

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 ॥

Vol.- 8

Issue 7

जानेवारी - २०१६

January 2016

Kindly refer to page No. 8 to 11
for information of

“Family Floater Group Mediclaim Policy”

‘फॅमिली फ्लोटर ग्रुप मेडिकलेम पॉलिसी’ बद्दल
माहितीसाठी कृपया पान क्र.८ ते ११ पहावे



संपादकीय

‘संवाद’ गृहपत्रिकेच्या ‘संवाद’ नावाखाली अभिमानाने झळकणारे आपले ध्येयवाक्य आपण गेल्या अनेक वर्षांपासून वाचत आला आहात. हे ध्येय काव्यमय शब्दात व्यक्त करणाऱ्या या दोन ओळी पुन्हा एकदा आपण मनापासून वाचा. ह्या दोन ओळींचा मतितार्थ थोडक्यात असा आहे की, “**आपण जसा विचार करतो तसेच आपण होतो.**” नकारात्मक विचारातून मनामनांचा मेळ कधी जुळत नाही. आपल्या असोसिएशनची ही गृहपत्रिका मनात कोणाचाही द्वेष न ठेवता सादासी प्रतिसाद देणारी आहे. सर्व ज्येष्ठ सभासदांना प्रेमाने एकत्र आणण्याची व एकत्र ठेवण्याची शक्ती व क्षमता तिच्यात आहे. त्यामुळेच आपण सर्व समस्यांवर मात करून सर्वांना प्रगतिपथावर घेऊन जात आहोत. सान्या विश्वाला कवेत घेण्याची शक्ती आपल्या दोन ओळीत आहे.

आपल्या महर्षी व्यासांबद्दल असे म्हटलं जातं की, “व्यासोच्छिष्टं जगत् सर्वम्” म्हणजेच जगातील उच्चारलेला प्रत्येक शब्द व्यासांनी आधीच बोलून उप्ता केलेला आहे. अर्थात जगातील सर्व ज्ञान व्यासमहर्षींनी आपल्या साहित्यरचनेत शब्दबद्ध केलेले आहे. त्यांचं वाङ्मय सर्वव्यापी व सर्वकष आहे. तसेच आपणास असे म्हणता येईल की, ह्या आकाशीय किंवा विश्वाच्या व्यासपीठावर माणसाच्या मनात येणारा प्रत्येक विचार परमेश्वराचा आहे. ह्या विश्वात विचाराशिवाय दुसरे काहीच नाही. तुमचे आमचे सर्वचि सारे जीवन हे विचारच घडवितात. विचाराशिवाय माणूस म्हणजे निव्वळ मांसाचा

गोळा. पुढे सारे शून्य. परंतु परमेश्वर सर्वज्ञ आहे. परमेश्वरी लीला अगाध आहे. म्हणूनच त्याने माणसाला मन, बुद्धी आणि विचारस्वातंत्र्य दिले; आणि माणूस चांगले वाईट घड्याघड्या बोलू लागला. सकारात्मक विचाराशिवाय संवादाला गती येत नाही. समस्या सुटत नाहीत. मोहरीएवढ्या बीजातून जसा प्रचंड वृक्ष तयार होतो, तसे माणसाच्या प्रत्येक योग्य विचारातून त्याचे हे भव्य जीवन आकारास येते. ह्याउलट अनीतीचे विचार दुर्बुद्धीचे निदर्शक असून त्यामुळे माणसाला त्याची कडू फळे मिळतात. त्याचे जीवन उद्ध्वस्त करतात.

ह्यासाठी तुम्हाला तुमच्या आयुष्यात परिवर्तन घडवून आणायचे असेल तर तुमचे विचार तुम्हालाच बदलायला पाहिजेत. ह्या परिवर्तनानेच मनुष्य आपल्या जीवनातील ध्येय गाठू शकतो. आपल्या **विचारांना विवेकाचं अधिष्ठान हवं.** लक्षात ठेवा की, तुम्हीच तुमच्या विचाराचे स्वामी आहात. एक तत्त्ववेत्ता म्हणतो की, **श्रद्धा आणि विश्वास ह्यातून तुमचे विचार बदलतात. ह्या विचारातून तुमचे शब्द, भावना, क्रिया, सवयी बदलतात व तुमचे चरित्र व शील घडते.**

विचाराचा आपल्याच शरीरावर व आरोग्यावर परिणाम होतो. अनामिक चिंता व भीती ह्यामुळे शरीर अनेक रोगांना बळी पडते. ह्याउलट सकारात्मक विचारांनी शरीराला यौवन, सौंदर्य व दीर्घायुष्य प्राप्त होते. दुसऱ्याला त्रास देण्याचे विचार आपल्याच शरीरावर वाईट परिणाम करतात. कारण आपला पुढील मजकूर पान क्र. ११ वर

Visit us at : www.sbpensionerspune.org

e-mail : sbpensionmumbai@gmail.com



Buddy ho toh aisa!

Recharge

Send Money

Flight and Hotel

Ask Money

Pay Bills

Cinema

Introducing **Buddy**
Anyone | Anytime | Anywhere



A Mobile Wallet available in 13 Languages**

For assistance log on to www.onlinesbi.com or call 1800 425 3800 & 1800 11 2211 (Toll Free) 080-26599990.

Follow us on: [StateBankofIndia](https://www.facebook.com/StateBankofIndia) [@TheOfficialSBI](https://twitter.com/TheOfficialSBI) [/theofficialsbi](https://www.youtube.com/channel/UC...)
[Linked in.linkedin.com/company/state-bank-of-india](https://www.linkedin.com/company/state-bank-of-india)

**Mobile phone should support the language chosen by the user

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

A/5, Swami Siddharth CHS Ltd.,
S.V. Road, Navpada, Thane - 400 602
Phone : 022-25446837
10th January, 2016

NOTICE

The Managing Committee of the Mumbai Zonal Sub-Centre at its Meeting held on the 6th January 2016 has decided to hold the **29th Annual General Meeting of our Association's Mumbai Zonal Sub-Centre on Tuesday the 23rd February, 2016 at 11.00 a.m.** at the following address :

Shri Shivaji Mandir (NatyaGruha)
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 26th February 2015. 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 February, 2015 (Minutes published in April, 2015 issue of Samvad).
3. To honour Senior Members who have completed / will complete 75 years age of age between the 26th February, 2015 & 23rd February, 2016 (both days inclusive).
4. Committee's Report for the year 2015 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. Election of the Office Bearers / Committee Members of the Mumbai ZSC for the years 2016 and 2017. Nomination forms and other information have been given after the Annual Report.
9. 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 Nashik District are also now part of Mumbai ZSC. They are, therefore, requested to participate in the Meeting.

Please Note

1. Please bring a copy of "Samvad" issue for January 2016 along with you for security purpose.
2. Please inform other Members, known to you, about this Meeting.
3. The Meeting of the Bank's Pensioners arranged by the Bank on the 23rd February, 2016 will start at 12.30 pm. at the same venue. (Due to exigencies of services the timing may be changed)

IMPORTANT :

1. 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 10th February 2016, so that a consolidated Memorandum will be put up to the Bank Management to eliminate direct questions / discussions with the Management representatives in the Meeting. This is to adhere to the time schedule.
2. Snacks will be served on the 3rd Floor of the building as usual.
3. 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 2015

The last Annual General Meeting of our Circle Association was held at Nagpur on 23rd August, 2015.

1. Managing Committee Meetings : During 2015 six Committee Meetings were held which were well attended. Besides, 2 Meetings of the Circle Association were held in our office.
2. Condolences : We regret to advise the deaths of the Members whose names have been 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 Members rest in peace "

3. Membership and Finance : During 2015 the Zonal Sub-Centre enrolled 620 new members as against 576 enrolled in 2014. The break-up of the new membership is as under :

Patron Members	332
Associate Patron Members	284
Benefactor Members	1
Associate Benefactor Members	1
Family Pensioner Members (Patrons)	2
Family Pensioner Members (Benefactor)	-
Total new Members enrolled during 2015	620

Out of 620 members the breakup of old retirees and who retired during 2015 is as under :

Old Pensioners/Associates/Family Pensioners	78
New Pensioners/Associates/Family Pensioners	542
Total :	620

The Office Bearers/the Committee Members who have been instrumental for enrolling 620 new members during the year are as under :

Sarvashri P.A. Lopes, S.W. Agarkar, S.M. Dharadhar, R.S. Rajiwdekar, J.B. Pusalkar, M.V. Nadkarni, A.D. Butala, C.N. Date, B.C. Thakur (Nashik), Rajkumar Chhabria & late Shri B.P. Khare.

We request our Pensioners / Family Pensioners and Associate Members who are yet to become patron members to do by paying the difference of Patron Membership contribution less already paid by them.

A sum of Rs.16,48,990/- has been collected during the year under report as against Rs.10,40,942/- during 2014. Increase is due to donations received for monthly magazine "Samvad".

(on the next page)

The breakup of collection is as under :-

Admission Fee, Membership Fee	Rs. 6,24,190.00
Legal Fund	Rs. 9,000.00
Misc. Donations	Rs. 4,33,433.00
Samvad Magazine	Rs. 5,31,167.00
Advertisement in Samvad	Rs. 51,200.00
Total	Rs. 16,48,990.00

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 70th & 75th Birthday; iv) In memory of beloved family members; v) Legal / building Fund, etc.

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

Name of the Donor	Amount
Shri M.D. Dalal	Rs. 1,11,111.00
Shri A.D. Butala	Rs. 30,000.00
Shri K.G. Kadu	Rs. 10,000.00
Smt. Anusia Chikane	Rs. 10,000.00
Smt. Agnes J. D'Couza	Rs. 10,000.00

Names of Donors of Rs.5,000/- but less than Rs.10,000/- are as under :

Shri Laxminarayan & Lata Agrawal, S/Shri A.K.Deshmukh, A.T.Walval, Kugilal Bhattar, Kalidas K.Kulkarni, Chandrakant Atre, P.D.Chavan, Sudhir Desai, Pandurang Sawant, P.J.Hansotia, Ulas Pradhan, S.G.Dandekar, Abraham Kazi, A.D.Butala, S.B.Charankar, P.D.Joshi, P.A.Lopes, Ashok Desai, Smt. Padmaja Mhadgut, Smt. Sheela D.Aras, Smt. Savita Shikanth, Smt. S.R.Chekar, Smt. PradnyaPendse.

Pensioners' Meet was arranged at the following branches :

Branch	Date of Meet
Alibag	30.08.2015
RBO Sanpada (Nerul)	19.09.2015
Vasai / Bassein	15.10.2015
Nashik	20.11.2015
Dombivli (East)	10.12.2015
Dahisar	29.12.2015

During above Meetings following matters were discussed :

The present progress about revision of REMBS, Revision in Family Pension at industry level w.e.f. 1.5.2005, present position of cases filed by 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 doubts expressed by the Members were clarified.

Retired Employees Medical Benefit Scheme :

The above scheme has been closed on 31.12.2015. The New Mediclaim Insurance Scheme has been introduced w.e.f. 01.01.2016.

Federation Front :

Structured Meeting :

The last Structured Meeting was held at SBI Staff College, Hyderabad on 22.01.2015. Next Structured Meeting is likely to be held on 29.01.2016.

1. The Federation of SBI Pensioners Associations has on 16.03.2011 filed the case in Supreme Court for calculating pension @ 50% of pay (for 30 years' pensionable service) to all the pensioners who retired on or after 01.11.1987. The case was admitted on 13.05.2011. The case has been filed against (a) Government

of India (b) Reserve Bank of India (c) Trustees of the Pension Fund. Bank has since filed their reply and Federation has also filed counter reply to Bank's reply. Government reply and counter reply was also filed. Next hearing will be held on every Monday and Tuesday.

2. Federation has also initiated / impled in the cases filed at Nagpur / Hydrabad. Hydrabad case was decided in our favour in 2003. However, Government of India /Bank has gone into appeal before the Bench of the High Court. No progress in Nagpur family pension case.

3. You are aware that a case has been filed by seven pensioners in High Court of Delhi against GOI/RBI/SBI. The case is adjourned to 16.01.2016. The partial hearing of the case was for about 45 minutes.

4. More than 200 pensioners filed few cases in respect of 7th Bipartite Retirees in Chennai High Court. On 18.10.2008 the 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.

The Governing Body meeting of the Federation was held at Hydrabad on 18th October, 2015 and Governing Body / AGM will be held at Patna on 30/31 March 2016 respectively.

During the report, 3 events were held.

1. Goodwill package to the pensioners who completed 80 years of age as on 30.06.2015. However, there was discrimination against the pensioners and the Federation has brought the same to the notice of the Management.
2. Pension to the pensioners of 10th BP settlement was released on ad hoc basis with effect from 01.11.2012.
3. In supersession of SBIREMBS a Mediclaim Insurance Scheme has been introduced by the Bank with effect from 01.01.2016. SBIREBMS has been closed on 31.12.2015. We are arranging the presentation of mediclaim seminar on 06.01.2016 at Naupada (Thane) branch.

Acknowledgements :

We thank Executives from Corporate Centre, staff of PPG department at Corporate Centre for their co-operation in solving our problems. We thank Shri Ashwini Mehra, Dy. Managing Director & CDO. Shri Sailesh Verma, Chief General Manage (HRD), Shri Deepak Kumar Mandal DGM (PPG) and Shri JonnaRaghava DGM (IR), Shri A.K. Nandi (AGM) Shri Ashutosh Kumar CM (PER) and Shri Chintamani Mule, Manager (PPG) and all other staff of PPG department Corporate Centre, Mumbai,

We also thank Dr.(Mrs.) V.M. Ajinkya/ Dr. Usha A. Udyavar, Chief Medical Officer and 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 / Shri Deepankar Bose CGM (Mumbai Circle). Shri Richpal Singh GM (Network I).

We also thank Shri Deep Kumar Kapoor DGM & CDO, Mrs. Anjali Vaishampayan/Shaiikh AGM P&HRD. Officers and staff at Staff Welfare Cell and Sarvashri N.B. Kulkarni PRO, Shri Ganesh Shetty, AGM (PPG) and entire staff of PPG department' Smt. (Dr.) Manjusha Padhye / Reshma Sakhare Senior Medical Officer.

We thank the Mumbai Administrative Office functioneries Shri AshrafaliBaig / K.P. Malika and Shri Naresh Yadhav & Shri Anupam Tirpathi / Shri Anil Wani / Shri Krishanmurthy CM (HR1), Smt. Kavita Salunke Dy.Manager (Staff Welfare Cell), Dr. KhemBavi/Dr. Vinay Wekhande, Senior Medical Officer and staff of HR Department.

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

Biennial Elections of the Office Bearers for the for the period from 1.1.2016 to 31.12.2017

Election for the following posts will be held in the Annual General Meeting to be held on the 23rd February, 2016. The elections will be held by raising of hands in the meeting if more than one member wishes to contest for the same post.

1.	Post	No. of Posts	Area
	1. President	1	
	2. Vice President	1	
	3. Principal Secretary	1	
	4. Treasurer	1	
	5. Organising Secretary	1	
	6. Regional Secretary	1	Colaba to Parel/Elphistan Road/Dadar
	7. Regional Secretary (Ladies)	1	
	8. Regional Secretary	1	Hiranandani/Ghodbunder Road/ Vasant Vihar
	9. Regional Secretary	1	Linking Rd & Goregaon (E &W) Vile Parle, Andheri (E & W)
	10. Regional Secretary	1	Malad to Dahisar (E & W)
	11. Regional Secretary	1	Mira Road to Dahanu Road
	12. Regional Secretary	1	Thane Municipal Corporation
	13. Regional Secretary	1	Part of Thane District (Dombivli to Badlapur, Bhiwandi, etc.
	14. Regional Secretary	1	Navi Mumbai & Raigad District
	15. Regional Secretary	1	Nashik District
	16. Regional Secretary	1	Powai, Sakinaka, Marol Cargo, SEEPZ, Kanjur Marg, Vikhroli (W)
	17. Regional Secretary	1	Mulund to Sion

Note : Nomination forms should be sent to **Shri S.V. Dandekar**, 402, Vishnu Kunj, R.B. Luman Marg, Prashant Nagar, Naupada Police Station Lane, Naupada (Thane) 400 602.

S.B.I. Pensioners' Association (Mumbai Circle) Pune (Specimen)
MUMBAI ZONAL SUB-CENTRE
NOMINATION FORM

Form of nomination paper for election to the post of Members of the Managing Committee of the State Bank of India Pensioners' Association Mumbai Zonal Sub-Centre, Mumbai for the period from 1.1.2016 to 31.12.2017

- | | |
|--|---------|
| 1) Name of the Candidate with Membership No. | : _____ |
| Address and mobile no. of the candidate | : _____ |
| 2) Post applied for | : _____ |
| 3) Name of the proposer with membership no. | : _____ |
| Address and cell no of the Proposer | : _____ |
| 4) Name of the seconder with membership no. | : _____ |
| Address and cell no. of the Secunder | : _____ |

Signature of the Secunder

Signature of the Proposer

Place :

Date :

DECLARATION BY THE CANDIDATE

I, Shri/Shrimati _____ hereby signify my willingness to serve as Member of the Managing Committee for the post applied for of the SBI Pensioners' Association, Mumbai Zonal Sub-Centre _____ If I am elected to the said post.

Place :

Date :

(Signature of the Candidate)

**FAMILY FLOATER GROUP HEALTH INSURANCE POLICY FOR SBI RETIREES
GIST OF THE SCHEME**

(For details of the Scheme please refer to the Circular No.CDO / P&HRD-PPFG /78 / 2015-16
Dated 28th December, 2015)

Policy 'A'

All the members of existing SBIREMB Scheme will be covered. The present SBIREMBS has been closed from 31-12-2015. Those employees retired during October / November /December 2015 are eligible to join SBIREMB Scheme up to end of January / February / March 2016 respectively. The entire scheme will be migrated in family floater group insurance policies w.e.f. 01.04.2016. Premia of this scheme will be borne by the Bank up to residual balance in the SBIREMBS Trust. The benefits of this policy are mentioned else where in this note.

Policy - 'B'

The Scheme shall cover all the pensioners / family pensioners and future retirees of SBI, their spouse and disabled child (if any). **There is no age limit for joining the scheme. Also There is no medical examination.**

Eligibility :

- I) SBI retirees (retiring on or after 01-01-2016) on completion of pensionable service in the Bank. (Including VRS/Exit Optees and other voluntarily retired pensioners and their spouse)
- II) Members of National Pension System on completion of 20 years of confirmed service in the Bank.
- III) Spouse of SBI employee who died whilst in service or after retirement.

Exclusions :

- I) Employees who are / were discharged / dismissed / removed / compulsorily retired / terminated from service
- II) Officers in whose case Rule 19(3) are / were invoked on attaining the age of retirement and they are/were subsequently discharged / dismissed / removed / compulsorily retired from the service.

Duration of cover : One year.

Sum Insured / Room rent / ICU rent / premia :

Scheme	Sum Insured (Rs. in Lac)	Room Rent / per day (Max. ceiling in Rs.)	ICU Rent / per day (Max. ceiling in Rs.)	Annual premium per family including S.T. @ 14% + Swachh Bharat charge @ 0.5 %
	(A)	(B)	(C)	(D)
A	3 lacs	5,000	7,500	6,386
B	4 lacs	5,000	7,500	8,338
C	5 lacs	7,500	9,000	10,632
D	7.5 lacs	15,000	18,000	14,516
E	10 lacs	15,000	18,000	19,353
F	15 lacs	15,000	18,000	29,030
G	20 lacs	15,000	18,000	38,706
H	25 lacs	15,000	18,000	48,382

Sum Insurance at next year's renewal :

1. Sum Insurance will NOT be reduced by amount utilized during the current cover period.
2. On the next year's renewal the member may continue with the same scheme or change the scheme by paying the annual insurance premium from his own sources.

Payment of Premium :

Policy 'A' - Bank will bear the insurance premia for existing members up to residual balance in SBIREMBS Trust Funds.

Policy 'B' - Eligible retirees / family pensioners can opt for any one of the Plans by paying the premium from their own sources.

Fresh Additions / Deletions : Eligible new retirees / spouses of deceased employees will join the Policy 'B' within three months from the date of retirement / death.

Alternative Treatment : Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha Homeopath and Naturopathy in the Indian Context for Hospitalization only and Domiciliary for treatment only under 63 ailments listed in this note.

Ambulance Charges : Ambulance charges are payable up to Rs 2500/-per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs. 750/- per trip. Ambulance charges actually incurred on transfer from one center to another center due to non availability of medical services/ medical complication shall be payable in full.

CASHLESS FACILITY : Cashless facility is available for empanelled hospitals with TPA / Net Provider 24 x 7 service available with TPA.

DOMICILIARY HOSPITALIZATION : Domiciliary Hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances :

- a. The condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- b. The patient takes treatment at home on account of non-availability of room in a hospital.

DOMICILIARY TREATMENT :

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the scheme.

ID CARD : ID card will be issued to both the Policy holders

NOTIFICATION OF CLAIM :

Notification of claim is the process of notifying a claim to the Bank / Insurer / Third Party Administrator / ARIBL the address / telephone number of which will be notified.

OPD TREATMENT :

OPD Treatment is one in which the insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The insured is not admitted as a day care or in-patient.

The cost of Medicines, Investigations, and consultations, etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Ambulatory Devices :

Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, Elastocrepe bandages, external orthopedic pads, Subcutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips) / Nebulizer/ prosthetic devise/ Thermometer, alpha I water bed and similar related items etc., will be covered under the scheme.

Mortal Remains : This benefit provides for reimbursement of Rs. 10,000/- as expenses incurred for transportation of the mortal remains of the Insured / Insured Person from Hospital to his / her place of residence in the event of death of the Insured / Insured Person at the Hospital while under treatment for disease / illness / injury etc.

Dental Root Canal Surgery : The policy will cover Dental Root Canal Surgery for a limit of Rs. 7,500/-.

Air Ambulance available : Policy 'A' - Plan 'H' - Limit Rs.20 lacs of SBIREMBS
Policy 'B' - For Limit of Rs.5 lacs and above.

Pre / Post hospitalation : 30 days before admission in hospital and 90 days after discharge from the hospital.

Nursing Charges : Qualified Nurse charges at Home permitted upon recommendation of Hospital /Dr. / Specialist.

Physiotherapy charges : Shall be covered at home upon recommendation of the Hospital / Dr./Specialist

Change of treatment: Permitted from one system to another system if recommended by the treating doctor.

Submission of Claims : To be submitted within 30 days with all the originals through pension paying branch to Zonal Office / TPA.

Submission of Form :

The member should submit form as per Annexure-IV of the above circular along with 3 coloured joint photographs of pensioner and the spouse to the pension paying branch. The branch will arrange for debiting the applicable insurance premium along with service tax @ 14% + Swachha Bharat cess@ 0.5% and credit the same to a newly opened current account styled as 'Mediclam Policy for SBI Retirees (Policy-'B')' (for Mumbai Module the account has been opened at Wagle Industrial Estate (Thane) Branch and the account no. is 35442882525) which are to be maintained by the concerned Zonal Office by debit to pension account of the applicant and forward the completed application forms [mentioning (a) Transaction No. (b) Date of Transaction; and (c) Amount] to concerned Zonal Office for further action. (As per annexure V to circular referred to above)

Med-ID cards will be couriered by the TPA to the respective branch office from where the employee is getting pension. The cards may be distributed at the branch office by the Branch Manager / any other person who is made responsible for the same. Corrections in cards, if any, can be e-mailed to an email ID which will be exclusive for cards correction errors. The cards will be corrected and resent within 2 working days from the receipt of correction mail by the TPA.

On receipt of the Med-ID Cards, members will start getting Cashless Medical treatment at any network hospital throughout the country or submit the claims to the same Zonal Offices through their pension paying branch and the TPA representative will be the backup support and ensure claim settlement is completed within shortest possible time. United India Insurance Co. Ltd. has assured that claims will be entertained on the basis of data in the absence of Med-ID Cards.

As per recent circular from Bank pensioners who are members of SBIREMBES, if they so desire, they can join policy 'B' concurrently so that they can get higher amount of cover under both the policies. In such case, claims will be settled first from available balance under policy 'A' and balance amount will be taken from policy 'B'.

For Attention of Members : Most Important

- 1) All the existing retirees / their spouse & who are non-members of SBIREMBS can join policy 'B' only upto 31st March 2016. No extension for joining will be given which please be noted.
- 2) The existing members of SBIREMBS must submit their claims for 2015-16 under Domiciliary Treatment to the Bank upto 10th March 2016.
- 3) Preserve this copy of 'SAMVAD' for your permanent record for any future reference.

Diseases covered under the Family Floater Group Health Insurance Policy

Sr.No.	Name of Disease	Sr.No.	Name of Disease
1	Cancer	33	Diphtheria
2	Leukemia	34	Malaria
3	Thalassemia	35	Non-Alcoholic Cirrhosis of Liver
4	Tuberculosis	36	Purpura
5	Paralysis	37	Typhoid,
6	Cardiac Ailments	38	Accidents of Serious Nature
7	Pleurisy	39	Cerebral Palsy
8	Leprosy	40	Polio
9	Kidney Ailment	41	All Strokes Leading to Paralysis
10	All Seizure disorders	42	Hemorrhages caused by accidents
11	Parkinson's diseases	43	All animal/reptile/insect bite or sting
12	Psychiatric disorder including Schizophrenia and Psychotherapy	44	Chronic pancreatitis
13	Diabetes and its complications	45	ImmunoSuppressants
14	Hypertension	46	Multiple sclerosis / motor neuron disease
15	Asthma	47	Status Asthmaticus
16	Hepatitis – B	48	Sequela of Meningitis
17	Hepatitis – C	49	Osteoporosis
18	Hemophilia	50	Muscular Dystrophies
19	Myasthenia gravis	51	Sleep apnea syndrome(not related to obesity)
20	Wilson's disease	52	Any organ related (chronic) condition
21	Ulcerative Colitis	53	Sickle cell disease
22	Epidermolysis bullosa	54	Systemic lupus Erythematosus (SLE)
23	Venous Thrombosis (not caused by smoking)	55	Any connective tissue disorder
24	Aplastic Anaemia	56	Varicose veins
25	Psoriasis	57	Thrombo Embolism Venous Thrombosis / Venous Thrombo embolism (VTE)
26	Third Degree burns	58	Growth disorders
27	Arthritis	59	Graves' disease
28	Hypothyroidism	60	Chronic Pulmonary Disease
29	Hyperthyroidism	61	Chronic Bronchitis
30	Expenses incurred on Radiotherapy & Chemotherapy in the treatment of Cancer and Leukemia	62	Physiotherapy
31	Glaucoma	63	Swine flu
32	Tumor		

पान क्र. १ वरून पुढे

अहंकार व लालसा ह्याला कारणीभूत असतात. सदासर्वदा आनंदी रहायचे असेल तर आपले दैनंदिन जीवन न्याय, नीती व सत्य यावर आधारलेले व शिस्तशीर हवे. योगासने, प्राणायाम, ध्यान तसेच एखाद्या संस्थेत विनामूल्य सेवा, हास्यसंघ, ज्येष्ठ नागरिक संघ हे व असे अनेक आनंदाचे मार्ग आहेत. ते आपल्याच प्रतीक्षेत आहेत असा विश्वास बाळगून त्या मार्गांचा अवलंब आपल्या शक्तीनुसार व आवडीनुसार आपण करावा.

२०१६ ह्या नवीन वर्षात आपण नवीन संकल्प ठरविलेला

असेलच. आमच्यासाठी आणखी एक संकल्प करा. ज्येष्ठांना आपल्या स्वतःच्या आजाराविषयी बोलायला फार आवडते. पण हे कटाक्षाने टाळा. कारण लक्षात ठेवा की, आपण जे बोलतो तेच आपण होतो. तेव्हा **स्वतःच्या आजाराविषयी सतत बोलणे पूर्णपणे टाळा.** ह्याच संकल्पातून तुम्हाला दीर्घायुष्य अन् उत्तम आरोग्यही लाभेल असा आम्हाला विश्वास आहे. त्यासाठी आमची परमेश्वरचरणी मनापासून प्रार्थना आहे.

शरद शिंगवेकर, पुणे . मो. ९४०५०२६४१२

SBI PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE
Proceedings of the 41st Annual General Meeting held at Nagpur on 23rd August 2015

In terms of a notice dt. 15th July 2015 published in "Samvad" for the month of July 2015 the Annual General Meeting of the Circle Association was held at "SBI, Zonal Office, Nagpur premises, Kingsway, Nagpur, 440001, at 10.00 A.M. Since there was no quorum, at 10.00 A.M. the Meeting was adjourned for half an hour. Thereafter the Meeting commenced at 10.30 A.M.

i) Shri Sudhir Pawar, Joint Secretary, of the Circle Association, extended a warm welcome to all the participants. Shri Pawar then invited the office bearers of the Circle Association viz. Shri S. B. Gokhale, President, Shri B. G. Dandekar, Adviser to the Association, Sarvashri A. P. Nimdeo, Sahebrao Desai and Mohinder Singh Sawhney, all Vice Presidents of the Circle Association, Shri Vilas Gandhe Secretary and Shri D. A. Kulkarni, Treasurer of the Circle Association and Shri Sudhir Agrekar, Secretary Nagpur ZSC, to occupy their respective seats on the dais. He extended warm welcome to the members who have completed 75 years and who are being felicitated today as also Sarvshri B. V. Chaubal, Retd. DMD & CDO and R. V. Sane, Retd. DGM.

ii) Thereafter Shri Pawar requested Shri S. B. Gokhale, President, to be the Chairman of this Meeting. He then requested Shri. S. B. Gokhale, Chairman of the Meeting and all the other dignitaries on the dais to light the traditional lamp to inaugurate the Meeting. During lighting of the lamp, relevant rhymes were chanted.

iii) Mrs. Ranjana Tutakane of Nagpur presented a devotional welcome song. This was appreciated by all. All the dignitaries on the dais and Shri B. V. Chaubal were felicitated by offering bouquets by Sarvashri Mohinder Singh Sawhney and Sudhir Agrekar. Shri B.G. Dandekar mentioned that Shri B. V. Chaubal is being felicitated due to his positive attitude shown by him towards pensioners while he was DMD & CDO.

iv) Shri Pawar then requested Shri Mohinder Singh Sawhney, President Nagpur ZSC, to speak on this occasion. Shri Sawhney welcomed all the dignitaries on the dais as well as all the senior pensioners from Nagpur who dedicated themselves for the development of the Nagpur ZSC, and all the pensioners and associate members present for the Meeting. He described in two three sentences the qualities of each of the dignitaries on the dais. In his inaugural speech he appreciated the decision taken in the Circle Managing Committee Dt. 12th June 2015 to hold this 41st AGM at Nagpur. He also thanked on behalf of all the pensioners of Nagpur ZSC and Vidarbha, all the CMC members, for giving an opportunity to organize this Meeting in Nagpur. He also mentioned that the success of any programme depends upon the audience as without audience there is no charm. He mentioned that when we people retired from the Bank we experienced difficulties while getting the service, because we hardly experienced the outside world while serving the Bank. In this context he further added that a banker normally does not educate his/her spouse about banking. To explain this concept, he narrated an interesting story which amused the audience. The moral of the story was that there is misconception amongst us that the spouse does not know banking. The audience appreciated the story and Shri Sawhney wished that during the second inning the same type of happiness should be seen throughout on your faces. While concluding, he apologized the guests who were put up in MLA Hostel and SBIOA's Guest House, for any sort of inconvenience experienced by them.

v) Shri Prakash Badge conducted the programme of felicitation of the members from Nagpur ZSC who have completed 75 years of age from the date of the previous AGM of Nagpur ZSC to date. The following members were felicitated. Smt. Ramani, Smt. Nirmala Rao, Sarvashri A. B. Mankeshwar, S. R. Siras, M. S. Kane, M. L. Saigal, M. K. Choube, N. B. Deshpande, A. B. Pathak, A. S. Pande, R. V. Sane, M. D. Kolhatkar, Kanti Prasad Shukla and Sitaram Sapkal.

Normally these felicitations are done in the AGM of the respective ZSC. Shri Badge thanked the Head Quarter of the Association for permitting this deviation as a special case.

vi) Dr. Dange and Dr. Vaidya of 'Adhar Group', a group of social workers, who are offering medical services at concessional rates, were also felicitated. They donated substantial amount of donation to the Association.

vii) The Bank's Chief Medical Officer Dr. Pugalia and Dr. Damke were also felicitated.

Shri Pawar then requested Shri Vilas Gandhe, Secretary, to commence the proceedings of the Meeting as per the Agenda.

Shri Gandhe, after welcoming the participants and wishing them long life, said that in the last 40 years this is the first time we are conducting our AGM in Nagpur for which he expressed his happiness. He appreciated Sarvashri Sawhney, Agrekar and all the Committee Members of the various Committees formed for organizing this AGM, for the excellent arrangements made by them to make the Meeting a grand success. He mentioned that our Association was established on 19.09.1974 and now it will shortly be completing 41 years. The membership as at 31.03.2015 is 20,751. He remembered and expressed deep gratitude for those who have devoted their time, labour and money in bringing this Association to a very high level. In this context he mentioned the great work done by late Shri Wamanrao Degvekar in developing the Nagpur Unit.

He then read out the names of the following persons who conveyed their best wishes for the success of this AGM. Sarvashri Ashwini Mehra, DMD and CDO, State Bank of India, Corporate Centre, Mumbai, P.P.S. Murthy, General Secretary of our Federation, S. G. Rabade, P. M. Narkar, Ex- President Panaji ZSC, Ram Chandorkar, A. R. Borde, N.G. More, C. P. Kulkarni, N.K. Joshi, S. K. Purandare, and Shri R. N. Yadav of Lucknow. He extended thanks to all these persons for their best wishes.

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

The names of the deceased Members have been published in "Samvad" for June 2015. Shri Gandhe read out the names of the members whose names were reported to us thereafter. He also made a special mention of Sarvashri V. R. Kuddyady, Ex- President of Mumbai ZSC, J. D. Kulkarni, V. K. Khadilkar and Smt. Pushpa Munot who recently passed away. He also specifically mentioned the names of Sarvashri A. P. J. Abdul Kalam, Ex-President of India, R. S. Gawai, Ex-Governor of Kerala and Bihar and N. R. Varhadpande, a Sanskrit Scholar and Psychologist from Nagpur. At his request all the members observed silence for two minutes and paid homage to the departed souls.

Shri B. G. Dandekar our Advisor, spoke about the great work done by Shri V. R. Kuddyady. He was associated with the Mumbai ZSC since establishment i. e. from 1988 when he was Vice President. He was very active worker in the Association. Shri B. G. Dandekar informed that when Shri Kuddyady was 35, he donated his kidney to his sister and saved her life. Considering this dedication Shri Dandekar appealed to all for donation of eyes, kidneys body parts or entire body.

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

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

Agenda Item No 3 : Felicitations -

Shri Ashok Pandit, Jt. Secretary, Pune ZSC informed that today 52 members are having their Birthday. He read out a list of all these members. He congratulated all these members. Out of 52 members only one member was present who was felicitated at the hands of the President.

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

The Editorial Board of 'Samvad' had announced an annual competition of writing articles on the subjects given in Samvad for January 2015 and the names of the winners were declared in Samvad for May 2015. Shri Prabhakar Gupchup, a member of the 'Editorial Committee' conducted the programme. He read out the names of winners. On this occasion he stated that although we are retired persons, we should forget our age and we must make us feel that we all are young. Many people will try to say that we are now old and unnecessarily they will try to pull our legs and prevent us from doing many things. We must ignore such

advices. In a lighter vein he told that we should remember our age only for two things, for railway reservation and for getting interest on term deposits for senior citizens. He narrated a nice poem describing the qualities to be observed by all of us. He further added that this time they received only 25 articles for the competition and urged more participation and inculcate the habit of writing. Samvad is read not only by our members but also by non-members.

Shri G. B. Bagul from Pune who was present & who won the third prize, was felicitated at the hands of the President.

Shri Vilas Gandhe mentioned that our Head Quarter has received a letter from one of our members who observed that the results of the 'Samvad' competition 2015' are 'unbiased' and based on merits only. This letter was published in Samvad for July 2015. For this he appreciated the work being done by the 'Editorial Committee' and Shri Prabhakar Gupchup who is working for 'Samvad' as an Editor for many years, was felicitated at the hands of the President.

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

Shri Pawar informed that late Shri E. K. Thakur donated in the past Rs.1,11,111/- to our Association's Nagpur ZSC. According to the desire expressed by Shri Thakur, out of the interest earned on this investment, a prize known as 'Shri N. G. More Service Award' is being awarded annually to the two best activists working in the Association's Vidarbha area. This year the names of Sarvashri Y. P. Naniwadekar and P.K.Choube were selected by Nagpur Committee of Nagpur ZSC.

This programme was conducted by Shri Ashok Patrikar, Vice President Nagpur ZSC. Sarvashri P.K. alias BalasahebChoube who retired in 1991 and was Vice President of Nagpur ZSC till 2008 and Y. P. Naniwadekar who retired in 1995 and was active till 2002 and has worked on various posts, were felicitated by Shri S.B. Gokhale, President and by Shri B. G. Dandekar respectively.

Shri Naniwadekar spoke on this occasion. He congratulated all the office bearers of the Association and told that this is the felicitation of all the active workers of the Association. This is the first time, the Association's AGM is being held in Nagpur and in 1998 we had conducted Federation's Governing Body and Annual General Meetings in Nagpur. For this, he gave credit to all the then activists of Nagpur ZSC. He also wished good health to those who have completed 75 years and were felicitated today. Regarding 'Samvad' he mentioned that they should ask for the expectations of the members. He suggested that the Office Bearers from Nagpur ZSC while considering this award, should consider the names of persons, who have worked at least for 5 to 10 years for the well-being of the Association. He thanked all the workers of the Nagpur ZSC for this felicitation and donated Rs.6,000/- to the Association. He was thanked for this by Shri Ashok Patrikar.

Shri Choube while speaking on this occasion remembered late Shri Wamanrao Degwekar who founded Nagpur unit in 1975 and he became member in 1992 immediately after retirement in 1991. During old days, in the absence of auto-vehicles, the activists used to go on foot for enrollment of new members. He stated that this felicitation is of all the activists of the old generation who have dedicated for the well-being of the Association which has grown to today's level. It is only because of the well wishes of the seniors like Sarvashri B. G. Dandekar and S. B. Gokhale, we are seeing today's good period. He attributed the success of the Federation's Meetings in Nagpur in 1998 to the then activists. He further highly appreciated the good work being done by Shri Chander Vazirani who has been helping the pensioners day and night without any expectation, although, he is suffering from cancer. We need such type of dedicated workers for strong building up of our Association. He wished all the success to the Association and thanked all the members for their well wishes in respect of the old workers like him.

At this juncture Shri B. K. Talware, President of the Officers' Association, Nagpur Zone, arrived and was felicitated by Shri Sudhir Agrekar, Secretary of Nagpur ZSC.

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

Shri Sudhir Pawar informed the house that Shri Vilas Gandhe, Secretary of the Circle Association,

donated Rs.1,21,121/- to our Association in January 2013. As per his wish, out of the interest earned on this amount, a Puraskar of Rs.5001/- each to two members of our Association, who have excelled while working for the Association, be given in the name of his father Late Shri VasudeoVithal Gandhe and mother Smt. Umabai Vasudeo Gandhe. This year the awards were given to Shri. T. M. Patil, Secretary, Solapur Unit, and Shri. P. A. Lopes, Regional Secretary, Vasai (Dist. Palghar). Shri Sahebrao Desai, President, Aurangabad ZSC, compered this programme.

The contribution of both these awardees to the Association has already been published in 'Samvad' for June 2015.

Shri Sahebrao Desai in brief described the great work done by Shri T. M. Patil and mentioned that he has been maintaining very low profile and dedicated to the social work right from Award Staff Union level. He has been maintaining good relations with all. He has single handedly collected donations worth Rs.1,60,000/- for 'Samvad.'

Another awardee is Shri P. A. Lopes who has been working for the Association for the last 10 years. He has collected so far Rs.2,50,000/- for the Association. He is a very good compere and counselor also.

While acknowledging the Puraskar, Shri T. M. Patil said that this is the felicitation of my friends and Association activists like Sarvashri Dattatray Bendre, Pore etc. from Solapur. He thanked Pune ZSC, for their recommendations, as also Sarvashri B. G. Dandekar, S. B. Gokhale, Rajiwadekar etc. for their guidance to him and helping in solving the cases of pensioners put up by him at LHO level.

Shri P. A. Lopes while replying to the felicitation expressed deep gratitude to Sarvashri S. B. Gokhale, B. G. Dandekar, for their guidance and blessings. He also thanked all his friends and the office bearers of the Mumbai ZSC viz. Sarvashri R.S. Rajiwadekar, J. B. Pusalkar, M. V.Nadkarni, R.V. Chhabria, C.N. Date for their help and love. He also expressed deep gratitude about Shri V. M. Gokhale, the ex-President of the Mumbai Circle Association. He donated Rs.5001/- to the Association on this occasion and requested Shri S. B. Gokhale to accept the donation.

Agenda Item No 4 : To present the 'Late Shri L.N.Pabalkar Gold Medal' to Shri. R. N. Lalingkar Ex-Secretary of the Circle Association :

Shri Prabhakar Gupchup compered this programme. He enlightened the House that 'Late Shri L. N.Pabalkar Gold Medal' is a prestigious Award which was introduced by our Association in 1999 and is being given to a member who made invaluable contribution towards strengthening our Association.

Shri Gupchup read out the 'Scroll of Honour' given to Shri R. N. Lalingkar and wished him long and contended life. The entire House cheered Shri Lalingkar for his dedicated work in a loud applause. Shri Gupchup informed in brief about Shri Lalingkar as under.

"Shri Lalingkar joined the Bank in 1961 and retired in 1998 as Officer Scale MM-III. He joined the Association right from the date of retirement and started working for the Association. He learned the computer on his own and computerized the entire data of members of the Association. He then started preparing the matter for 'Samvad' on his own on computer and later introduced our Website also. The Website is being appreciated by our members as well as members from other Circles also. Even after retirement as Secretary, he has been helping and guiding to the Association. His dedication to the Association has no bounds. He wished him long and healthy life."

Shri Gupchup then informed that his friendship with Shri Lalingkar is since last 54 years. He also narrated some memories of the old period spent by him with Shri Lalingkar.

In a loud applause Shri S. B. Gokhale presented the 'Gold Medal' to Shri Lalingkar and felicitated him with a shawl and shripal.

Shri Lalingkar, while acknowledging the felicitation, thanked all the members of the Circle Managing Committee for selecting his name for the prestigious "Late Shri L. N. Pabalkar Gold Medal." He expressed deep gratitude for Shri B.G. Dandekar in whose presence the award is being presented to him. He strongly believes that whatever work has been done by him for the Association, is only due to the encouragement given by Shri B. G. Dandekar who knows the entire history of the Association and is the "Dnyanpeeth" of the

Association for which we all are proud of him. He prayed "GOD" that under the able leadership of Shri B. G. Dandekar all the pending demands of the pensioners should be honoured as early as possible. He expressed that Shri Vilas Gandhe, Secretary, has been carrying out the responsibility successfully and wished him all the success for his future career. He wished happy, contented and long life to all the members.

Agenda Item No 4 A : Felicitation of Shri S. B. Gokhale, President, on account of his unopposed election as Vice President of the Federation :

- i) Shri B. G. Dandekar felicitated Shri S. B. Gokhale, President for his unopposed election as Vice President of the Federation for three years period i. e. from 2015.16 to 2017.18.
- ii) Shri B. K. Talware, President of the SBI Officers' Association, Nagpur Zone, spoke on the occasion of conducting the AGM in Nagpur. He regretted and expressed his unhappiness to the very first sentence in the Record Note Dt. 25.05.2015 (signed between the IBA and UFBU), reading as "there is no contractual relationship between the Pensioners and the Bank Management". This is a sign of danger. He further said that first time such a worst thing has happened and how the leadership of the UFBU could not take cognizance of this. Today's progress of the nation is by and large because of the Banks and for this the pensioners have the largest share. The present pension available to the pensioners is very less. The revised family pension under 10th BPS is also less than the one available under the 9th BPS. As compared to the pension of Government employees the pension available to the Bank Pensioners is much less. He concluded by thanking the authorities on the dais for giving an opportunity to speak.

Agenda Item No 4 B : Speech by Shri B. G. Dandekar :

Shri B. G. Dandekar informed that he has been associated with Nagpur since 1990 when he was Secretary of the Federation. He worked in the Federation from 1990 to 2009 and he was also President of the Circle Association in between. He said -

i) "Many speakers have appreciated my work and because of their good wishes and backing I am encouraged to work. He wished that Shri S. B. Gokhale is capable of becoming the President of the Federation and I am confident that after the three years term, he must become the President of the Federation. In 2014 he was elected as President of the Mumbai Circle Association as he is knowledgeable, has will to learn and he has also support of his wife.

ii) Just now you have listened to Shri B. K. Talware, President of the SBI Officers' Association, Nagpur Zone. He has shown fervour by heart about the pensioners' plight. However, I regret to state that since beginning till date the Officers' Federation has been lacking the fervor about the Pensioners' Association. In 2002, I had detailed discussion with all the leaders of the Federation of Officers' Associations and those leaders are now leaders in Pensioners' Associations. I had met a good number of leaders. However, nobody has shown seriousness in solving our problems. There are several anomalies in our pension which must be removed. He wished that Shri B. K. Talware must reach our voice and difficulties to the higher leadership. He should not misunderstand me. Even for the 9th BPS, before start of the wage-revision talks, I had sent letters to all the leaders by courier. I regret to state that nobody even acknowledged our letter. In 2006 the Associations made a strike only for pension matters. Nothing materialized and I regret to advise that MOU was signed with dotted lines. No cognizance of the pensioners who retired before 2002 was taken, although it was agreed by them and the Agreement was made effective from 2005. The pension of our Chairman is only Rs.21,000/-. Award staff is getting 50% pension. Even our Ex-President late Shri B. R. Gadre also took lot of efforts in meeting the higher authorities. But unfortunately everything in vain. I had clearly mentioned to the Federation leaders that you should sacrifice only 2% for the pensioners and it will meet all our demands. Unfortunately, this was also indifferently ignored by them. Even for 10th BPS, now the leaders are showing least sympathy. Why wisdom was not shown by them while signing the Agreement and the Record Note? With folded hands, I request Shri B. K. Talware to do something for us as he is young and dynamic."

iii) I am having contacts with Nagpur since 1990 and late Shri Wamanrao Degwekar was an ideal person. When I was in Central Office, he was in staff cell at Nagpur Z.O. Late Shri K.S. Gharpure was

Secretary of the Officers' Association and he was very actively associated in introducing the Mutual Welfare Scheme. Unfortunately, the scheme though was good, it failed to continue for long. Late Shri K. S. Gharpure had filed a case in Nagpur High Court against the Bank in respect a certain rule of MWS making it effective retrospectively and the decision was given in favour of employees. I appreciate Sarvashri Degwekar, Y. P. Naniwadekar, Tembe from Amravati, M.O.I. Kannav from Wardha, S. N. Nagraj from Akola and so on for their dedication in formation of Nagpur ZSC. In the latter period Sarvashri Y. P. Naniwadekar, A. S. Karve, S.Y. Gharpure, E. K. Kalbandhe, J. S.Vakil, R. M. Chandorkar successfully shouldered the responsibility of the Nagpur ZSC. Shri Naniwadekar did the work of organizing the ZSC.

iv) In 1998 we had put up a Charter of Demands to our Central Office and the Finance Ministry. Unfortunately Bank did not take cognizance of it. Surprisingly the demands made by me were taken care of by the Government in the 6th Pay Commission for their employees. Our pensioners did get nothing. Thrice we had been to the Secretaries of the Finance Ministry, and had discussions hours together, but in vain. The Finance Ministry officials were totally indifferent. However, we have not stopped our efforts and now our efforts have started bearing fruits and Shri S. B. Gokhale will inform you about this in his speech.

v) We have also submitted a representation to the Minister of State for Finance in June 2015 in Mumbai during the Golden Jubilee function of the Officers' Federation. In that, various anomalies were mentioned. While revising the pension from Rs. 2400 to Rs.4200, actually the gross pension has been reduced. I had taken strong objection to this and advised the Bank that it was not a revision. Later they termed it as restructuring of Pension.

vi) Due to old age, the health of pensioners is deteriorate and therefore in 1995 we demanded that the Bank should open dispensaries at various centres as there was only one dispensary in Mumbai LHO. At that time, our Chairman opined to start our own Medical Scheme instead of going to the General Insurance Company as they were reluctant to cover the existing diseases. We had a Meeting of the Federation in Bangalore and that time the Bank asked us to prepare our scheme and submit the draft within two days. I prepared the draft by sitting late and submitted to the Bank in two days. This is the original REMBS. Later, from time to time the scheme was improved. We also have been demanding that spouse of the deceased employee also be permitted to become member of the scheme and some positive indications for this are in sight.

vii) While concluding, he appealed for donation of eyes, kidney, skin, body parts and / or entire body. With lot of difficulties he got his both the eyes transplanted in a hospital in Hyderabad."

Agenda Item No 7 : President's Address :

At this point of time it was almost 1.30 P.M. and Shri Sudhir Pawar, Joint Secretary, asked the audience whether they want to break for lunch or listen to Shri S.B. Gokkhale, President. The members unanimously and willingly responded to listen to Shri S. B. Gokhale, and then have a lunch break.

Shri Gokhale said :

i) "Under the RTI Act I had asked for certain information from the Bank and the same was given by the Bank. For the last 10 years we have been after the Bank / Government for removing the anomalies in respect of 5th to 8th BPS Pensioners. The letter Dt.27.04.2015 containing the recommendations of the Bank to the Finance Minister for removing the anomalies is being published in 'Samvad' for August 2015. On 22nd January 2015 we had a Structured Meeting with the DMD & CDO and other Officials of the Corporate Centre in Hyderabad in which it was promised by them to remove the above referred anomalies. Right from 1806 to 1986 the maximum pension up to the level of AGM was only Rs.750/- and for DMD it was Rs.1000/- . In 1987 IBI Pensioners supported by our Federation filed a case in Supreme Court and the decision was given in our favour in 1989 when the pension was increased to maximum Rs.2400/- i.e. 50% of the DMD's salary. In 1987 when the revision of salary took place, the pension instead of increasing to Rs.3775/- was kept at Rs. 2400/- and since then the anomalies were created in case of 7th, and 8th BPS. The Bank's recommendations were rejected by the Joint Secretary of the Ministry of Finance. So on 6th July 2015 when

we met the Bank's Chairman, we again requested her to talk to the officials of the Ministry of Finance. On 17th August 2015 Sarvashri ArunJaitley, Finance Minister and Jayant Sinha, Minister of State for Finance had come to SBI for inauguration of SBI Buddy Card. Taking this opportunity we again, through Shri R. N. Bannerjee, President of our Federation, requested our Chairman to talk to the Finance Minister. After interference by the Chairman, the Finance Minister promised to look in to the matter and asked to depute Bank's official to them on 20th of August 2015. On 21st of August 2015, I telephoned to the DGM (HR), Corporate Centre, who informed that we will get a good news but for completion of certain formalities we will have to wait for some more time. Our pension is paid as per Section 23 (ii) of the Pension Regulations. However, many people forget that as per Section (50)(2)(O) of SBI Act 1955, it requires approval of the RBI and Central Government. It states that any superannuation benefit needs approval by the Central Government along with consent of RBI. Bank's ECCB then only approves the matter and then a notification is required to be published in Gazette of India. So, let us wait again for some time. I have also asked for a copy of the letter of rejection sent by Finance Ministry so as to enable me to produce in the Court as an evidence in our case. Since it is a third party letter, it will take some time under RTI Act to get.

ii) As per service rules, if an officer dies while in service, the spouse is not eligible for benefits of the Medical Scheme. On this matter, I told the Bank officials that, had the officer been lived and retired on superannuation, the spouse would have been otherwise eligible. Then, why the spouse in such situation could not become member of REMBS? So, I suggested that the spouse may be allowed to become member after completion of 60 years of the age of the employee. This was immediately accepted by the Bank's official and likely to be included in the new Medical Benefit Scheme. This new Scheme is likely to be implemented w. e. f. September 2015. During 10th BPS, it was suggested by us to sacrifice only 2% out of 15% for pensioners. However, this was not agreed and therefore, the demand of 100% neutralization of Dearness Relief for retirees of pre 01.11.2002 and 30% family pension could not be agreed. We have filed a case in Nagpur Bench of the Bombay High Court a couple of years back. Unfortunately it has not come up for hearing as there are only 7 judges as against the requirement of 23. We also requested to sanction the pension on the last drawn salary. This is also not accepted. UFBU have informed that they had to sign the 10th BPS under pressure. This is not acceptable at all.

iii) Bank is now preparing a new medical scheme on the lines of Medi-Claim Scheme. This scheme is required to be tied up with a General Insurance company. The scope will be enlarged by including additional diseases, alternate disciplines of medicines like Homeopathy, Ayurved, Unani etc. VRS and Exit-Optees will also be eligible for this scheme. Hospitalisation, Ambulance charges etc. are being considered for reimbursement. The member will have to pay annual premium. The probable limit for award staff is Rs.3.00 lacs and for Officers it is Rs.4 lacs. However, the finalization of the scheme is under process and it may take at least 4 to 5 months as, before finalization of the scheme, the discussions with the Federation will take place. REMBS members can join after they exhaust the unutilized portion of their present limit.

iv) Someone has asked about gratuity. There are two types of gratuities. Service gratuity and Statutory Gratuity. Our Bank pay statutory gratuity as per Payment of Gratuity Act 1972 whereas RBI, NABARD etc. pay service gratuity. Hence the gratuity of Rs.10 lacs is available to our retired employees, retired on or after the President gave assent i.e. w. e. f. 23rd May 2010. Supreme Court has also given a decision in this regard.

v) As regards commutation factor for our Bank, it is 6.60 and for other Banks it is 9.90. For commutation of Rs.4250 our pensioner will get Rs.1,10,000/- where as other Bank pensioner gets Rs.1,69,000/-. We have been repeatedly telling to remove the prejudices about three benefits and compare the benefits in respect of gratuity and commutation factor between SBI and other Banks. This has been principally agreed by the Minister.

vi) I appeal to all of you that on getting the arrears after sanction of our demands please give some donation to the Association as the Bank is reimbursing paltry amount, whereas we are required to spend Rs.3.50 to Rs.4.00 lacs for our AGM. I also request the leaders of the Officers' Association to understand

our problems genuinely and try to solve them. Please don't show only sympathy to us as it is not going to help us. I also appeal to each member to increase our membership. We are charging only Rs.1000/- as one time subscription, whereas other Circle Associations are charging Rs.7000/- (Bengaluru) and Rs.5000/- (Hyderabad). Out of 1,10,000 pensioners our members are only 55,000. So enroll more and more members.

vii) As on 31.03.2015 the corpus of pension fund is approximately Rs.61,000 crores and our pension is paid out of interest earned on the investments of these funds. The New Pension Scheme has been introduced from 1st August 2010. So for those who retired up to 31st July 2010, Bank will have to pay pension and for this purpose the Bank has been trying to increase the pension fund to the tune of Rs.1 lac crore by 2020 as the bank is under obligation to pay pension to all the pensioners."

viii) Yesterday a delegation of 7th Bipartite pensioners from Nagpur met me. They are going to stage a Dharna on 2nd October 2015 for pushing up their demands. We have no objection for this and our support is with them. I also congratulate Shri R. N. Lalingkar for the 'Gold Medal' awarded to him. He has worked very hard in the Association and even after retiring from the post of the Secretary he is helping us. For this I am thankful to him. I wish him healthy and long life. I thank you all and wish you all healthy and long life."

Agenda Item No 5 : To approve the audited Financial Statements for the year ended 31st March 2015 :

Shri Vilas Gandhe, Secretary, requested Shri D.A. Kulkarni, Treasurer of the Circle Association, to present the Financial Statements for the year 2014-2015. Shri D. A. Kulkarni tabled the audited Financial Statements for the year ended 31st March 2015 which, along with detailed explanatory notes were published in 'Samvad' for the month of July 2015. He requested the members to ask any question, doubt, suggestion etc. about the accounts. Since no body raised any question, Shri Kulkarni, then requested the House to adopt the Financial Statements. The House approved the Financial Statements unanimously. He thanked the members for approving the financial statements.

Agenda Item No 6 : Report of the Managing Committee for the year 2014.15 to be read, discussed and adopted (Report has been published in 'Samvad' for June 2015) :

- a) The aforesaid report which was published in 'Samvad' for June 2015 was tabled by Shri Vilas Gandhe, Secretary, for its adoption by the House. The House adopted the report unanimously as nobody raised any query or gave any suggestion.
- b) Shri Gandhe further informed that for the last 6-7 months members have been reading the appeal in 'Samvad' for 'Samvad Donations', as the monthly expenses are in the range of Rs.90,000/-. We want to make 'Samvad' stand on its own. Many members have donated for this genuine cause. He then read out the following ZSC wise figures of donations received as on 31st July 2015.

i)	Amravati	Rs.	0.68	lacs
ii)	Aurangabad	Rs.	1.26	(This has reached Rs. 2 lacs as on 5.08.2015)
iii)	Mumbai	Rs.	3.97	lacs
iii)	Nagpur	Rs.	0.60	lacs
iv)	Panaji	Rs.	0.95	lacs
v)	Pune	Rs.	3.07	lacs
vi)	H.Q. Pune	Rs.	6.41	lacs
	Total	Rs.	16.94	lacs

He requested members of Nagpur ZSC with folded hands to donate generously for this cause. He also thanked all the donors as well as all the Office Bearers at all Zonal Sub Centres of the Association for taking extra efforts in collecting the donations.

- c) Shri Gandhe then requested Shri S. B. Gokhale, President, to felicitate the following persons for their untiring work they have been doing for the Association at its Head Quarter.

- i) Shri Pramod Chate - He has been sending around 1600 Birthday Greetings per month.
- ii) Shri D. A. Kulkarni, Treasurer - Daily he has been working for 3 to 4 hours and keeping all the accounts up to date.
- iii) Shri Avinash Deshpande- All the applications are entered in PC by him and the membership data is maintained on PC.He also looks after the monthly dispatch of 'Samvad' and change of addresses etc.

d) Shri Gandhe then read out the standard resolutions to be passed by the house. These resolutions are given in Annexure - I.

As for the resolution in respect of the appointment of the Chartered Accountant, Shri Gandhe clarified that the present remuneration of Rs.3,500/- p. a. has been raised to Rs7,500/- p. a. by the C.A. In our CMC Meeting Dt.12.06.2015 this resolution has already been passed. The House approved this as well as all the other resolutions unanimously.

Agenda Item No 8 : Any other item with the permission of the chair :

- i) OpenSession :- None of the members raised or asked any issue/ problem.
- ii) Donations / New Membership -

Shri D. A. Kulkarni, Treasurer, read out the figures of the donations/subscriptions received during the day. He informed that aggregate amount of Rs.58,060/- has been received as under :-

"Donations for 'Samvad' Rs.25,000/-, under Miscellaneous head Rs.14,000/- , Shri Y. P. Naniwadekar Rs.6,000/-, Shri Lopes Rs.5001/- Subscriptions Rs.7060/- ". He thanked all the donors.

Agenda Item No. 9 : Vote of thanks :

i)Shri Sahebrao Desai President, Aurangabad ZSC extended vote of thanks on behalf of the Circle Association. For this he congratulated Sarvashri Mohinder Singh Sawhney, President, Sudhir Agrekar, Secretary, A.P. Valokar, Treasurer and all their Committee Members for the excellent and successful organization of the AGM. For this good work, all these three Office Bearers were felicitated at the hands of Shri S. B. Gokhale, President.

ii) Shri SudhirAgrekar, Secretary, Nagpur ZSC while extending vote of thanks said that when the responsibility was entrusted to us for this AGM, we were doubtful whether we would be able to organise this AGM successfully. Shri Mohinder Singh Sahwney, our President, was leading us and for the last two months all our Committee Members flung themselves into the preparation of the AGM. Each committee member including ladies successfully performed their duties. Since Shri B.G. Dandekar has appreciated all of us. I feel that we have fulfilled his expectations. He thanked all the activists / Committee Members for their hard work and making the AGM a grand success. He also extended sincere thanks toSarvashri Dandekar, Chaubal, all those who were felicitated for completion of 75 years of age, Shri Narendra Joshi, the caterer, the Mandap contractors, Decorartors, Sarvadnya, the video recorders and photographers, the DGM Nagpur Zonal Office and all the officials of the Nagpur Zonal Office for making available the premises, the Office Bearers of SBIOA for making available their guest house and all those who have helped us directly or indirectly.

iv) Shri Vilas Gandhe, Secretary, informed the House that for today's AGM the Nagpur ZSC members have collected Rs.96,000/- donations. These donations are in addition to the donations declared by Shri D.A. Kulkarni, Circle Treasurer. For this, he thanked personally and on behalf of the Association all the donors as well as the members of the Nagpur ZSC for taking all out efforts. He further informed that Shri Chander Vazirani has remained on the forefront by collecting donations worth Rs.72,000/-. He is also helping our pensioner members in solving all types of their problems despite his ill health. For this dedication Shri Vazirani was felicitated by Shri. S.B. Gokhale. Similarly Shri. Khekale and Shri.N. A. Diore also collected substantial donations. Shri Khekale was also felicitated by Shri S. B. Gokhale whereas Shri Diore was not available for felicitation since he was busy with some work.

iv) Shri Dattatrya Joshi, the caterer who is also our Bank's pensioner was felicitated. He told that his name was Narendra and he joined at Khamgaon branch. When he was transferred to Itwari Branch, Nagpur, his name was changed to Dattatrya. At that branch they used to carry lot of activities. It is only due to State Bank, he became orator in three languages. Presently, he is working as an adviser to the BJP leaders. What he is today, is only due to State Bank. He thanked all the members.

V) Shri D. R. Bendre from Solapur Unit sang 'Pasaydan'. After this the Meeting was concluded.

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

(Few photographs of the Meeting were already published in "Samvad" for October 2015)

Annexure - I

**S. B. I. Pensioners' Association (Mumbai Circle) Pune
Resolutions passed in the AGM Dt. 23-08-2015 at Nagpur**

Resolution No.1: "Resolved that the Proceedings of the last Annual General Meeting of the Association held on 27th August 2014 at Pune be confirmed."

Resolution No.2 : "Resolved that the Income & Expenditure A/c for the year ended 31-03-2015 and the Balance Sheet as at 31.03.2015 be approved & adopted."

Resolution No.3 : "Resolved that the Managing Committee's Report for the year 2014-2015 (with amendments, if any) presented by Shri.Vilas Gandhe, Secretary, be approved."

Resolution No.4 : "Resolved that M/s A. R. Sulakhe & Company, Chartered Accountants, Pune be appointed as Auditors of the Association for the year 2015-2016 on the remuneration of Rs.7,500/-"

Resolution No.5 : "Resolved that this Meeting of the SBI Pensioners' Association (Mumbai Circle), Pune, specially thank the Bank's Management at Corporate Office, Mumbai LHO and all the Zonal Offices for the sympathetic attitude towards the problems of the Bank's Pensioners."

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION MUMBAI CIRCLE
NAGPUR ZONAL SUB-CENTRE
Notice of General Body Meeting**

It has been decided to hold the General body meeting of Nagpur Zonal Sub Centre on 7th February, 2016 @ 3.00 P.M. at Canteen Hall, 3rd Floor, State Bank of India, Zonal Office, Nagpur, to transact the following business :-

1. To pay homage to the departed members since last Meeting
2. To elaborate the New Insurance Scheme launched by the Bank for Retirees.
3. To brief members about the progress in Court cases
4. Developments at Apex level.
5. Any other matter with the permission of chair.

All the members are requested to please attend the meeting positively. All are also requested to give the information of the meeting to all the known members.

Secretary

संवाद लेखस्पर्धा २०१६

दर वर्षी प्रमाणे यंदाही 'संवाद' तर्फे लेख स्पर्धा २०१६ जाहीर करताना विशेष आनंद होत आहे. या स्पर्धेत जास्तीत जास्त सभासद/सहसभासद भाग घेऊन ती यशस्वी करतील अशी आशा आहे.

स्पर्धेसंबंधी माहिती -

विषय -

१. दुरावलेली नाती... कारणे आणि उपाय
किंवा

२. सद्यपरिस्थितीत स्त्रीचे घरातील स्थान

स्पर्धेसाठीचे सर्व लेख ३१ मार्च २०१६ 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 महत्वाच्या सूचना -

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

२) लेखन आखीव 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 "gSdmX' 00I ñnYm© 2016 असा स्पष्ट उल्लेख करून पुसेपोस्टेज 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 नये.

६) स्पर्धेसाठी लेख पाठवताना स्पर्धेसंबंधीचे सर्व नियम व अटीचे पालन केल्याची खात्री करूनच लेख पाठवावा. 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 २०१६ च्या 'संवाद'मध्ये प्रसिद्ध होईल. विजेत्यांना पारितोषिके या वर्षीच्या सर्वसाधारण सभेत अध्यक्षीय हस्ते प्रदान करण्यात येतील.

- संपादक मंडळ

सांगली युनिट :

दरवर्षी प्रमाणे याही वर्षी युनिटचा मकर संक्रांतीचा कार्यक्रम बुधवार दि. १३ जानेवारी २०१६ रोजी संपन्न झाला. येथील ज्येष्ठ सभासद श्री.सुभाष कवठेकर यांचे हस्ते गणेश पूजन करून कार्यक्रमाची सुरुवात झाली. त्यानंतर येथील महाविद्यालयात शिक्षण घेत असलेला तरुण विद्यार्थी श्री.श्रेयस कुलकर्णी याच्या सुश्राव्य गायनाचा कार्यक्रम झाला. त्याने रागदारी, भक्तिगीते, नाट्यगीते इत्यादी विविध प्रकार सादर करून श्रोत्यांची मने जिंकली. भैरवीने या बहारदार कार्यक्रमाची सांगता झाली.

यानंतर मागील कांही दिवसांत दिवंगत झालेल्या सभासदांना श्रद्धांजली वाहण्यात आली.

त्यानंतर, बँकेने नुकत्याच सुरू केलेल्या 'फॅमिली प्लोटर ग्रुप हेल्थ इन्शुरन्स स्कीम' बद्दल येथील ज्येष्ठ सभासद श्री.अनिल ताम्हनकर यांनी अतिशय सोप्या भाषेत सविस्तर माहिती सांगून सभासदांच्या विविध शंकांचे समाधान केले. तसेच जास्तीत जास्त सभासदांनी या योजनेत सहभागी होऊन या संधीचा लाभ घ्यावा असे त्यांनी आवाहन केले. त्यासाठी आवश्यक असलेल्या अर्जाचे वाटप करून पूर्तता करण्यासाठी लागेल ते सहकार्य देण्याचे आश्वासन देण्यात आले.

तालुक्याच्या वेगवेगळ्या ठिकाणी कार्यरत असलेले सर्वश्री सोवनी, अप्पा सावंत (तासगाव), सुधाकर पेटकर, शरद जोशी (इस्लामपूर) सुभेदार (पलूस), सगरे (विटा) यांचा विशेष सत्कार करण्यात आला. शेवटी तिळगूळ वाटप झाल्यावर 'संक्रांती निमित्त शुभेच्छा' दिल्यावर कार्यक्रमाची सांगता झाली. या कार्यक्रमास सांगली जिल्ह्यातील सुमारे १०० सभासद हजर होते.

- सुरेश छत्रे, सेक्रेटरी (सांगली युनिट)

भारतीय स्टेट बैंक
State Bank of India
 Corporate Centre - Mumbai

e-Circular

P&HRD

Sl. No. : 1167/2015 - 16
 Circular No. : CDO/P&HRD-PM/77/2015 - 16
 Monday, December 21, 2015.
 30 Margshirsh 1937 (S).

All Branches and Offices of
 State Bank of India

Madam / Dear Sir,

**STATE BANK OF INDIA EMPLOYEES' PENSION FUND REGULATION-2014:
 REVISION IN PENSION OF ELIGIBLE MEMBERS OF THE FUND WHO
 RETIRED/RETIRE ON OR AFTER 1.11.2012**

&

**REVISION IN FAMILY PENSION IN RESPECT OF ELIGIBLE MEMBERS OF THE FUND WHO
 RETIRED/RETIRE ON OR AFTER 1.11.2012**

The Executive Committee of Central Board in its meeting dated 16th December, 2015 have accorded approval for release of revised basic pension and dearness relief thereon to the eligible members of the fund, who retired/retire on or after 1.11.2012, pending amendments in State Bank of India Employees Pension Fund Rules now Regulations-2014 **and** for revision in family pension in respect of eligible members of the fund, who retired/retire on or after 1.11.2012.

2. In this connection, the details of revision in pension and effective dates are set out as under :-

(i) Amount of Basic Pension :-

The maximum amount of pension for members of the Fund eligible for pension, who retired/retire while in service or otherwise cease to be in employment on or after 1.11.2012, shall be computed as under :

<p>a. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is up to Rs.51,490/- p.m. (the maximum pay scale of JMGS-I)</p>	<p>at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus 1/2 of Professional Qualification Pay (PQP) plus 1/2 of increment component of Fixed Personal Pay (FPP), wherever applicable (pro-rata in the case of part-time employees)</p>
<p>b. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs.51,490/- p.m. (the maximum pay scale of JMGS-I)</p>	<p>at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of Rs.25,745/- p.m. plus 1/2 of Professional Qualification Pay (PQP) plus half of increment component of Fixed Personal Pay (FPP), wherever applicable (pro-rata in the case of part-time employees).</p>

(contd. on next page)

(ii) Amount of Dearness Relief :-

With effect from 01.11.2012, dearness relief on pension shall be granted at the same rate as is applicable in the industry i.e. dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 4440 points in the monthly average of All India Consumer price index for Industrial Workers in the series 1960=100 at the rate of 0.10 per cent per slab on the basic pension.

(iii) Commutation of pension :-

- a) The commutation of pension on the revised pension may be allowed with effect from 01.11.2012.
- b) The pensioners who have opted for commutation, on or after 01.11.2012, shall be eligible for commutation up to lump sum payment of the fraction not exceeding 1/3rd of the revised pension. However, if a pensioner had availed of commutation up to a particular fraction of the pension within the overall ceiling, as above, he will be entitled to avail of the additional amount of commutation to the extent of the difference on the basis of the fraction so specified. Accordingly, the pensioners eligible for additional commutation value would be advised of their eligibility and be further advised that they have to inform the bank about their option for such commutation within 90 days from the date of receipt of the advice about their eligibility. If the pensioner does not inform the Bank about his option within the stipulated period as above, he will forgo his right to claim commutation.
- c) In case of deceased pensioner eligible for additional commutation, the legal heirs are eligible to receive the commutation value of specified portion of the enhanced pension that the pensioner had specified in his original application for commutation. So the legal heirs would be advised to receive arrears of pension payable to the deceased pensioner with the request to receive it after completion of usual formalities.

(iv) Fixation of pension in respect of retirees whose past 12 months fall partly in pre-revised scale and partly revised pay scale :-

Several pensioners have retired drawing partly pre-revised (pre 01.11.2012 salary scales) and partly revised pay (effective from 01.11.2012) consequent to last salary revision w.e.f. 01.11.2012. For these pensioners, existing instructions shall continue which provide for calculation of average pay in past 12 months prior to retirement on the basis of salary as per the 9th Bipartite for the period prior to 01.11.2012 and for the remaining months on the basis of 10th Bipartite pay scales. A sample calculation is given as **Annexure-I**.

(v) The payment of pension as above will be provisional, pending amendments to the State Bank of India Employees' Pension Fund Regulations, 2014. After amendments to the Pension Fund Regulations,

(contd. on next page)

if there is any difference in the actual payment which should have been made, the said difference will be adjusted from the future amount of Pension payable to the retirees.

3. Further, revision in family pension in respect of eligible members of the Fund, who retired / retire on or after 1.11.2012 are set out, as under :

(i) Amount of monthly family pension :-
(other than part-time employees) :

Scale of Pay per month	Amount of monthly family pension
Up to Rs. 11,100	30 per cent of the 'pay' subject to a Minimum of Rs. 2,785 per month.
Rs. 11,101 to Rs.22,200	20 per cent of the 'pay' subject to a Minimum of Rs. 3,422 per month.
Above Rs. 22,200	15 per cent of the 'pay' subject to a Minimum of Rs. 4,444 per month and Maximum of Rs. 9,284 per month.

Note :- In the case of part-time employees, the minimum amount of family pension and the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

(ii) Minimum Pension :-

In respect of employees other than part-time employees, who retired on or after 01.11.2012, the amount of minimum pension shall be Rs 2,785 p.m. In respect of part-time employees who retired on or after 01.11.2012, the minimum pension payable shall be Rs 932 p.m. in respect of part-time employees drawing 1/3 scale wages, Rs 1,397 p.m. in respect of part-time employees drawing 1/2 scale wages and Rs 2,096 p.m. in respect of part-time employees drawing 3/4 scale wages.

(iii) A letter of undertaking will be taken from the pensioner/ member(s) of the family pension in the prescribed format as per 'Annexure-II', to enable the Pension Fund to make adjustments, if any, at a later date.

4. PPG Department of all Local Head Offices should calculate the revised pension/ family pension and dearness relief thereon in all eligible cases and send their recommendations to PPG Department, Corporate Centre for approval of individual cases by the Trustees.

5. Please arrange to bring the contents of this circular to the knowledge of all concerned.

Yours faithfully,

(ASHWINI MEHRA)

Dy. Managing Director &
Corporate Development Officer

(Annexure - I on next page)

Annexure - I

For the calculation of average emoluments and Basic Pension in respect of the employees retired between 01.11.2012 and 30.09.2013, following adjustment is proposed (in terms of IBA letter no. CIR/HR&IR/G2/2015-16/874 dated 08th June, 2015) :

a. For the period of service prior to 01.11.2012, average emoluments will comprise 'Pay' as per 9th Bipartite pay scales plus Dearness Allowance payable @ 0.15% for every slab of 4 points over and above the Index numbers 2836 points and up to 4440 points in All India CPI 1960=100 i.e. 60.15% (A)

b. For the service rendered on or after 01.11.2012 up to the date of retirement, 'Pay' as per 10th Bipartite pay scales (B)

c. Average emoluments for the preceding 12 months of retirement: (A+B)/12

2. Model calculation for an officer employee retired on 31.05.2013 having 33 years of qualifying service with Basic Pay of Rs. 42,020/- as on the date of retirement) :

1. For the period of service prior to 01.11.2012 i.e. from 01.06.2012 to 31.10.2012 (5 months):		
i.	'Pay' as per 9th Bipartite Wage Settlement	25,700*5=1,28,500.00
ii.	Dearness Allowance payable @ 0.15% for every slab of 4 points over and above the Index numbers 2836 points and up to 4440 points in All India CPI 1960=100 (4440-2836=1604/4=401 slabs * 0.15 i.e. 60.15%	15,458.55*5=77,292.75
Total of i. + ii. above		2,05,792.75 (A)
2. For the service rendered on or after 01.11.2012 up to the date of retirement, corresponding revised i.e. 31.05.13 (7 months) :		
i.	'Pay' as per 10th Bipartite Wage Settlement	42,020*7=2,94,140.00 (B)
Total of (A) and (B)		4,99,932.75 (C)
3. Average emoluments for the preceding 12 months of retirement :		4,99,932.75 / 12 = 41,661.06 (D)

(Annexure - II on next page)

To,
The Branch Manager/Manager
State Bank of India,

Madam / Dear Sir,

Revision in Pension in respect of those employees of SBI who retired/retire on or after 1.11.2012

I am presently drawing Pension / Family Pension through your _____ Branch / Office in _____ Circle and my pension reference No. is _____.

I am eligible to get increase in monthly pension/family pension being paid to me on account of the recent revision of pension in respect of those employees who retired/retire on or after 1.11.2012, w.e.f. 1.11.2012. I request you to pay me such revised pension at your earliest. I understand that you are agreeable to release such revised pension, pending amendments in SBI Employees' Pension Fund Regulations, 2014.

In this connection, I hereby irrevocably authorize you to make any recoveries/adjustments out of my future pension, if it is revealed at any time that I have been paid such increased pension wrongly or inadvertently. I undertake to repay the amount immediately on demand, in lump sum. In the event, I do not repay the said amount when demanded; the Bank will be entitled to recover the said amount by debit to my/our account/pension account. This undertaking/authority is irrevocable and binding upon me/my legal heirs/nominees as well.

I am also aware that revised pension being paid to me shall be effective from 1.11.2012 and that no arrears prior to said date are payable to me.

Yours faithfully,

Date : _____ (name of the pensioner/member(s))

एस. बी. आय. (७वा द्विपक्षीय वेतनकरार) पेन्शनर्स फोरम, नागपूर - अमरावती

श्री अंबादेवी मंदीर येथे महाआरती व घंटानाद आंदोलन

दि.२५ नोव्हेंबर, २०१५ रोजी एस.बी.आय.(७वा द्विपक्षीय वेतनकरार) पेन्शनर्स फोरम, नागपूर-अमरावतीच्या वतीने अमरावतीच्या श्री अंबादेवी मंदिरात महाआरती व घंटानाद आंदोलन सकाळी १० ते १०.३० ह्या वेळेत संपन्न झाले. कर्मचारी/अधिकारी निवृत्त होताना त्यांच्या शेवटच्या पगाराच्या ५०% इतकी पेन्शन मिळावी, तसेच १९९७ ते २००२ मध्ये सेवानिवृत्त झालेल्यांना त्यांचे त्या वेळच्या वेतनावर आधारित पेन्शन मिळावे इ. मागण्या, बँक व्यवस्थापन व भारत सरकारच्या अर्थ मंत्रालयातील बँकींग वित्त विभागाच्या अधिकाऱ्यांना सदबुद्धी होऊन त्यांनी लवकरात लवकर मान्य कराव्यात, तसेच वरील कालावधित निवृत्त झालेल्या व वय वर्षे ७० ते ७८ या वयोगटातील ज्येष्ठांना त्यांचे हयातीतच न्याय द्यावा म्हणून श्री आदिशक्ती स्वरूप अंबादेवीला साकडे घालण्यात आले. संबंधितांच्या अनाकलनीय चालढकल धोरणामुळे आता हे वयोवृद्ध ज्येष्ठ पेन्शनर्स घायकुतीला आले आहेत. म्हणूनच ते आंदोलनाच्या तयारीत आहेत. अशा प्रकारची चळवळ विदर्भात इतरत्रही मूळ धरत आहे व विशेषतः नागपूर येथे फोरमच्या कार्यकर्त्यांनी दि. २ ऑक्टोबर २०१५ ला संविधान चौकात १२ ते ३ या वेळेत अतिशय शिस्तबद्ध व सुनियोजित असे धरणे आंदोलन केले होते. आजच्या आचार्य श्री गुरुनानक देवजी ह्यांच्या जयंतीदिनाचे औचित्य साधून नागपूर येथील श्री गुरूद्वारा मंदिराचे प्रांगणात श्री गुरु ग्रंथसाहिब समोर नतमस्तक (माथा टेकवून) होऊन आमच्या मागण्या पूर्ण होऊन न्याय मिळावा म्हणून साकडे घालण्यात आले. अमरावतीच्या श्री अंबादेवी मंदिरातील महाआरती व घंटानाद कार्यक्रमास अमरावती मधील स्टेट बँक पेन्शनर्स त्यांच्या सहधर्मचारिणीसह बहूसंख्येने उपस्थित होते.

- अविनाश प. निमदेव, अध्यक्ष (अमरावती झोनल सब-सेंटर)

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008

SSPO Pune under Postal Concession Register No. PCW/151/2014-2016

Licence to Post without Prepayment No.WPP - 22 at Market Yard P.S.O. on 25th of each Month
and published on 25th of the month

संक्रांत

आला आला सण हा आला
संक्रांतीचा सण हा आला
हवेतील हा सुखद गारवा
काट्याने हा फुलला हलवा
संक्रांतीची गंमत न्यारी
पतंग घेती उंच भरारी॥१॥

चला चला हो मौज लुटूया
तिळगूळ खाऊन गोड बोलूया
तिळगुळाची अवीट गोडी
परस्परातील प्रेम वाढवी ॥२॥

विसरून जा हो कडू आठवणी
सुखद स्मृतीची करा उजळणी
तिळगूळ घ्या अन् गोड बोला
तिळगूळ घ्या अन् गोड बोला

१०/१५

अर्चना म्हसकर, गोरेगाव

मीरा

उभ्या आडव्या रेघांमधुनि
उगा उमटला चेहरा
गर्द हिरव्या रानामधुनी
खळखळ वाहे झरा

खळाळत्या त्या पाण्यामधुनी
निसर्ग उमटे सारा
आठवणींच्या काट्यांमधुनी
पिसाट वाहे वारा

रंगित सुंदर बनामधुनी
संगीत गुंफत वारा
वेळूच्या त्या बेटामधुनी
सूर छेडित तारा

पैलतिराच्या धुक्यामधुनी
साद देई बावरा
वेणूच्या सुरा-सुरामधुनी
शोधित फिरते मीरा

८६/१५ कल्पना कोठारे, सांताक्रूझ (प.)मुंबई

सूचना : १) या मासिकांत प्रसिद्ध झालेल्या लेखांतील मतांशी संपादकमंडळ सहमत असेलच असे नाही. तसेच जाहिरातीतील मजकुराची सत्यासत्यता सभासदांनी स्वतः पडताळून घ्यावी. त्याबाबत असोसिएशन वा 'संवाद' चे संपादक मंडळ जबाबदार असणार नाही. २) असोसिएशनचे कार्यालय, सोमवार ते शुक्रवार, संध्याकाळी ६ ते ७.३० या वेळातच उघडे असते. याची कृपया नोंद घ्यावी. संपर्क दूरध्वनी क्रमांक : (०२०) २४३३२१४१

Thane Office Address: A/5 Swami Siddharth CHS Ltd., S V Road, Naupada, Thane 400 602. Tel. No : 022-25446837 Timings : On Tuesday & Friday between 4 pm to 6 pm.

Printed Matter

If Undelivered Please Return to :

**STATE BANK OF INDIA PENSIONERS'
ASSOCIATION, (MUMBAI CIRCLE), PUNE
Anubandh, Building No. B-2, 4th Floor,
Block No.16, Near Ramkrishna Math,
Sinhadgad Road, Pune 411030.Ph:020-24332141**

To,

Publisher – Shri. Vilas Vasudeo Gandhe, Secretary, State Bank of India Pensioners' Association (Mumbai Circle),Pune has printed this magazine in the Printing Press owned by **Printer** – Shri.Chandrashekhar Digambar Joshi, Director, Shree J Printers Pvt.Ltd., at 1416 Sadashiv Peth, Datta Kutu, Pune – 411030 on behalf of **Owner** – State Bank of India Pensioners' Association (Mumbai Circle),Pune, at "Anubandh", Bldg.No.B2, Block No.16,Near Ramkrishna Math, Sinhadgad Road, Pune – 411030. **Editor** – Shri. Krantisen Ramchandra Athawale – address as above.