

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.- 7

Issue 1

जुलै - २०१४

July 2014

Notice of Annual General Meeting of State Bank of India Pensioners' Association

Notice of Annual General Meeting of SBI Pensioners' Association (Mumbai Circle), Pune to be held at PUNE on Wednesday, the 27th August 2014 is printed on Page No 3. Please note that no separate Notice of the AGM will be sent to the members. - Secretary

असोसिएशनच्या वार्षिक सर्वसाधारण सभेची नोटीस

वार्षिक सर्व साधारण सभा बुधवार दि.२७ ऑगस्ट २०१४ रोजी पुणे येथे होणार आहे, त्याची नोटीस पान क्र.३ वर छापली आहे. सभेची वेगळी नोटीस सभासदांना पाठवली जाणार नाही, याची कृपया नोंद घ्यावी. - सचिव



संपादकीय

प्रिय सभासदमित्रांनो,

काळ कुणासाठीही थांबत नाही. धावणं संपत नाही. पोट स्वस्थ बसू देत नाही. दुःख कितीही मोठं असलं तरी त्याला सतत कुरवाळता येत नाही. दैनंदिन जीवनात आपण अनेक गोष्टींना सामोरे जात असतो. त्यातील काही गोष्टी आपल्याला आवडतात तर काही आवडत नाहीत. त्यापैकी एक अत्यंत महत्त्वाची आणि सर्वसामान्य घटना म्हणजे 'मृत्यू'. मृत्यूचे भय नाही अशी व्यक्ती क्वचितच. परंतु आपण हे लक्षात घेत नाही की ज्याला जन्म आहे, त्याला मृत्यू आहे. तरी पण आपणास मरण येऊ नये ही सुप्त इच्छा फक्त मनुष्यप्राण्यालाच भेडसावते.

माणूस जगतो, तो का जगतो? त्याला जगायचे आहे म्हणून! त्याला का जगायचे आहे? त्याला जगावेसे वाटते म्हणून! त्याला जगावेसे का वाटते? या जगात जगावसं वाटणाऱ्या खूप गोष्टी आहेत. हे जरी खरं असलं तरी आपण जीवनात नुसतंच घेत राहाणार का? आपले जीवन सुसह्य, आनंदमयी होण्यासाठी माणूस जसा घेत राहातो, तसंच त्याने काही तरी देत राहावे. परंतु या देण्यामागे कोणताही स्वार्थ नसावा, निरपेक्ष वृत्तीने देतच राहावे. पूर्वी आपल्याकडे ग्रहण सुटल्यावर 'दे दान सुटे गिऱ्हाण' असे मोठ्याने म्हणत गरीब लोक रस्त्याने फिरत, वाड्यात, मोठ्या चाळीतसुद्धा जात असत. त्यांना धान्य कपडे दिले जायचे. काही ज्येष्ठ मंडळी मुद्दाम लहान मुलांकडून अशा गरीब लोकांना कपडे वगैरे देत असत. देवालायत दानपेटीत मुलांकडून पैसे ठेवले जात. या व अशा अनेक गोष्टींतूनच मुलांमध्ये लहानपणापासून दानाचे संस्कार, देण्याची वृत्ती रुजत असे.

निसर्ग न्याहाळा त्याला मित्र करा. तो अविरत आपल्याला भरभरून देतच असतो. पर्वतराजीतील गिरीशिखरे-डोंगरदऱ्यातून आपल्याच नदीकडे खळाळत जाणारे झरे, आसमंत भरभरून वाहणारे वारे, नभमंडलात लुकलुकणारे, नेत्र सुखावणारे असंख्य तारे. सूर्य ऊर्जा देतो, प्रकाशाचे दान करतो, चंद्र शीतलता देतो. त्यांच्या या दानामुळेच जीवन व्यवहार चालतात. दानाला वेळ-काळ नाही. ते अखंडपणे देत राहावे, पण अहंकार, प्रौढी न बाळगता. आजच्या काळात मृत्यूनंतरही देहदान, नेत्रदान, अवयवदान दिले जाते. अशा या दानांमुळे कित्येक माणसांना पुनर्जन्म लाभला आहे, त्यांचे जीवन सुसह्य झाले आहे. दानामध्ये संगीत, नृत्य, चित्रकला, अभिनय आदि विद्यादानाला असाधारण महत्त्व आहे. गुरुकुल पद्धतीत गुरु शिष्यांना विद्या देत असत, कोणतीही अपेक्षा न ठेवता, दान म्हणजे आपल्या जवळची जास्त झालेली किंवा नको असलेली वस्तू द्यायची असे नव्हे तर समाजाचे आपण देणे लागतो किंवा आपल्या संपत्तीत त्यांचाही वाटा असतो म्हणून दान द्यायचे.

आपले जीवन अधिकतर ताणतणावयुक्तच आहे. ते अधिक कृतार्थ वृत्तीने समाधानाने आनंदाने जगण्यासाठी सर्वांचे योगदान हवे. या दान प्रक्रियेत सहभागी होण्यासाठी इतरांनाही प्रेरित, प्रोत्साहित करून दानाचे हे अभियान अविरत चालू ठेवणे नितांत गरजेचे आहे. यामुळे आनंदी जगण्याच्या जीवनशैलीने दिवसांच्या हिशोबात आपण अधिक वर्षे आत्मिक आनंदाने जगतो व जगण्याची प्रत, गुणवत्ता चांगली राहते.

प्रभाकर गुपचूप, पुणे

मोबा. : ९८८१५७९४९९

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@gmail.com

अनुकरणीय

अमरावती येथील आपले सभासद श्री.रामचंद्र चिंतामण साठे यांच्या सुविद्य पत्नी सौ.अभया रामचंद्र साठे यांचे दि.२ जुलै २०१४ रोजी दुःखद निधन झाले. ते व त्यांचे कुटुंबीय अत्यंत दुःखात असतांनाही त्यांनी अमरावती येथील डॉ.पंजाबराव देशमुख मेडिकल कॉलेज येथे त्वरित संपर्क साधून कै.अभयाताईंचे नेत्रदान व देहदान केले. श्री.साठे व त्यांच्या कुटुंबीयांनी फार मोठ्या सामाजिक जाणिवेचे दर्शन घडवून नेत्रदानाच्या चळवळीला बळ दिले आहे. त्याबद्दल श्री.रामचंद्र साठे व त्यांचे कुटुंबीय निश्चितच कौतुकास पात्र आहेत. - सेक्रेटरी

शोक समाचार

कळविण्यास अत्यंत दुःख होत आहे की, श्री.विश्वनाथ पांडुरंग गिजरे (सेवानिवृत्त वरिष्ठ अधिकारी, स्टेट बँक ऑफ इंडिया) यांचे दि.१ जून २०१४ रोजी वयाच्या ७९ व्या वर्षी हृदयविकाराने दुःखद निधन झाले. त्यांच्या निधनाने एक कार्यतत्पर, मनमिळावू, परोपकारी वृत्तीचे तसेच सर्वांना सतत प्रोत्साहन देणारे व्यक्तिमत्व हरपले आहे. त्यांच्या पश्चात पत्नी, एक मुलगा व दोन मुली असा परिवार आहे. ईश्वर त्यांच्या आत्म्यास सद्गती व चिरंतन शांती देवो

(Sponsored)

- शोकाकुल गिजरे परिवार

अभिनंदनीय

पुणे येथील आपले ज्येष्ठ सभासद श्री.दिगंबर हेरंब बापट यांचा नातू चि.अमर हा आठवी इयत्तेत शिकत असून त्याला महाराष्ट्र टॅलेंट सर्च स्कॉलरशिप मिळाली आहे. या परीक्षेत त्याला १६०/२०० गुण मिळून त्याचा राज्यस्तरीय गुणवत्ता यादीमध्ये १३ वा नंबर आला आहे. या यशाबद्दल चि.अमरचे असोसिएशन तर्फे हार्दिक अभिनंदन व पुढील यशस्वी वाटचालीसाठी शुभेच्छा !

- सेक्रेटरी

Reader's views

I go through your 'Samwad Grihapatrica' twice to be precise and enjoy. The articles are pertinent, varied, informative and educative.

In your May 2014 issue, an article by Shri.Vinayak R. Joshi about his social, service and selfless work was outstanding. Here is exception who found happiness in the service of downtrodden, helpless people.

With lots of love.

M. Vasudevan (Palakkad, Kerala)

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**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

e-mail : sbipenmumbai@yahoo.com

Notice: 2013-2014

Date : 15th July 2014

40th Annual General Meeting

The Managing Committee of the Association in its meeting held on 28th June 2014 has decided to hold the 40th Annual General Meeting of the Association at **10.00 a.m. on Wednesday the 27th August 2014 at 'Harshal Hall', 153 Karve Road, Near Karishma Society, Pune - 411029** to transact the following business. All the members are requested to make it convenient to attend the meeting.

AGENDA

1. To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after 27th August 2013.
2. To confirm the Minutes of the last Annual General Meeting held on 27th August 2013 at Dhule which were printed in "SAMVAD" for March 2014.
3. To felicitate Chief Guest and other dignitaries.
4. To present the **"Late Shri.L.N.Pabalkar Memorial" Gold Medal to Shri. Jayant S. Vakil, Nagpur**
5. To approve the audited Financial Statements for the year ended 31st March 2014. (copies attached)
6. Report of the Managing Committee for the year 2013-2014 to be read, discussed and adopted. (Copy of the report attached)
7. President's Address.
8. Any other matter with the permission of the Chair.

R.N.Lalingkar
Secretary

N. B. :- If there is no quorum at 10.00 a.m. the meeting will be adjourned and the adjourned meeting will start after half an hour and will proceed as per the above Agenda for which no quorum will be necessary.

- Secretary

Kindly note the following carefully
General Body Meeting Programme will be as under

First Session - 10.00 a.m. to 1.00 p.m.

Lunch : between 1.00 p.m. and 2.00 p.m.

Second Session - 2.00 p.m. to 5.00 p.m.

- Venue -

‘Harshal Hall’

153 Karve Road, Near 'Karishma' Society,

PUNE - 411029

Phone - (020) 25455742

Instructions for outstation Members :-

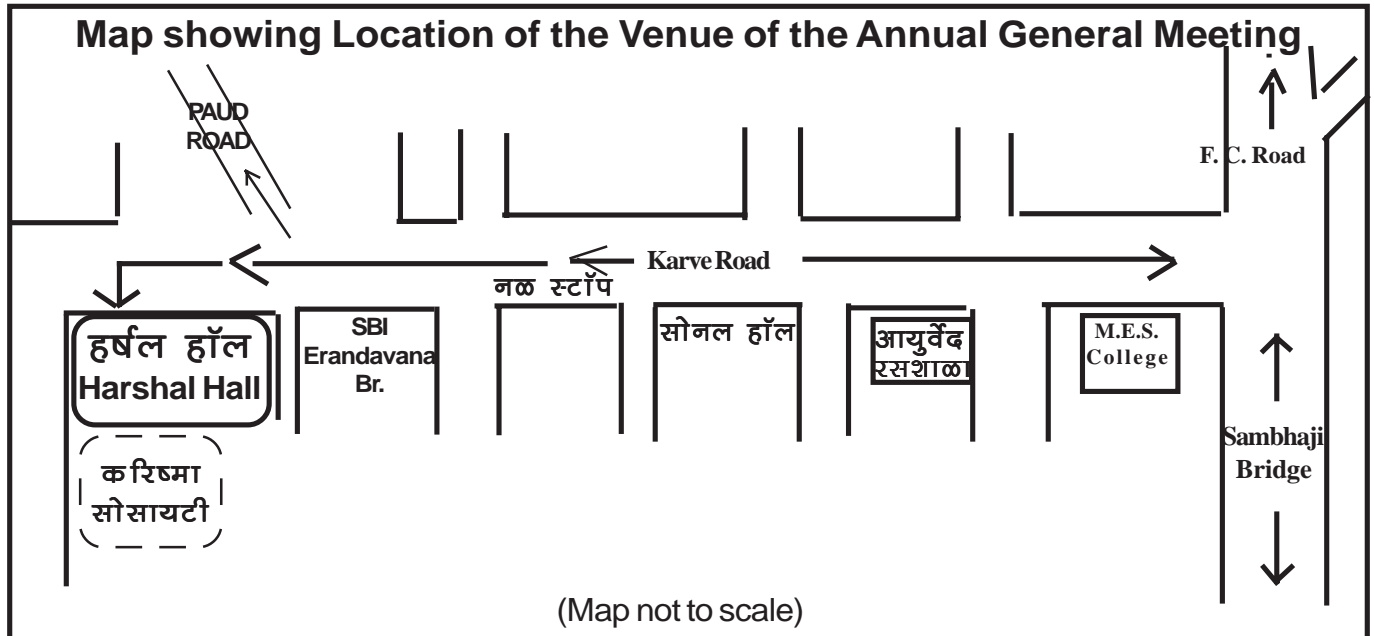
- 1) **This year, due to limited capacity for 'Lodging' in the above Hall, we could make arrangements for 'Lodging' for out station members (upto a maximum number of 40 persons (approximately) on first come first served basis) who will be reaching at Pune on the previous day evening (i.e. after 6.00 p.m. on 26th August 2014) at the venue of the meeting. Kindly note the following instructions meticulously and avoid inconvenience to the organizing unit as well as to yourself and the other participants. If the number of outstation members (coming on 26th evening) exceeds 40, then the members who will come late will have to make their own arrangements for lodging only. Food will be served on 26th evening and Breakfast on 27th August 2014 in the morning to ALL the Outstation Members at the venue on scheduled time. On the day of AGM (i.e. on 27th August) the LUNCH will be served to ALL the Members attending the meeting between 1.00 p.m. and 2.00 p.m.**
- 2) **The venue will be available from 6.00 p.m. on 26th August 2014 till 6.00 p.m. on 27th August 2014 only. Prior and after the above mentioned timings, the members coming from outstation will have to make their own staying arrangements, if required, due to the timings of Bus/Rail as per return journey reservations made by them.**
- 3) **The above arrangements at the venue have been made for both - Ladies and Gents.. Please note that No Individual Rooms will be provided, but the common facilities will be provided to all. Further, the Lodging facility is available only for Pensioner members/Family Pensioner members & Associate members and will not be available for 'Guests/Relatives' etc.**
- 4) **It may not be possible to make arrangements for food for those out station members who will be reaching at the venue after 9.30 p.m. on 26th August 2014. The breakfast will be served to out station members between 8.30 a.m. and 9.30 a.m. only on 27th August 2014 (i.e. on the day of AGM). In the afternoon between 1.00 to 2.00 p.m. the Lunch will be provided to all the members attending the AGM.**
- 5) **The instructions regarding Tea/Coffee etc. will be announced at the venue separately.**
- 6) **Out station members who will require the above Lodging/Boarding arrangements on 26th August 2014 are requested to inform the organizing Committee Members in writing, (whose Names, Addresses & Phone numbers are given hereunder), well in advance (i.e. latest by 10th August 2014) in order to enable the committee members to finalise the arrangements. Please quote your Membership Number in your correspondence with the following Committee members / Association.**

- i) Shri. Chandrakant P. Kulkarni - "Shilpa" Apartment, Flat No.6, 43/5 Erandavana, Pune - 411004 (M) 09850916406
- ii) Shri. Avinash D. Deshpande - Saurabh Hsg Society, Bldg. No.1, Flat No.2, Shahu College Road, Parvati, PUNE - 411009 (M) 09665954088
- iii) Shri. Pramod H. Chate - A/16,"Anubandh", Bldg. No.'A', Block No.16, Paranjape Scheme, Opp. Sahawas Hall, Sinhgad Road, PUNE - 411030 (M) 09823938486

General Instructions :

- 1) The Minutes/Proceedings of the last Annual General Meeting held on 27 August 2013 at Dhule were printed in 'SAMVAD' for March 2014. If any member requires any clarification, he/she should write to us at the Association's office at Pune so as to reach the same before 10th August 2014.
- 2) Similarly, on receipt of the copy of the Annual Report for 2013-2014 and Financial Statements as on 31-03-2014 which are printed in this issue of 'SAMVAD', if any member desires to get clarification/details about any item in financial statements, he/she is requested to send such queries in writing to the Association's Pune Office so as to reach before 10th August 2014. This will help the 'time management' of the AGM, hence the request.
- 3) Members attending the AGM are requested to take care of their own valuables & belongings.

- Secretary



Erratum

We are extremely sorry to note that the name of our member Shri.Anil Shridhar Patkar from Mumbai was erroneously included in the list of 'Deceased' members in Samvad for June 2014. We sincerely apologize to Shri.Anil Patkar and his family for this mistake and wish him a long, healthy and contented life.

- Secretary

**Biennial Elections of the Office Bearers of the Circle Association
for the years 2014-15 & 2015-16**

Elections of the Office Bearers of the Circle Association for the following posts will be held in the Annual General Meeting to be held at PUNE on 27th August 2014. The elections will be held by raising of hands in the meeting or as per the procedure that will be declared in the AGM by the Election Officer if more than one member wishes to contest for the same post. **Date of filing Nominations : 10-08-2014 & Date of Withdrawal of Nominations : 15-08-2014. Those who filed Nominations and wish to withdraw should contact the Election Officer after 10-08-2014 to know who have filed Nominations.**

Elections for the years 2014-15 & 2015-16

<u>Name of the Post</u>	<u>No. of Posts</u>
1) President	One
2) Secretary	One
3) Joint Secretary	One
4) Treasurer	One

The proforma of the Nomination Form for the Election is published hereunder.

**R.N.Lalingkar
Secretary**

N.B : The Presidents of the Zonal Sub-Centres are ex-officio Vice-Presidents of the Circle Association who have already been elected by the respective Zonal Sub-Centres. Other Committee Members of the Circle Managing Committee will also be nominated by the respective Zonal Sub-Centres. The names of the elected Office-Bearers of the Circle Association and the Committee Members will be printed in 'Samvad' for information of all the members in due course. **The following form should be used for filing nominations.**

Nomination Form

Form of nomination for elections to the post of the Members of the Circle Managing Committee of the S. B. I. Pensioners' Association (Mumbai Circle), Pune for the biennial period 2014-15 & 2015-16.

Name of the Candidate with Membership No. :

Address of the Candidate :

Post applied for :

Name of the Proposer with Membership No. :

Address of the Proposer :

Name of the Seconder with Membership No. :

Address of the Seconder :

Place :

Date :

Signature of the Seconder

Signature of the Proposer

Declaration by the Candidate

I, Shri / Smt. hereby signify my willingness to serve as Member of the Managing Committee for the above post of the S.B.I. Pensioners' Association (Mumbai Circle), Pune, if I am elected to the said post.

Place:

Date :

Signature of the Candidate

Nomination forms duly completed should be sent to Shri S.G.Rabade, Election Officer, directly, so as to reach on or before 10th August 2014 on the following address. Nominations received after this date will not be entertained which please be noted. Nomination forms should not be sent on Association's Pune office.

**Shri.Sadashiv G. Rabade : 18 S.B.I. 'Neelkamal' Society, Near Nava Sahyadri Society,
Karve Nagar, Pune - 411052 (Mobile - 09226867006)**

**STATE BANK OF INDIA PENSIONERS' ASSOCIATION
(MUMBAI CIRCLE), PUNE**
Report of the Managing Committee for the Year 2013-2014

Dear Members,

1. On behalf of the Managing Committee I am glad to place before you the Annual Report of the Association for the year ended 31st March 2014.

2. Membership:-

Position of membership as on 31st March 2014 is as under.

<u>New Admissions</u> <u>During the year 2013-14</u>		<u>Total position</u> <u>as on 31-03-2014</u>
	<u>Pensioners</u>	
599	Patron	9,310
22	Benefactor	389
-	Life	345
—	Less - Due to Death (-)	114
621	Sub Total	9,930
	<u>Family Pensioners</u>	
	(including transferred from Associate members due to death of pensioners)	
11	Patron	946
5	Benefactor	557
-	Life	301
—	Less - Due to Death (-)	16
16	Sub Total	1,788
	<u>Associate Members</u>	
546	Patron	7,104
5	Benefactor	639
-	Life	155
—	Less - Due to Death (-)	47
551	Sub Total	7,851
1188	<u>Grand Total</u>	19,569
=====		=====

The Managing Committee is very much thankful to those members who have put in sincere efforts to enrol 1,188 new members during the year. As being always advised by our President Shri.V.M.Gokhale, more efforts need to be made to achieve the target of 75% membership (of total pensioners/family pensioners of Mumbai Circle) during the coming years. At present our total membership as on 31-03-2014 is 11,718 (excluding Associate members). While taking review of efforts made for enrolling new members during the year, it will be worth noting that Shri. Rajiwadekar, Principal Secretary of our Mumbai Zonal Sub-Centre, is securing Branch-wise lists of 'would be' retirees from PPG Department which are being distributed to all the Zonal Sub-Centres with a request to contact the would be retirees and enrol them as our members. In turn, all the district representatives are being entrusted the work by the Zonal Secretaries with a request to enrol maximum number of members. All such efforts made by all the Zonal Sub-Centres resulted in enrolling maximum number of retirees as our members. We take this opportunity and request our Benefactor / Life members to upgrade their present membership to Patron membership by paying the difference in membership fees. In this direction our Mumbai ZSC is making concerted efforts which other Zonal Sub Centres should emulate. We also appeal to each member of the Association to enrol at least one new member and help us

to achieve the target as is being stressed by our President Shri.V.M.Gokhale.

Resources :

All of us are aware that it is our constant endeavour to meet the expenses out of our income i.e.

- (a) Interest earned on Deposits;
- (b) Income on investments in Govt. Bonds;
- (c) Donations received from the members;
- (d) Admission fee, and
- (e) Dividends received

Membership fees are retained as 'Trust Fund' and are being invested mainly in Govt. Bonds/Bank Deposits etc. On Liabilities side, it will be observed that our 'corpus' has increased by Rs.11,61,000/- taking the amount of Trust Fund to Rs.1,99,21,933/-. Legal Fund has been increased by Rs.31,638/-. There are additions to the Distress Relief Fund of Rs.61,634/-. Members are requested to contribute generously towards Distress Relief Fund. Members are also requested to contribute towards Legal Fund to enable us to make our Association financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts. We wish to draw your attention to the appeal made by our President Shri.V.M.Gokhale in various meetings.

The expenses for 'Printing & Stationery', 'Travelling', 'Meeting Expenses', etc. are gradually increasing due to market trends. As regards 'Postages', we are getting a concession in postal tariff for mailing our house magazine 'Samvad' at concessional rate of 25 paise per copy (upto 13000 copies) if the weight per copy is upto 50 grammes and if the weight per copy exceeds 50 grammes, then we have to pay postages @ Rs.2/- per copy as per extant post office rules. That is why we try to publish 'Samvad' with 24 pages only to keep the expenses on a/c of postages to a minimum. Now total dispatches per month are for about 11,600 and this figure is increasing every month due to increase in membership. The renewal of this license to post without pre-payment (WPP) has been done for the period from 1st January 2014 to 31st December 2016.

The Association has received interest on Bank Deposits to the tune of Rs.12,24,467/-. We have not taken into account interest accrued but not received up to 31st March 2014 due to change in the accounting procedure. Dividend from other investments amounts to Rs.11,247/-, while Rs.11,880/- were received by way of Admission fees. The members have given Donations of Rs.5,56,953/- during the year for the various reasons. The lists of 'Donors' have already been printed in the past issues of 'Samvad'. You will now observe that our financial position is getting improved and the members will appreciate this. It is worth noting that we have purchased office premises at Panaji during the month of January 2010 which is also being used as our own 'Holiday Home'. The premises have been well furnished and are being occupied by our members during the season. It is worth mentioning here that office-bearers of our Panaji ZSC viz..Shri.P.M.Narkar, Shri.I.H.Dias and Shri.K.V.Gopinathan are making every effort to see that the suggestions of the occupants of the Holiday Home are taken care of and are being implemented to improve the staying arrangements to the satisfaction of the occupants/members.

Donations : We have received donations for

- (a) Distress Relief Fund
- (b) for 'Samvad'
- (c) Misc. Donations and
- (d) Legal Fund

Figures at (a) and (d) are reflected in the Balance Sheet on the Liabilities side while the figures at (b) and (c) are reflected on income side of Income & Expenditure A/c. It is our earnest desire to build up a Distress Relief Fund of substantial amount to enable us to give our share of relief from the interest on the corpus for providing relief to affected families of our members as also to contribute for Relief Funds raised by State/Central Govts./N.G.Os to help the needy persons when there is a national and/or natural calamity. It will be worth noting here that our Association has donated Rs.1,51,000/- to 'Jana Kalyan Samiti' for the

'Drought Relief Work' undertaken by them in Maharashtra which includes providing water tankers to affected areas, distribution of fodder for cattle, providing water storage tanks at villages and offering transport as well as food to the students etc. We have also contributed Rs.51,000/- through our Federation's pooled fund for Relief Work undertaken by Uttarakhand Govt to rehabilitate the affected people/families due to the unprecedented floods during September/October 2013. .

As on 31st March 2014 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.85,246/- and Rs.13,30,099/- respectively. We take this opportunity and appeal to all the members to donate generously and increase the funds. We have yet to remit Rs.2,66,800/- to our Federation towards "Legal Fund" in respect of Supreme Court case and also cases in Nagpur & Bangalore High Courts. The above remittance will be sent in due course whenever our Federation calls for it.

Meetings of the Managing Committee :

In all 4 Managing Committee Meetings were held during the year, of which two were held at Pune office and two were held at Thane office. Apart from administrative work and financial matters, various issues were discussed, viz., the membership drive, problems faced by the members in general, organizational matters such as pensioners' meetings, contacting non-members, organizing Health camps, arranging informative lectures on various issues of interest, taking review of working of Bank's dispensaries etc. The representatives of each Zonal Sub-Centre actively participated in the discussions.

Annual General Meeting :

The Annual General Meeting of the Circle Association was held on 27th August 2013 at 'Balkrishna Mangal Karyalay, Deopur, Dhule .Around 850 members attended the meeting. Shri.S.B.Gokhale, President of Mumbai ZSC, was awarded "Late Shri.L.N.Pabalkar Memorial Gold Medal" for the year 2012-2013 for his invaluable contribution towards the members of the Association. Besides usual agenda items, the free and frank deliberations were held during the day on the various issues concerning the membership at large. The arrangements made for the AGM by Dhule unit were appreciated by all. The snapshots of the AGM and the brief report in Marathi about the proceedings of the AGM have been printed in Samvad for September 2013 and the detailed Minutes in English have been published in 'Samvad' for April 2014.

Structured Meeting with the Management :

Despite our requests no structured meeting of the Circle Association with the Mumbai LHO functionaries was held during the year 2013-2014 to discuss various points/issues of our members. We will pursue the matter with LHO for arranging Structured Meeting during the next year to discuss various issues.

However, a structured meeting at Federation level was arranged by the Bank on 28th January 2014 in which various issues were discussed. The detailed report was published in Samvad for March 2014 giving the responses received from the Bank for the various issues raised by our Federation.

Special Activities :-

A) House Magazine 'Samvad' :- We are publishing our house magazine 'Samvad' on monthly basis and sending it to all the members by post. The magazine is so popular that some of the pensioners from states like Karnataka, Madhya Pradesh, Delhi, etc. have also become subscribers by remitting Rs.100/- per year. We are also sending 'Samvad' to all the office-bearers and Governing Body members of our Federation and all the Circle Associations and office-bearers of serving staff Federations. We are also sending our SAMVAD to all the senior executives such as Chairman, M.Ds, Dy.M.Ds, CGMs/CDOs etc. at Corporate Centre and at Mumbai LHO for their information. Our 'SAMVAD' is well accepted by Bank's functionaries and other Circle Association's office-bearers as well. 'Samvad' contains latest news on Federation/Association front, reports on organizational and cultural activities undertaken by our Zonal Sub-Centres and District units, literary works of our members like thought-provoking articles on special subjects/occasions, narration of self-experiences while in service, small stories, poems, jokes and cartoons etc. Competition of writing (in Marathi language) is being organized by the Editorial Committee every year and many members participate in it. Prizes are also being distributed to the winners at the hands of our President in our following Annual

General Meetings. All the issues of SAMVAD published since January 2007 till last month are also made available on our Association's web-site www.sbipensionerspune.org for information and future reference of our members.

B) Website :- We launched our website in 2007 containing useful information for members. We have made improvements in the **web-site "www.sbipensionerspune.org"** which contains new 'links' such as 'Samvad Magazine', 'Latest News', 'Financial Statements', 'Photo Gallery', Bank's / Federation's Circulars', 'DA Rates' etc. We are getting very good response from the members, especially from those who go abroad for certain period and are now able to read our 'SAMVAD' magazine and latest developments on Association/Federation front on our web-site from any corner of the world which is linked with internet. It is observed that the number of 'Hits' from pensioners in our Circle as also from other Circles are increasing day by day. Now it has crossed 11,68,500 mark and there is encouraging feedback also from our pensioner-members and from other Circle Associations also. Members are satisfied when they get latest information regarding developments on our "Federation front". Our members who have not yet visited our website are requested to visit the same very often to know the latest information.

We are also having our Association's e-mail account : **sbipenmumbai@gmail.com** which is always printed at the bottom of first page of 'Samvad'. Our members as also members of other Circle Association are using it for rising their problems, advising change in residential addresses etc. Members' queries are always replied promptly which is always appreciated by them.

C) Birthday Greetings :- We are getting appreciation letters from members on receipt of 'Birthday Greeting Card' promptly sent by our devoted member Shri.Pramod Chate. The work was being handled by Shri.M.K.Bapat from Pune earlier for about 11 years. Shri.Chate is looking after the work who offered voluntarily to do this work since past more than two years. We appreciate very much his prompt willingness to do this work voluntarily. Very often we get letters from family pensioners and old retirees who express their sincere appreciation for this good gesture of Association. Many reciprocate their appreciation by sending 'Donation' to the Association. We are really grateful to Shri.Pramod Chate for this extra-ordinary service to the members which keeps all the members cheerful throughout the year.

Audit of our Financial Statements as on 31st March 2014 :-

It is worth mentioning here that it was possible to complete the audit of the Financial Statements as on 31-03-2014 well in time. This was possible because of strenuous efforts taken by Shri.D.A.Kulkarni, Treasurer, with the timely help extended by Shri.S.P.Barve and Shri.Chandrashekhar Nirantar to collect the final Financial Statements/necessary papers/certificates from the branches where our accounts are maintained in time from all the ZSCs and getting the same audited from M/s A.R.Sulakhe & Co., Chartered Accountants. The Chartered Accountants have also done the audit in time. Mrs. Swati Rajurkar is helping us to maintain the financial accounts with the aid of Computer programme. The Secretaries of all the ZSCs i.e. Shri.Subhash Agarkar (Mumbai), Shri.C.P.Kulkarni, Shri.Sudhir Agrekar (Nagpur), Shri.I.H.Dias (Panaji-Goa), Shri.N.K.Joshi (Aurangabad) & Shri.Dnyanprakash Khobragade (Amravati) deserve complements for their co-operation in the matter.

Reports from Zonal Sub-Centres -

1) Aurangabad Zonal Sub-Centre :- As reported in the past, the retirees from the branches under Aurangabad Zonal office generally prefer to settle down in Dhule and Jalgaon Districts and few big cities like Aurangabad, Nanded in Marathwada Region. The membership of the sub-centre is also spread all over Marathwada region covering 8 Districts viz. Aurangabad, Jalna, Beed, Latur, Parbhani, Nanded, Hingoli & Osmanabad Districts & 3 Districts of Khandesh i.e. Jalgaon, Dhule, & Nandurbar. Under the leadership of Shri.Sahebrao Desai, President, & Shri.N.K.Joshi, Secretary, the special efforts are being made by all the District representatives to enrol old retirees who have been settled in remote villages in Marathwada region. They have enrolled 155 new members during the year and collected Rs.1,46,000/- as subscription fees and aggregate Donations of Rs.2,822/- for various purposes. Zonal Sub-Centre launched a special membership

drive to enrol old retirees as members who up till now could not be contacted and enrolled as members of the Association for mobilizing membership. Shri.M.T.Deshpande, Nanded & Shri.S.P.Dixit, Dhule have taken special efforts. The District representatives are arranging get-togethers and functions like Tilgul/Haldi Kumkum and entertainment programmes. In Aurangabad, the local unit is organizing 'Bhishi' of local members in order to enable them to have regular contacts with each other. This has helped in improvement in attendance & also to have get together meetings along with Associate members at the residences of individual members.

Nanded Unit :- The local active members are publishing a four page quarterly 'News Letter' named "Vartalap", wherein they are giving the latest developments on Association front and also the local news about the activities undertaken by the unit. They are distributing the sufficient xerox copies of the 'News letter' to all the members residing in Nanded District. This is really worth emulating idea of publishing quarterly bulletin for the benefit of local members. We wish them a grand success. The active members and their family members are also undertaking social work.

2) Mumbai Zonal Sub-Centre : - Mumbai Zonal Sub-Centre is always on the forefront of the Association activities. Under the leadership of Shri.S.B.Gokhale, President and Shri.R.S.Rajiwadekar, Principal Secretary, with the help of all the other office-bearers and active committee members, the sub-centre has shown exemplary growth in membership by enrolling 501 new members. A total amount of Rs.8,96,631/- has been collected of which Rs.5,01,000/- by way of membership fees and Rs.3,95,631/- as Donations for various purposes as follows - Legal Fund - Rs.5,000/-; Misc. Donations - Rs.2,77,478/-; for Samvad - Rs.750/-; Distress Relief Fund - Rs.3,003/- & Advertisements worth Rs.1,09,400/-. All out efforts are always being made by the committee members to increase the membership.

Pensioners meetings were arranged at following branches during the year which were attended and addressed by sub-centre's office bearers.

<u>Branch</u>	<u>Date of Meeting</u>
SBI / RBO-II Belapur, Navi Mumbai	05-07-2013
SBI Dahisar	29-10-2013
SBI Andheri (E)	28/10/2013
SBI Dombivali (E)	20-12-2013
SBI Naupada	27-12-2013
Kasturi Plaza Dombivali (E)	27/12/2013

Mumbai Sub-Centre's 27th Annual General Meeting was held at Shivaji Mandir, Dadar on 25th February 2014 which was attended by more than 1000 members. The Bank's Pensioners' Meet was also arranged during the day which was attended by Smt.Pooja Thakur, AGM, PPG, Corporate Centre, Shri.Chintamani Mulye, Dy Manager, PPG Dept, C.C., Dr.(Smt) V.M.Ajinkya, Chief Medical Officer, Corporate Centre, Shri.P.K.Beri, Dy.G.M., Mumbai L.H.O., Shri.Pradeep Thakre, AGM, PPG Dept., Mumbai LHO, Shri.Manohar Kamat, CM (HR-I), Z.O., Mumbai, Shri.Patkar & Shri.Krishnamurthi, both C.Ms.(HR-II & III) at Z.O. Mumbai, Smt.Kavita Salunke, Dy Manager, Welfare Cell, Z.O., Mumbai

Mumbai Zonal Sub-Centre is now functioning from its own office premises at Thane for which they have collected donations from members for more than 50 % of the cost of the Flat (i.e. more than Rs.8.50 lacs). This is a commendable achievement, indeed! Address of the Thane office is -

S.B.I.Pensioners' Association (Mumbai Circle),
'A' Wing, Flat No.5, Swami Siddharth Co-op. Housing Society Ltd.,
S.V.Road, Naupada,Thane(W) - 400602.(PhoneNo.022/25446837)

'Thane-Mulund Sanskritik Mandal' is arranging entertainment programmes such as lectures of eminent personalities on various subjects, sharing experiences by our members while doing social work etc. for the benefit of local members. 'Andheri Club' is functioning since past many years and is organizing various cultural activities including publication of 'Deepavali-Annual' named 'Sneh-Deep' wherein literary contributions of local members are being published. At Dombivali the local members have formed "State Bank Pensioners'

Mitra Mnadal - Dombivali-Kalyan" on 11th March 2014 under the leadership of Shri.S.A.Vechalekar & Shri.S.R.Shetty..This Mandal proposes to organize various cultural programmes for the benefit of local members.

At Dahisar also the local members have formed a club named "SBI Pensioners' Organization Club" under the leadership of Shri.Hemant Nabar on 30-10-2010 and are organizing social and cultural activities for the benefit of local members. Club has also published the Diwali magazine - 'Snehandh'.

Library at Thane :- A library is run in Thane office premises by local members for which few books have been collected from the members as donation. They are collecting Rs.100/- from each member as subscription and are purchasing new books. Shri.Sharad Gadkari, past Secretary of the Mandal, donated steel cupboards for keeping library books. Many local members are taking advantage of this library. Shri.V.M.Kanhere from Thane is managing the Library activities very efficiently with the help of local committee members.

3) Nagpur Zonal Sub-Centre :-

Under the leadership of Shri.V.D.Deshpande, President and Shri.Sudhir Agrekar, Secretary the Nagpur ZSC has progressed very well and have enrolled 139 new members during the year and collected total subscriptions of Rs.1,39,000/- as also Donations of Rs.37,103/- of which Rs.17,001/- for Building Fund and Misc.-Rs.20,102/- This achievement was possible due to the strenuous efforts put in by all the Committee members in general and Sarvashri V.D.Deshpande, S.M.Agrekar, Vijay Jagdale, A.P.Valokar, Awadhut Rotkar in particular.

The ZSC had organized few organizational programs during the year which were largely attended and appreciated by the members. With the establishment of good rapport with the Serving unions (Both Award & Supervising) and personal initiative of the Chief Manager P&HR, Zonal office Nagpur, Seven Multispeciality Hospitals and three Diagnostic Centres were approved for cashless treatment of the SBI Pensioners who are members of the SBIREMB Scheme.

To reduce the workload of Nagpur Zonal Sub-centre a new unit of 'Nagpur' covering five Districts of Nagpur, Bhandara, Gondia, Chandrapur and Gadchiroli, was formed and became operational on 27th May 2012.

Bank has carved out a separate Amravati Zonal Office from its Nagpur Z.O. which started functioning w.e.f. April 2013 which is controlling branches in Amravati, Akola, Khamgaon (Buldana), Washim & Yavatmal Districts.

Wardha Unit :- The unit is functioning under the leadership of Shri.A.D.Rotkar who is looking after as Secretary since past many years and conducting usual organizational activities.

4) Amravati Zonal Sub-Centre :-

Amravati Zonal Sub-Centre was established after creation of separate Amravati Zonal Office for administrative purpose by the Bank. The Amravati ZSC was established comprising Amravati, Akola, Buldana and Yavatmal district units of the Association which started functioning w.e.f. 4th August 2013. To start with, they formed Adhoc Committee to look after the functioning of the ZSC affairs and decided to conduct elections of the Office-bearers in their first Annual General Meeting which was held on 14th March 2014. The first committee of office-bearers was elected in the AGM as under.

Shri.Avinash Nimdeo	-	President
Shri.M.G.Munot	-	Vice-President
Shri.D.B.Khobragade	-	Secretary
Shri.D.H.Bhattad	-	Jt. Secretary
Shri.V.M.Jalit	-	Treasurer

Other Committee members were nominated by the District units. The Zonal Sub-Centre has started functioning and they have enrolled 86 new members since its inception. They have so far collected Rs.79,500/- as subscriptions and Donations worth Rs.8,901/-.

Akola Unit : Our Akola unit is progressing very well under the leadership of Shri Nilkanth Nagraj who is

heading the unit since last 18 years. With the vast knowledge & experience he is serving the needy members from time to time. He also conducts the meetings of the pensioners at regular intervals to update the pensioner members of the latest developments on our Association/Federation front.

Amravati Unit : Our Amravati Unit is achieving new heights under the able leadership of Shri Avinash Nimdeo, President and Shri Dyanprakash B. Khobragade. They are maintaining very good rapport with all the pensioner members. They had organized an annual meet of all the members of Amravati District and an entertainment program was arranged followed by a dinner which was largely attended and appreciated by the members.

Buldana, and Yavatmal Units : Both the District units are functioning very well under the leadership of Shri.Mohansingh Munot (Buldana) and Shri.Gopal Gadge (Yavatmal). They are conducting regular meetings and guide the members from time to time. Annual gatherings are also arranged at these centres wherein the local SBI functionaries are taking active part.

4) Panaji (Goa) Zonal Sub-Centre : -

We are glad to note that the Panaji Zonal Sub-Centre is progressing very well under the leadership of Shri.P.M.Narkar, President. It is also noted with great satisfaction that with the active support of Shri.V.D.Kulkarni, Vice President and Shri.I.H Dias, Secretary, the regular meetings are being held at Panaji and Margao and occasional meetings at Ratnagiri, Sawantwadi and Kudal. In all 11 managing committee meetings were organized during the year. The Zonal Sub-Centre has enrolled 31 new members during the year. They have collected Rs.66,674/- which includes total subscriptions of Rs.28,000/- & Donations of Rs.38,674/- which includes donations for Legal Fund and for 'Samvad' during the year. Recently, the 15th Annual General Meeting of the Zonal Sub-Centre was held on 7th April 2013, which was attended by about 200 pensioners / family pensioners from Goa as also from nearby area in Ratnagiri and Sindhudurg Districts. The members have also donated generously for 'Samvad' and expressed their happiness for getting first hand information about recent developments with regard to pending issues.

As informed earlier, our Circle Association has purchased premises at Panaji admeasuring 101.03 sq meters comprising three bedrooms, a hall, a kitchen and two toilet blocks. The premises are being used as our Association's office-cum-Holiday Home. During the year ended on 31.03.2014 the occupancy of the rooms was good and we have collected Rs.63,400/- as room-rent. The total recurring expenditure on account of maintenance of the Holiday Home premises was Rs.12,500/- which includes Electricity bills, Municipal taxes/house taxes and Misc. expenses etc. Taking into account the total income from room rent and recurring expenditure during the year, it can be said that the investments made by the Association for establishing office-cum-Holiday Home at Panaji will be beneficial in the long run.

There is excellent rapport of office bearers of the Zonal Sub-Centre with the Zonal Office functionaries, especially with the DGM (Zonal Office) and Chief Medical Officer of the module. This helped in getting many problems of the pensioners solved without difficulty which is worth noting.

The President Shri.P.M.Narkar follows up personally the pending cases of members with HRD Dept at Corporate Centre and at LHO and solve them to the satisfaction of the members.

5) Pune Zonal Sub-Centre : -

During the last year Pune Zonal Sub-Centre has enrolled 276 new members (including those which were pertaining to other ZSCs but the applications directly received at HQs) and collected subscriptions of Rs.2,67,500/- and Donations of Rs.2,98,909/- for various purposes. Under the leadership of S|Shri L.G.Gandhi, President, Chandrakant Kulkarni, Secretary, Ashok Pandit, Jt Secretary and other Unit Secretaries of the Districts the Sub Centre has made remarkable progress in organizational activities.

As decided in the Circle Managing Committee meeting the Sub-Centre has started maintaining separate accounts for the Pune ZSC from September 2013 and Shri.S.K.Purandare is looking after the work as Treasurer.

The Sub Centre has established excellent liaison with the functionaries of Pune Zonal office by

regularly visiting Z.O. At the request of our Zonal Sub-Centre, Pune Zonal Office has designated one officer to deal with the pensioners' work. There are 6 dispensaries in Pune Zone of which 3 at Pune city & one each at Satara, Kolhapur & Solapur. The Sub Centre has also regular contacts with the Chief Medical Officer and any problem in medical facilities is immediately got solved from Zonal Office. It will not be out of place to mention that Shri.K.D.Paradkar and Shri.Madhukar Palkar, senior members, are instrumental in settling some old and new Family Pension cases and large amounts of arrears have been paid by the Bank to the family pensioners.

Shri.Vilas Gandhe, Circle Jt. Secretary, has donated an amount of Rs.1,21,121/- to the Association in the memory of his father late Shri.Vasudevrao Vithal Gandhe and his mother Smt Umabai Vasudevrao Gandhe. The interest received on the amount is to be utilized for giving prizes to two members equally who work hard for the developmental work of the Association.

Library at Pune : Shri.Subhash Belsare, Ashok Wakchaure, and (Late) Shri.Arvind Kale, members from Pune, are managing the Library at Association's Pune Office. Recently, Shri.Arvind Kale expired due to the heart attack. His contribution to run the Library at Pune will be remembered by the Association.

The Editorial Committee comprising S/Shri.Prabhakar Gupchup, Vasant Dhupkar, Krantisen Athavale & Sharad Shingvekar, is managing the work of editing and publishing Samvad every month for which they deserve compliments. The Editorial committee is also arranging writing competition for members and prizes are being awarded at the hands of our President during the Annual General Meeting. Shri.Pramod Chate, a member from Pune, is preparing and sending birthday greetings to around 18,000 members each year single handed and managing the work very efficiently. Pensioners' meets are arranged at branches in the Zone. The active members at all the districts have helped the Association in conducting various activities which resulted in relation building. All the units are arranging regular monthly meetings.

Ahmednagar : The unit celebrated 'Kojagiri' and arranged a trip during the year.

Kolhapur : The unit voluntarily collected from local members an amount of Rs.90,000/- and donated the amount to the Draught Relief works undertaken by 'Sakal' News Papers. The unit arranged workshops on 'Internet Banking' and 'Mobile Banking'. They also arrange lectures of eminent personalities.

Satara : The unit's members are helping the Medical Officer for maintaining the records of dispensary on Computer. The Dispensary is working satisfactorily.

Sangli : The unit conducts regular meetings to solve the problems of the members regarding pension. Recently, Shri.Suresh Chhatre, a local committee member, helped the local members to get revised family pension advices from the Bank's system.

Solapur : the unit arranged 'Tilgul' and 'Haldikunku' programme during 'Sankranti' festival.

Pune : The unit is shouldering the responsibility to look after the association's Head quarters at Pune. The task of maintaining the books and accounts, keeping the membership records is being discharged on regular basis by Shri.D.A.Kulkarni, Circle Treasurer & Shri.Avinash Deshpande respectively..Shri.Chandrashekhar Nirantar and Shri.S.P.Barve are also helping Shri.D.A.Kulkarni in discharging his duties. .

On Federation Front : -

The Governing Body and General Body meetings of the Federations were held on the following dates.

A) Governing Body Meetings -

- i) Held on 29-03-2014 at S.L.C at Salt Lake, Kolkata; and
- ii) Held on 10-08-2013 at New Delhi..

B) Annual General Body Meeting - Held on 11-08-2013 at New Delhi.

The resolution passed in the above Annual General Meeting containing our various demands covering various common issues has been printed in 'Samvad' for October 2013.

As stated in the last year's report, our Federation has filed a Writ Petition in the Supreme Court on 16-03-2011. The Writ Petition (No.184 of 2011) was admitted on 13-05-2011. Respondents were ordered to submit

their replies. Our Bank submitted its Counter Affidavit on 29-11-2011 to which our Federation filed a Rejoinder Affidavit on 11-01-2012. However, Government of India (GOI) did not file their reply even up to 12-03-2012. GOI's Senior Counsel requested the Court to grant some more time to file the counter affidavit. Accordingly, GOI was granted time of further four months. In April 2012 GOI filed their reply to which our Federation filed counter-reply on 4-05-2012. The case was being posted for few more months till the hearing held in February 2013. Ultimately, on 27-02-2013 Supreme Court heard the arguments of Govt's Advocate and the case was transferred to Delhi High Court with instructions to dispose it within six months. However, despite the Supreme Court's instructions to dispose it off by October 2013, the case is being dragged on some pretext or the other by Government. Now the next hearing has been posted on 25th September 2014. We expect that the Delhi High Court will deliver the judgment in our favour.

The hearing of our old Writ Petition No. 1931 of 2002 has been started and the case is being heard on every Thursday. For getting the latest position in all the above court cases, members are requested to visit our website regularly.

Acknowledgements :-

We express our deep gratitude to the Bank's Chairman, Managing Directors and the Dy. Managing Director & Corporate Development Officer, Chief General Manager (Personnel) and other Executives at Corporate Centre as well as AGM (PPG) Corporate Centre of the Bank for giving us opportunities to discuss with them our problems and difficulties of pensioners and related policy matters.

We are also grateful to the Chief General Manager, the General Managers & Circle Development Officer at Mumbai LHO for their kind co-operation and sympathetic approach towards the issues of Bank's pensioners.

We thank Asstt. General Manager, (Per&HR), Mumbai LHO, Asstt. General Manager, P.P.G.Dept, Mumbai LHO and their staff for their timely assistance. We are also grateful to Dy. General Managers at the Modules, Asstt. General Managers of all the Regions in all the Modules of the Circle, Chief Managers (Per&HR), Welfare Officers, Medical Officers of all Zonal Offices in the Circle whose helpful attitude resulted in solving pensioners' problems.

We are grateful to the Branch Managers of our Vakola (Mumbai) and Dattawadi (Pune) branches and their staff for co-operation in conducting the day to day operations of our Circle Association's accounts. We also thank the Branch Managers of the branches where our Zonal Sub-Centre's accounts are maintained for their co-operation to the office-bearers of our Zonal sub-Centres.

We are thankful to M/s. A.R. Sulakhe & Co., our Chartered Accountants, who have audited and finalized our accounts in time and also guided us on accounting and investment matters.

Personally, I am grateful to Shri. B.G. Dandekar, former Advisor to the Federation, Shri. V.M. Gokhale, President of our Circle Association and Shri. S.B. Gokhale, President of Mumbai ZSC under whose guidance the Association could achieve whatever has been achieved during the year. I am thankful to S/ Shri. V.M. Prabhudesai, K.D. Paradkar, S.G. Rabade, M.D. Palkar for their valuable guidance in the Association matters from time to time.

I am also thankful to all the Vice-Presidents, the Secretaries and Representatives of all the Zonal Sub-Centres, all colleagues in the Circle & Zonal Managing Committees for their cooperation in carrying out the Association work. I also place on record my grateful thanks to S/ Shri. V.V. Gandhe, Circle Jt. Secretary, D.A. Kulkarni, Circle Treasurer, C.P. Kulkarni, A.S. Pandit, M.M. Sirdeshmukh, S.P. Barve, V.N. Kulkarni, P.H. Chate, Avinash Deshpande and all others whose valuable assistance has helped me in carrying on my duties.

I conclude with extending my grateful thanks to the Editorial Committee of 'Samvad' i.e. S/ Shri. P.R. Gupchup, Krantisen Athawale, S.M. Shingwekar & V.V. Dhupkar as also to all the members of the Association.

For & on behalf of the Managing Committee
R.N. Lalingkar
Secretary



श्री.जयंत सदाशिव वकील कै.ल.ना.पाबळकर स्मृती सुवर्णपदकाचे यंदाचे मानकरी

दि.२८ जून २०१४ रोजी पुणे येथे झालेल्या आपल्या सर्कल असोसिएशनच्या कार्यकारिणीच्या त्रैमासिक सभेत सन २०१३-१४ या वर्षीचे 'कै.ल.ना.पाबळकर स्मृती सुवर्णपदक' हे नागपूर येथील श्री.जयंत सदाशिव वकील यांना देण्याचे सर्वानुमते ठरले. ही बातमी जेव्हा विदर्भातील त्यांच्या मित्रपरिवारांस कळली तेव्हा सर्वाना खूप आनंद झाला व जयंतरावांनी असोसिएशनसाठी केलेल्या कामाची पावती त्यांना मिळाली असेच सर्वाना वाटले.

श्री.जयंतरावांचे वडील सदाशिवराव हे पेशाने वकील होते. भंडारा जिल्ह्यातील २७ गावांतील प्रतिष्ठित मालगुजर असलेल्या मातब्बर व गर्भश्रीमंत घराण्यात दि. २ जुलै १९३८ रोजी त्यांचा जन्म झाला. ८ भावंडांमध्ये शेंडेफळ असल्याने घरी सर्वांचे लाडके. घरी सुबत्ता असल्याने कुठल्याही अडथळ्यांशिवाय एम.ए.(अर्थशास्त्र) हे पदव्युत्तर शिक्षण पूर्ण झाल्यावर सुरुवातीला पूर्वीच्या सी.पी.अॅण्ड बेरार येथील (हल्लीच्या मध्यप्रदेशात) अकाऊण्टंट जनरलच्या ऑफिसमध्ये अप्पर डिव्हिजन क्लार्क म्हणून १९५९ ते १९६२ या काळात नोकरी केली. त्यानंतर १९६२ साली स्टेट बँकेत क्लार्क म्हणून लागल्यावर विविध पदांवर काम करून ते बँकेतून वयाची ६० वर्षे पूर्ण झाल्यावर निवृत्त झाले. १९७० साली अधिकारी म्हणून पदोन्नती मिळाल्यावर बराच काळ ते नागपूर येथील झोनल ऑफिसमध्ये कार्यरत होते व त्यांनी स्टाफ सेलमध्ये सिनिअर असिस्टंट म्हणून ९ वर्षे काम पाहिले. तसेच वणी (जिल्हा - यवतमाळ) व इतवारी (नागपूर) या शाखांमध्ये अॅग्रीकल्चर डिव्हिजन स्थापन करण्यात त्यांचा सिंहाचा वाटा होता. बँकेची सर्व्हिस उत्तमपणे पार पाडून ते ३१ जुलै १९९८ रोजी निवृत्त झाले.

सेवा निवृत्तीनंतरही घरी स्वस्थ न बसता आपल्या पेन्शनर्स असोसिएशनच्या माध्यमातून सभासदांचे विविध प्रश्न सोडविण्यासाठी कार्यरत राहून विदर्भातील सर्व जिल्हांमध्ये असोसिएशनच्या कामाच्या माध्यमातून त्यांनी लोकसंग्रह उत्तमपणे वाढवला. असोसिएशनचे पदाधिकारी असतांना विविध सभामधून, तसेच आत्तासुद्धा म्युच्युअल वेलफेअर स्कीम, रिटायर्ड एम्प्लॉईज मेडिकल बेनिफिट स्कीम, तसेच टॅक्स प्लॅनिंग इ. विषयी उपयुक्त माहिती सभासदांना देऊन त्यांना मार्गदर्शन करीत असतात. २००७ साली श्री.वकील यांनी जवळपास २४० सभासदांना त्यांच्या निवृत्तीच्यावेळी कांही तांत्रिक त्रुटींमुळे त्यांच्या भविष्य निर्वाह निधी मधील शिल्लक रकमा बँकेकडे पाठपुरावा करून मिळवून दिल्या. त्यामुळे या सभासदांना रु.१०००/- पासून रु.३०,०००/- पर्यंतचे अॅरिअर्स मिळून त्यांचा फायदा झाला.

सन २००० ते २००२ या काळात ते नागपूर झोनल सब-सेंटरचे एक्झिक्यूटिव्ह कमिटी मेंबर होते. त्यानंतर २००२-२००३ साली झोनल सब-सेंटरचे अध्यक्ष म्हणून त्यांनी काम पाहिले. नंतर २००४ पासून २०१२ पर्यंत त्यांनी झोनल सेक्रेटरी म्हणून धुरा यशस्वीपणे वाहिली व नागपूर झोनल सब-सेंटरच्या सर्व जिल्हा प्रतिनिधी व नागपूर येथील सहकाऱ्यांच्या मदतीने झोनल सब-सेंटरची सभासद संख्या २००० चे वर वाढवून, तसेच असोसिएशनसाठी एकूण रु.२,३३,१६४/- च्या देणग्या मिळवून देऊन सर्कल मॅनेजिंग कमिटीमध्ये सर्वांकडून व विशेषतः अध्यक्ष श्री.व्ही.एम.गोरखले यांचेकडून वाहवा मिळवली. त्यांचे सचिव पदाचे काळात श्री.वकील यांनी नागपूर झोनल सब-सेंटरच्या कार्यक्षेत्रामधील इतर जिल्ह्यातील युनिट सेक्रेटरी व इतर प्रमुख कार्यकर्त्यांना आलतून पालतून सर्कल मॅनेजिंग कमिटीच्या मिटींग्जना निरीक्षक म्हणून बोलावून त्यांच्या संघटनात्मक कौशल्यवाढीसाठी प्रयत्न केले व आपआपल्या क्षेत्रात कार्यप्रवृत्त केले आणि दरवर्षी नियमितपणे नागपूर झोनल सब-सेंटरची वार्षिक सर्वसाधारण सभा बोलावून त्याचे रीतसर मिनिट्स संवादमधून सभासदांच्या माहितीसाठी प्रसिद्ध केले.

असोसिएशनचा फॅमिली पेन्शन विषयक दावा बॉम्बे हायकोर्टाच्या नागपूर खंडपीठात दाखल करण्यापासून ते त्याचा स्थानिक वकिलांच्या मार्फत पाठपुरावा करणे इ. कामे अजूनही ते करीत असतात. नागपूर झोनल सेक्रेटरी म्हणून निवृत्त झाल्यावरही ते नागपूर येथील मध्य रेल्वे सेवानिवृत्तांच्या संघटनेच्या सदस्यांना फंड मॅनेजमेंट, बँकेच्या बचत योजना इत्यादी विषयी मार्गदर्शन करीत असतात.

श्री.जयंत वकील यांना असोसिएशनच्या कामात त्यांच्या सहधर्मचारिणी कै.सौ.सुनिताताई यांची मोलाची साथ मिळाली. श्री.वकील साहेब घरी नसले तरी सौ.वकील या स्वतः सभासदांना फोनवर मेडिकल बेनिफिट स्कीम बदल किंवा कोर्ट केसेस बदल माहिती पुरवत असत. त्यांना - प्रा.सौ.ज्योती, M.Sc.,B.Ed. व चि.आरती, M.Sc.,B.Ed.- या दोन कन्या आहेत. चि.आरती ही आयकर कार्यालयात इन्कमटॅक्स इन्स्पेक्टर म्हणून कार्यरत आहे. तसेच ती बुध्दीबळपटू असून राष्ट्रीय स्तरावर तिने बक्षिसेही मिळवली आहेत.

अशा या बहुआयामी व्यक्तिमत्त्वाचा व निरलस कार्यकर्त्याचा 'कै.ल.ना.पाबळकर स्मृती सुवर्णपदक' देऊन उचित गौरव संघटनेकडून होत आहे ही अतिशय अभिमानास्पद बाब आहे. श्री.जयंतराव वकील यांना पुढील वाटचालीसाठी हार्दिक शुभेच्छा. तसेच त्यांना निरामय आरोग्य व समाधान लाभो ही प्रार्थना.

- अविनाश निमदेव

H.O.:Anand Apartment,
1180/2, Shivajinagar, Pune - 411005

A.R.Sulakhe & Company
Chartered Accountants

INDEPENDENT AUDITORS REPORT

To,
The Members of
State Bank of India Pensioners' Association (Mumbai Circle), Pune
'Anubandh', Bldg No.B-2/16, Sinhagad Road, Pune - 411 030

Report on the Financial Statements

We have audited the accompanying financial statements of '**STATE BANK OF INDIA PENSIONERS' ASSOCIATION'(MUMBAI CIRCLE),PUNE**, which comprises the Balance Sheet as at March 31st, 2014 and the Statement of Income & Expenditure and Receipts & Payments account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the trust in accordance with the Accounting Standards generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the Association preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Association's Internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

1. Subject to the Accounting Standards AS 9 'Revenue Recognition' and AS 29 ` Provisions, Contingent Liabilities and Contingent Assets in our opinion, the Balance Sheet and Income & Expenditure Account dealt with by this report complies with the mandatory Accounting Standards.
2. In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and subject to para 1 above give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (a) in the case of the Balance Sheet, of the state of affairs of the Association as at March 31, 2014;
 - (b) in the case of the Income and Expenditure Account of the deficit for the year ended on that date;

For A.R.SULAKHE & COMPANY
CHARTERED ACCOUNTANTS
Firm Regn No : 110540W
(J. V. DHONGDE)

PARTNER (M.NO. 37290) PLACE : PUNE; DATED : 30th April 2014

For
Receipts & Payment Account,
Income & Expenditure
Account
and
Balance Sheet as on 31-03-2013
please go to the
Link "Financial Statements"

STATE BANK OF INDIA PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE
Notes on the Audited Financial Statements for the period 1.4.2013 to 31.3.2014

Income Side :

1: Interest on Term Deposits / Bonds / Shares / SB Account :

L.Y.- Rs.11,84,407/-; C.Y.- Rs. 12,24,467/-; (Increased by Rs.40,060/-)

A) Interest on Term Deposits - L.Y.- Rs.11,60,113/-;C.Y.- Rs.11,90,482/- (Increase by Rs.30,369/-)

	31.3.2013	31.3.2014
PUNE H.Qs.	6,09,850	7,00,255
MUMBAI	5,33,064	4,54,075
PANAJI	7,459	10,785
AURANGABAD	9,740	1,056
NAGPUR	-	24,311
TOTAL	11,60,113	11,90,482

- i) In case of Pune H.Q. increase in interest by Rs. 90,405/- compared to last year, is due to TDS amount of Rs.62,268/- on TDRs deducted by SBI Dattawadi Branch in March 2013 & amount was refunded by them on 2.4.2013 & 25.4.2013.
- ii) Increase at Nagpur ZSC during the year due to amount of Rs.4.72 Lacs collected as Building Fund was invested in Term Deposit accounts to earn interest.
- iii) Mumbai ZSC :- SBI Vakola (Santacruz) Branch paid excess interest of Rs.78,662/- on TDRs in 2008-09. This was recovered by them in the current year, hence the difference.

B) Interest on Savings Bank Accounts - L.Y.- Rs.24,294/-; C.Y. - Rs.33,985/- (Increased by Rs.9,691)

There is increase in interest on Savings Bank Accounts which is due to higher balances maintained by Aurangabad , Nagpur and Pune Zonal Sub- Centres.

C) Dividend on shares of SBI - L.Y. - Rs.9,485/-; C. Y. - Rs.11,247/-; (Increased by Rs.1,762/-)
 Due to increase in rate of Dividend by SBI.

D) Admission fees / Other Income : (Including Goa Holiday Home receipts and Tax refund) :

L.Y. -Rs 3,63,256/-; C.Y. - Rs. 5,42,132/-; (Increased by Rs.1,78,876/-)

a) Admission fees increased due to more enrollments of members at Mumbai, Nagpur, Aurangabad & Pune Zonal Sub Centres.(Admission fees received this year is Rs.11,880/- and last year it was Rs.9,520/-.)

b) Donation under miscellaneous : L. Y. - Rs.3,04,875/-; C.Y.- Rs.5,15,201/-
 (Increased by Rs.2,10,326/-)

Increased under the head of 'Donations' is mainly due to increases in Donations at Mumbai Zonal Sub Centre and Pune H.Qs. during the A.G.Ms.

c) GOA Holiday Home : L.Y. - Rs. 69,450/-; C.Y. - Rs.63,400/- (Decreased by Rs. 6,050/-)
 Due to less occupancy of rooms during the current year.

E) Samvad Income : L.Y. - Rs. 1,27,854/-; C.Y. - Rs.2,09,686/-; (Increased by Rs.81,832/-)

Increase in income under this head is mainly attributed to more advertisements received at Pune H.Qs. and Mumbai ZSC as compared to last year.

Expenditure Side :

1. Printing & Stationery : L. Y. - Rs. 62,553/-; C. Y. - Rs. 80,800/-;

(Increased by Rs.18,247/-)

Increase in expenses by Rs.18,247/- as compared to last year is due to printing cost of envelopes / Birthday Greeting cards incurred at Pune H.Qs.

2. Travelling expenses : L. Y. - Rs. 2,84,358/-; C.Y. - Rs. 2,30,090/-; (Decreased by Rs.54,268/-)

The Zonal Sub-centrewise breakup is as under :

	31.3.2013	31.3.2014
PUNE H.Qs.	39,087	62,748
PUNE ZSC	-	1,864
MUMBAI	1,02,236	81,912
NAGPUR	78,924	21,161
PANAJI	58,641	32,236
AURANGABAD	18,133	27,926
AMARAVATI	-	8,993
TOTAL	2,97,021	2,36,840
<u>Less</u> - Refund on a/c of cancellation of ticket	12,663	6,750
Net Total	2,84,358	2,30,090

- (i) In case of Pune H.Qs. the expenses have been increased by Rs.23,661/- mainly due to Travelling expenses incurred by various office bearers in attending various meetings.
- (ii) In case of Mumbai ZSC the expenses have been decreased by Rs.20,324/- as compared to last year due to expenses incurred for attending Nagpur ZSC AGM by Shri.S.B.Gokhale, President of Mumbai ZSC and Shri.Narkar, President of Panaji ZSC on 15-9-12 and also for attending Federation meeting at Chennai in August 2012 by Shri.B.G.Dandekar, Adviser to the Federation and Shri.S.B.Gokhale, President of Mumbai ZSC in the last year.
- (iii) Expenses have been increased in case of Aurangabad ZSC by Rs.9,793/- due to travelling expenses incurred by Shri. N.K.Joshi, Secretary, Aurangabad ZSC and others for attending Circle AGM on 27-8-2013 held at Dhule.

3. Meeting Expenses :

L. Y. - Rs. 6,37,864/-; C.Y. - Rs. 5,41,681/-; (Decreased by 96,183/-)

The zonal sub centre wise breakup is as under :

	31.3.2013	31.3.2014
PUNE H.Qs.	4,21,975	42,714
PUNE ZSC	-	5,800
MUMBAI	3,11,195	2,85,678
NAGPUR	67,232	1,13,040
PANAJI	23,089	27,355
AURANGABAD	74,162	53,984
AMARAVATI	-	48,703
TOTAL	8,97,653	9,60,274
<u>Less</u> - Re-imburement from Bank	2,59,789	** 4,18,593
Net Total	6,37,864	5,41,681

- (I) In case of Mumbai ZSC expenses are less by Rs. 25,517/- as compared to last year due to re-imburement of expenses of Rs. 90,000/- for AGM held in Feb 2013 received in April 2013 where as for AGM held in Feb 2014 expenses worth Rs.100,000/- were reimbursed by Bank in March 2014..
- (II) Expenses have been increased for Nagpur ZSC by Rs.45,808/- due to more expenses incurred for their AGM which was attended by more members as compared to last year's AGM.

(III) ** The Reimbursements from our Bank have been received by all ZSCs as under :-

Mumbai	1,90,000
Pune H.Qs	85,000
Pune ZSC	35,000
Aurangabad	30,000
Panaji	26,155
Nagpur	40,000
Total -	Rs. 4,06,155

The balance amount of Rs.12,438/- pertains to the amount of non-presentment of cheques aggregating Rs.8,852/- issued to the pensioners at the time of their felicitation on completion of 75 years of age by Mumbai ZSC and Pune ZSC. These cheques were not presented for payment, hence credited to this account. Similarly, Rs. 3,586/- being the cost of shawls purchased by Nagpur ZSC for felicitation of pensioners who had completed 75 years and who failed to attend the meeting, were also credited in this year.

iv) Pune ZSC and Amravati ZSC have started functioning independently w.e.f. 1st Oct 2013, hence no expenses incurred during the last year under this head.

4. Conveyance Expenses : L. Y. - Rs. 85,919/-; C.Y. - Rs. 91,678/-; (Increased by Rs. 5,759/-)

The Zonal Sub Centre-wise breakup is as under :

	31.3.2013	31.3.2014
PUNE H.Qs.	24,670	29,124
PUNE ZSC	-	3,250
MUMBAI	38,999	45,404
NAGPUR	12,500	4,000
PANAJI	9,750	9,600
AURANGABAD	-	-
AMARAVATI	-	300
Total	85,919	91,678

In case of all Zonal Sub-Centres except Nagpur and Panaji the increase is mainly attributed to increase in cost of fuel / railway ticket charges etc.

5. Postages : L.Y. - Rs. 1,13,104/-; C.Y. - Rs. 1,08,017/-; (Decreased by Rs.5,087/-)

The zonal sub centre-wise breakup is as under :

	31.3.2013	31.3.2014
PUNE H.Qs.	81,738	84,980
PUNE ZSC	0	185
MUMBAI	13,544	18,742
NAGPUR	16,090	2,002
PANAJI	623	866
AURANGABAD	1,109	427
AMARAVATI	-	815
Total	1,13,104	1,08,017

- 1) The main expenses under this head are Postages incurred by HQs on account of sending Birthday greetings to the members. The increase in expenses is due to the increase in membership. (Average 1500 Greetings (approx.) are sent per month.
- 2) Increase at Mumbai Sub centre :- Letters were sent to pensioners for appeal for legal fund.

6. OFFICE MAINTENANCE : L. Y. - Rs. 57,763/-; C. Y. - Rs. 57,924/-; (Increased by Rs.161/-)

The zonal sub centre wise breakup is as under :

	31.3.2013	31.3.2014
PUNE H.Q.	25,293	31,793
MUMBAI	11,755	21,324
NAGPUR	-	-
PANAJI	20,715	4,807
AURANGABAD	-	-
TOTAL	57,763	57,924

- i) In case of Mumbai ZSC, the expenses have been increased during the year as compared to the last year due to expenses incurred for purchase of Battery (1000 volts) for Rs.7,900 (for inverter which is being used in Thane office) and AMC of Rs.2,500/- for Pest Control for one year.
- ii) In case of Panaji ZSC the expenses are less by Rs.15,908/- as compared to last year due to repairing charges of Rs. 16,500/- paid to Madhuban Complex, Panaji (where our Goa Holiday Home is situated) in the last year.
- iii) Increased at Pune H.Qs. by Rs.6,500/- as compared to last year as the service charges of Mrs.Swati Rajurkar to whom the writing of Accounts is entrusted were enhanced from Rs.9,600/- to Rs. 12,000/- (per year) from April 2013.

7. REPAIRS TO OFFICE PREMISES : L.Y.- Rs.1,53,000/-; C.Y.- Rs. NIL;(Increased by Rs.1,53,000)

The expenses under this head incurred by Mumbai sub centre for renovation of the premises in the last year.

8. SUNDRY EXPENSES : L. Y. - Rs. 46,127/-; C. Y. - Rs. 28,210/-; (Increased by Rs.17,917/-)

The zonal sub centre wise breakup is as under :

	31.3.2013	31.3.2014
PUNE H.Qs.	7,511	10,382
PUNE ZSC	0	720
MUMBAI	14,191	3,350
NAGPUR	17,275	2,070
PANAJI	7,150	3,219
AURANGABAD	-	4,245
AMARAVATI	-	4,224
TOTAL	46,127	28,210

The overall expenses under this head have been controlled by almost all centres during the current financial year.

9. DELEGATION FEES : L. Y. - Rs. 2,000/-; C.Y. - Rs. 3,000/-; (Increase by Rs.1000/-)

This year, three delegates from Mumbai ZSC attended the Federation Meeting.

10. SUBSCRIPTION TO FEDERATION : L.Y. - Rs.1,06,720/-;C.Y.- Rs.1,13,839/-;

(Increased by Rs. 7,119/-)

Increase is due to increase in membership and we have to remit our contribution as per our membership records.

11. SAMVAD EXPENSES : L.Y. - Rs. 8,33,008/-; C.Y. - Rs. 8,96,503/-; (Increased by 63,495/-)

	31.3.2013	31.3.2014
Postages	42,441	52,222
Label printing/pasting/handling charges	7,90,567	8,44,281
Total	8,33,008	8,96,503

- 1) Increase in cost of Postages is due to increase in Courier charges during this year.
- 2) Increase in Printing /Labeling charges by Rs.53,714/- as compared to last year is due to printing of more copies of Samvad due to increase in membership during the year.

12. PROFESSIONAL FEES : L. Y. - Rs. 10,597/-; C.Y. - Rs.17,561/-; (Increased by 6,964/-)

	<u>31.3.2013</u>	<u>31.3.2014</u>
PUNE H.Qs.	10,597	13,061
Mumbai ZSC	-	4,500
Total	10,597	17,561

- i) Increase at Pune H.Qs. by Rs 2,464/- as compared to last year is due to increase in expenses claimed by our C.A. for attending Income Tax case for the year 2011-2012.
- ii) Increase at Mumbai Sub Centre by Rs.4,500/- is due to cost incurred for getting certified sets of Plaint No.3136 of 1982 and certified sets of Judgement No.3136 obtained from High Court Mumbai.

BALANCE SHEET AS AT 31.03.2014 :

ASSETS SIDE :-

1) Savings Bank Balance : L.Y. - Rs. 7,53,806/-; C.Y. - Rs.8,51,741 /-;(Increased by Rs. 97,935/-)

Increase in Saving Bank balances as compared to last year is due to higher balances maintained by Nagpur Z.S.C. and Pune Zonal Sub Centre.

2) Total Investments :L.Y. Rs.1,42,20,850/-; C.Y.- Rs.1,40,53,437/-;(Decreased by Rs.1,67,413/-)

Term Deposits : L.Y. Rs.1,41,41,300/-; C. Y. - Rs.1,39,73,887/-;(Decreased by Rs. 1,67,413/-)

	<u>31.3.2013</u>	<u>31.3.2014</u>
PUNE	66,71,121	58,21,121
MUMBAI	68,42,717	79,64,055
NAGPUR	5,61,111	1,11,111
PANAJI	66,351	77,600
AURANGABAD	-	-
TOTAL	1,41,41,300	1,39,73,887

- a) Decreased at Pune H.Qs.by Rs.8,50,000/- as compared to last year due to proceeds of TDR have been used for payment of 'Samvad' expenses. Pune Zonal Sub Centre has been newly started from 1st Sep 2014 hence no fresh Donations were received at H.Qs.
- b) Increased at Mumbai Sub Centre by Rs.11,21,338/- as compared to last year which is due to good amount of Donations received during this year.
- c) Decreased at Nagpur Sub Centre by Rs.4,50,000/- as compared to last year due to funds raised by them for Building Fund amounting to Rs.4,72,024/- have been refunded to the respective pensioners as the proposal for purchase of premises for their office has not been materialized.

3) Advances and Deposits : -

Income tax : L. Y. - Rs.8,738/-; C. Y. - Rs. 1,39,204/-

Opening balance as on 1.4.2013 (T.D.S.)	Rs.	8,738/-
<u>Less</u> -TDS refund received (for 2011-12) in June 2013	Rs.	2,109/-
Balance as per balance sheet as on 31.3.2013	Rs.	6,629/-
<u>Add</u> - TDS Deducted by SBI & to be received from I.T. Department	Rs.	1,32,575/-
Balance as per Balance Sheet as 31.3.2014	Rs.	1,39,204/-

Pune H.Qs.	Rs.	56,194/-
Mumbai	Rs.	74,781/-
TDS deducted on 'Samvad' Advt. by Bank at Mumbai Sub Centre		
	Rs.	1,600/-
Total	Rs.	1,32,575/-

4) FIXED ASSETS - Depreciation :

- a) Furniture & Equipments : L.Y.- Rs.1,92,657/-; C.Y.- Rs.1,88,115/-;(Decreased by Rs.4,542)
Even though there is addition in Fixed Asset of Rs.23,150/- at Mumbai Sub Centre, there is decrease by Rs.4,542/- which is due to depreciation charged on furniture of Rs.27,692/- during the year.
- b) Association Offices at Pune, Mumbai & Holiday Home at Goa :
L. Y. - Rs. 34,12,599/-; C.Y. - Rs. 30,71,339/-; (Decreased by Rs. 3,41,260/-)
Decrease is due to depreciation charged during the financial year.

5) Excess of Expenditure over Income :-

L.Y. Rs.11,94,214/-; C.Y.- Rs.6,27,782/-; (Decrease by Rs.5,66,432/-)

This year expenditure is decreased by Rs.5,66,432/- as compared to last year due to the changes in figures in following accounts/items of expenditure :-

- 1) The expenses of Rs 1,53,000/- incurred for repairs to Office Premises of Mumbai ZSC in the last year. This year, no expenses incurred under this head.
- 2) The expenses were less in respect of following expenditure items as compared to last year.
 - a) Travelling Expenses - Rs. 00.54 lacs
 - b) Meeting Expenses - Rs. 00.96 lacs
 - c) Sundry Expenses - Rs. 00.18 lacs
- 3) Good amount of Donations of Rs.1,65,000/- under 'Misc.' head were received during the Circle Annual General Meeting at Dhule, as also Donations of Rs.2,21,000/- received during Mumbai ZSC's Annual General Meeting (Net increase under Misc. Donations - Rs.2.10 lacs)
- 4) Increase in amount of Advertisements for 'Samvad' by Rs.00.65 lacs.

LIABILITIES SIDE :-

1) Trust Fund : L.Y. - Rs. 1,89,93,165/-; C.Y. - Rs. 2,01,54,165/-; (Increased by Rs.11,61,000/-)

The increase in Trust Funds is due to increase in Membership.

2) Building Fund : L. Y. Rs. 13,15,156/-; C. Y. Rs. 16,801/-; (Decrease by Rs. 12,98,355/-)

The decrease in Building Fund during the year as compared to last year is due to following reasons -

- I) The Building Fund of Rs 4,72,024.00 collected by Nagpur ZSC in the last year for the purchase of office premises which has not been materialized. Hence the donations were refunded to the pensioners who gave donations.
- II) Depreciation of Rs 8,43,132/- on Premises of Mumbai ZSC for earlier years reversed as per advices of the Chartered Accountants.

3) Distress Relief fund : L. Y. Rs. 2,25,612/-; C.Y.- Rs. 85,246/-; (Decreased by Rs.1,40,366/-)

Decrease in DRF during the year is due to the Donations were given by Assn as under : -

- I) Donation of Rs 51,000/- given for Uttarakhand Flood Relief Work of Govt.
- II) Donation of Rs 1,51,000/- for 'Dushkal Nidhi' of Jan Kalyan Samiti (Maharashtra).

4) Legal Fund : L.Y.- Rs.15,48,461/-; C.Y.- Rs.13,30,099/-; (Decrease by Rs. 2,18,362/-)

We have collected Donations of Rs.31,638/- for Legal Fund which were collected by all ZSCs during the year. We have remitted our contribution of Rs.2,50,000/- towards Legal Fund to Federation.

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