



# 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

सभासदमित्रांनो,

२०१४ च्या जुन्या कॅलेंडरची पाने खाली उतरली आणि २०१५ चे नूतन वर्षाचे कॅलेंडर दिमाखात भिंतीवर विराजमान झाले. साहजिकच गतवर्षातील घडून गेलेल्या भल्या-बुऱ्या प्रसंगाच्या आठवणींची पाने मनामध्ये फडफडतात आणि त्याचबरोबर नवीन वर्ष कसे जाईल बरे-वाईट याबद्दलही कुतुहल असते.

आपले सुख-दुःख, आनंद, तणाव, आपल्याच विचारांवर अवलंबून असते. काहीजण भूतकाळातील संकटे, अडचणी, क्लेश उगाळत बसून अश्रू गाळत असतात आणि आपले मनःस्वास्थ्य हिरावून बसतात. आयुष्यात सुख-दुःखांचे, मानापमानाचे, चांगले-वाईट प्रसंग तर नेहमी येतच असतात. अश्या प्रसंगांकडे आपण कसं पाहतो यावर आपलं सुख-दुःख अवलंबून असते. आपला दृष्टीकोन योग्य असेल तर दुःख कमी होतं. नसेल तर वाढते. म्हणूनच आपला दृष्टीकोन, प्रवृत्ती मुळात समजून घेत काही गोष्टी आपल्याला स्वीकाराव्या लागतात. भूत आणि भविष्य यांचा अर्थ नीट समजून घेऊन, त्यांच्या प्रभावातून मुक्त होऊन वर्तमानात जगायला हवं. कित्येक वेळा निरनिराळे विचार मनात येतात. त्यापैकी कोणताही विचार आपल्या डोक्यात शिरू शकतो आणि त्याला धरून आपल्या डोक्याचे विचारचक्र चालू होतं. कोणत्या विचाराला थारा द्यायचा आणि कोणता विचार दारातूनच घालवून घ्यायचा हे ठरविण्याची शक्ति आपल्यात असते परंतु ती अनेकदा वापरलीच जात नाही, आणि कोणतेही विचार आपल्या डोक्याचा ताबा घेतात. बऱ्याचदा असे दिसते की वेगवेगळ्या कारणांनी दुःखी होण्याची सवय आपण लावून घेतलेली असते. स्वरे, तर आपण मूळ दुःखाला त्याच्या जागी सीमित ठेवू शकतो पण तसे न करता आपण दुःख आपल्यावर पूर्णपणे स्वार होऊ देतो.

निसर्गाकडूनही बऱ्याच गोष्टी आपल्याला घेण्यासारख्या, शिकण्यासारख्या असतात. निसर्गाच्या विविध रंगछटा, विविधरंगी फुले त्यातील परिमल मनाला सुखावणारा, प्रसंगी भान हरपायला

लावणारा, ऋतूप्रमाणे बदलत जाणारा. माणसाचे जीवन देखील तसेच प्रत्येक वळणावर बदलणारे. माणसाचे आणि सुगंधाचे अतुट नाते असावे असं वाटतं. एखाद्या मधुर प्रसंगाची आठवण करून द्यायला शब्द नसले, तरी सुगंध पुरेसा असतो. घराचे पावित्र्य राखण्यासाठी लावलेल्या धूपाचा सुवास, उत्सव समारंभाप्रसंगी मृदु शिडकावा केलेल्या केशर-कस्तुरीचा सुवास सगळे आनंद आणि प्रसन्नता पसरविणारे, आवडणारे.

आपल्या मनालाही एक सुगंध असतो अन् तो जपणे तेवढेच महत्त्वाचे. निसर्ग जसा आपले सुगंध जपून ठेवतो, त्याचप्रमाणे मनानेही आपले सुगंध व सौंदर्य जपून ठेवणे आवश्यक आहे. आजच्या धावपळीच्या युगात, सिमेंटच्या जंगलात, बंदिस्त फ्लॅट-बंगल्यात नैसर्गिक सुगंधाला थारा राहिलेला नाही. सुगंधाची उधळण बंद बाटल्यांमधून करावी लागते, ती क्षणिक टिकणारी असते. मोकळा श्वास घ्यायला स्वच्छ व शुद्ध हवा नाही. त्यामुळे मनातील सुगंध देखील हरवत चालला आहे, आणि त्यामुळेच की काय नाती दुरावत चालली आहेत. मोबाईलच्या अधिपत्यामुळे डोक्यातील भाव वाचायला वेळ उरला नाही. पत्र लिहिणाऱ्याचे मनातील, डोक्यातील भाव यांचे मनोज्ञ दर्शन पत्र वाचताना पूर्वी होत असे. आता पत्र पाठवणेच बंद झाले आहे.

आपण इतरांबरोबर बसतो, बोलतो, गप्पा मारतो, हसतो परंतु स्वतःजवळ बसणं, संवाद करणं, हसणं, बोलणं खूप गरजेचं असतं. आपली आपल्याशीच जवळून ओळख होते, ती फार महत्त्वाची असते कारण त्यामुळे आपली क्षमता वाढवण्याची आणि कमतरता कमी करण्याची दृष्टी विकसित होते.

फुलं उमलतात, फुलतात, आनंद देतात. उमलणं जरी आपल्या हातात नसलं तरी फुलणं मात्र आपल्याच हातात असतं आणि इतरांचा आनंद फुलवणं हेही आपल्याच हाती आहे एवढं स्वः.

प्रभाकर गुपचूप, पुणे

मो. ९८८१५७९४९९

Visit us at : [www.sbpensionerspune.org](http://www.sbpensionerspune.org)

e-mail : [sbipenmumbai@gmail.com](mailto:sbipenmumbai@gmail.com)



### APPEAL TO DONATE FOR "SAMVAD"

We have to advise that our Association has been providing "Samvad" to all the members within the one time subscription paid by them and no additional amount was demanded / insisted from them since beginning. The monthly expenses for publishing and dispatching "Samvad" for the month of November 2014 are as under.

1) Printing	Rs.48,730/-
2) Label printing/pasting etc.	Rs.23,672/-
3) Postage	Rs. 4,855/-
<b>Total</b>	<b>Rs.77,257/-</b>

The monthly expenses are on an average in the range of Rs.80,000/-.

2. So far, we have been managing this activity by meeting the expenses from the subscription of members as well as voluntary donations being given by some pensioners to the Association. We are required to print around 12,500 copies of "Samvad" per month. So, due to continuous increase in costs of "Samvad" on account of inflationary trend coupled with increased membership of the Association, we are finding it difficult to meet the expenses for "Samvad".

3. We are, therefore, making an earnest appeal to all the existing pensioners / family pensioners to donate at least Rs. 1000/- for "Samvad". It has already been discussed and decided in the recently held Circle Managing Committee Meeting, that (1) To request the new members to donate minimum Rs. 1000/- for "Samvad" in addition to the one time subscription for membership, and (2) To request the existing pensioners / family pensioners to donate voluntarily minimum Rs1000/- for "Samvad".

4. We, therefore, request all our existing members to co-operate by voluntarily and liberally donating at least Rs. 1000/- or more for "Samvad".

5. The A/c Payee Cheque may be drawn in favour of "SBI Pensioners' Association" and be handed over to the Associations' Office Bearer at your place or may be sent to your Zonal Sub Centre or to the Head Quarter at Pune.

Thanking you.

- Secretary

### युनिट वार्ता

#### जळगाव युनिट -

श्री. व्ही.आर. बाविसकर (सर्कल मॅनेजिंग कमिटीचे सदस्य) यांनी दि. १२.१२.२०१४ च्या सर्कल मॅनेजिंग कमिटीच्या मिटिंगमध्ये सांगितले होते की दि. ११ जाने. २०१५ रोजी पेन्शनरांचा मेळावा आहे. त्या दिवशी रु. २५,०००/- व मार्च २०१५ पर्यंत रु. २५,०००/- असे एकूण रु. ५०,०००/- 'संवाद'साठी देणगी म्हणून गोळा करून देऊ.

श्री. बाविसकर व इतर सर्व कार्यकर्त्यांनी दि. ११ जाने. २०१५ रोजी रु. ३०,०००/- ची देणगीची रक्कम गोळा करून असोसिएशनच्या खात्यात जमा केली आहे. या उपक्रमाबद्दल श्री. बाविसकर, श्री. वसाने अध्यक्ष, श्री. राणे सचिव (जळगाव जिल्हा) इतर सर्व कार्यकर्ते, तसेच सर्व देणगीदारांचे मनःपूर्वक अभिनंदन.

इतर सर्व जिल्ह्यांनी जळगाव जिल्ह्याचे अनुकरण करून असोसिएशनला जास्तीत जास्त मदत करावी ही विनंती.

सेक्रेटरी

### स्नेहालय संचालित स्नेहाधार प्रकल्प संकटग्रस्त महिलांचा विश्वासार्ह आधार स्नेहाधार, पुणे

संकटग्रस्त, अत्याचारीत महिलांना मोफत, कायदेशीर सल्ला, सहाय्य, समुपदेशन, संरक्षण, तात्पुरता निवारा व्यवस्था.

#### अहोरात्र हेल्पलाईन

१. अँड. सौ. शर्वरी मुठे - ९४२२०२०६१०  
२. ज्योती एकबोटे - ९०११६३७२००  
३. श्री. सचिन मदने - ९०११०३३०११

स्नेहालय कार्यालय :-

२९१, शनिवार पेठ, अहिल्याशाळेसमोरील गल्ली,  
बापटवाडी, तळमजला, पुणे-४११०३०

#### अभिनंदनीय

श्री. रामराजे तुळशिबागवाले (पेन्शनर) यांची कन्या सौ. ज्योती आनंद एकबोटे ही गेल्या कांही वर्षांपासून 'स्नेहालय' या संस्थेबरोबर महिला आणि मुलांसाठी पूर्ण वेळ काम करत आहे. दि. २८ डिसेंबर २०१४ रोजी, अखिल भारतीय ब्राह्मण संघ, पुणे केंद्र यांच्यातर्फे तिला पूर्ण वेळ सामाजिक कार्य करणारी स्त्री म्हणून 'कृतज्ञता पुरस्कार' श्री. जयराम कुलकर्णी सिने अभिनेते यांच्या हस्ते प्रदान करण्यात आला. सौ. ज्योती एकबोटे यांचे अभिनंदन.

-सेक्रेटरी

**Article No. 3**

Three Decades  
Federation of SBI Pensioners' Associations  
**Important events after 8-12-1985**

**21-8-1986** - Circular letter to all Associations, "Follow-up Committee Meeting held at Delhi on 18-8-1986. Final decision arrived at unanimously was to instruct our lawyers to file the Writ Petition at the earliest. For this first call was given to all Associations to remit Rs.5,000/. However, only 6 Associations viz. Bengal, Pune, Bangalore, Hyderabad, Delhi and Madras had remitted full amount. Others were requested to remit the balance amount at the earliest. The committee felt that minimum Rs.1.00 lac should be in our hands.

**8-10-1986** - Circular letter to all Associations by Shri B D Mehta, Secretary. By this time all came to know that Bank had sent proposal for revision of pension etc. However, details were not available. At the same time it was a unanimous decision of all Associations to file a Writ Petition in Supreme Court. After the last AGM (i.e. 8-12-1985) efforts made by our Federation to meet the Chairman failed. Communications addressed to Central office regarding revision of pension etc. were not acknowledged. Therefore Sarvashri M.L.Kolhekar and M.M.Bijawargi from Indore were requested by Pune and Madras Associations to proceed to Delhi to assist them (Delhi) in the arrangement of filing a Writ Petition in Supreme Court. Our colleagues contacted some lawyers and finally the job of filing the Writ Petition was entrusted to Sarvashri Venugopal (an expert in constitutional matters) and **Ambrish Kumar**, Advocate, well known for fighting out successfully cases of allied nature.

**After labouring hard, a draft Writ Petition was prepared** which not only had the approval of the Members of the "Follow-up Committee" but also drew appreciations from lawyers of Madras and Pune Associations. It was agreed then to file the Writ Petition sometime in March or April 1986. Meanwhile the Bank authorities got scent of our intention to go to court and seemed to know the contents of the Petition. Suddenly we were told that the Chairman (Shri D.N. Ghosh, IAS (13-5-1985 to 12-5-1989) is willing to meet a small team of our representatives. Accordingly, the team met the Chairman on 8-4-1986. Thereafter there were Meetings of "Follow-up Committee" and others and again Federation decided to change the date of filing the Writ Petition from April 1986 to 15-9-1986. Due to frequent changes in dates Shri B.D.Mehta, Secretary, was very much unhappy, mainly because no body was aware whether the Bank had submitted any proposal for proper revision of pension, if so, when (date), etc. It was also felt that the Bank might be waiting for the "Fourth Pay Commission's Report". Other anomalous situation is that pensioners belonging to the Presidency Banks were already getting minimum pension of Rs.200/- p.m. since 1-1-1983, therefore it is ridiculous on the Bank's part not to have allowed this to its own pensioners (i.e. IBI & SBI Pensioners). At the end of the circular he has stated "All this must be done immediately so that we hear the good being done to us very much here and not in heaven or hell to which we have eventually to go."

**22-11-1986** - This letter was addressed to Shri P.S. Santhanakrishnan by Shri S.D.Varma, President of the Federation, advising him that recently he (Shri Varma) met a top Executive of the Bank at Chandigarh who told that the Bank has already submitted a comprehensive proposal to Government for revision of Pension etc.

The major issues were as under:-

- (a) The average of the salary for the last 12 months of an officer be taken as the basis for retirement.

- (b) The last drawn salary as in (a) above to be multiplied by the number of years of confirmed service, divided by 60, with a **maximum** of 50% of the salary.
- (c) Provision for commutation of pension to the extent of 1/3 rd and
- (d) Provision for family pension in the event of the death of the pensioner.

The Executive also suggested to Shri Varma to be in touch with senior officers of the Banking Department and explain the issues and present position of pensioners.

Earlier the Pune and the Indore Associations and later on the Federation were pursuing the issue of revision of pension. We were, however, shocked to know that in response to the Govt's suggestion, the Bank in January 1984 had forwarded/submitted a proposal as under:-

<u>Award Staff &amp;</u>	<u>Maximum Pension</u>	
JMGS - I	Rs. 750 = p.m.	No change
MMGS - II	Rs. 800 = p.m.	
Scale III	Rs. 850 = p.m.	
Scale IV	Rs. 900 = p.m.	
Scale V	Rs. 950 = p.m.	
Scale VI & above DGM & above)	Rs. 1,000 = p.m.	No change

Fortunately (this time only) the proposal was pending with the Government officials.

In the meantime, as our luck could be, Shri D.N. Ghosh, IAS, from Finance Ministry, took over the charge on 13-5-1985 as the Chairman, State Bank of India. He must have gone through the entire correspondence on this subject. Thereafter, as stated above, he met our delegation on 8-4-1986. However nothing tangible was disclosed except that "the Bank will submit its recommendations at the earliest."

The information revealed by the top Executive was correct. On 28-8-1986 (i.e. 4½ months after the above Meeting) the Bank submitted a proposal for revision of pension under the signature of Shri.V.Atal, then Dy. M.D. (personnel & services). Some of the issues were as under:-

1. Pension to be calculated on last 12 months average salary (pensionable),
2. Maximum Pension - 50% of average salary (subject to 30 years pensionable service otherwise pro-rata).
3. The ceiling - 50% of salary (salary scales which are effective from 1-2-1984. D.A. Merger - 332 pts.) (My clarification - That time maximum salary was Rs.4,800/- p.m. which was for Dy. Managing Director, therefore, the ceiling works out to Rs.2,400/- p.m.)
4. Revised scheme effective from 1-2-1984 (Date of salary revision for officers)
5. Introduction of new Family Pension Scheme w.e.f. **1-1-1986**.
6. Commutation maximum 1/3rd of pensionable pay effective from **1-1-1986**.

It is interesting to note that in one of the paragraphs of the above proposal Bank has stated as under:-

"The common belief that the superannuation benefits in State Bank of India are more liberal than those available to the employees of other nationalized Banks is not based on fact."

While submitting the recommendations, the Bank took the cognizance of two letters, one from Dr. (Miss) Mamata Banerjee, then M.P. addressed to Finance Minister, requesting him to consider



the revision of pension on the lines of Government Pensioners and another letter from All India Central Council of Pensioners' Association requesting the Bank to revise the pension scheme suitably. Bank also took the cognisance of the agitation of Bank's Pensioners/Federation.

The contents of the proposal were revealed only after the case was filed in Supreme Court in 1987.

Here we must frankly admit that the Chairman viz. Shri D.N.Ghosh, IAS, took keen interest in finalizing the above proposal, within one year and three months after taking over charge as Chairman of State Bank of India. Thanks to Shri Ghosh. The role of Shri V. Atal, Dy. Managing Director (Personnel & Services) and Shri C.R. Vijayaraghavan, Chief General Manager, (P&HRD) was very much in favour of pensioners. Thanks to both of them.

**10-12-1986** - The news about the Bank's proposal spread in all circles. Some Circle Associations were confused about Federation's decision regarding filing a Writ Petition in Supreme Court. Calcutta, Pune and Indore Associations were firm and advised the Secretary to go ahead immediately. However, Madras, Lucknow and Hyderabad Associations wanted to discuss the issue again in General Body, particularly in view of the changed circumstances. No advices received from other Associations. Senior Members of Delhi Association were very keen to go alone and file a Writ Petition.

On the Bank's proposal, we found that the approach of the Finance Ministry was casual and no one was keen to attend the work on priority.

In view of the above none knows how long the Government shall sit over this case in spite of efforts of heavy weight Congress Party leaders. In the circumstances it was decided to call a special General Body Meeting sometime in the last week of December 1986.

As decided earlier, special General Body Meeting of the Federation was held on 27<sup>th</sup>/28<sup>th</sup> December 1986 at Indore in the training school of State Bank of Indore.

Representatives from following eight Associations attended the Meeting:-

"Ahmedabad, Bangalore, Delhi, Hyderabad, Indore, Lucknow, Madras and Pune."

(Shri S.G. Khare, from Pune attended)

Shri S.D. Varma gave an account of his meeting with the Banking Ministry officials. However it was learnt that no decision will be taken till the decision of the Government on Pay Commissions Report. Representatives after discussions passed the following resolution:

"Resolved that the Federation should file the Writ Petition in the Supreme Court, New Delhi, after making alternations and amendments, wherever necessary, by the end of February 1987 without referring back to the constituent Units."

It was also decided to purchase from Pune Unit five SBI shares for Rs.1,300/- in the name of Federation. It was suggested that other units should also purchase SBI shares from Pune Unit.

**2-3-1987** - In spite of the above decision, the Federation could not file the Writ Petition upto February 1987. Therefore, some Associations were upset and unhappy about the working of the Federation. Therefore, Shri S.D. Varma, President, addressed a letter dt. 2-3-1987 to Shri S.G. Khare, Pune, (Member of the Governing Body) explaining in detail the circumstances under which the Writ in question could not be filed. An important paragraph from that letter is as under:-

"It has been extremely difficult to convince some of the units, especially those in the North (who are pressing hard for the Writ Petition being filed) of the reasons for a 'volte-face' on our part. I would, therefore, not be surprised if one of them ignores our decision and advice and proceeds with the filing

of a petition entirely on its own, regardless of the financial assistance which will, in any case, **not be made available to them** by the Federation. This, to my mind, will defeat the very purpose for which after very long deliberations 3 years ago, it was decided that all the units be federated into a central organization."

Copies of the above letter might have been circulated amongst all other Units (Associations). After receipt of above letter one day our Members from Pune were shocked to know that a Writ Petition has already been filed by **Imperial Bank of India Pensioners Association (Delhi Circle)** (not by Federation) in the Supreme Court, under article 32 of the constitution of India.

The above Writ came up for preliminary hearing on 22-4-1987, before Lordships Mr. Justice E.S. Venkataramiah and Mr. Justice K.N. Singh, Shri T.S. Krishnamoorthy Iyer, Senior counsel and **Shri Ambrish Kumar**, Advocate appeared for Petitioners. The case was listed for hearing in the 3rd week of July 1987.

The Respondents were directed to file their counters on or before 15-7-1987.

Knowing the seriousness of the situation, the Secretary of the Federation issued a circular letter dated 12-5-1987 explaining the position. However unilateral action of the Delhi Circle Association was not liked by most of the Circle Associations, particularly when Head Quarter of the Federation was also in New Delhi.

In the above circular it has not been made clear whether the President and the Secretary were aware about the decision of Delhi Circle Association, prior to filing the Writ Petition in question. In the circumstances Federation had no choice but to lend support to the Writ filed by Delhi Circle Association and also extend financial help to that Association.

Earlier to this, Federation had prepared the Writ, (as directed by General Body) which was to be filed in the Supreme Court. The Writ was prepared in consultation with **Shri Ambrish Kumar**, Advocate. It was revealed by some Members that the same Writ was filed by Delhi Circle Association, might be with minor changes.

The above information was also confirmed by late Shri N.D. Ranganathan, Secretary, Madras Circle Association, while addressing an inaugural Meeting of Mumbai Zonal Sub-centre, held on 23-1-1988 at Mumbai (Santacruz).

Second Annual General Body Meeting of the Federation was held on **19-7-1987** at New Delhi (from Pune Sarvashri K.D. Paradkar, G.S. Aphale and H.D. Chitale attended this Meeting).

Secretary's Report covered the information already stated above except the following.

In the report, we observe, Secretary of the Federation has not advised Delhi Association about their action of filing the Writ Petition in Supreme Court without prior approval of the Federation, though time and again decision of filing the Writ Petition was postponed by the Federation. However, Members were not aware for what reason the action was postponed.

In his address, the President gave a brief history of the efforts made in the creation of the Federation for looking after the common interests of the pensioners spread all over the country and the situation that has been created as a result of certain units having resiled from their earlier decision to file a "Writ Petition" in the Supreme Court. He added that this had resulted in the Delhi Unit being obliged to file the Writ without waiting for clear mandate from the Federation. It had, therefore, become necessary in his opinion to have a fresh look at the matter and take a decision on the undernoted issues:



- i) To consider and decide on concrete and definite measures to be taken to ensure that decisions taken by Federation are carried out effectively both in letter and spirit.
- ii) To consider the question of lending support to the Delhi Unit in pursuit of their Writ Petition filed in the Supreme Court of India.

From above we observe that there was no co-ordination between Federation and Delhi Circle Association, though both were functioning from New Delhi.

"When the question of lending support to Delhi Unit (i.e. Association) in the Writ filed in the Supreme Court of India, was taken up for consideration, the members who had earlier conveyed their decision to defer filing the Writ, came out with general approval of the action, in view of the uncertainty of the Government's decision on the Bank's proposals. Madras and Pune representatives, however, desired that a suitable mention should be made about the **SBI Pensioners** also in the Writ Petition. It was agreed that the matter be discussed with the lawyers and suitable additions if considered necessary be made in the Writ. The House, thereafter, decided that the Federation should actively co-operate with the Delhi Unit in pursuing the case and authorized the Federation to incur future legal expenses by calling for additional funds to the extent necessary."

**Additional information** :- In the Writ filed by IBI Pensioners' Association there was no mention about pensioners of State Bank of India as suggested by late Shri G.S. Aphale (Pune) and late Shri N.D. Ranganathan (Madras). In view of the above the benefits arising out of the Judgment dated 23-2-1989 were not extended to SBI Pensioners/Family Pensioners.

Finally as suggested by Shri P. S. Santhanakrishnan, President of the Federation, myself as Joint Secretary of the Federation approached Shri M.N. Sheorey, Chief General Manager (Personnel) and explained the anomaly. Finally in March 1991 the Bank issued the circular stating therein that the benefit of revision of pension/Family Pension already available to IBI Pensioners will also be extended to SBI Pensioners/Family Pensioners and also to pensioners of three Presidency Banks w.e.f. 1-1-1986 **instead of 1-1-1987**.

Now I personally feel, when Delhi Circle Association's 17 representatives (excluding President and Secretary of the Federation who were also from New Delhi) were present, how is that none had spoken on behalf of their Association. Someone could have explained their stand as to why they (Association) filed the Writ without prior approval or at least oral consent of the President or Secretary of the Federation. Further it is not known or not stated anywhere whether the Delhi Association sought any financial assistance from the Federation. Shri R.P. Malhotra, President of Delhi Circle Association, had attended the Meeting under reference.

Constitution Committee was constituted for making certain amendments in the existing constitution. The members of the committee, as decided, were as under :-

Shri H.C. Sarkar, Chairman  
 Shri P.S. Santhanakrishnan, Member  
 Shri B.D. Mehta, Member  
 Shri Padam Narain, Member

The newly elected Members of the Managing Committee were as under :-

Shri S.D. Varma, Delhi - President  
 Shri R.P. Malhotra, Delhi - Vice-President  
 (Northern Zone)



Shri S.K. Basu, Calcutta	-	Vice President (Eastern Zone)
Shri P.S. Santhanakrishnan, Madras		Vice-President (Southern Zone)
Shri C.J. Desai, Ahmedabad	-	Vice-President (Western Zone)
Shri B.D. Mehta, Delhi	-	Secretary
Shri V.P. Maniktala, Delhi	-	Jt. Secretary
Shri R.D. Madan, Delhi	-	Treasurer
Shri A.K. Halder, Calcutta	-	Member
Shri M.M. Bijawargi, Indore	-	Member
Shri P.R. Chokalingam, Bangalore	-	Member
Shri Padam Narain, Chandigarh	-	Member
Shri T. Mallikarjun Rao, Hyderabad	-	Member
Shri B.J. Kapadia, Ahmedabad	-	Member
Shri S.R. Rege, Pune	-	Member

The Annual General Meeting was concluded with 'Vote of Thanks' by Shri M.D. Dalal.

**Wish you ALL a very Happy, Healthy & Prosperous NEW YEAR**

Thane : 5-1-2015

- **B.G. Dandekar, Pune** (M 9869043161)

वरील लेखात उल्लेख केलेले श्री.एच.डी. ऊर्फ हरीभाऊ चितळे यांचे ९५व्या वर्षी दि. १४ जाने. २०१५ ला निधन झाले.

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

A/5 Swami Siddharth CHS Ltd.  
S. V. Road, Naupada  
Thane 400 602  
Tel No. (022) 25446837

Dt 10th January 2015

**NOTICE**

The Managing Committee of the Mumbai Zonal Sub-Centre at its meeting held on the 8th January, 2015 has decided to hold the 28th Annual General Meeting of **our Association's Mumbai Zonal Sub-Centre** on, Wednesday, the 25th February 2015 at 11.00 a.m. at the following address :-

**Shri Shivaji Mandir (Natya Gruha)**

Opp. Plaza Theatre, N. C. Kelkar Path, Dadar (W) Mumbai 400 028

**AGENDA**

- 1) To condole the death of Bank's Pensioners/Family Pensioners/ Associate Members whose names have been reported to us after the 25th Feb. 2014. Members are requested to advise us the names and dates of death of members, if not in the list to be read at the time of AGM.
- 2) To confirm the minutes of the Annual General Meeting held on the 25th Feb., 2014 (Minutes published in March 2014 issue of Samvad)
- 3) To honour Senior members who have completed/will complete 75 years age between the 26th Feb. 2014 to the 25th February 2015 (both days inclusive).
- 4) Committee's Report for the year 2014 to be read, discussed and adopted (A copy of the report is enclosed.)
- 5) To discuss recent developments.
- 6) Speech of the Chief Guest.
- 7) Speech of the President.
- 8) Any other business with the permission of the Chair.

By order of the Managing Committee  
R.S. Rajiwdekar  
Principal Secretary

Encl.: Report

**Note** : If there is no quorum then the Meeting will be adjourned for half an hour and the adjourned Meeting will be held on the same day and at the same venue and the business on the Agenda of the Meeting will be transacted, whether there is quorum or not.

**Pensioners / Family Pensioners / Associate Members of Nasik District are also now part of Mumbai Zonal Sub-Centre. They may, therefore, participate in the Meeting.**

**Note**

- i) Please bring a copy of "Samvad" issue for January 2015 along with you for security purpose.
- ii) Please inform other members, known to you, about this Meeting.
- iii) The Meeting of the Bank's Pensioners arranged by the Bank on the 25th February 2015 will start at 12.30 p.m. at the same venue. (Due to exigencies of services the timing may be changed without notice).



**Important :** As per our practice, a memorandum covering all the problems will be submitted to the Management well in advance to enable them to study and reply in Bank's Meeting. Pensioners/Family Pensioners are, therefore, requested to furnish their problems to us in writing so as to reach us say before the 15th February 2015, so that a consolidated memorandum will be put up to the Bank Management to avoid direct questions/ discussions with the Management representatives in the Meeting. This is to adhere to the time schedule.

- iv) Snacks will be served on the 3rd Floor of the building as usual.
- v) All seats in 'A to C' rows are reserved for special invitees. Members are requested to please occupy the seats in other rows. For the sake of convenience all the Members who are completing 75 years and are to be honoured are requested to occupy the seats in 'A' & 'B' rows.

\*\*\*\*\*

### **Report of the Managing Committee of the Mumbai Zonal Sub-Centre for the year - 2014**

The Annual General Meeting of our Circle Association was held at Pune on the 27th August 2014 and the Minutes have been printed in 'Samvad' for the month of December 2014.

- 1) Managing Committee Meetings - During 2014 eight Committee Meetings were held which were well attended. Besides, two Meetings of the Circle Managing Committee were held in our office.
- 2) Condolences - We regret to advise the death of the members whose names have been/will be published in various issues of 'Samvad'. However, all the names will be read at the time of AGM, we extend our heartfelt condolences to the bereaved families.

**"May the departed Souls of the Deceased Members rest in peace"**

- 3) Membership and Finance - During 2014, the Zonal Sub-Centre enrolled 576 new members as against 410 enrolled in 2013. The break-up of new membership is as under:

Patron Members	:	295
Associate Patron Members	:	271
Benefactor Members	:	-
Associate Benefactor Members	:	3
Family Pensioner Members (Patron)	:	5
Family Pensioner Members (Benefactor)	:	<u>2</u>
<b>Total new Members enrolled during 2014 :</b>		<b><u>576</u></b>

Out of 576 new members the breakup of old retirees and who retired during 2014 is as under:

Old Pensioners/Associates/Family Pensioners	:	62
New Pensioners/Associates/Family Pensioners	:	<u>514</u>
<b>Total</b>		<b><u>576</u></b>

The Office Bearers/the Committee Members who have been instrumental for enrolling 576 new members during the year are as under:-

Sarvashri P.A.Lopes, S.W.Agarkar, S.M.Dharadhar, R.S.Rajiwdekar, R.V.Chhabria, J.B.Pusalkar, M.V.Nadkarni, B.P.Khare, C.N.Date, A.D.Butala, Smt.Jyoti Shahane, Shri.Thakur & Shri.Deshmukh.

We request our Pensioners/Family Pensioners and Associate Members who are yet to become patron members to do so by paying the difference of Patron Membership contribution (i.e. Rs.1,000/-) less already paid by them.



A sum of Rs.10,40,742/- has been collected during the year under report as against Rs.6,93,119/- during 2013.

The breakup of collection is as under :-

Admission Fee, Membership Fee (including last year's admission fee of Rs. 20/-)	:	Rs.	5,79,780
Legal Fund	:	Rs.	5,000
Misc. Donations including Distress Relief fund of Rs. 250/-	:	Rs.	2,84,901
Samvad Magazine	:	Rs.	67,511
Advt. in Samvad	:	Rs.	<u>1,03,550</u>
Total	:	<b>Rs.</b>	<b><u>10,40,742</u></b>

We are glad to state that several members have given donations for various reasons viz.

- i) Excellent work done by the Association;
- ii) Daughter's/Son's marriage;
- iii) On their 60th, 70th and 75th Birthday;
- iv) In memory of beloved family members;
- v) Legal Fund etc.

In this context it is necessary to make a special mention of the following donors.

Smt. V.S. Joshi	Rs. 16,000/-
Shri. M.D. Dalal	Rs. 11,150/-
Smt. Mansi Kotwal	Rs. 11,000/-
Shri. M.G. Bhide	Rs. 10,000/-
Shri.S.N. Sawaikar	Rs. 10,000/-

Names of Donors who donated Rs.5000 and above but less than Rs.10,000 are as under :

Smt.Nilima Sapre, Shri,N.B.Daruwala, Shri.M.Sawant, Shri.R.N.Balse, Shri.K.K.Kulkarni, Shri.M.Prabhu, Shri.S.B.Gokhale, Shri.V.B.Chandurkar, Shri.D.B.Kshrisagar, Shri.R.Anklesaria, Smt.Vasundhara Chikhale, Shri.G.E.Rahurikar, Smt.Sunita Powle, Shri.N.K.Raut, Shri.P.Hegde, Shri.A.R.Wad, Shri.B.M.Amalsadwala, Shri.Vidyadhar Sawant, Shri.Vishwanath Joshi, Shri.D.R.Walawalkar, Smt.Aparna Gadgil, Smt.V.Viswanathan, Smt.S.R.Checker.

4. Pensioners' Meets were arranged by the following Branches:-

<u>Branch</u>	<u>Date of Meeting</u>
Mangaon (Raigad)	18-01-2014
Kalyan (Thane)	19-07-2014
Navghar (Vasai) Palghar	02-08-2014
Dahisar	18-10-2014
Virar (Palghar)	15-11-2014
Dombivali (Thane)	21-11-2014

During above Meetings following issues were discussed :-

The present progress about revision of REMBS, Revision in Family Pension at industry level w.e.f. 1-5-2005; payment of FPP/PQA w.e.f. 1.5.2005, present position of cases filed by Federation and various Circle Associations/Family Pension Revision @ 30% etc. Modification in REMBS with domiciliary treatment. A session of questions & answers was also arranged during the meetings and the clarifications/doubts expressed by the Members were clarified.

5. IBI Employees' Provident Fund Forfeiture Account :

Since the Govt's approval has not been received, the Bank could not issue Circular for payment of residual balance in Forfeiture Account.

6. Retired Employees Medical Benefit Scheme :

The scheme of Rs.5 lacs has since been improved further w.e.f. 24-9-2009 by increasing the ceiling upto Rs.7 lacs and facility of domiciliary treatment of 10% in aggregate (during lifetime) also extended to Members of this scheme. Two more diseases have also been added to the list of 18 diseases to make it 20 diseases. This scheme has been introduced w.e.f. 24-9-2009. We have been told that the review of the entire Scheme may be considered shortly.

7. On Federation Front :

- i) The Governing Body Meeting / AGM of the Federation of SBI Pensioners' Associations were held at Vaizag on 11th October & 12th October (shifted to 13-10-2014) due to 'Hud-Hud' Cyclone. The Federation of SBI Pensioners' Associations has on 16-3-2011 filed the case in Supreme Court for getting pension @50% of pay (for 30 years' pensionable service) on last drawn salary, to all the pensioners who retired on or after 1-11-1987. The case was admitted on 13-5-2011. The case has been filed against (a) Government of India (b) SBI (c) RBI & (d) Trustees of the Pension Fund. Bank has since filed their reply and Federation has also filed counter Reply to Bank's reply. Government of India has also filed the reply & Federation has filed counter reply. Next hearing is on 29-1-2015. (Information about the above case is published in "Samvad", from time to time).
- ii) Articles written by Shri.B.G.Dandekar on formation of Federation of SBI Pensioners' Associations appeared in September/November 2014 issue of Samvad.
- iii) Payment of family pension to the family pensioners of the deceased ex-servicemen employees pensioners. Family pension will be paid to the deceased ex-servicemen employees/pensioners of the Bank who are also drawing family pension from the Government. The revised instructions will be effective from 24th September, 2012. Two proposals of Family pensions of deceased ex-servicemen were sanctioned and who got arrears also.
- iv) Federation has been impleaded in the case filed at Hyderabad. Hyderabad case was decided in our favour in 2003. However GOI/Bank has gone into appeal before the Bench of the High Court.
  - a) Writ petition in the Karnataka High Court by the Bangalore Circle Pensioners' Association. The above Writ Petition has been filed seeking payment of 100% neutralization for pre 01/11/2002 retirees. The final hearing was held on 17/9/2013 and stands dismissed for the reason 'cut-off' date of the agreement was reached between IBA & UFBU. An appeal was not filed due to 100% neutralization of DA will be considered in 10th Bipartite settlement
  - b) Writ Petition in the Nagpur Bench of Bombay High Court by the Mumbai Circle Pensioners' Association.  
The above Writ Petition seeking payment of Family Pension @ 30% pay to all Family Pensioners on the same basis as paid to the Government pensioners. It is also pending for final hearing before single judge. The follow up of the case was not done due to likely settlement of 30% family pension in 10th Bipartite settlement.
- v) You are aware that a case has been filed by six Pensioners and one Family Pensioner in the High Court of Delhi against GOI/RBI/SBI. The case is being adjourned every week and next hearing is on 8-1-2015.
- vi) More than 300 Pensioners filed few cases in respect of 7th Bipartite Retirees in Chennai High



Court. On 16-10-2008 one case was decided in favour of those retirees who filed the case. However, GOI has gone into appeal before the bench of the High Court. The case has not come up on the board. Now the case is adjourned till the final decision of the writ petition filed in the Supreme Court is given.

- vii) Kerala High Court enhanced gratuity case for Rs. 10 lakhs has been filed by some of the pensioners. The court disposed off the case stating that court cannot direct the Bank but they may approach the Bank directly in the matter.

We understand that Corporate Centre, Mumbai, had a structured meeting with Federation of SBI PA on 28-1-2014 at Corporate Centre, Mumbai. From Mumbai Circle Shri.B.G.Dandekar and Shri.S.B.Gokhale attended the meeting. Following points were raised & discussed.

1. Improvements in REMBS. This will be examined by our Bank when a review of the scheme will be made during this year.
2. The long pending demand of payment of Family Pension by our Bank in addition to the Family Pension from the Government to Ex-servicemen employees has been conceded to be implemented with effect from 24/09/2012.
3. Problems faced with the C.S.P.P.C. Kolkata.
4. Make availability of Diagnostic services for 29 Pathological tests at all dispensary centres.

The next structural meeting will be held on 22nd January 2015 at Staff College Hyderabad.

10th Bipartite wage negotiations: There is no progress. Negotiations are going on between IBA & UFBU.

We thank Executives from Corporate Centre, Staff of PPG Dept. at Corporate Centre for their co-operation in solving our problems.

We thank Dr.J.N.Mishra / Shri.Ashwini Mehra, Dy. MD & CDO (P&HR), Shri.Ranjit Goswami / Shri Shailesh Varma, Chief General Manager (HRD), Shri. Deepak Kumar Mandal, DGM PPG, Shri.Jonna Raghava, DGM (IR), Shri.S. Malic,AGM (Personnel), Mrs.Pooja Thakur / Shri A.K.Nandi, AGM PPG, Shri.Kishore Kumar Singh, Smt. Neelam Upadhya, Shri Kishore Kumar Shah, AGM and Shri.Chintamani Muley, Manager (PPG), and all other staff of PPG Department, Corporate Centre, Mumbai.

We also thank Dr.(Mrs.)V.M.Ajinkya, Chief Medical Officer, and Administrative Officer, & Staff of Medical Department, Corporate Centre for the valuable advices/support given by them from time to time.

Further, we thank Mumbai Circle authorities, especially Shri Sudhir Dubey CGM (Mumbai Circle) Shri. Richpal Singh, G.M. Network-I, Smt. Sanjukta Raiguru, G.M. Network-II, Shri. Dibakar Mohanty, G.M. Network-III, Shri Hardayal Prasad, G.M. Network-IV.

We also thank Shri.Anilkumar Tripathi / Deep Kumar Kapoor, DGM & CDO, Mrs.Anjali Vaishampayan, AGM, Personnel & HRD, Officer and Staff at Staff Welfare Cell, and Sarvashri N.S.Muley / N.B. Kulkarni-PRO, Pradeep Thakre / Ganesh Shetty (PPG), entire staff of the PPG Department, Smt.(Dr.) Manjusha Padhye, Sr. Medical Officer.

We thank the Mumbai Administrative Office functionaries Shri.Ashrafali Baig / Ms.Vineet Rastogi and Shri.Naresh Yadav / Shri. Anupam Tripathi, Shri Manohar Kamat / Shri Krishnamurthy, Chief Manager (HR-I), Mrs.Kavita Salunke, Dy. Manager, Staff Welfare Cell, & Dr.Ramesh Nair / Dr. Khem Bavi, Sr. Medical Officer and Staff of HR Department.

For and on behalf of Managing Committee  
R.S. Rajiwdekar  
Principal Secretary





## PRICE TAG

All of us work towards achieving something. All our actions have to have some purpose. Ulterior motive of all our efforts is to achieve something. And in this world nothing is achievable without paying a price for it. To achieve a goal, in any project or enterprise you have to invest resources, your time, efforts and a great deal of energy which in effect is the price. Even a student studies hard and also sacrifices small pleasures to secure a top rank in his class so that he can pursue his or his parent's cherished career. This sacrifice is the price he has to pay to achieve something worthwhile in his life. Considering the benefits this is a small price he pays.

In every phase of our life, it may be childhood, youth or middle age everything comes with a price tag not necessarily in money terms but maybe in the form of hard work, patience, fortitude and many other manners.

There are some exceptions which have no price tag. Their price is realised only when you have lost it. In my opinion, in life, among others, following three things have no price tag. In one word I call, TOPPOR where,

1. T is for Time.
2. OPPO for Opportunity.
3. R is for Relationship.

The first thing is TIME.

I have given topmost priority to TIME because it belongs to you as long as you have it. It is yours by all means. But we all know when it is gone, it is gone forever. The next moment it just vanishes and is no more yours. If you do not make use of your present moments they slip into the past and no matter how hard you may try you can never retrieve them. You realise its value only after you have lost it. By the time you realise, it is too late. You spend rest of life weeping over your lax and idle attitude. That is exactly the great Kabirdas says: Kal kare so aaj kar, aaj kareso ab.....

The second thing is OPPORTUNITY.

God gives us His blessings not by presenting us with a cash cheque on a platter but by giving us opportunities to better our position in life. When an opportunity presents itself in our life, we have to make use of our intelligence as to how we can take maximum advantage of it and not allow it to slip from our hands. In life, if you keep your eyes wide open, you will find opportunities, a galore. There is no dearth of them. We ourselves have to realise them. The God is not going to whisper in your ears and tell you "oh, you my dear, here is an opportunity, I created for you". He simply sends some signs. We term them 'omen'. You need to catch it. As Paul Coelho author of The Alchemist says God sends the signals or messages and one must learn to catch them to seize them. For instance a student receives offers of scholarship from his or her school, or college or university or from some educational institute for higher studies or even internship, an employee gets new posting, or exposure to new project or new schemes, businessman will find some new market through some unknown source. The list could be endless. These are all platforms for a person to jump to higher levels of promotion in your career or make impact in your chosen field. But if you don't utilise them at the right time, and let them go, they may never come again. At a later stage you may realise its value and regret. As someone has rightly said, "Opportunity knocks at your door only once."

The third thing is RELATIONSHIP.

Your relationship with your close family members and close friends is taken for granted as if it is your birth right to enjoy hospitality and patronage as a matter of their duty to you. The value of their relationship is never realised during their lifetime. Most people remember what they did not do for you

but never think as to why they did not do. Little do they understand their constraints in meeting your expectations. It is only after they depart from your life, you realise what their presence meant for you in your life. You realise their kindness, love and the smallest of cares that were taken care of even without your realising it. Living in your own world could be full of prejudices and hence imaginary. Your mind, perhaps, may never have seen his or her real nature and you did not take any trouble or bother to even accept his or her goodness. The realisation of this priceless relationship dawns upon you only after the person has left for heavenly abode never to return.

All the three elements are precious in our life but still have no price tag on them. We need to learn their values in our life. Let us resolve to honour them and pass on the message to next generation to make their life more pleasant and happy. It is never too late to practice and preach. To use the words of Cricket commentators let them start scoring right from the first over instead of waiting for the mandatory last slog overs to win the match. LONG LIVE TOPPOR!

- Mrs. M. Y. Deshmukh, Mumbai. Mobile: 9920839856.

## संवाद लेखस्पर्धा २०१५

दर वर्षी प्रमाणे यंदाही 'संवाद' तर्फे लेख स्पर्धा २०१५ जाहीर करताना विशेष आनंद होत आहे. या स्पर्धेत जास्तीत जास्त सभासद/सहसभासद भाग घेऊन ती यशस्वी करतील अशी आशा आहे.

स्पर्धेसंबंधी माहिती -

१. विषय १) जीवनातील सर्वोच्च ध्येय

अथवा

२) आयुष्यात राहून गेलेली गोष्ट - मनोगत

२. शब्द मर्यादा - आठशे ते एक हजार शब्द

३. लेख पाठविण्याची अंतिम मुदत - ३१ मार्च २०१५

स्पर्धेसाठीचे सर्व लेख ३१ मार्च २०१५ पर्यंतच आमचेकडे पोचतील अशा बेताने पाठवावेत. कोणत्याही कारणास्तव अंतिम मुदत वाढविली जाणार नाही.

४. पारितोषिकांचे स्वरूप -

पुरुष विभाग - प्रथम क्रमांक रु. ५००/-

द्वितीय क्रमांक रु. ३००/-

तृतीय क्रमांक रु. २००/-

स्त्री विभाग - प्रथम क्रमांक रु. ५००/-

द्वितीय क्रमांक रु. ३००/-

तृतीय क्रमांक रु. २००/-

इतर महत्त्वाच्या सूचना -

१) ही स्पर्धा केवळ स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशनच्या सभासदांसाठी व सहसभासदांसाठीच आहे.

२) लेखन आरखीव फुलस्केप (पांढरा कागद) कागदावरच भरपूर समास सोडून, दोन ओळीत जास्तीत जास्त अंतर सोडून कागदाच्या एकाच बाजूस लिहिलेले असावे. पाठपोट लिहू नये. अक्षर वाचनीय असावे. लेखाच्या सुरुवातीस उजवीकडील कोपऱ्यात लेखकाने आपले संपूर्ण नाव, पूर्ण पत्ता (पिनकोड नंबर सहित)

सभासद क्रमांक, तारीख व फोन नंबर लिहावा. लेखाच्या शेवटी आपली सही, त्याखाली आपले संपूर्ण नाव, पूर्ण पत्ता, फोन नंबरसहित लिहिणे आवश्यक आहे.

३) लेखाची मूळ प्रतच पाठवावी. झेरॉक्स, कार्बनप्रत पाठवू नये.

४) स्पर्धेसाठी लेख पाठवताना पाकिटावर मोठ्या अक्षरात 'संवाद' लेख स्पर्धा २०१५ असा स्पष्ट उल्लेख करून पुरेसे पोस्टेज लावूनच असोसिएशनच्या पुणे येथील पत्त्यावर पाठवावा. लेखाबरोबर इतर साहित्य, असोसिएशन संबंधीचा मजकूर पाठवू नये. त्यासाठी स्वतंत्र पाकिट पाठवावे.

५) ज्या सभासदांना / सहसभासदांना 'संवाद लेख स्पर्धे'त यापूर्वी पारितोषिक मिळाले आहे अशा सभासदांनी/सहसभासदांनी स्पर्धेसाठी लेख पाठवू नये. स्पर्धेसाठी लेख कृपया कुरिअर अथवा रजिस्टर पोस्टाने पाठवू नयेत.

६) स्पर्धेसाठी लेख पाठवताना स्पर्धेसंबंधीचे सर्व नियम व अटीचे पालन केल्याची खात्री करूनच लेख पाठवावेत. सूचना व अटीचे उल्लंघन करून पाठवलेल्या लेखांचा स्पर्धेसाठी विचार केला जाणार नाही. याची लेखक सभासदांनी नोंद घ्यावी.

७) संपादक मंडळाचा निर्णय अंतिम राहिल.

८) स्पर्धेसाठी स्त्री/पुरुष विभागातून प्रत्येकी कमीत कमी २५ निबंध अपेक्षित आहेत. यापेक्षा कमी निबंध आल्यास स्पर्धेसंबंधी निर्णय राखून ठेवण्यात येईल.

स्पर्धेचा निकाल मे २०१५ च्या 'संवाद'मध्ये प्रसिद्ध होईल. विजेत्यांना पारितोषिके या वर्षीच्या सर्वसाधारण सभेत अध्यक्षाने हस्ते प्रदान करण्यात येतील.

- संपादक मंडळ


**District-wise Alphabetical List of Members admitted between 01-04-2014 & 30-11-2014**

(Kindly refer earlier List published in SAMVAD for June 2014)

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**AHMEDNAGAR**

PM/12147 MR.GURUCHARANSINGHAHLUWALIA  
 PM/12148 MR.SADANAND J. BHANAGE  
 PM/12397 MR.PRADEEP G. HAMBARDE  
 PM/12387 MR.VIJAYANAND M.LOHOKARE  
 PM/12008 MR.NANA M. SHINDE  
 PM/12079 MR.DINKAR P. AROTE  
 PM/12348 MR. SAHEB RAO B. DIGHE  
 PM/12281 MR. VASANT S. SHINDE

**AKOLA**

PM/12324 MRS.JYOTI U.AGASHE  
 PM/12326 MR.RAMBHAU W. GOKHE  
 PM/12063 MR. ABHAY V. JOSHI  
 PM/12325 MR.SHANTARAM W. KHIREKAR  
 PM/12327 MR.ASHOK D. NAPHADE  
 PM/12138 MR.NARAYAN G. PALASKAR  
 PM/12140 DR.SHRIPRAKASH V. PANDE  
 PM/12328 MR.PRADIP D. PIMPRIKAR  
 PM/12139 MR.ANIL W. TARHALKAR

**AMRAVATI**

PM/12142 MR.ARUN U. ANGAITKAR  
 PM/12030 MR. MADHUKAR B. GATHE  
 PM/12066 MR.SURESH S. GATTANI  
 PM/12393 MR.NARENDRA L. GULHANE  
 PM/12323 MR.PRABHAKR T. KUSARE  
 PM/12391 MR.PRAKASH R.LIKHAR  
 PM/12137 MR.SHASHIKANT U. MESHARAM  
 PM/12031 MR. VIKAS L. MUTHAL  
 PM/12230 MR.DEEPAK D. NARDODKAR  
 PM/12143 MR.SUBHASH A. PANNASE  
 PM/12392 MR.ASHOOK M. PHADKE  
 PM/12231 MR.DEVIDDAS K. TALWARE  
 PM/12394 MR.VIKAS S. TAYADE  
 PM/12141 MR. SHIRISH K. ZAWAR  
 PM/12233 MR.ARVIND P. DESHPANDE  
 PM/11995 MR. ANAND G. DHORE  
 PM/11994 MR. HARICHAND L. KHADPE

**AURANGABAD**

PM/12398 MR.KISHOR B. HATTEKAR  
 PM/12011 MR.RAVINDRA V. JOSHI  
 PM/12333 MR.SATISH N. KHINDRE  
 PM/12012 MR.HARIBHAU G. KOTHALE  
 PM/12118 MR.DILIP D. KULKARNI  
 PM/12405 MR.DINKAR R.NARWADEKAR  
 PM/12049 MR. VIKAS Y. NYAYADHISH  
 PM/12296 MR.VASANT S. PALVE  
 PM/12332 MR.MANO HAR T. WANKHEDE

**BANGALURU**

PM/12238 MR.VILAS S. NAIK

**BEED**

PM/12288 MR.RAMBHAU G. AGHAV

PM/12123

PM/12124

PM/12331

**BELGAUM**

PM/12160

**BULDANA**

PM/12064

PM/12136

PM/12135

PM/12065

PM/11996

PM/11992

PM/11993

**CHANDRAPUR**

PM/11965

PM/12099

PM/12134

**DHULE**

BM/12013

PM/12110

PM/12335

PM/12045

PM/12334

PM/12046

BM/12111

PM/12116

PM/12112

**DOMBIVALI**

PM/12176

PM/12371

PM/12163

PM/12091

PM/12380

PM/12314

PM/12308

PM/12309

PM/12070

PM/11981

PM/11982

**GOA**

PM/12351

PM/12226

PM/11974

PM/11979

PM/12353

BM/12350

PM/11973

PM/12228

PM/12227

PM/12229

PM/12221

MRS.URMILA U. KASAREKAR

MR.ABDUL RASHID D.SOLAPUR

MR.BAPU B. WALWEKAR

MR.JANARDAN B. MOHITE

MR, NARAYAN S. BHATURKAR

MR.BALKRISHNA S, FULTANKAR

MR.BHAGWAN N. GAWAI

MR.DILIP D. KALE

MR.VINOD G.SADAVARTE

MR. DATTARAM N. THOKE

MR. CHANDRAKANT D. ZAPARDE

MR.GOVIND R.KAYARKAR

MR.KISHOR V.PANDE

MR.SHANTARAM B. SANT

MR.MOHMEDKHAN K. KHATIB

MR.PRAKASH B. KOLAPKAR

MR. GOVIND B. PARDESHI

MR.DEOKRISHNA M.PATHAK

MR.SUNILDATTAP. RONALKAR

MR.GOPICHAND R. VARUDE

MR.HARISING B. PARDESHI

MR.SANTOSH T. BAGUL

MR.MURLIDHAR C.PATIL

MRS.JYOTI S. ADHIKARI

SMT. ANUSAYA V. CHIKANE

MRS.VIJAYA K. DALVI

MRS. LATA S, KHAIRNAR

MRS.USHA R. MAJITHIA

SMT. MADHURI S. MORE

MR. BHARAT SHAH

MR.PRAKASH H. THAKKAR

MR. SHIVAJI S. AMBRE

MR.SURESH S. GAWDE

MR. SURENDRAGANOO GOLATKAR

DR. AUDAMBAR A. BANDODKAR

MR.SURESH P.S. BHANGUI

MR. KENETH J. D'SA

MR. RAMAKANT A. GHOLAP

MR. YASHWANT S.S. KAPDI

MR.KRISHNA R. NAIK KUNDAIKAR

MR. TULSIDAS R. NAIK

MRS.DELIA V.A. PINTO

MR.RUPI BABI SAWANT

MR.JOQUIM SILVA

MR.KAMLAKAR D. TANKSALI

**HINGOLI**

PM/12295 MR.RATNAKAR A. LALPOTU

**JALGAON**

BM/12120 MR.ASHOK S. CHAUDHARI

PM/12400 MR.GAJANAN Y. DHEPE

BM/12299 MR.DILIP G. GURAV

BM/12009 MR.MADHUKAR K. KHADKE

PM/12119 MR. DATTATRAYA P. KULKARNI

PM/12404 MR.ASOK P. SALUNKE

PM/12399 MR.BABAN M. SONAR

PM/12115 MR.RAMESH S.SONAWANE

PM/12294 MR.RAJENDRA K. SONAWANE

PM/12113 MR.VIJAY J. BORASE

PM/12297 MR.MANIK M. GHULE

PM/12293 MR.SHIRISHKUMAR B. LINDAYAT

PM/12298 MR.SAHEBRAO R. PADME

PM/12010 MR. RAMESH J. PATIL

PM/12114 MR.INDRASING D. PATIL

PM/12122 MR.VINAYAK P. PATIL

PM/12406 MR.SHAMKANT R. PURANIK

PM/12121 MR.RAMLAL R. VAKHARE

PM/12289 MR. PRABHAKAR M. ZALTE

**KOLHAPUR**

PM/12043 MRS.POORNIMA I. BHANDARE

PM/12050 MR.SHANKAR S. CHAVAN

PM/12342 SMT.MALINI V.CHINCHALKAR

PM/12341 MR.PRADIP S. JADHAV

PM/12346 MR.DILIP G. JOSHI

PM/12042 MR. MOHAN G. KININGE

PM/12033 MR.JAYANT B. KULKARNI

PM/12034 .MR.VIJAYKUMAR R. KULKARNI

PM/12161 MR.SHRIKRSHNA A. TANDALE

**LATUR**

PM/12330 MR.LAXMIKANT P. KULKARNI

PM/12336 MR.ARUN V. KULKARNI

PM/12047 MR. VISHWAMBHAR K. SWAMI

PM/12109 MR.MAHALING N. SWAMI

PM/12401 MR.BAPURAO S. GAIKWAD

PM/12291 MR.J. AHMED M. HAJI KUMARKIREE

**MUMBAI**

PM/12239 MRS.NIRMALA L. BALIGA

PM/12254 SMT.AHWINI G. BANDEKAR

PM/12304 MRS. UJJWALAA. BANE

PM/12303 MR.ALKA C. BARASKAR

PM/12167 MR.PRAKASH S. BHAGAT

PM/12174 MR.PRATAP Y. BORKAR

PM/12026 MR. MADHUSUDAN S. DALVI

PM/12076 SMT.SAVITA V. DAMLE

PM/11983 MR. VIJAY H. DEODHAR

PM/12258 MR.DATTARAM R. FATERPENKAR

PM/12178 MR.PRABHAKAR K. GAIKAWAD

PM/12317 MR.GANPAT D. GOTAD

PM/12361 MR.SURESH D. GOVINDANI

PM/11989 MRS.SHRITI R. GUPTA

PM/12015

PM/12246

PM/12087

PM/12237

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PM/12300

PM/12382

PM/12188

PM/12260

PM/12248

PM/12381

PM/12320

PM/12244

PM/12168

PM/12355

MR.VIJAY KUMAR HOSKATTI

MR.NARAYAN R. IYER

MR.HANMANT R. JADHAV

MR.EMANUEL S.JOSEPH

MRS.SHAILAJA N. JOSHI

MR.KEERTIKUMAR L. KADAM

MR. BHARAT Y. KADAM

MRS.MEGHANA V. KALE

MR. VASUDEO R. KAMAT

MRS.NISHA S. KAHDAPKAR

MR. MEHBOOBA. KHAN

MR.SUNIL P. KONDKAR

MRS.MANSI M. KOTWAL

SMT. FATIMAA. LOBO

MRS.AMITA MALIK

MR.VILAS S. MAYEKAR

MR.NARESH J. MOORJANI

MR. SHRIKRISHNAG. NAIK

DR.RAMESH NAIR

MR. GANESH K. NANDGAVE

SMT. NILIMA P. NERLEKAR

MRS.NARGIS Y. PANTHAKY

MR.ASHOK K. PATIL

MRS. VRINDAA. PHADKE

MR.SURESH P. PRABHU

MRS. KALA RAMCHANDRAN

MR.VILAS V. SABNIS

MR.MILIND S. SAKHALKAR

MR. SUVARNA SANYAL

MRS.VIDYA D. SATHE

MRS.MINAL G. SAWANT

MR.VITHAL S. SAWANT

MR. ARVIND M. SHAH

MRS.VINODINI J. SHAH

MR.VISHWANATH R. SHEWALE

MRS. REKHA S. SOMAIYA

MR.SHIVRAM S. SONAWANE

MRS. MUGDHAA. SURALKAR

MRS.SUNANDAA. SUVARNA

MR. NARSINHA T. TARE

MR.SHASHIKANT B. TORASKAR

MRS.MUGDHA R. TRILOKEKAR

MRS. NEELAM R. VAGAL

MRS.VIDYA VISWANATHAN

MR.PRABHAKAR G. VIVALKAR

SMT.ARUNA S. WADKE

MR.PRAKASH A. WANKHEDE

MR.MOHD.SHAFIQ ZAMAN

SMT. CHHAYA V. DESHPANDE

MR.CHANDRASHEKHAR H. GAUSHAL

MR.JAGDISH D.ROHEKAR

MRS.INDU E. SAWANT

MR.PREMDAS D. SHAMBHARKAR

MR. S. VIJAYKUMAR



**NAGPUR**

PM/11998 MR. MADHAV M. ANEY  
 PM/12277 MR. NAMDEO M. BAGADE  
 PM/12095 MRS.ASHA M. BARVE  
 PM/12340 MR. MADHAV P. BHOYAR  
 PM/11999 MR. CHANDRAKANT T. BUJADE  
 PM/12127 MR.SURYABHAN K.BURBURE  
 PM/12339 MR.GOWARDHAN D. CHAKOLE  
 PM/12106 MRS.ASHA S.CHOUDHARY  
 PM/12338 MR.SATISH N. DESHMUKH  
 PM/12100 MR.JAYANT B. DESHPANDE  
 PM/12390 MRS.SHEETALA. DOKE  
 PM/12103 MR.SHARAD L. GARADE  
 PM/12060 MR. VISHWAS N. GHARDE  
 PM/12000 MR.ISHWAR W. GRAMASTHA  
 PM/12058 MR.SHYAM SUNDAR T. GULGULWAR  
 PM/12126 MR.SUDHIR V. HIWARE  
 PM/12389 MR.VIJAY C. JAISWAL  
 PM/12280 MR. VASANT R. KADAM  
 PM/12057 MR. SHRIRAM R. KAIKADE  
 PM/12105 MR.ARUN N. KALE  
 PM/12061 MRS.INDU P. KALYANI  
 PM/12132 MR.BHORAJ L. KAPSE  
 PM/12108 MR.JAYANT M.KOHAD  
 PM/12101 MR.SHRIKANT M. KUBDE  
 PM/12337 MR.SANJAY V. KULKARNI  
 PM/12107 MR.DNYANESHWAR T. KUMBHARE  
 PM/12096 MR.SHRIDHAR W. LUTE  
 PM/12097 MR.RAJSHEKHAR B. MATE  
 PM/12128 MR.BUDHARAM G. MESHARAM  
 PM/12276 MR. RAMSAGAR P. MISHRA  
 PM/12062 MRS.RACHANA M. NAHATKAR  
 PM/12279 MR. RAMESHKUMAR H. NAIDU  
 PM/12129 MR.SURESH Y. NAKHATE  
 PM/12102 MRS.PUSHPA H. NIMJE  
 PM/12104 MR.BHAGWAN P. PAUNIKAR  
 PM/12098 MR.CHIMANLAL R. RATHI  
 PM/12059 MR.BHAULAL H. SHAHARE  
 PM/12056 MR. RAMESH S.SHENDE  
 PM/12131 MR. MANIK D. SHENDE  
 PM/12133 MR.RAMBHAU G. SOMKUWAR  
 PM/12275 MR.NAMDEO Z. WALKER  
 PM/12125 MR.ASHOK S.WANKHEDE  
 PM/12130 MR. RAMDAYAL N. WELEKAR  
 PM/12278 MR. GUNESHWARA. WELEKAR

**NANDED**

PM/12117 MR.PRABHAKAR G. AMBULGEKAR  
 PM/12048 MR.GANESHRAM V.BAGELIKAR  
 PM/12284 MR.KISAN V. DARBASTWAR  
 PM/12403 MR.LAXMIKANT S. FUKER  
 PM/12283 MR.SUDHIR G.KULKARNI  
 PM/12287 MR.HANMANT P. PABITWAR  
 PM/12402 MR.ARVIND V.PHATAK  
 PM/12286 MR.SHYAM V. VAIDYA

PM/12285

PM/12290

**NASHIK**

PM/12020  
 PM/12025  
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 PM/12250  
 PM/12185

**PARBHANI**

PM/12292

**PUNE**

PM/12144  
 PM/12210  
 PM/12222  
 PM/12265  
 PM/12385  
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 PM/12192  
 PM/12201  
 PM/12223  
 PM/12345  
 PM/12407  
 PM/12032  
 PM/12146  
 PM/12207  
 PM/12217  
 PM/12204

MR.DILIP P. YAMBAL  
 MR.DEVIDAS R. DACHAWAR

MRS. ARCHANA A. AKOLKAR  
 MRS.JAYASHRI V. AMRITKAR  
 MR. ASHOK J. BHAVSAR  
 MR.SOPAN K. GADAKH  
 MR.ASHOK G. GANGURDE  
 MR.PRAKASH G. GODSE  
 MR. HEMANT D. GOKHALE  
 MR.RAMNATH D. JADHAV  
 MR.SUSHILKUMAR I. JAIN  
 MR.NARENDRA S. JOSHI  
 MR.BHARAT P.KALE  
 MR.NISHIKANT D. KHAIRE  
 MR.NARENDRA M. KULKARNI  
 MR.SUHAS L. KULKARNI  
 MR.NANDKISHOR S. MULEY  
 MR.SURESH D.PAGARE  
 MR. RAVINDRAM. PATIL  
 MR.PRABHAKAR B. RUPAWATE  
 MR.SURENDRAG. SAMANT  
 MR.ABA E. TIDKE  
 MR. MADHAV S. VAIDYA  
 MR.BHALCCHANDRAK. WAGH  
 MR. RAMESH N. YEOLE  
 MR.ASHOK S. JADHAV  
 MR. KHANDERAO B. AHER  
 MR.ARVIND R.BAIRAGI  
 MR.SURESH P. BEDSE  
 MR. RAMESH S. CHAVAN  
 MR.VINOD H. CHOBE  
 MR.DHONDU K. DARANE  
 MR.BHAGWAT S. JADHAV  
 MR.SHRIKANT D. JOSHI

MR.PUNDLIK M. POUL

MR. SHIRISH P. ADKAR  
 MR.RAMDAS K. ANDHALE  
 MR.KISHOR P. APTE  
 MR.KRISHNAM. ASARE  
 MR.DILIP A. BAGADE  
 MR.PRAKASH P. BAMANE  
 MR.GUNENDRAY. BHAGWAT  
 MR.PRAKASH E. BHAGWAT  
 MR.SHANTILING B. BHANGARE  
 MR.RAMESH S. BIHADE  
 MR.SHRIKANT W.BOKARE  
 MR. ARVIND V. DESHPANDE  
 MR.GHANASHYAM S. DESHPANDE  
 MR. DATTATRAY B. DESHPANDE  
 MR.KIRAN D. DESHPANDE  
 MR.ARJUN M. DHUMAL





PM/12145 MR.DILIP K. GAIKWAD  
 PM/12054 MR.SITARAM R. GAWLEE  
 PM/12214 MR. RAGHVENDRA J. GHATEY  
 PM/12205 SMT.SANJIVANI J. GOLE  
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**My encounter with Wild Animal**

On that day I was returning from buffalo tabela (i.e. stable) at 5.30 a.m. fetching milk for us to our usual sitting place in Aarey Colony. I saw three dogs who were barking in middle of the road, some 20 meters away. This was little unusual for me. I switched on the torch. The barking of the dogs continued for two/three minutes. I saw two bright shining eyes further about 40/50 meters away. The dogs suddenly stopped barking and ran away. Those two eyes were moving from opposite direction towards me slowly. Now the animal stopped where the dogs were standing. Yes, it was a leopard staring at me.

Now there was no body between me and the leopard. The distance from my sitting place to the animal was hardly twenty meters. I visualized a danger in front of me. Except torch I did not have anything with me. I put on the torch light on those two eyes glaring at me.

I could see the up and down movement of the face of the leopard with shining eyes. This went on for half a minute. It was my luck that my calmness and the beaming torch worked and animal disappeared in the nearby bush. I think he could not see me because of beaming light of the torch. My friends, as usual, came at about 6.30 am at the meeting place. When I narrated the incidence, they were shocked on hearing my encounter with the leopard.

About 10/12 months thereafter, again at about 5.15 am, I think, the same animal was there. But the position was reverse. The animal was sitting in my place where I used to sit and I was walking towards him with the beaming torch in that direction without knowing that the animal is there. Immediately on seeing me the leopard ran away. I distinctly remember that the first incidence occurred in the month of 5th of March 2013.

- Dilip Varma

Andheri, Mumbai - 400059

(M) 09819642410



स्वालील सक्क्युलर महत्वाचे असल्यामुळे हा अंक जपून ठेवा व हे सक्क्युलर आपण ज्या शाखेमधून पेन्शन घेता तेथील  
संबंधित अधिकाऱ्यास माहितीसाठी व योग्य त्या कारवाईसाठी दाखवावे.

The Deputy General Manager (B & O)  
State Bank of India  
Administrative Office  
Mumbai I / II / Nagpur / Panaji / Aurangabad / Pune

18/02/2013

PPG/AGM/PVS/11602

Dear Sir,

**CENTRALISED STAFF - PENSION PROCESSING CELL (CSPPC)**  
**FACILITIES AVAILABLE AT BRANCHES**

Please refer Circular No. CDO/P & HRD/PPG/65/2012-13 dated 14th January 2013 issued by the Corporate Centre and our letter No. PPG/AGM/10860 dated 29/10/2012 on the captioned subject.

2. In this connection, it has come to our knowledge that some of the branches are not fully aware of the roles and responsibilities assigned to them with regard to CSPPC process. Feedback received from pensioners in the Annual General Meeting of Pensioners' Association on 08/02/2013 at Mumbai, shows that they are being put to undesired inconvenience. The ownership of pensioners contuse to lie with the pension paying branch. The Pension paying branch is the DDO and the designated staff members of the branch have to provide the first level support. We reiterate the various functions/ facilities available at the branch level under the new system as per below.

- i. Enquiry Menu
- ii. Modification of non-financial details such as name, address, telephone no., mobile no., e-mail address & PAN details.
- iii. Noting of death : Date of death is to be noted using the menu 'Date of Death', Documents, such as death certificate & those preferring conversion to family pension are to be sent to PPG Dept.,
- iv. Print and provide Pension slip to Pensioners.
- v. Submission of Investment Declaration forms,
- vi. Deposit income-tax of individual pensioners. The TDS of each month is remitted to the branch concerned and details of tax deducted is available under the 'TDS' menu in the CSPPC portal,
- vii. Print and issue Form-16 to pensioners,
- viii. Reports : Reports pertaining to 'Certificate Details', 'Commutation details', 'Discontinued users' are available under : 'Report-Menu'.
- ix. Transfer of Account : The Home Branch is to be changed in CBS. The pension documents are to be sent to the transferee branch under advice to PPG Dept.,
- x. Life Certificate can be submitted by the pensioner / family pensioner at any branch. The details of Life Certificate, Non-marriage certificates and 'Handicap' category certificates can be recorded by the branch, through the menu 'Certificate Submission'. Life Certificate is to be deposited by the pensioner in the month of November every year. If he fails to do so, pension will be automatically get suspended in the month of February.

3. All entries made at the branches are to be duly authorized failing which the entry made will not be taken into account while calculating pension and TDS thereon, as the case may be. Moreover, in case there is any discrepancy in the pension being paid or some additional information needs to be incorporated in the database besides what has been given under item no. (i) to (x) above, the branch will advise the PPG Dept. at LHO who in turn will get the necessary rectification done through CSPPC, Kolkata.

4. It is to be ensured that no pensioner is inconvenienced due to lack of information at the branch level. Necessary steps need to be taken urgently to percolate the instructions to the branches.

5. Please arrange to convey the instructions to all the branches under your control.

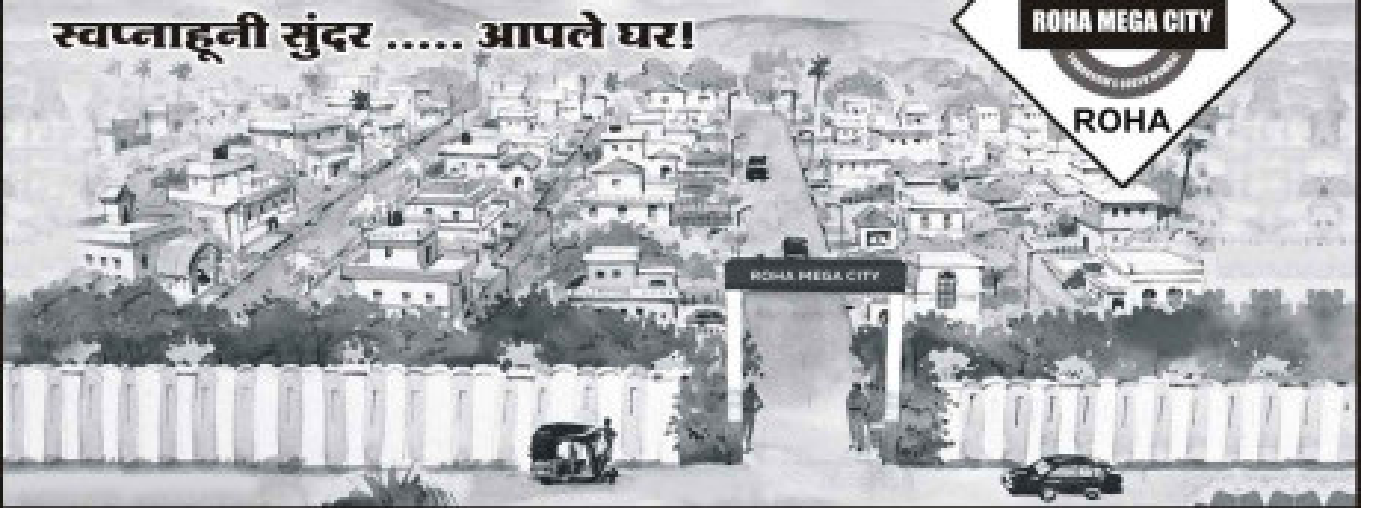
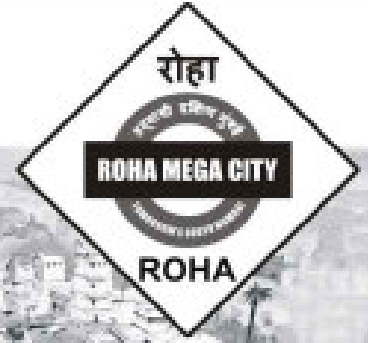
Yours faithfully,

Sd/-

Deputy General Manager &amp; CDO.

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