The revision implemented by the Bank was approved with following changes :-

- i) Only one Ceiling of Rs. 2,400/- p.m.
- ii) Effective date 01-01-1986. (instead of 01-01-1987)
- iii) Family Pension Scheme also approved for which effective date was changed from 01-01-1987 to 01-01-1986.
- iv) "The petition is partly allowed to the above extent with costs which we quantify at Rs.5,000/-. The Respondent Bank will pay the same."

Bench - Hon'ble Mr. Justice K. Jagannatha Shetty, Hon'ble Mr. Justice A.M. Ahmadi, Hon'ble Mr. Justice Kuldip Singh.

On 23-02-1988 - Establishment of Mumbai Zonal Sub - Centre (Under S.B.I. Pensioners' Association (Mumbai Circle), Pune.

Considering the need of good rapport with Central Office (Now known as Corporate Centre) and Mumbai L.H.O, a Zonal Sub-Centre was established in Mumbai on the 23rd February 1988. Inaugural

address was of late Shri. P.T. Chaphalkar, President of the Circle Association (H.Q. Pune). The Meeting was also addressed by late Shri. G.S. Aphale, Vice President, Late Shri. N.D. Ranganathan General Secretary, Chennai Circle Pensioners' Association as Special invitee and Shri. K.D. Paradkar, General Secretary of the Association. The following office bearers were unanimously elected.

Shri. S. S. Pandit	-	President
Shri. B. G. Dandekar	-	Secretary
Shri. M. K. Neurekar	-	Treasurer

On the day of inauguration of the Zonal Sub-Centre there were only 120 pensioners in Mumbai and Thane. Out of this 80 pensioners attended this meeting.

Membership as on 31/12/2014	Total Collection as on 31/12/2014
9009	Rs. 1,38,83,000/-
Position only in One Year i.e. in 2001	
2,200	Rs. 28.00 Lacs

The sudden increase is due to 'VRS' Retirees. In the hot sun of March, April and May 2001 entire Committee, including 2 Ladies, did this marvelous job of enrollment.

For the enrolment of members and collection of funds the magnificent work was done by Late Shri.D.R.Tirodkar as stated below :-

Membership enrolled	Total Collection
2,100	Rs. 27,50,000/-

Mumbai Zonal Sub-Centre have their own office in Thane. This was purchased in 2006 and 50% of the cost was collected from members of only Mumbai Z.S.C. (As per rules of our Association.)

I thank Shri. V. M. Gokhale, then President of the Mumbai Circle Association, for promptly approving the recommendations of Mumbai Zone for purchase of office for use of the Zonal Office.

Following members from Mumbai were awarded with "Late Shri.L.N.Pabalkar Memorial Gold Medal"

Name	Year	Date of AGM	Place of Meeting
Shri. V.R. Kuddyady	2002/2003	29-06-2003	Kolhapur
Shri. D.R. Tirodkar	2003/2004	17-07-2004	Pune
Shri. B.G. Dandekar	2004/2005	06-07-2005	Nashik
Shri. S.B. Gokhale	2012/2013	27-08-2013	Dhule

This Zonal Office has played the role of a Liaison Office of the Circle Association and even that of the Federation. Even now the position has not been changed.

I have watched the progress of this Zone very closely as out of the last 28 years, I was office bearer for 21 years either of the Federation or that of the Mumbai Circle Association.

This note on Mumbai Zone cannot be completed without mentioning the contribution of Late Shri. V.R. Kuddyady, Shri. V.M. Gokhale and at present Shri. S.B. Gokhale, President of the Circle Association. The Federation Secretary's Report presented before the Federation Annual General Meeting held at New Delhi on Sunday the 5th March, 1989 :-

A copy of the report was given to us at the time of the Meeting, hence we had no time to read and think over on the contents of the report.

SUMMARY :-

In the Report it has been stated that copies of the Judgment dt. 23-02-1989 were dispatched to all for

study with utmost expedition by private arrangement (though certified copy was yet to be received). (However Circle Associations Viz. Ahmedabad, Bangalore, Hyderabad, Kolkata and Pune did not receive the copies in question).

COMMENTS ON JUDGMENT :-

"From the very beginning the Bank's stand was that the petitioners had no locus standi(1) and that the petition which suffered from laches(2) and staleness should be dismissed in limine(3). What a rebuff the Judgment has given to the Bank's claim is evident from the fact that not only our petition was entertained but a penalty of Rs. 5,000/- has been imposed upon the Bank by way of costs which the court rarely awards in such cases and was not even demanded by us. In famous Nakara Case no order as to costs was passed although it was specifically asked for."

Revision from 01-01-1986 and one common ceiling of Rs.2,400/-p.m. was a great achievement. (That time maximum salary of Dy. M.D. was Rs.4,800/- p.m.)

Other improvements done by the Bank were confirmed.

Judgment did not touch our grievances viz.

- i) Index linked D.A. like working Staff;
- ii) Updation of pension after every salary revision.
- iii) Medical Aid and
- iv) Family Pension - Uniform rate of 30% for all eligible spouses.

The Secretary felt that "We can legitimately draw solace from the Judgment which weighs heavily in our favour."

Finally the Secretary stated that "Now, that we have played our innings and half of our task has been done. I look to our friends from Bombay (Mumbai) who are so close to the Centre of Bank's power to prepare themselves to step into our shoes as and when we unburden ourselves of the responsibilities of office and take upon themselves the duty to complete unfinished work. "

On 05-03-1989:- Third A.G.M. of the Federation was held on Sunday, the 5th March, 1989 in the conference hall of the Sanatan Dharam Mandir, Greater Kailash - I, New Delhi.

GIST of the Proceedings :-

From 10 Circle Associations 34 representatives attended the Meeting. The Meeting was also attended by Sarvarshri H.C. Sarkar and S.P. Puri (both Patrons), A.B. Majumdar and K.D. Nayar.

From Mumbai Circle Association following attended the AGM :-

- Shri. S.R. Rege, Vice President.
- Shri. K.S. Gharpure, Vice President.
- Shri. V.M. Dravid, Secretary.
- Shri. B.G. Dandekar, Secretary - Mumbai.
- Shri. V.R. Kuddyady.
- Shri. S.G. Rabade.

The Supreme Court Judgment was pronounced on 23-02-1989, hence all the focus was on the contents thereof. However majority members had not received, in advance, a copy of the Judgment under reference. Earlier before the Meeting, when Shri. C.L. Kapoor (Secretary - Delhi Circle) arrived at the venue, he brought a few copies, however instead of giving a copy to each Association, he simply threw all the copies towards the audience. (Late Shri. Kuddyady was able to catch one copy for our Association.)

This was not liked by many members. Shri. M.L. Majumdar expressed his dissatisfaction about the action of Shri Kapoor.

Shri. B.D. Mehta, Secretary, explained, in detail, the contents of the Judgment (as stated earlier in this article). Finally he suggested that the present team of office bearers had done their job to the best of their ability and the burden of looking after the affairs of the Federation be now shouldered by friends from Bombay (Mumbai) who are nearer to the Bank's power Centre. However friends from Madras objected to this suggestion. In the meantime Shri Rege stated that although they had no objection to undertake any responsibility, it was their earnest desire that unfinished task should continue to be looked after by the present team. I supported the suggestion of Shri. Rege. Hence this issue was not pursued. (In this connection before leaving for Delhi our President, viz. Late Shri. L.N. Pabalkar had suggested us that at this stage the H.Q. of Federation should not be shifted).

In the open discussion Sarvashri late P.S. Santhanakrishnan, M.L. Mujumdar, Padam Narayan, R.S. Kulkarni, M.M. Bijawargi, M.L. Kolhekar and A.V. Nagarswamy took active part.

The discussions were more on implementation as per Bank's Scheme as modified by the Supreme Court. All were unanimous in their views that all out efforts should be made by the entire membership in identifying persons eligible for family pension.

It was decided that no unit (Circle Association) to take up any matter directly with Central Office and only to correspond with respective Head Office (Circle L.H.O.) concerning grievances of their members. (Even now this principle holds good)

About "AFADR" the extract from the proceedings is as under :-

"Shri. Dandekar advised that he had worked out the total cost which the Bank might have to incur by granting liberal relief to old pensioners' "His efforts were greatly appreciated by one and all."

The Meeting came to a close with a vote of thanks to the Chair.

Further developments after the 4th AGM which was held at New Delhi on 04-03-1990 will be given in the next article.

Thank you.

Wish you and your Family Members healthy and prosperous New Year 2016.

- B. G. Dandekar

(M) 09869043161

Note :

Meaning of legal terminology used in the first para under the heading 'COMMENTS & JUDGMENT'

(¹): the right or capacity to bring an action or to appear in a court:

(²): the legal doctrine that a legal right or claim will not be enforced or allowed if a long delay in asserting the right or claim has prejudiced the adverse party (hurt the opponent) as a sort of legal ambush.

(³): at the outset

Pensioners' Day

17th DECEMBER is "Pensioners' Day". We congratulate all our members and wish them a "Happy Pensioners' Day." Let us hope that the Government of India and the State Bank of India will approve our legitimate demands as early as possible.

- Secretary

भारतीय स्टेट बैंक
State Bank of India
 Corporate Centre - Mumbai

e-Circular

P&HRD

Sl. No. : 781/2015 - 16

Circular No. : CDO/P&HRD-PM/52/2015 - 16

Tuesday, September 29, 2015.

7 Ashwin 1937 (S).

All Branches and Offices of
 State Bank of India

Madam / Dear Sir,

**SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME
 EXTENSION OF BENEFIT TO SURVIVING SPOUSES OF EMPLOYEES
 WHO DIE WHILE IN SERVICE**

Surviving spouses of employees who die while in service are currently not eligible to become member of the SBI Retired Employees' Medical Benefit Scheme (SBIREMBS) under the existing provisions of SBI Retired Employees' Medical Benefit Trust Rules.

2. In this connection, the Executive Committee of the Central Board in its meeting held on 23.09.2015 has approved following modifications in scheme:

- i. The spouses of only those employees who die while in service after putting in at least 20 years of pensionable service and after attaining the age of 50 years and above (both the conditions to be satisfied) may be allowed membership of SBIREMBS. The membership will be restricted up to Plan-'E' of the existing scheme (i.e. 'A1', 'B1', 'C1', 'D1' and 'E').
- ii. The medical benefit will accrue to the spouses on and from the notional date of superannuation of the deceased employee at the age of sixty years, had he / she remained alive or the date of taking membership within a period of 3 months thereafter, whichever is latter.
- iii. Such eligible spouses would take membership of the scheme by contributing subscription on the same line of provisions in existing scheme within 3 months from the notional date of superannuation of the deceased employee (at the age of 60 years) had the employee remained alive.
- iv. The modification will have prospective effect from the date of approval by ECCB i.e. 23.09.2015 and shall be applicable to cases of death occurred on or after that date.

3. All other instructions relating to SBIREMBS shall remain the same.

4. Please bring the contents of this e-Circular to the notice of all concerned.

Yours faithfully,
 (Ashwini Mehra)
 Deputy Managing Director &
 Corporate Development Officer

भारतीय स्टेट बैंक
State Bank of India
 Corporate Centre - Mumbai

e-Circular

P&HRD

Sl. No. : 892/2015 - 16

Circular No. : CDO/P&HRD-PPFG/62/2015 - 16

Wednesday, October 14, 2015.

22 Ashwin 1937 (S).

All Offices / Branches of
 State Bank of India

Madam / Dear Sir,

**PAYMENT OF STAFF PENSION
 SUBMISSION OF LIFE CERTIFICATE & ACKNOWLEDGEMENT**

Pensioners and family pensioners are required to submit Life Certificate in the month of November every year and pension payment for the defaulting pensioners gets discontinued from the month of next February.

2. In this connection, it is observed from the various complaints received at this office that staff pensioners have submitted the Life Certificates well in advance and they are holding manual acknowledgement having submitted their life certificate, still they are included in the list of defaulters and their pension is discontinued, reason being non-updation of Life Certificate into the system by the Branches. Inadvertently or negligently these certificates are neither promptly entered nor authorized by the Branches with the result that staff pensioners get a suffering.

3. To overcome this issue, instead of requirement of issue of manual acknowledgement by the branches, CSPPC system is now generating the acknowledgement instantly after updating and authorizing the Life Certificate in the system at Branch.

4. All branches are, therefore, while entering the Life Certificate into the CSPPC system, shall be required to authorize the same into the system immediately and handover the system generated acknowledgement to the staff pensioner. The entire process will be completed in one go and will reduce the incidents of non-updation of the Life Certificate into the system.

5. Please bring the contents of the Circular to the knowledge of all concerned for meticulous compliance.

Yours faithfully,

Sd/-

(Ashwini Mehra)

**Deputy Managing Director
 & Corporate Development Officer**

Donations received during the period from July 2015 to September 2015 but left to be included in the list published in Samvad for November 2015

Shri.Shivaji Kalappa Vaskar - 2,200/- (total Rs.3,300/-); Shri.Jayant V.Yardi - 5,000/-; Shri.Vinayak P.Phadke - 10,000/-
 Shri.Suhas N. Chinchalkar - 1,000/-; Shri.P.A.Wankhede - 1,000/-; Shri.Shankar Dedsai - 1,000/- 'A Well Wisher - 1,000;
 and Shri. D.D.Waghmare - 1,000/-.

- Secretary

भारतीय स्टेट बैंक
State Bank of India
 Corporate Centre - Mumbai

e-Circular

P&HRD

Sl. No. : 1066/2015 - 16

Circular No. : CDO/P&HRD-PPFG/70/2015 - 16

Tuesday, November 24, 2015.

3 Margshirsha 1937 (S).

All Offices / Branches of
 State Bank of India

Madam / Dear Sir,

**IBI / SBI PENSIONERS
 SUBMISSION OF DIGITAL LIFE CERTIFICATE
 "JEEVAN PRAMAAN"**

Pensioners and family pensioners are required to submit Life Certificate in the month of November every year for the uninterrupted payment of pension every month. Government of India, on 10th November 2014 has launched 'Jeevan Pramaan' an 'Aadhaar based Digital Life Certificate' for pensioners. This initiative is in addition to the existing system of physical submission of Life Certificate by pensioners at the pension disbursing branches or any branch of the Bank at his / her convenience.

2. In this connection, Government of India, Ministry of Finance, Central Pension Accounting Office, New Delhi have advised that "A life Certificate issued online by a Government Agency as a result of Aadhaar Biometric Authentication will also be accepted as a valid certificate".

3. Digital Life Certificate submission involves biometric authentication by the pensioner from remote point and creation of life certificate maintained in digital repository in NIC. Following steps are to be followed for enrolling and submitting digital life certificate.

• **Enrollment**

Pensioner has to download the PC/ Mobile application from jeevanpramaan.gov.in or alternatively visit the nearest Branch or Jeevan Pramaan Centre (available under 'locate centre' under 'jeevanpramaan.gov.in' for registration. He / She will provide necessary information like Aadhaar number, Pension Payment Order No.(PF Index Number), Bank Account No., Bank Name and Mobile number.

• **Aadhaar Authentication**

Pensioner will provide biometrics ie. a finger print and authenticate himself / herself. (Jeevan Pramaan uses the Aadhaar Platform for on-line biometric authentication)

• **Life Certificate.**

After successful authentication an SMS acknowledgement is sent to pensioner's mobile number including Jeevan Pramaan Certificate ID. The certificate is stored in the Life Certificate Repository

for making it available anytime and anywhere for the pensioner and the Pension Disbursing Agency.

- **Access to Certificate**

Pensioner can download a PDF copy of the certificate from the Jeevan Pramaan website by providing the Jeevan Pramaan ID or Aadhaar number.

- **Pension Disbursing Agency**

The Pension Disbursing Agency can access the Life Certificate from the Jeevan Pramaan website and download the same.

- **Electronic Delivery**

The Life Certificates can also be electronically delivered to the Pension Disbursing Agency, without any manual intervention. Additionally the Pensioner can login by providing his Pramaan ID or Aadhaar number to generate One Time Password and use the same to sign in to the system to download the certificate.

4. As the entire process is primarily Aadhaar based, digital life certificate submitted by the pensioner can be authenticated only when pensioner's account is seeded with Aadhaar Number.
5. Branches are, therefore, advised to publicize to pensioners the benefits of this initiative and motivate them to seed their pension accounts with Aadhaar number. The Aadhaar numbers of pensioners must be fed in CBS data base / pension software in time bound and campaign mode at the earliest.
6. All Branches are also advised to prominently display availability of this facility for the pensioners in the Banking hall and educate the pensioners. It is reiterated that physical Life Certificate will continue to be accepted from pensioners if preferred by them.
7. Please bring the contents of the Circular to the knowledge of all concerned for meticulous compliance.

Yours faithfully,

(Ashwini Mehra)

**Deputy Managing Director
& Corporate Development Officer**

Attention Please

Shri J. V. Hathi, Retired AGM, Ahmedabad Circle, has published a book in English. It contains all the latest information required by the pensioners. The information has been updated up to 31st March 2015. Shri J. N. Mishra, Dy. Managing Director (Retired) of our Bank and C.E.O. of the Indian Institute of Banking & Finance has written a foreword for the book. Shri Hathi has shown a good gesture to provide the book free of cost to those who require it. His Mobile Number is 09930812902. Interested pensioners may contact him.

We appreciate the gesture shown by Shri Hathi.

- Secretary

युनिट वार्ता

सांगली युनिट -

आपल्या असोसिएशनच्या सांगली युनिटतर्फे ३१ ऑक्टोबर २०१५ रोजी सायं. ६ ते ९.३० या वेळात 'कोजागिरी' अत्यंत उत्साहात साजरी करण्यात आली. या कार्यक्रमास ७५ सभासद हजर होते. या वेळी विद्या कुलकर्णी व त्यांचे सहकारी यांनी भारूडे सादर केली. आपण नेहमी ऐकतो त्या संत एकनाथांच्या भारूडाबरोबर, संत ज्ञानेश्वर व संत रामदास यांचीही तितकीच उद्बोधक भारूडे विद्या कुलकर्णी व त्यांच्या सहकाऱ्यांनी गाऊन कार्यक्रमात बहार आणली. त्यामुळे कार्यक्रमाला खूप मजा आली.

या कार्यक्रमात सभासदांना नविन येणाऱ्या बँकेच्या मेडिकल इन्शुरन्स स्कीमबद्दल माहिती देण्यात आली. तसेच नोव्हेंबर महिन्यात बँकेत जाऊन घावयाच्या लाईफ सर्टिफिकेटबद्दल माहिती देऊन सर्वांनी ते न चुकता बँकेत जाऊन घावे ही विनंती करण्यात आली. शेवटी गरम, गरम केशरी दूध व भडंग यांचा मनसोक्त आस्वाद घेऊन कार्यक्रमाची सांगता झाली. - सुरेश छत्रे, सचिव (सांगली)

धुळे युनिट -

धुळे जिल्हा युनिटची वार्षिक सर्वसाधारण सभा दि. २४ ऑक्टोबर २०१५ रोजी सकाळी १० वाजता धुळे येथे आयोजित केली होती. सभेस महिलावर्गाची उपस्थिती लक्षणीय होती. व्यासपीठावर सर्वश्री साहेबराव देसाई, अध्यक्ष, औरंगाबाद विभाग, धुळे युनिटचे पदाधिकारी सर्वश्री किशोर करोडे, पी.डी.देशमुख, एम. बी. भदाणे, शरद शिंपी व स्टेटबँक कोषागार शाखेचे शाखाधिकारी श्री.उमेश परदेशी विराजमान होते.

दीप-प्रज्वलन झाल्यावर युनिटचे दिवंगत सभासद, तसेच भारतरत्न डॉ.ए.पी.जे.अब्दुल कलाम (भारताचे माजी राष्ट्रपती) व वीरमरण आलेल्या सैन्यातील जवानांना श्रद्धांजली वाहण्यात आली. श्री.अशोक जोशी यांच्या 'दशा आणि दिशा' या निबंधास प्रथम क्रमांकाने गौरविण्यात आल्यामुळे त्यांचा सहकार राज्यमंत्र्यांच्या हस्ते नाशिक येथे सत्कार करण्यात आला होता. या गौरवाबद्दल त्यांचा धुळे युनिटतर्फे सत्कार करण्यात आला.

श्री.पी. जी. देशमुख, सचिव यांनी मागील वर्षाच्या वार्षिक सभेचा व इतर कार्याचा वृत्तांत वाचून दाखविला. धुळे येथे नुकतीच श्री.साहेबराव देसाई यांच्या परिश्रमांमुळे बँकेने डिस्पेन्सरी सुरू केल्याची माहिती दिली. डॉ. निर्मलकुमार चौधरी यांची नेमणूक करण्यात आली असून मंगळवार व शुक्रवार रोजी त्यांची सेवा देण्यात येते. श्री. देसाई यांनी सर्कल लेव्हल वर होणाऱ्या घडामोडी तसेच कोर्ट केसेस इ.ची माहिती दिली. श्री.शरद शिंपी यांनी ताळेबंद प्रस्तुत केला. संवादसाठी धुळे युनिटच्या १०४ सभासदांनी प्रत्येकी रु.१०००/- देणगी दिल्याबद्दल त्यांचे व सर्व कार्यकर्त्यांचे आभार

मानले. तसेच देणगी न दिलेल्या सभासदांनी लवकरात लवकर देणगी देण्याबद्दल आवाहन करण्यात आले. कोषागार धुळे शाखाधिकारी श्री.उमेश परदेशी यांनी या निमित्त पेन्शनरांचा ग्राहक मेळावा आयोजित करून पेन्शनरांना मार्गदर्शन केले. अध्यक्ष श्री.करोडे यांनी दरवर्षी जास्तीत जास्त संख्येने सभेस उपस्थित राहण्याचे आवाहन केले. श्री.एम.बी.भदाणे, उपाध्यक्ष, यांनी आभार प्रदर्शन केले. त्यानंतर स्वादिष्ट भोजनोत्तर सभेची सांगता झाली. - पी.जी.देशमुख, सचिव (धुळे)

नाशिक युनिट -

नाशिक जिल्ह्यातील बँकेच्या सेवानिवृत्त कर्मचाऱ्यांची वार्षिक सभा दि. २० नोव्हेंबर २०१५ रोजी 'वैराज कलादालन' येथे आपल्या सातपुर शाखा व नाशिक युनिट यांच्या संयुक्त विद्यमाने दुपारी ३.०० वा. संपन्न झाली. या कार्यक्रमास निवृत्त कर्मचारी मोठ्या संख्येने उपस्थित होते. सभेच्या अध्यक्षपदी आपल्या सर्कल असोसिएशनचे अध्यक्ष व फेडरेशनचे उपाध्यक्ष श्री.'एस.बी.गोखले होते. प्रमुख पाहुणे म्हणून फेडरेशनचे माजी अध्यक्ष श्री.बी.जी.दांडेकर होते. तसेच सर्वश्री आर,एस.राजिवडेकर, सुभाष आगरकर, जे.बी.पुसाळकर यांची उपस्थिती होती. कार्यक्रमाची सुरुवात उपस्थित सभासदांचे व प्रमुख पाहुण्यांचे स्वागत करून झाली. तसेच मयत सभासदांना श्रद्धांजली वाहण्यात आली. नविन सभासदांचे गुलाबपुष्प देऊन अध्यक्षांचे हस्ते स्वागत करण्यात आले. सेक्रेटरी सोपान गडारव यांनी हिशोब सादर केला. सभागृहाने त्यास मंजुरी दिली.

श्री.भिमसिंग ठाकूर (सेंट्रल कमिटी मॅबर) यांनी विविध कार्याचा व उपक्रमांचा आढावा घेऊन आपले विचार मांडले. श्री.राजीवडेकर यांनी आपले विचार मांडले. या कार्यक्रमाचे प्रमुख पाहुणे श्री.दांडेकर यांनी पेन्शनर्सना बँकेतून मिळणाऱ्या सोयी-सवलती समजावून सांगितल्या तसेच मृत्यूपत्राबद्दल जागरूक राहण्याचा सल्ला दिला. यानंतर त्यांनी अवयवदानाचे महत्त्व विशद केले. श्री.रघुनाथ विसपुते यांनी नेत्रदानाबद्दल अतिशय उपयुक्त माहिती दिली. या कार्यक्रमाचे अध्यक्ष श्री.एस.बी.गोखले यांनी पेन्शनवाढी संदर्भात व आपल्या फेडरेशनच्या विविध स्तरावर केल्या जाणाऱ्या प्रयत्नांची माहिती दिली. कार्यक्रमाचे सूत्रसंचालन श्री.रघुनाथ महाबळ यांनी उत्तमरित्या केले. श्री.भिमसिंग ठाकूर यांनी श्री.सतिश गायकवाड व श्री.प्रकाश देशमुख यांच्या मदतीने १०० टक्के मॅबरशिप केल्याबद्दल त्यांचे अभिनंदन करण्यात आले.

पूर्वीच्या पदाधिकाऱ्यांनी 'बिल्डींग फंड' म्हणून ७१ सभासदांकडून रु.७६,०००/- वर्गणी जमविली होती. पैकी ५० ते ५५ सभासदांनी त्यांची देणगी 'संवाद'साठी देण्यास मान्यता दिली. ती रक्कम अंदाजे रु.५५,०००/- पर्यंत जाईल. त्यानंतर आभारप्रदर्शन व अल्पोपहाराचा कार्यक्रम होऊन कार्यक्रमाची सांगता झाली. कार्यक्रम यशस्वी करण्यात कार्यकारिणी सदस्य सर्वश्री बी.बी.गायकवाड, रघुनाथ महाबळ, सोपान गडारव, सुधाकर बाविस्कर, एस.बी.देशमुख, दिनेश बच्छाव व अनिल झवर यांचा महत्त्वपूर्ण सहभाग होता.

भिमसिंग ठाकूर, सेंट्रल कमिटी मॅबर

District-wise Alphabetical List of Members admitted between 01-12-2014 & 30-09-2015
(Kindly refer earlier List published in SAMVAD for January 2015)

Pensioner Members**AHMEDNAGAR**

PM/12786 MRS. BHAGYALATA P. AKOLKAR
PM/12787 MR. RAMESH R. BHALERAO
PM/12790 MR. CHANDRAKANT M. DESHPANDE
PM/12710 MR. SANJEEV P. HATWALNE
PM/12946 MR. VINAYAK NARHARRAO KULKARNI
PM/12788 MR. SUBHASH K. LANDGE
PM/12447 MR. ANIL G. NAVALE
PM/12583 SMT. ANUPRITA V. PANDE
PM/12536 MR. KANIF NATH B. PANDHARE
PM/12537 MR. ASHOK K. PANDHARE
PM/12789 MR. NAVNATH K. SANGLE
PM/12785 MR. CHANDRASHEKHAR R. YEKHE
PM/12449 MR. BAPUSAHEB K. GHEMUD
PM/13043 MR. PRABHAKAR R. MANDLIK

AKOLA

PM/12562 MRS. RAJANI L. AMBARKHANE
PM/12563 MR. RAJAN C. DOLHARE
PM/13015 MR. TUKARAM UMAJI GADEKAR
PM/13012 MR. RAJENDRA DATTATRAYA JOSHI
PM/12561 MR. SURESH S. KHARCHE
PM/12922 MR. VIKAS D. MUKADAM

AMRAVATI

PM/13095 MR. SURESH M. AKOTKAR
PM/12627 MR. MANOHAR V. ASHTIKAR
PM/12558 MR. RUPRAO D. BANKADE
PM/12669 MR. SANJAY M. BANNORE
PM/12460 MR. SUDHAKAR M. BELE
PM/12628 MR. SUHAS G. DESHPANDE
PM/13097 MR. SHYAM KRISHNARAO DESHPANDE
PM/12527 MR. SATISH L. DHOK
PM/12462 MR. PRAKASH V. GADE
PM/12630 MR. SURESH U. GUDADHE
PM/12920 MR. RAMKRISHNA N. ISAD
PM/12531 SHRI SHANKAR G. JAURKAR
PM/13010 MR. VIDYASAGAR VASANTDAS KILAJI
PM/12463 MR. SHRINIVAS V. KULKARNI
PM/12917 MR. NANDKISHOR R. MESHRAM
PM/12919 MR. CHANDRAKANT R. MITHOLE
PM/12559 MR. MOHAN M. MURHEKAR
PM/12626 MR. SHRIGANESH W. OGALE
PM/12459 MR. SUHAS P. PANDAY
PM/13008 MR. BHALCHANDRA DATTARYA PARANDEKAR
PM/12461 MR. MOHAN B. SALPEKAR
PM/12526 MR. SATYA NARAYAN R. SARASWAT
PM/12528 MR. VILAS B. SHRIKHANDKAR
PM/13098 MR. CHANDRABHAN G. SURYAWANSHI
PM/12670 MR. SHARAD R. TAMAN
PM/12631 MR. DIGAMBAR C. TIKHE
PM/12560 MR. ARJUN B. TRIBHUWANE
PM/12923 MR. SUBHASH K. DHAKULKAR
PM/13096 MR. GOPAL M. KUBADE
PM/12918 MR. MOTIRAM BABLAJI SARDAR

AURANGABAD

PM/12924 MR. SUNDAR B. BAKSHI
PM/12728 MR. SUBHASH M. BHALE
PM/13085 MR. PRADEEP N. BHARAWADKAR
PM/12454 MRS. SHALINI G. CHANDWANI
PM/12846 MR. BALKRISHNA DAULATABADKAR
PM/13086 M. TUKARAM R. DEOKAR
PM/13087 MR. PRAGYANDAS NARAYANRAO DESHMUKH

PM/13088 MR. MOHAMMADAQUEELUDDIN
PM/12843 MR. VIKAS M. MOHRIR
PM/12455 MRS. PRAGATI P. RAIBAGKAR
PM/12956 MR. SHIVAJI NAGNATH SWAMI
PM/12566 MR. MANIK N. VIPRA
PM/12567 MR. PANDURANG W. VYAVAHARE
PM/12959 MR. VISHNU TUKARAM WANKHEDE

BELGAUM

PM/12491 MR. SNJAY S. BHOSALE

BULDANA

PM/13092 MR. SHRIRAM L. BORADE
PM/12804 MR. GHANSHYAM N. CHHANGANI
PM/13094 MR. SANJIV M. DANGE
PM/12529 SMT. PRABHAV. DESHPANDE
PM/12629 MR. RAMESH R. KHODKE
PM/13016 MR. BALDEO BHONAJI TAYADE
PM/13093 MR. SUDHAKAR B. WADEKAR

CHANDRAPUR

PM/12767 MR. PRABHAKAR A. BAMBOLE
PM/13051 MR. SHRIPAD PRABHAKAR JOSHI
PM/12572 MR. MANIKRAO M. VIDHATE
PM/12571 MR. RAMBHAU M. WARGHANE

DHULE

PM/12953 MR. DILIP BAPU KULKARNI
PM/12726 MR. HARUNA. MANSURI
PM/12727 MR. SUDHAKAR P. MORE
PM/12850 MR. ARUN P. PAWAR
PM/12619 MR. ABDUL W. SHAIKH
PM/13089 MR. DILIP R. SHIRSATH
PM/12958 MR. BHIMRAO RAMDAS THORAT
PM/12553 MR. PRAKASH L. TIPARE
PM/13091 MR. SUBHASH FULA WAGH
PM/12852 MR. VASANT M. WANKHEDKAR
BM/12552 MR. BHAIIDAS V. AHIRE
PM/12853 MR. DEVIDAS H. BADGUJAR
PM/12939 MR. BHIMRAO R. GHODE
PM/12851 MR. SUBHASH D. SAGARE
PM/13090 MR. PRADIP G. SHUKLA

DOMBIVALI

PM/12485 MR. VIKAS S. ABHYANKAR
PM/12837 MR. SHIVAJI B. DHAGE
PM/12913 MR. WAMAN K. GAIKWAD
PM/12838 SMT. KALPANA S. HINDLEKAR
PM/12677 MR. ANIRUDDHA L. JOSHI
PM/12606 MR. RAJENDRA V. KAMAT
PM/12598 MR. CHANDRAKANT G. KONDEVILKAR
PM/12740 MRS. SUVARNA P. KULKARNI
PM/12979 MR. NANDKUMAR SHANKARRAO KULKARNI
PM/12988 MR. SANJEEV G. NIKOSE
PM/12678 MR. SHIVRAYA P. RAO
PM/12980 SMT. ANANDI SHYAMSUNDER
PM/12888 MR. SHANTARAM K. TURALKAR
PM/12594 MR. UDAY S. WARANG
PM/12827 MR. PADMAKAR S. SHAUCHE
PM/12486 MR. SUDHEER V. MANGALVEDHE

GOA

PM/12733 MRS. MANISHA M. ALVE
PM/12964 MR. MENINO MARIO ARAUJO
PM/12667 MR. ANTHONY A. AZAVEDO
PM/12663 MR. DATTRAYA D. BHENDE
PM/12884 MR. VIJAYKUMAR S. CHAVAN
PM/12734 MR. ANTONIO M. D. DIAS

PM/12577 MR.LIGORIO FERNANDES
 PM/13073 MRS.SANDHYA S. GOHAR
 PM/13070 MR.VINAY KUMAR HEJMADY
 PM/12665 MRS.SUVARNLAXMI P. KAMAT
 PM/12967 MR.UMESH RAMCHANDRA KAPADI
 PM/13068 MR.HEMANT V. KORGAONKAR
 PM/12971 MRS.SMITAPRAMOD KUDCHADKAR
 PM/12458 SMT.SUREKHA P. LOTLIKAR
 PM/12666 MR.SURAJ T. NAIK
 PM/12886 MRS.LATA CHANDRASHEKHAR NAIK
 PM/12969 SMT.BHARTI ANAND NAIK
 PM/13075 MR.SHRIKANT S. NEVAGI
 PM/13074 MR.SAULA PAES
 PM/12970 MRS.MARIA M.A.DE' SOUZA PERREIRA
 PM/12883 MR.AVITA PINTO
 PM/12968 MR.MAHADEO RAMKRISHNA PRABHU
 PM/12803 MR.FRANCIS W. F.J.D. REVEREDO
 PM/12662 SMT.MAUREEN P. RIBEIRO
 PM/13076 SMT.MARTHA RODRIGUES
 PM/12732 MR.SHEKHAR M. SANVORDEKAR
 PM/12659 MR.IMTIAZ A. SARMADI
 PM/13072 MR.MOHAMMED R.SARMADI
 PM/13067 SMT.KUKNDA C. SARVADEKAR
 PM/13069 MR.ANIL V. SAWANT
 PM/13071 MR.NAMDEV L. SAWANT
 PM/12965 MR.SHAMSUDDIN I.SHAIKH
 PM/12966 SMT.VIDYA H. TORASKAR
 PM/12457 MR.PANDHARINATH N.UPADHYE
 PM/12885 MR.VINCENTE S. FERNANDES

GONDIA

PM/12809 MR.PRAKASH T. BARAPATRE
 JALGAON
 PM/12549 MR. RAMESH K. BHAGWAT
 PM/12551 MR.VIKAS L. CHAUDHARI
 PM/12938 MR.ASOK P. CHAUDHARI
 PM/12960 MR.VILAS GANESH DHARAP
 PM/12467 MR. RAMESH B. JOSHI
 PM/12961 MR.PRADEEP KESHAV KHARUL
 PM/12937 MRS.TILOTTAMAA. MAHAJAN
 PM/12963 MR.BHURAJ GIRDHAR MORE
 PM/12620 MR.SAKHARAM M. WANKHEDE
 PM/12550 MR.ANANT N. KULKARNI
 PM/12847 MR.BALKRISHNA P. SHIRODE
 PM/12845 MR. SHAM Y. CHAPEKAR
 PM/12848 SMT.URMILA L. KARALE
 PM/12808 MR.PADMAKAR K. KARANKAR
 PM/12725 MR.ANAND J. KARMARKAR
 PM/12957 MR.SATISH EKNATJ PINGALE
 PM/12524 MR.SATISHCHANDRA R. SONTAKKE
 PM/13084 MR.ARUN KESHAVARAO SURVE

JAMMU

PM/12699 MR. TEJ KRISHNA MACHAMA

KOLHAPUR

PM/12704 MRS.VAIJU V.ANIKHINDI
 PM/12452 MR.ANILKUMAR L. BHIMGARDEVE
 PM/12873 MR.SHAHAJI Y. BHOSALE
 PM/13079 MR.RAJU NARAYAN DIXIT
 PM/12532 MR.RAMNATH B. GAVALI
 PM/12871 SMT.SMITAN. GOSAVI
 PM/12492 MR.DEEPAK D. KULKARNI
 PM/12870 SMT.GAYATRI G. KULKARNI
 PM/12872 SMT.SWAROOPA S. KULKARNI
 PM/13083 MRS.PRACHI CHANDRAKANT KULKARNI
 PM/13081 MR.ANANDRAO BHAUSAHEB PATIL
 PM/12756 MR.RAVINDRA D. SAPRE
 PM/12771 MR.BALKRISHNA S. WADKAR

PM/13080 MR.BALKRISHNA D. YADAV
 PM/12623 MR.VILAS KUMAR JAIN
 PM/12769 MR.DILIP B. DESAI
 PM/12802 MR.UMESH K. DESHPANDE
 PM/12703 MR.BALWANT V. JAMDADE
 PM/13082 MR.ATMARAM RAMCHANDRA KAMBLE
 PM/12945 MR.BHIMA BHAWKANA KOKITKAR
 PM/12795 MR.ANAND M. LONDHE
 PM/12801 MR.BAJRANG S. LUGADE

LATUR

PM/12842 MR.NANDKUMAR S. AWATE
 PM/12955 MR.IRANNA SHANKAREPPA MANGALURE
 PM/12954 MRS. SHUBHANGI NANDKUMAR SHETE
 PM/12730 MR.SANGRAM G. CHAVAN

MUMBAI

PM/12901 MR. MADHUKAR P. ADSUL
 PM/12738 MR.PRADEEP KUMAR AGRAWAAL
 PM/13117 MR.GHANSHYAM L. AHIRE
 PM/12745 DR..VAIJAYANTI M. AJINKYA
 PM/12607 MRS.NIMISHAP. ANDHARIA
 PM/12695 MRS. GEETAARVIND
 PM/12832 MRS.SWATI S. ASOLKAR
 PM/12592 MR.MUKUNDA. BADEKAR
 PM/12487 MR.JAYANT R. BAGWE
 PM/12749 MR.MOHANLAL BALDEVDS
 PM/12511 MRS.ANURADHA R. BAPAT
 PM/12585 MR.SURESHBHAJI M. BAROT
 PM/12673 MRS. BIMLAR. BHAT
 PM/12672 MR.ANIL G. BHATIA
 PM/12821 MR.DILIP B. BHOGAONKAR
 PM/12641 MR.ARUN D. BOMBDI
 PM/12753 MRS. MEENA V. CHAMANKAR
 PM/12591 SMT.MEERA K. CHAMNDIRAMANI
 PM/12975 MR.CHANDRAKANT D. CHANDORKAR
 PM/12615 MRS.SUSHAMA S. CHARI
 PM/12985 MR.MILIND DWARKANATH CHAUDHARI
 PM/12814 SMT. NEETA S. CHAULKAR
 PM/12754 MRS.ROHINI N. CHITGUPI
 PM/12475 MR.DILIP S. CHUDNAIK
 PM/12624 MRS.ARCHANA A. DEODHAR
 PM/12680 MR.BHASKAR N. DESAI
 PM/12813 SMT. KUNDA U. DESAI
 PM/12683 MR.DILIP G. DESHMUKH
 PM/13003 MR.NITIN YESHWANT DESHMUKH
 PM/12826 MR.DEEPAK M. DESHPANDE
 PM/12682 SMT. SUNITA DEWALWAR
 PM/12488 MR.DATTARAYA T. DHOMSE
 PM/12999 MR.ANANT DATTATRYA DHULAP
 PM/12484 MR.ARUN C. DIWADKAR
 PM/12686 MR.ARVINDRAY V. DOSHI
 PM/12982 MR/ATUL JASHWANTRAI DOSHI
 PM/12480 MR.JAGDISH G. GANATRA
 PM/12819 MR.KISAN R. GARASIYA
 PM/12640 MR.DILIPA. GHATPANDE
 PM/12889 MR.ALEX S. GONSALVES
 PM/13112 MR.SHAMSUNDAR P. GORE
 PM/13007 MRS.VIDYA RAMDAS GOVEKAR
 PM/12512 MR.ASHOK A. GUJAR
 PM/12816 MR.HEEROO GUJREY
 PM/13099 MR.SURESH J. GWALANI
 PM/12755 SMT.VIDYA V. HAJARE
 PM/12587 MR.ANNAJI V. HANPHODE
 PM/13111 MR.SUBHASH R. IYENGAR
 PM/12674 MR.HARIBA T. JADHAV
 PM/12603 MRS.VIJAYA V. JOSHI
 PM/13120 MR.HARISHACHANDRA HIRANAND. JOSHI

PM/12489	MR.BALKRISHNA V. KADAM	PM/12817	MR.MAHADEO J. WADKAR
PM/13004	MRS.MANJU NARINDERNATH KAKAR	PM/12510	MR.MANGALPRASAD M. WAGLE
PM/13002	MRS.SHRAVANI PRAMOD KANVINDE	PM/12468	MRS.MRUNALINI S. WALAWALKAR
PM/12991	MR.SHRIRAM RAMKRISHNA KARAMBELKAR	PM/12977	MRS.SMITA VITHAL ZORE
PM/12822	MR.SHIVAJI D. KASBE	PM/12823	SMT.ARPITA A. AMBERKAR
PM/13123	MR.ARUN R. KAYARKAR	PM/12589	MR.SURYAKANT B. BANSODE
PM/12742	MRS.JATINDA KOUR KOHLI (KHANNA)	PM/12692	MRS. SUCHETA S. CHALGERI
PM/12521	MR. VISHWAS B. KHARDE	PM/13118	MR.SHRIKRISHNA .S. CHITVE
PM/12914	MR.DEEPAK N. KHER	PM/12642	MR.BHUPENDRANATH R. DHABADE
PM/12835	MRS.KALPANA V. KONDWILKAR	PM/12595	MRS. BHARTI S. GAIKWAD
PM/12818	SMT.SHAILJAA. KULKARNI	PM/12691	MR. USHA S. GAVALI
PM/12984	MRS.LEENA HRISHIKESH KULKARNI	PM/12693	MRS.MANIK R. JADHAV
PM/12533	GOWARDHAN D. KUMBHARE	PM/12829	MRS.SHYAMLA JEYAKUMAR
PM/12897	MRS.PRADNYA C. LIMAYE	PM/12690	MRS.UJJWALA S. KAREKAR
PM/13103	MR.SAHDEO B. LONE	PM/12907	MRS.ARTI G. KARAMARKAR
PM/12983	MRS.SHEETAL PRADEEP MADAN	PM/12836	MR.KESHAV B. KHAIRE
PM/12481	MR.NANDKISHOR M. MAHADESHWAR	PM/13005	MR.ANANT MAHADEO MAHADIK
PM/12479	SMT.MADHAVI P. MAHAJAN	PM/12974	MR.ALLA BHASLAR MHATRE
PM/12698	MR.MALJE BHAI P. MAKWANA	PM/12735	MR. IIQBALA. M.MIAN
PM/12518	MR.SADANAND P. MANE	PM/12893	MR.A.S.N. MURTHY
PM/12616	MRS. SNEHAL D. MAPARE	PM/12694	MRS.NITA M. NAIR
PM/13115	MR.RAVINDRANATH P.MHALSEKAR	PM/12902	MR.ARVIND S. PAWAR
PM/13044	MR.ASHUTOSH S.MOOLEY	PM/12588	SMT.UJAWALA S. PRABHUNE
PM/12887	MR.ARUN N. MORDEKAR	PM/13006	MR.MOHAN GOVIND SAKPAL
PM/12608	MRS. SUSHAMA S. NADKARNI	PM/12590	MR.DIGVIJAY J. SHAH
PM/12476	MRS. RASHMI S. NAIK	PM/12651	MR.ATUL M. SHAH
PM/12697	SMT. SUPRIYA S. NAIK	PM/12556	MR.PRADIP R. SHINDE
PM/12739	SMT. RASHMI R. NAVALKAR	PM/12824	MR.VISHWANATH J. SHINDE
PM/12898	MR.SUBHASH B. NIKAM	PM/12895	MR.RAMESH P. SHINDE
PM/12645	MR.PANDURANG M. PAI	PM/12905	MRS. KANCHANA SUBRAMANYAM
PM/12514	MRS.SUNITA V. PANDIT	PM/12684	MRS. ELISHEBA R. TALKAR
PM/12613	MRS.NINA N. PARAB	PM/12599	MR. NARENDRAB. TARE
PM/12760	MR.VINAY N. PARAB	PM/12643	MR.RAJENDRA S. YADAV
PM/13000	MR.VASUDEO GOVIND PARDESHI	PM/12906	MR.UTTAM K. YADAV
PM/12890	MRS. VASUDHA D. PATHARE	PM/12973	MR.JAYANT YASHWANT KAJAREKAR
PM/12736	MR.RAGHUNATHJI H. PATIL	PM/13124	PANDIT K. PHAD
PM/13116	MRS.SMITA J. PATKAR	NAGPUR	
PM/12830	MR.PRASHANT P. PAWASKAR	PM/12574	MR.TULSIRAM C.AGARKAR
PM/12671	MR.VIJAY B. PHANSE	PM/13045	MR.SYED LIYAKT ALI
PM/12696	SMT. KANCHAN S. RAILKAR	PM/12766	MR.UTTAM D. ALONE
PM/12675	MR.JETHALAL L. RAIYA	PM/12494	MR.ASOK N. AMBEKAR
PM/12976	MR.SANJAY DINKAR RAJE	PM/12639	MR. MAHADEO R. BELSARE
PM/12990	MR.KISHORE RAMCHANDRA RAJWADE	PM/12723	MR.VASANT J. BHADAKKAR
PM/12997	SMT.VEENA DILIP RAKHE	PM/12806	MR.VASANT J. BHAGAT
PM/12916	SMT.MADHUBALA RAMCHANDANI	PM/13055	MR.DEEPAK C. BHAGAT
PM/12478	SMT. SMITA D. RANE	PM/13047	MRS.SUSHAMAARUN GOLE
PM/13114	MR.PRIYANKA P. RASAL	PM/12495	MR.CHANDRABHAN S. BHUSARI
PM/12839	SMT. RENU KAMAL RUPANI	PM/12876	MR.DIPAK KUMAR B. BOBADE
PM/12891	SMT. RAJASHREE R. SARANG	PM/13054	MR.LILADHAR G. DAMBHALE
PM/12815	MR.PRAKASH K. SATAM	PM/13064	MR.DILIP S. DAOO
PM/12679	MRS.PRATIMA J. SATHE	PM/12718	MR.DILIP K. DESHPANDE
PM/12998	MR.PRASANNA P. SATVALEKAR	PM/13066	MR.VIKAS VYANKATESH DESHPANDE
PM/12649	MR. RANJIT K. SAWANT	PM/12765	MR.YASHWANT S. DHURVE
PM/12676	SMT. SMITA V. SAMANT	PM/12576	MR.ASHOK G. DOLAS
PM/12828	MR.LAXMAN A. SAWANT	PM/12719	MR.GULABRAO R. DONGRE
PM/12513	MR.PRABHAKARE P. SHET	PM/12575	MR.PRADEEP K. FADANVIS
PM/12482	MR.ASHOK K. SHINDE	PM/12573	MR.MAROTI G. GAJBHIYE
PM/12751	MR. VASANT R. SHINDE	PM/13046	MRS.SNEHAL RAM GOLE
PM/12586	SMT. SHUBHADA S. SHIRKE	PM/13059	DR.DATTATRAYA M. HARKARE
PM/12516	MR.MANOHAR J. SOMAN	PM/13057	MR.MADHORAO S. HIWARE
PM/12896	MRS.SUNITA S. THOSAR	PM/13061	MR.JAGAN A. JAMBHULKAR
PM/12617	MR.C.V. TULASKAR	PM/12880	MR.ANIL T.JOSHI
PM/12519	MRS.ANURADAHA T. DHUME	PM/13050	MR.SATISH BALKRISHNAJOSHI
PM/12646	MR. SANJAY S. VAIDYA	PM/12721	MR.JAYANT R. JUNANKAR
PM/12899	MR.DILIP R. VIDHATE	PM/12874	MR.SHIRISH KUMAR J. KAMBLE
PM/13121	MRS.TULSI VIVEK	PM/12632	MR.GHANSHYAM B. KANDHARI
PM/12609	MRS.PURNIMA H. VYAS	PM/12636	MR.VINOD G.KANKARIYA

PM/13053 MR.SANJAY M. KERHALKAR
 PM/13065 MR.GULAM KHWAJA
 PM/12635 MR.DAMODAR K. KOICHE
 PM/12568 MR.SUDHAKAR B. KULKARNI
 PM/12875 MR.PRAKASH H. MAHAJAN
 PM/12638 MR.SUBHASH U. MESHRAM
 PM/13063 MR.SHANKAR A. MIRGULWAR
 PM/12637 MRS.JAYSHREE K. MUNDHE
 PM/13056 MR.DHUNDIRAJ N. MUNJE
 PM/12877 MR.VIJAY V. NAIK
 PM/12633 MR.HARIHAR N. NIMBEKAR
 PM/13062 MR.BHAGREETH V. PARMAR
 PM/12569 MR.DILIP M. PATHAK
 PM/12881 MOHD.NABI R.MOHD.PATHAN
 PM/12720 MR.WAMANRAO K. PATIL
 PM/12805 MR.RAJENDRA P. PATIL
 PM/12879 MR.DEEPAG K. PAWAR
 PM/12570 MRS.SHOBHA P. PEDAM
 BM/12534 MR.NARENDRA C. PENDOR
 PM/12493 MR.GERISH D.PIMPALAPURE
 PM/12634 MR.SRINIVASAN RAMNATHAN
 PM/12722 MR.NARAYAN G. RAMTEKKAR
 PM/12724 MR.ASHOK K. RAUT
 PM/13049 MR.SHIVNARAYAN P.RONGARE
 PM/13060 MR.BHIMSEN V.SAKHARE
 PM/12764 MR.DIPAK W. SHEMBEKAR
 PM/13048 MRS.MANGALA U.SUKHDEVE
 PM/12763 MR.ANIL M. TIKEKAR
 PM/12807 SMT.ASHA TINGRE
 PM/12878 MR.ANIL M. TOTADE
 PM/12882 MRS.MEENAL S. VAIDYA
 PM/13058 MR.DINKAR B. ZADE
 PM/12762 MR.RUPLAL M. KHARE
 PM/13052 MR.PANDURANG K. REWATHKAR

NANDED

PM/12855 MR.ZAKI A. KHAN
 PM/12729 MR.AMBADAS C. SHIRURKAR
 PM/12618 MR.LAXMIKANT D. UMRKAR
 PM/12844 MR.UMESH V. VYAWAHARE
 PM/12856 MR.ANIL G. RANADE
 PM/12621 MR.ASHOK G. JOGDANDE
 PM/12950 MR.RAJARAM NARHARI JOSHI

NANDURBAR

PM/12962 MR.SANTOSH DAGADU JADHAV
 PM/12940 MR.SUDAM H.PADVI
 PM/12849 MR.DILIP D. ZADBUKE
 PM/12658 MR.MANSING K. GAVIT
 PM/12952 MR.DIGAMBAR LOTAN SURYAWANSHI
 PM/12951 MR.MOLLAMJI DAMU NAIK

NASHIK

PM/12687 MR.VASANT B. AHIRE
 PM/12688 MR.SUDHAKAR J. BAVISKAR
 PM/12811 MR.CHANDRASHEKHAR R. BHAMRE
 PM/12654 MR.ASHOK S. DANI
 PM/12509 MR.SHASHIKANT K. DESHPANDE
 PM/12750 MR.AMBADAS S. DHOLE
 PM/12903 MR.NAMDEO P. DHUMAL
 PM/13107 MR.DILIP N. FAGNERKAR
 PM/12744 MR.PRADIP D. GADGIL
 PM/13108 MR.DIWAKAR V. GAAIDHANI
 PM/12904 MR.MAHENDRA K. GALA
 PM/12995 MRS.SWATI SHRIKANT GANGATIRKAR
 PM/12602 MR.GOPAL P. GODBOLE
 PM/12996 MR.OMPRAKASH MOTILAL GUPTA
 PM/12653 MR.SHARAD D. KADAM
 PM/12601 MR.DILIP W. KALE

PM/12515 MR.AVINASH N. KULKARNI
 PM/12600 MR.NARAYAN P. KULKARNI
 PM/12644 MR.SHRIKANT N. KULKARNI
 PM/12810 MR.VASANT C. PATWARDHAN
 PM/13109 MR.RAJIV M. SAWALE
 PM/12614 MR.ANIL B. ZANWAR
 PM/12689 MR.RAJARAMA. DONGRE
 PM/12611 MR.HEMANT M. GUNJAL
 PM/12812 MR.MADHUKAR C. MORE
 PM/12820 MR.SAYYAD A. NAZIR
 PM/12741 MR.RAVINDRA S. UNAVANE
 PM/12655 MR.SATISH M. WANI
 PM/12612 MR.EKNATH K. BORHADE

OSMANABAD

PM/13038 MR.ERESHAPPAG. DEDAGE

PALGHAR

PM/12490 MR.PRADIP N. AGNIHOTRI
 PM/12915 MRS.CHITRALEKHA.MHATRE
 PM/12610 MR.KISHOR L.PATIL
 PM/12994 MR.YASHWANT RAJARAM KOLI
 PM/12992 MR.NARESH VASUDEO KULKARNI
 PM/12523 MR.LAXMI NARAYAN S. AGRAWAL
 PM/12648 MR.GANPATHY BALASUBRAMANIAN
 PM/12650 MR.DHIRAJ V. BARAIYA
 PM/12834 MR.SURYAKANT D. DAHIBAVKAR
 PM/12912 MR.BHARATBHUSHAN K. GOLATKAR
 PM/12596 MR.MAHADEO A. KADAM
 PM/12993 MR.KESHAV VITHAL KOLI
 PM/12841 MR.RAMCHANDRA T. KURTE
 PM/13119 MR.SUBHASH A. MAHADESHWAR
 PM/12473 MR.CHINTAMAN P. PATIL
 PM/12474 MR.ALEX S. PEGADO
 PM/12520 MR.MANDAR L. RAMDEV
 PM/12981 MR.RAJENDRA JEEWANLAL RUPWANI
 PM/12597 MR.HARESHWAR B. SAVE

PARBHANI

PM/12858 MR.NARAYAN P. BHALERAO
 PM/12557 MR.ANIL R. MUDGALKAR
 PM/12854 MR.SANTUK D. NANDEDKAR
 PM/12555 MR.SARAR KHAN PATHAN
 PM/12857 MR.PRADIPKUMAR N. PEDGAONKAR
 PM/12554 MR.JANIMIYA S. SHAIKH

PUNE

PM/12864 MR.ASOK G.BANKHELE
 PM/12798 MRS.SUJATA S. BAPAT
 PM/12508 JANARDAN HARIBHAU BARTAKKE
 PM/12868 MR.SUDHIR R. BENKAR
 PM/12777 MR.TUKARAM Y. BHOSALE
 PM/13025 MR.ANIL SHANKAR BHOSLE
 PM/12840 MR.VITHAL K. BRAHMANKAR
 PM/13018 MRS.CHARUSHEELA. CHAUBAL
 PM/12506 BIMAN CHANDRA DAS
 PM/12774 MRS.VASANTHA V. DESHKAR
 PM/12685 MR.VISHNU V. DESHMUKH
 PM/12701 MR.SANDIP G. DESHMUKH
 PM/12711 MR.PRAFULLA J. DESHMUKH
 PM/12450 MR.KIRAN D. DESHPANDE
 PM/12932 MR.ABHAY R. DESHPANDE
 PM/12541 MR.SUDHAKAR L. DHUKE
 PM/12702 MR.NITIN B. GADGIL
 PM/12934 MRS.ANAGHA R. GAIKWAD
 PM/12544 MR.BHIMRAO R. GANGAWANE
 PM/13024 MR.SUDHIR M. GHANEKAR
 PM/12504 GODBOLE HEMANT MANOHAR
 PM/12770 MR.SUDHIR D. HASABNIS
 PM/12775 MR.MADHAV M. HUDDERAR

PM/12933 MRS.SUSHAMA S. INAMDAR
 PM/12451 MR. RAMAKANT P. JADHAV
 PM/12935 MR.RAGHUNATH G. JADHAV
 PM/12942 MRS.NIRMALA DEVIDAS JAIN
 PM/12505 PRAKASH DNYANDEO JAWALE
 PM/12715 MR.CHANDRAKANT G. JOSHI
 PM/12752 PADMAKAR K. JOSHI
 PM/12793 MRS.MUGDHA S. JOSHI
 PM/12581 MRS.ANURADHA J. KACHORE
 PM/12947 SMT.SUNITA SATISH KADAM
 PM/12931 MR.ASHOK Y. KELKAR
 PM/13021 SMT.ARCHANA S. KELKAR
 PM/12926 MR.AJIT K. KHARE
 PM/12929 MRS.JAYSHREE A.KHARE
 PM/12582 MRS. RAJSHREE P. KHATAVKAR
 PM/12779 MR.SUBHASH R. KOKATE
 PM/12498 MR.AVINASH D.KOTHURWAR
 PM/12564 MR.PRAMOD R. KULKARNI
 PM/12825 MR. VISHWAS S. KULKARNI
 PM/12862 MRS.ARPITA S. KULKARNI
 PM/12546 MR.SHRIRAM P.LELE
 PM/12547 MRS.JYOTI LELE
 PM/12622 MR.GANGADAS G. MACHCHA
 PM/13028 MR.BRIJKISHORE R. MAITHIL
 PM/12794 MR.SUBHASH J. MHASWADE
 PM/12584 MRS.PRADNYA P. MONDVIKAR
 PM/12700 MR.VISHNU V. MUKIM
 PM/12859 MR.NANDKUMAR N. NADGOUDA
 PM/12456 MR.ARUN R. NAIK
 PM/12542 MR.VINOD S. NAIK
 PM/12927 MR.BHARAT B. NAIR
 PM/13023 MRS.PURNIMA NAGESH NARDEKAR
 PM/12507 VILAS BAPU NIKALJE
 PM/12796 MR.SATISH R.PANCHPOR
 PM/12863 MR.VIJAYKUMAR C. PANDIT
 PM/12930 MRS.SHAILAJA J. PAVNASKAR
 PM/12797 MR.SUNIL V. PENDSE
 PM/12866 MR.GAJANAN V. PETHKAR
 PM/12768 MR.SATISH M. PIMPLE
 PM/12776 MR.VILAS V. PURANIK
 PM/12799 MRS.KALPANA M. PURANIK
 PM/13113 MR.SATISH K. RAIPURKAR
 PM/12716 MR.MADHAV N. RANADE
 PM/12625 SMT.HEERAM. RANADIVE
 PM/12448 MR.NAGORAO K. RAWALE
 PM/12503 SHIRISH GOPAL SAHASRBUDHE
 PM/13020 MR.KAMALKISHOR M. SALVEKAR
 PM/12865 MR.PRADEEP B. SANE
 PM/12535 SMT.GEETA R. SANGAM
 PM/12565 MRS.ROHINI S. SARANGDHAR
 PM/12925 MR.SUBHASH E.SASTE
 PM/12713 MRS.VANDANAD. SATHE
 PM/12543 MR.PRAKASH M. SAWALKAR
 PM/13027 MR.T.R.N. SHARMA
 PM/12791 SMT. MAYA K. SHASTRI
 PM/13019 MR.SHRADCHANDRA B. SHETH
 PM/12867 MR.RAJARAM T. SHINDE
 PM/12712 MR.LALIT M. SOLANKI
 PM/12928 MR.P.I.SUKUMARAN
 PM/12773 MRS. GAYATRIDEVI S. SURYAVANSHI
 PM/13026 MRS.PRATIBHA H.TATTU
 PM/12497 MR.MADHUKAR G. THATTE
 PM/12656 MRS.MUGDHA P. TUNGARE
 PM/12792 MR.SAMBHAJI V. WARE
 PM/12709 MR.PRASHANT M. YAWALKAR
 PM/12446 MR.MAHADEO B. PARKALE
 PM/12936 MR.BHIMSINGH B. SAHANE

PM/12778 MR.SHRIRANG S. BHOSALE
 PM/12860 MR.CHANDRAKANT R. GIRME
 PM/13017 MR.PUNDLIK BAJIRAO KALOKHE
 PM/12579 MR.VITHL G. KULKARNI (APTIKAR)
 PM/12545 MR.GENBA G. PAWAR
 PM/12580 MR.DATTATRAY B. ULHALKAR

RAIGAD

PM/12987 MR.NANDKUMAR MAHADEV CHALKE
 PM/12894 MR.PRAKASH M. GAWAND
 PM/12892 MR.KESARINATH M. KOLI
 PM/13104 MR.VASUDEO N. MOKAL
 PM/13102 MRS.MADHURI PRAKASH NAIK
 PM/12517 MRS.SHAILAJA S.PATIL
 PM/13100 MR.PRAKASH P. SULE
 PM/13101 MR.VIJAYKUMAR R. VAISHAMPAYAN

RATNAGIRI

PM/12660 MR.MOHAN G. KAMBLE
 PM/12972 MR.VILAS KRISHNAJI KULKARNI
 BM/12661 MR. RAGHUNATH B. WAREKAR
 PM/12743 MR.VIJAY M. BERDE
 PM/12525 MR. BALLAL M. KHARE
 PM/12746 MR.SATISH S. MEHTA

SANGLI

PM/13032 MR.RAMESH S. BHADULE
 PM/13033 MR.ASHOK BAPU CHOUGULE
 PM/12708 MR. JAGDISH R. GOSAVI
 PM/12706 MR.BHARAT M. KAVATHEKAR
 PM/13034 MR.MADHUKAR S.KOLI
 PM/13031 MRS.MEENA VIJAY KULKARNI
 PM/13030 MRS.MEENAL D. SHENOLIKAR
 PM/13029 MR.VISHWAS TATYA PATIL
 PM/12708 MR. RAMU B. SABLE
 PM/12705 MR.NOORMOHAMAD H. TAMBOLI

SATARA

PM/12500 MRS.ANJALI V. BEDEKAR
 PM/13022 MR.PANDURANG V. KADAM
 PM/13078 MR.VILASRAO ABASAHEB KAMBLE
 PM/12948 MRS.SANJEEVANI SATISH KHANVILKAR
 PM/13077 MR.VISHWAS V.LIMAYE
 PM/12800 MR.SAMBHAJI S. PATIL
 PM/12949 MR.RAJARAM DAGADU SHELAR
 PM/12714 MR.NANDKISHOR V. TATHAWADEKAR
 PM/12499 MR.SUDAM B. YEWALE
 PM/12444 MR. NANDAKUMAR B. INGAWALE
 PM/12780 MR.ARVIND R. GHATE
 PM/12578 MR.RAGHUNATH M. KHUDE
 PM/12548 MR.DINKAR V. SALUNKHE

SINDHUDURG

BM/12664 MR.ARUN S. SAMANT
 PM/12908 MR.PRAMOD V. NARKAR
 PM/12668 MR.BALKRISHNA S. PAWASKAR
 PM/12657 MR.VASUDEVANAND N. SATVALEKAR

SOLAPUR

PM/13040 MR.RAVINDRA B. APSINGKAR
 PM/12941 MR.SUHAS NARAYAN CHINCHOLKAR
 PM/13035 MR.ABDUL SATTAR M.H. DARUWALA
 PM/13037 MR.ARUN G.GADGIL
 PM/13042 MR.MOHAN M.KALE
 PM/12944 MRS.ASMITAANAND KARVANDRE
 PM/12539 MR.KASHINATH B. MASHALKAR
 PM/12781 MR.NAGADEO R. MYANA
 PM/12782 MR.MAHIBOOBA. NADAF
 PM/12772 MR. NAGNATH S. NAROTE
 PM/12943 MR.SUDHIR GANPAT PARBAT
 PM/13041 MR.MOHAN V. PIMPARE
 PM/12501 MR/ASHOK KUMAR M. SHINDE

PM/12502 MR.HARIDAS TRIMBAK SURVE
 PM/13036 MR.MUDDAYA G. SWAMI
 PM/12717 MR.PRAKASH L. TUPDAURU
 PM/12445 MR.SHANKR V. MANE
 PM/12443 MR.VIJAY M.RUPNAR
 PM/12540 MRS.SHREYASHA S. DESHMUKH
 PM/12869 MR.ARUN J. GHODKE
 PM/12784 MR.YASHWANT P. JAGTAP
 PM/12783 MR.AVINASH J. MAHAJAN
 PM/12861 MR.HARISHCHANDRAT.MORE
 PM/12453 MR.DILIP KUMAR B.OMBHASE
 PM/13039 MR.JAYKUMAR R.RAKSHE
 PM/12538 MR.HARISH T. SINDHI

THANE

PM/12605 MR.SUMANT C. DEO
 PM/12496 MR.SATISH V. DEVAL
 PM/12593 SMT.ROHINI A. GOKHALE
 PM/12909 SMT. RAJANI A. HERLEKAR
 PM/12737 MR.VILAS A. JASHAV
 PM/12759 MRS.SEEMA S. KAMATH
 PM/12761 MR.PRABHAKAR A. KAMBLE
 PM/12469 MRS. MEENAKSHI G. KATHE
 PM/12471 MRS. SUVARNA V. KELKAR
 PM/12470 MRS.NISHAA. KHADKE
 PM/12758 MRS.GEETAP. KHEDEKAR
 PM/12910 SMT. SHYAMLA G. KINI
 PM/12477 MRS. RANJANA D. KULKARNI
 PM/12833 MRS.ANJALI S. MALKHEDKAR
 PM/12604 MR.SUDHIR K. MANDVIKAR
 PM/12986 MR.ARJUN M. MORE
 PM/13110 MR.MAHESH V. NARVEKAR
 PM/12748 MR.PRAKASH V. NERPAWAR
 PM/13106 MR.UDAY M. PALNITKAR
 PM/12522 MRS. VAISHALI N. PRADHAN
 PM/12900 MR.SHYAM E. SASWADE
 PM/12978 MR.RAVINDRAMCHANDRA SATPUTE
 PM/12472 SMT.SHALONIA. SHINDE
 PM/13105 SMT.SUREKHA J. TILAK
 PM/12911 SMT. ROHINI S. WATVE
 PM/12831 MRS.DEEPTI L. BIDAYE
 PM/12483 MR.NANDKUMAR V. KULKARNI
 PM/12466 MRS.LAVINA G.CHOUDHARI
 PM/12652 MR.KRISHNAS. SUTAR
 PM/12747 MR.SHRIKRISHNALAL K. CHAUHAN
 PM/13122 MR.SATYAVAN K. GURAV
 PM/12757 MR.BHARGAV B. KADAM
 PM/12647 MR.BHAGWAT D. LAGADE
 PM/12989 MR.SURESH BHAGWANDAS PATEL
 PM/12681 MR.PRAVIN V. NAGLE
 PM/13001 MRS.ARUNA PRAMOD SAILEKAR

WASHIM

PM/13014 MR.RAJENDRA CHANDRAKANT BANNORE
 PM/12464 MR.PRAKASH B. RAUT
 PM/13013 MR.RAVINDRAMADHUKAR SONTAKKE
 YAVATMAL

PM/13011

MR.DHANANJAY KRISHNARAO AMDEKAR
 PM/12921 MR.AJIT KUMAR V. CHANDEKAR
 PM/12530 SHRI ANIL D. KULKARNI
 PM/12465 MR.MDHUKAR N. PANDIT
 PM/12731 MR.ANAND T. SARWARE
 PM/13009 MR.PRADEEP SADASHIORAO VYAWAHARE

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 APM/11244 MRS.SHOBHA C. DESHPANDE

APM/11170 MRS. SAVITA S. HATWALNE
 APM/11379 MRS.VIJAYA VINAYAK KULKARNI
 APM/11242 MRS.VAIJAYANTI S. LANDGE
 APM/10945 MRS.AARATI A. NAVALE
 APM/11020 MRS.BABITA K. PANDHARE
 APM/11021 MRS. SHANTABAI A. PANDHARE
 APM/11243 MRS.LATA N. SANGLE
 APM/11239 MRS.SANGITA C. YEKHE
 APM/10947 MRS.PUSHPALATAB. GHEMUD
 APM/11466 MRS.PRATIBHAP. MANDLIK

AKOLA

APM/11041 MR.LAXMIKANT B. AMBARKHANE
 APM/11042 MRS.SMITAR. DOLHARE
 APM/11439 MRS.SHAKUNTALA TUKARAM GADEKAR
 APM/11436 MRS.RASIKA RAJENDRA JOSHI
 APM/11040 MRS.SHAILJA S. KHARCHE
 APM/11356 MRS.VISHAKHA V. MUKADAM

AMRAVATI

APM/11514 MRS.RESHA S. AKOTKAR
 APM/11099 MRS.SUREKHAM. ASHTIKAR
 APM/11037 MRS.PUSHPALATA R.BANKADE
 APM/11135 MRS.KAVITA S. BANKNORE
 APM/10956 MRS.RAMATAI S. BELE
 APM/11100 MRS.USHAS. DESHPANDE
 APM/11516 MRS.VARSHA SHYAM DESHPANDE
 APM/11014 MRS.CHITRA S. DHOK
 APM/10958 MRS.VASUDHA P. GADE
 APM/11102 MRS.SNJEEVANI S. GUDADHE
 APM/11355 MRS.MALTI R. ISAD
 APM/11016 SMT USHA S. JAURKAR
 APM/11434 MRS.NANDA VIDYASAGAR KILAJI
 APM/10959 MRS.SEEMA S. KULKARNI
 APM/11352 MRS.CHHAYA N. MESHARAM
 APM/11354 MRS.JYOTI C.MITHOLE
 APM/11038 MRS.KALYANI M. MURHEKAR
 APM/11098 MRS.VIMAL S. OGALE
 APM/10955 MRS.SUNEETA S. PANDAY
 APM/11432 MRS.BHAVNA B.PARANDEKAR
 APM/10957 MRS.NEHA M. SALPEKAR
 APM/11013 MRS.GEETA S. SARASWAT
 APM/11136 MRS.RAMA S. TAMAN
 APM/11103 MRS.SHOBHA D. TIKHE
 APM/11039 MRS.PRADNYAA. TRIBHUWANE
 APM/11357 MRS.NANDA S. DHAKULKAR
 APM/11515 MRS.DURGA G. KUBADE
 APM/11353 MRS.SUNANDA M. SARDAR

AURANGABAD

APM/11358 MRS.MEERA S. BAKSHI
 APM/11188 MRS.SANDHYA S. BHALE
 APM/11503 MRS.CHHAYA P. BHARASWADKAR
 APM/10952 MR.GOPALA. CHANDWANI
 APM/11291 MRS.AARTI B.DAULATABADKAR
 APM/11504 MRS.SUNANDA T. DEOKAR
 APM/11505 MRS.SUVRANA PRAGYANDAS DESHMUKH
 APM/11506 MRS.ISMAT F. MOHAMMAD
 APM/11288 MRS.JAYSHREE V. MOHRIR
 APM/10953 MR.PRANAY P. RAIBAGKAR
 APM/11388 MRS.VAISHALI SHIVAJI SWAMI
 APM/11046 MRS.SULBHA M. VIPRA
 APM/11047 MRS.NILIMA P. VYAVAHARE
 APM/11391 MRS.MINAKSHI VISHNU WANKHEDE

BELGAUM

APM/10983 MRS.MANGALA S. BHOSALE

BULDANA

APM/11511 MRS.RATNAMALA S. BORADE
 APM/11256 MRS.ANJALI G. CHHANGANI

APM/11513	MRS.KANCHAN S. DANGE	APM/10963	MRS.RIETAR. JOSHI
APM/11101	MRS.SUNITAR.KHODKE	APM/11393	MRS.SANDHYAPRADEEP KHARUL
APM/11440	MRS.USHA BALRAO TAYADE	APM/11370	MR.ASOK R. MAHAJAN
APM/11512	MRS.LALITA S. WADEKAR	APM/11395	MRS.LATA BHURAJ MORE
CHANDRAPUR		APM/11093	MRS.PUSHALATA S.WANKHEDE
APM/11222	MRS.SWATI P. BAMBOLE	APM/10030	MRS.ANJALIA. KULKARNI
APM/11474	MRS.SMITASHRIPAD JOSHI	APM/11292	MRS.VIMAL B. SHIRODE
APM/11052	MRS. SHEVANTABAI VIDHATE	APM/11290	MRS.BHAGYASHREE CHAPEKAR
APM/11051	MRS.ANUSAYUBAI R. WAGHNNE	APM/11259	MRS.MINAL P. KARANKAR
DHULE		APM/11185	MRS.JYOTIA. KARMARKAR
APM/11385	MRS. SWATI DILIP KULKARNI	APM/11389	MRS.SHOBHA SATISH PINGALE
APM/11186	MRS.SHABANAM A. MANSURI	APM/11011	MRS.UJJWALA S. SONTAKKE
APM/11187	MRS.ASHA S. MORE	APM/11510	MRS.JAISHREE ARUN. SURVE
APM/11294	MRS.NIRMALAA. PAWAR	JAMMU	
APM/11092	MRS.SHAHENAZ BANO SHAIKH	APM/11159	MRS.SAROJ MOZA MACHAMA
APM/11507	MRS.KALPANAD. SHIRSATH	KOLHAPUR	
APM/11390	MRS.BALUBAI BHIMRAO THORAT	APM/11164	MR.VILAS G. ANIKHINDI
APM/11032	MRS.JAYSHREE P. TIPARE	APM/10950	MRS.SHOBHAA. BHINGARDEVE
APM/11509	MRS.MANGLA S. WAGH	APM/11313	MRS.PUSHPAS. BHOSALE
APM/11296	MRS.SULABHA V. WANKHEDKAR	APM/11498	MRS.SEEMA RAJU DIXIT
ABM/11031	MRS.PRAMILABAI B. AHIRE	APM/11017	MRS.KALPANA R. GAVALI
APM/11297	MRS.BHARTI D. BADGUJAR	APM/10984	MRS.VRINDA D. KULKARNI
APM/11372	MRS.KUSUMABAI B. GHODE	APM/11502	MR.CHANDRAKANT ANANT KULKARNI
APM/11295	MRS. RANJANA S. SAGARE	APM/11500	MRS.PUSHPALATAANANDRAO PATIL
APM/11508	MRS.SUREKHAP. SHUKLA	APM/11212	MRS.SMITAR. SAPRE
DOMBIVALI		APM/11225	MRS.ASHA B. WADKAR
APM/10975	MRS.SUREKHA V. ABHYANKAR	APM/11499	MRS.RENU B. YADAV
APM/11284	MRS.KALPANA S. DHAGE	APM/11096	MRS. SHASHIKALA V. JAIN
APM/11348	MRS.ASMITA W. GAIKWAD	APM/11254	MRS.JYOTI U. DESHPANDE
APM/11142	MRS.AMRUTAA.JOSHI	APM/11163	MRS.ALKA B. JAMDADDE
APM/11080	MRS.SHARMILA R. KAMAT	APM/11501	MRS.MADHVIATMARAM KAMBLE
APM/11072	MRS. VIDHYA C. KONDEVILKAR	APM/11378	MRS.JIJA BHIMA KOKITKAR
APM/11197	MR.PARKASH B. KULKARNI	APM/11253	MRS.ANANDI B. LUGADE
APM/11406	MRS.NIVEDITA NANDKUMAR KULAKRNI	LATUR	
APM/11414	MRS.SUSHAMA SANJEEV NIKOSE	APM/11287	MRS.SULBHA N. AWATE
APM/11143	MRS.P.BHARTI S. RAO	APM/11387	MRS.MEENA IRANNA MANGALURE
APM/11327	MRS. SHEETAL S. TURALKAR	APM/11386	MR.NANDKUMAR VASNTRAO SHETE
APM/10068	MRS. URVASHI U. WARANG	APM/11190	MRS.LALITA S. CHAVAN
APM/11273	MRS.BHAGYASHREE SHAUCHE	MUMBAI	
APM/10976	MRS.KIRTI S. MANGALVEDHE	APM/11339	MRS.SULABHAM. ADSUL
GOA		APM/11196	MRS.USHAAGRAWAL
APM/11192	MR.MAHENDRAK. ALVE	APM/11533	MRS.SUNEETA G.AHIRE
APM/11133	MRS.LIVIA C. AZAVEDO	APM/11202	DR. MAHESH S. AJINKYA
APM/11130	MRS. KAVITA D. BHENDE	APM/11081	MR.PRASHANT J. ANDHERIA
APM/11324	MRS.PUSHPALATA V. CHAVAN	APM/11157	MR.VASUDEVAN ARVIND
APM/11057	MRS.LUZIA FERNANDES	APM/11279	MR.SHRIKANT N. ASOLKAR
APM/11493	MR.SUBHASH C.GOHAR	APM/11067	MRS.SUNITA M. BADEKAR
APM/11131	MR.PRAKADSH A. KAMAT	APM/10977	MRS.AKSHYA J. BAGWE
APM/11397	MRS.MAMATA UMESH KAPADI	APM/11206	MRS.SUNITA M. BALDEVDS
APM/11490	MRS.NANDA H. KORGAONKAR	APM/10999	MR.RAVINDRA V. BAPAT
APM/11399	MR.PRAMOD CHANDRAKANT KUDCHADKAR	APM/11139	MR.ROOP K. BHAT
APM/11132	MRS.KIRAN S. NAIK	APM/11138	MRS.RITAA. BHATIA
APM/11326	MR.CHANDRASHEKHAR NAIK	APM/11268	MRS.MEENAL D. BHOGAONKAR
APM/11494	MRS.JUSTINAPAES	APM/11112	MRS.UJJWALAA. BOMBDI
APM/11398	MR.IOOR VICTOR R. PEREIRA	APM/11210	MR.VILAS N. CHAMANKAR
APM/11323	MRS.AIRES E. PINTO	APM/11402	MRS.INDU CHANDRAKANT CHANDORKAR
APM/11255	MRS. MARIA S.C. REVEREDO	APM/11088	MR.SURESH N. CHARI
APM/11491	MRS.VRINDAA. SAWANT	APM/11411	MRS.MITALI MILIND CHAUDHARI
APM/11492	MRS.SAROJINI N. SAWANT	APM/11211	MR.NARAYAN V. CHITGUPI
APM/11396	MRS.SHEHNAZ SHSMSUDDIN SHAIKH	APM/10970	MRS.SHWETAD. CHUDNAIK
APM/11325	MRS.ALVITA J. FERNANDES	APM/11097	MRS.ASHOK DEODHAR
GONDIA		APM/11146	MRS.GEETAD. DESHMUKH
APM/11260	MRS.REKHAP. BARAPATRE	APM/11427	MRS.MEETANITIN DESHMUKH
JALGAON		APM/11972	MRS.MEDHAD. DESHPANDE
APM/11371	MRS.MANGALABAI A. CHAUDHARI	APM/10978	MRS. SUMITRAD. DHOMSE
APM/11392	MRS. VIDYA VILAS DHARAP	APM/11424	MRS.ASMITANANT DHULAP
		APM/10974	MRS.APARNA A. DIWADKAR

APM/11408	MRS.MEETALATUL DOSHI	APM/10964	MR.SHANKAR D. WALWALKAR
APM/10972	MRS.MEENAKSHI J. GANATRA	APM/11404	MR.VITHAL D. ZORE
APM/11266	MRS.LEELA K. GARASIYA	APM/11065	MRS. NISHA S. BANSODE
APM/11328	MRS.MARYA. GONSALVES	APM/11154	MR.SHRIKANT N. CHALGERI
APM/11528	MRS.AMVITA S. GORE	APM/11534	MRS.KAVITA S. CHITVE
APM/11431	MR.RAMDAS ARJUN GOVEKAR	APM/11113	MRS.SHRADDHA B. DHABHADE
APM/11000	MR.RANJANA A. GUJAR	APM/11069	MR.SANDIP G. GAIKWAD
APM/11264	MRS.SMITA GUJREY	APM/11153	MR.SHAM T. GAVALI
APM/11517	MRS.ANITA S.GWALANI	APM/11155	MR.RATNAKAR S. JADHAV
APM/11064	MRS.ANANDI A. HANPHODE	APM/11275	MR.T.K.JEYAKUMAR
APM/11527	MRS.REVATHI S. IYENGAR	APM/11152	MR.SATISH S. KAREKAR
APM/11140	MRS.ASHA H. JADHAV	APM/11345	MR.GANESH R. KARMARKAR
APM/11077	MR.VIRENDRA S. JOSHI	APM/11283	MRS.KAMINI K. KHAIRE
APM/11536	MRS.MALTI HARISHCHANDRA. JOSHI	APM/11429	MRS.SARITAANANT MAHADIK
APM/10979	MRS.NEELIMA B. KADAM	APM/11193	AISHA I. A. MIAN
APM/11428	MR.NARINDERNATH KAKAR	APM/11331	MRS. A. BHARATHI MURTHY
APM/11426	MR.PRAMOD J. KANVINDE	APM/11156	MR.MANO HAR K. NAIR
APM/11417	MRS.SHACHI SHRIRAM KARAMBELKAR	APM/11340	MRS.JAYSHREE A. PAWAR
APM/11269	MRS.VANDANA S. KASBE	APM/11430	MRS.KUNDA MOHAN SAKPAL
APM/11539	MRS.GANGA KAYARKAR	APM/11066	MRS.DIPTEE D. SHAH
APM/11199	MR.INDRAJIT SINGH KHANNA	APM/11121	MRS.KOIKLAA. SHAH
APM/11349	MRS.ASHA KHER	APM/11035	MRS.PRABHA SHINDE
APM/11282	MR.VITHOBA R. KONDWILKAR	APM/11270	MRS.REKHAV. SHINDE
APM/11410	MR.HRISHIKESH V.KULKARNI	APM/11333	MR.SUNITAR. SHINDE
APM/11018	MRS.CHITRA G. KUMBHARE	APM/11341	MR.S. SUBRAMANYAM
APM/11335	MR.CHANDRAKANT G. LIMAYE	APM/11147	MR.RUFAS S. TALKAR
APM/11521	MRS.SUMEDHA S. LONE	APM/11073	MRS.USHA N. TARE
APM/11409	MR.PRADEEP K. MADAN	APM/11114	MRS.RSHMI R. YADAV
APM/11158	MRS.DIVYA M. MAKWANA	APM/11344	MRS.PARINEETA U. YADAV
APM/11006	MRS.PRACHI S. MANE	APM/11401	MRS.JYOTI JAYANT KAJAREKAR
APM/11089	MR.DILIP R. MAPARE	APM/11540	MRS.PARVATI P. PHAD
APM/11531	MRS.BHARTI R. MHALSEKAR	NAGPUR	
APM/11467	MRS.APARNA A. MOOLEY	APM/11054	MRS.SULBHA T. AGARKAR
APM/11082	MR.SUDHIR G. NADKARNI	APM/11468	MRS.ZARINAALI
APM/10980	MR.SUDHIR D. NAIK	APM/11221	MRS.LATA U. ALONE
APM/11336	MRS.SUNITI S. NIKAM	APM/10986	MRS.KARUNAA. AMBEKAR
APM/11116	MRS.USHA P. PAI	APM/11111	MRS.RANJANA M. BELSARE
APM/11002	MR.VILAS S. PANDIT	APM/11183	MRS.VANITA V. BHADAKKAR
APM/11087	MR.NITIN V. PARAB	APM/11258	MRS. VEENA BHAGAT
APM/11216	MRS.MANSI V. PARAB	APM/11478	MRS.VIJAYA D. BHAGAT
APM/11329	MR.DILIP S. PATHARE	APM/11470	MR.ARUN S. BHOLE
APM/11194	MRS.RASHMI R. PATIL	APM/10987	MRS.VIMAL C. BHUSARI
APM/11532	MR.JANARDAN V. PATKAR	APM/11316	MRS.REKHA D. BOBADE
APM/11276	MRS.SEEMA P. PAWASKAR	APM/11477	MRS.MAMTA L. DAMBHALE
APM/11137	MRS.VARSHA V. PHANSE	APM/11487	MRS.SUREKHA D. DAOO
APM/11141	MRS.BHAVNA J. RAIYA	APM/11178	MRS.SHWETA D. DESHPANDE
APM/11403	MRS.SMITA SANJAY RAJE	APM/11489	MRS.VISHAKHA VIKAS DESHPANDE
APM/11277	MRS.SHEELA S. RAJE	APM/11220	MRS.VIMAL Y. DHURVE
APM/11416	MRS.SONALI KISHORE RAJWADE	APM/11056	MRS. SHOBHAA. DOLAS
APM/11351	MR.DHARMPAL RAMCHANDANI	APM/11179	MRS.ANNAPURNA G. DONGRE
APM/11530	MR.PRAKASH R. RASAL	APM/11055	MRS. SUSHAMA P. FADNVIS
APM/11263	MRS. ANITA P. SATAM	APM/11053	MRS.RAJANI M. GAJIBHIYE
APM/11144	MR.JAYANT S. SATHE	APM/11469	MR.RAM VASANT GOLE
APM/11423	MRS.SANDHYA P.SATVALEKAR	APM/11482	MRS.ISHWARI D. HARKARE
APM/11119	MRS. SNEHA R. SAWANT	APM/11480	MRS.SHOBHA M. HIWARE
APM/11274	MRS.AJITA L. SAWANT	APM/11484	MRS.MANGALA J. JAMBHULKAR
APM/11001	MRS.POONAM P. SHET	APM/11320	MRS.VIDYAA. JOSHI
APM/10973	MRS.SONALI A. SHINDE	APM/11473	MRS.SUKHADA SATISH JOSHI
APM/11208	MRS. RATMALA V. SHINDE	APM/11181	MRS. JYOTI J. JUNANKAR
APM/11004	MRS.PRACHI M. SOMAN	APM/11314	MRS.KALPANA S. KAMBLE
APM/11334	MR.SUNIL V. THOSAR	APM/11104	MRS.SUSHILA G. KANDHARI
APM/11090	MRS.BHARTI C. TULASKAR	APM/11108	MRS.RAMA V. KANKARIYA
APM/11007	MR.TUSHAR S. DHUNE	APM/11476	MRS.SEEMA S.KERHALKAR
APM/11337	MRS.MANGAL D. VIDHATE	APM/11488	MRS.FATMA P. KHWAJA
APM/11537	MR.UCHIT R. VIVEK	APM/11107	MRS.ANITAD. KOCHER
APM/11083	MR.HARISH S. VYAS	APM/11048	MRS.SMITA S. KULKARNI
APM/11265	MRS.SUMITRA M. WADKAR	APM/11315	MRS.PRADNYA P. MAHAJAN

APM/11110	MRS.ASHWINI S. MESHARAM	APM/11198	MRS.SHAILJA R. UNAVANE
APM/11486	MRS.POORNIMA S. MIRGULWAR	APM/11125	MRS.SUREKHA S. WANI
APM/11109	MR.KOSHAJ S. MUNDHE	APM/11086	MRS.ANJANA E. BORHADE
APM/11479	MRS.NANDA D. MUNJE	OSMANABAD	
APM/11317	MRS.SANDHYA V. NAIK	APM/11461	MRS.SHAILAJA E. DEDDGE
APM/11105	MRS.REKHA H. NIMBEKAR	PALGHAR	
APM/11485	MRS.MEERAB.PARMAR	APM/10982	MRS.PRATIBHAP.AGNIHOTRI
APM/11049	MRS.SNADHYA D. PATHAK	APM/11350	MR.ANILKUMAR B. MHATRE
APM/11321	MRS.NOORJAHAN M.N.PATHAN	APM/11084	MRS.KIRTI K. PATIL
APM/11180	MRS.ASHA W.PATIL	APM/11420	MRS.TAIBAI YASHWANT KOLI
APM/11257	MRS.ANAGHA R. PATIL	APM/11418	MRS.JYOTI NARESH KULKARNI
APM/11319	MRS.MEENAXI D. PAWAR	APM/11010	MRS.LATA L. AGRAWAL
APM/11050	MR.PRAKASHCHANDRA PEDAM	APM/11118	MRS.PRABHA BALASUBRAMANIAN
APM/10985	MRS.RATNAG.PIMPALAPURE	APM/11120	MRS. JYOTI D. BARAIYA
APM/11106	MRS.GEETHARAMNATHAN	APM/11281	MRS.JAYSHREE S. DAHIBAVKAR
APM/11182	MRS.PUSHPAN.RAMTEKKAR	APM/11347	MRS.BHARTI B. GOLATKAR
APM/11184	MRS.ANITAA. RAUT	APM/11070	MRS.MADHAVI M. KADAM
APM/11472	MRS.LALITA S. RONGARE	APM/11419	MRS.KRISHNABAI KESHAV KOLI
APM/11483	MRS.NADINI B. SAKHARE	APM/11286	MRS.ANAMIKA R. KURTE
APM/11219	MRS.MRINALINI D. SHEMBEKAR	APM/11535	MRS.SWATI .S. MAHADESHWAR
APM/11471	DR.UDDHAV A. SUKHDEVE	APM/10968	MRS. RENUKA C. PATIL
APM/11218	MRS.APARNA. TIKEKAR	APM/10969	MRS.KARMELENA. PEGADO
APM/11318	MRS.BABITAA. TOTADE	APM/11008	MRS.NIRMALA M. RAMDEV
APM/11322	MR.SUDHIR P. VAIDYA	APM/11407	MRS.SONIYA RAJENDRA RUPWANI
APM/11481	MRS.LATAD. ZADE	APM/11071	MRS.NEELAM H. SAVE
APM/11475	MRS.KALAVATI P. REWATHKAR	PARBHANI	
NANDED			
APM/11299	MRS.KHAJABE Z.A. KHAN	APM/11302	MRS.KAMAL N. BHALERAO
APM/11189	MRS.SANDHYA A. SHIRURKAR	APM/11036	MRS.SHAILA A. MUDGALKAR
APM/11091	MRS.USHA UMRİKAR	APM/11298	MRS. NILIMA S. NANDEDKAR
APM/11289	MRS.SHAILJA U. VYAWAHARE	APM/11034	MRS.SHAHEEN BEGUM PATHAN
APM/11300	MRS.SUSHAMAA. RANADE	APM/11301	MRS.MIRAP. PEDGAONKAR
APM/11094	MRS.GANGA S.A. JOGDANDE	APM/11033	MRS.SHAMIM BEGUM SHAIKH
APM/11382	MRS.MADHURI RAJARAM JOSHI	PUNE	
NANDURBAR			
APM/11394	MRS.ALKA SANTOSH JADHAV	APM/11307	MRS.SUDHAA. BANKHELE
APM/11373	MRS.LAXMIBAI S. PADVI	APM/11250	MR. SHRIRAM V. BAPAT
APM/11293	MRS.VANDANA D. ZADBUKE	APM/10997	VIJAYA J. BARTAKKEE
APM/11128	MRS.MIRAM . GAVIT	APM/11311	MRS.UJWALA S. BENKAR
APM/11384	MRS.VENUBAI DIGAMBAR SURYAWANSHI	APM/11231	MRS. KAMAL T. BHOSALE
APM/11383	MRS.ANITA MOLAMJI NAIK	APM/11448	MRS.CHHAYAANIL BHOSLE
NASHIK			
APM/11149	MRS.LATA V. AHIRE	APM/11285	MRS.JYOTSNA V. BRAHMANKAR
APM/11150	MRS.VIJAYA S. BAVISKAR	APM/11442	MR.ASHOK J. CHAUBAL
APM/11261	MRS.SHAKUNTALA C. BHAMRE	APM/10996	KANCHAN DAS
APM/11124	MRS.ASHAA. DANI	APM/11228	MR.VLAS V. DESHKAR
APM/10998	MRS.SHUBHANGI S. DESHPANDE	APM/11148	MRS.JAYSHREE V. DESHMUKH
APM/11207	MRS.JIJAA. DHOLE	APM/11161	MRS.SUJATA S. DESHMUKH
APM/11341	MRS.CHHAYAN. DHUMAL	APM/11171	MRS. SULABHA P. DESHMUKH
APM/11523	MRS.MEGHANAD. FAGNERKAR	APM/10948	MRS.VARSHAK. DESHPANDE
APM/11201	MRS.SNEHAL P. GADGIL	APM/11366	MRS.ANAGHAA. DESHPANDE
APM/11524	MRS.MINAXI D. GAIDHANI	APM/11025	NITESH S. DHUKE
APM/11342	MRS.NANDA M. GALA	APM/11162	MRS.ASHWINI N. GADGIL
APM/11421	MR.SHRİKANT MADHUKAR GANGATIRKAR	APM/11028	MRS.AMITA B. GANGAWANE
APM/11076	MRS.MEENAKSHI G. GODBOLE	APM/11447	MRS.SHEETAL S. GHANEKAR
APM/11422	MRS.MANJU OMPRAKASH GUPTA	APM/10994	PRATIMA HEMANT GODBOLE
APM/11123	MRS.HEMLATA S. KADAM	APM/11224	MRS.ANJALI S. HASABNIS
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"Dharna" at Jantar Mantar, Delhi

As a part of action programme designed by "Confederation of Bank Pensioners' and Retirees Organizations" (of which our Federation's General Secretary is a joint convener) on 11th December 2015 Pensioners and Retirees from all banks throughout the country numbering 5000 assembled at Jantar Mantar at 10-00 am conducted demonstrations coupled with speeches from the leaders of various parties. It was a good show of solidarity on the part of retirees and pensioners including family pensioners. In one word the pensioners and retirees from all banks could come together to put forth their demands pending for long time.

स्वर्गीय सॅमसन सॅम्युअल तळकर

जन्म शताब्दी वर्ष दिन ७ जानेवारी २०१६



जन्म : ७ जाने.१९१६ : मृत्यु : ९ फेब्रुवारी २००७

साजरा करूं या वर्ष शताब्दी दिन ।

अनेक जीवनी आले सुदिन ॥

आम्हांस दिले त्यांनी प्रोत्साहन ।

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स्मरण होता, होतो अजुनी हर्ष ॥

!! ॐ शांती: ! शांती: !! शांती: !!!

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टीप - 'जन्म शताब्दी' कार्यक्रम दि.७ जानेवारी २०१६ रोजी सायं. ७ वा असोसिएशनच्या पुणे ऑफिसमध्ये आयोजित केला आहे. कृपया सर्वांनी उपस्थित रहावे ही विनंती.

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