

# SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



## संवाद

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

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### संपादकीय

प्रिय सभासदबंधूनों,

आजकाल 'व्यक्तिमत्त्व विकास' (Personality Development) ह्या विषयावर वर्तमानपत्रांतून विविध लेख व जाहिराती प्रसिद्ध होत असतात. हा विषय सर्वांच्याच जिव्हाळ्याचा आहे ह्यात शंका नाही. 'व्यक्तिमत्त्व विकास' म्हणजे आपल्या स्वतःमधील प्रत्येक सुप्त व उपयुक्त गुणांचा अभ्यास-मनन-चिंतन-अनुभव यांच्या साहाय्याने विकास वा वाढ करणे. यामुळेच आपण समाजातील लोकांवर आपल्या प्रभावी व्यक्तिमत्त्वाने छाप पाडू शकतो. त्यामुळे व्यक्तिमत्त्व विकासाचे महत्त्व दिवसेंदिवस वाढतच जाणार आहे.

वास्तविक व्यक्तिमत्त्व विकास हा आपल्या ज्येष्ठांचा प्रदीर्घ अनुभवाचाच भाग आहे. स्वामी विवेकानंदांनी आपल्या अनेक भाषणांतून त्यावर मार्मिक व अभ्यासपूर्ण भाष्य केलेले आहे. आधुनिक संशोधकांनी व अभ्यासकांनी ह्या विषयाची मांडणी वेगळ्या पद्धतीने केलेली आहे इतकेच. तेव्हा हाच मार्ग जीवनाच्या शेवटच्या क्षणापर्यंत चालू ठेवून स्वतःच पूर्णत्व प्राप्त करणे हेच आपणा ज्येष्ठांच्या जीवनाचे ध्येय असले पाहिजे. आपल्या शारीरिक, मानसिक व आध्यात्मिक प्रगतीसाठी सर्व प्रकारचे ज्ञान शक्य असेल तेवढे संपादन करून ते प्रत्यक्ष आचरणात आणण्याचा प्रयत्न करणे आणि जीवनात पूर्ण यश, आनंद आणि शांती मिळविणे ह्यातच जीवनाची सार्थकता आहे.

श्रीरामकृष्ण परमहंसांचे शिष्य स्वामी विज्ञानानंदजी म्हणतात, "सूर्य उगवला असे कोणी कोणाला सांगायची आवश्यकता नसते. स्वतःच्याच प्रकाशाने सूर्य स्वतःला प्रकट करतो." त्याचप्रमाणे 'आपल्यात सुद्धा तो सूर्य आहे' ही भावना व हा विश्वास बाळगा. आपल्याला स्वतःमधील 'मी'चा जेव्हा शोध लागतो तेव्हा त्याचे खरे ज्ञान होते. (अहं ब्रह्माऽस्मि) हे ज्ञान म्हणजेच इंद्रियांचा प्रकाश, बुद्धीचा प्रकाश आणि

आत्मज्ञानाचा प्रकाश होय.

योग्य व्यायाम आणि आहार घेऊन शरीरसौष्ठव उत्तम ठेवणे हाच आपल्या इंद्रियांचा प्रकाश होय; माणसाला वरदान म्हणून लाभलेल्या बुद्धी, कल्पनाशक्ती अन् विचारशक्ती यांचा उपयोग करून योग्य ज्ञान मिळविणे हा आपल्या बुद्धीचा प्रकाश होय आणि शुद्धबुद्धी राहण्यासाठी प्रज्ञा नावाचे आपल्यामध्ये इंद्रिय वा शक्ती आहेच. ही प्रज्ञा म्हणजेच बुद्धीची बुद्धी होय. प्रज्ञा हीच आपल्याला आत्मज्ञानाचा प्रकाश दाखवीत असते. हा आत्मज्ञानाचा प्रकाश फारच दुर्मिळ असून तो अगदी मोजक्याच व्यक्तींना प्राप्त होतो. असे प्रज्ञावंत प्राचीन ऋषि-मुनी किंवा ज्ञानेश्वर-तुकाराम-विवेकानंद यांच्यासारखे अपवादानेच निर्माण होतात. म्हणूनच या विशेष प्रज्ञावंतांचे-द्रष्ट्यांचे विचार शतकानुशतके समाजाला मार्गदर्शन करतात.

ज्येष्ठहो, व्यक्तिमत्त्व विकासाची म्हणजेच आपल्या यशस्वी जीवनाची ही महत्त्वाची तत्त्वे पूर्णतः आचरणात आणण्यासाठी सतत प्रयत्नशील राहा. सूर्यासारखे स्वयंप्रकाशी व्हा; विचार बदला; त्यानुसार आचार बदला. शेवटी लक्षात घ्या की जीवन हा एक संग्राम आहे; ही लढाई आहे. हा संग्राम ही लढाई आपण जिंकायलाच हवी. ती जिंकणे आपल्याच हातात आहे. त्यासाठी लढावयाची मात्र आपली सिद्धता आणि जिंकण्याची जिद्द हवी.

रामकृष्ण परमहंसांच्या भाषेत सांगायचे तर "पुढे चला. वाटेत चंदनाचे वृक्ष दिसतील, त्यापुढे चांदी-सोन्याच्या खाणी लागतील आणि त्यापुढे प्रत्यक्ष परमेश्वरच तुमची वाट पाहत असेल." त्या परमेश्वराचे साक्षात दर्शन आपणास घडावे आणि आपले जीवन सुफळ-संपूर्ण होऊन ते सार्थकी लागल्याचे समाधान आपणास लाभावे ही परमेश्वरापाशी प्रार्थना!

शरद शिंगवेकर, पुणे.

भ्रमणध्वनी : ९४०५०२८४९२

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

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

## बंगलो प्लॉटस्

मे. सुरेश घंगाळे अँड असोसिएटस् सादर करीत आहे.

# मावळ सृष्टी

कामशेत मळवली कार्ला  
एकविरा देवीच्या सान्निध्यात व निसर्गरम्य परिसरात  
कामशेत रेल्वे स्टेशन व मळवली रेल्वे स्टेशन व  
पुणे-मुंबई हायवे लागत

३ गुंठे ते ७ गुंठ्यांचे प्लॉटस् उपलब्ध  
गर्द झाडी, पक्के रस्ते, कंपाउंड, पाणी, लाईट, क्लब हाऊस  
गुंतवणुकीसाठी सुवर्ण संधी

:: संपर्क ::

## सुरेश घंगाळे

मोबाईल : ९३७१०१४८०७ / ७७०७८०६००७

ऑफिस :

स्टेट बँक कॉलनी, 'रायगड' बिल्डिंग, उत्सव हॉलजवळ,  
पौड रोड, कोथरुड, पुणे - ४११०३८

वेळ : संध्या. ४ ते ७ सोमवार ते शुक्रवार

शनिवार व रविवार सकाळी ११ वा. प्लॉट दाखविण्याची व्यवस्था.

STATE BANK OF INDIA PENSIONERS' ASSOCIATION  
(MUMBAI CIRCLE), PUNE

**Report of the Managing Committee for the Year 2014-2015**

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 2015.

**2. Membership :-**

Position of membership as on 31st March 2015 is as under.

<u>New Admissions</u> <u>During the year 2014-15</u>		<u>Total position</u> <u>as on 31-03-2015</u>
	<b><u>Pensioners</u></b>	
682	Patron	9,878
9	Benefactor	398
-	Life	345
<u>        </u>	<b>Less - Due to Death</b> (-)	<u>        </u> 100
<u>691</u>	<b>Sub Total (A)</b>	<b><u>10,521</u></b>
	<b><u>Family Pensioners</u></b>	
	(including transferred from Associate members due to death of pensioners)	
12	Patron	953
2	Benefactor	554
-	Life	295
<u>        </u>	<b>Less - Due to Death</b> (-)	<u>        </u> 6
<u>14</u>	<b>Sub Total (B)</b>	<b><u>1,796</u></b>
<b>705</b>	<b>Pensioners + Family Pens (A+B)</b>	<b>12,317</b>
	<b><u>Associate Members</u></b>	
613	Patron	7,687
9	Benefactor	638
-	Life	148
<u>        </u>	<b>Less - Due to Death</b> (-)	<u>        </u> 39
<u>622</u>	<b>Sub Total (C)</b>	<b><u>8,434</u></b>
<b>1,327</b>	<b>Grand Total (A+B+C)</b>	<b>20,751</b>
=====		=====

The Managing Committee is very much thankful to those Office Bearers who have put in sincere efforts to enroll 1327 new members during the year. At present our total membership as on 31-03-2015 is 12,317 excluding Associate members and with Associate members it is 20,751. In addition to this, there are 102 members from other States. As on 31.03.2015 the percentage of our membership to total pensioners is 61%. As being always advised by our President, more efforts need to be made to achieve the target of at least 75% membership. While taking review of efforts made for enrolling new members during the year, it is

pertinent to mention that Shri.R.S.Rajiwadekar, Principal Secretary of our Mumbai Zonal Sub-Centre, is securing branch-wise lists of staff members who are going to retire within a period of next 6 months, from PPG Department. These lists are helping the ZSCs to enroll new members. All such efforts made by all the Zonal Sub-Centres resulted in enrolling maximum number of retirees as our members. We have been requesting all the ZSCs, that the Benefactor/Life members be upgraded 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 enroll at least one new member and help us to achieve the target of 75% ( to total pensioners) as is being stressed by our President Shri.S. B. Gokhale.

### 3) Resources :

Following are the resources for the Association and it is our constant endeavour to meet the expenses from these resources.

- (a) Admission fee;
- (b) Interest earned on Deposits;
- (c) Donations received from the members;
- (d) Dividend on investments in Shares of SBI.

Membership subscriptions 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.13,10,500/- taking the amount of Trust Fund to Rs.2,12,32,433/-. Under "Legal Fund" Rs.14,761/- has been received during the current year. There are additions of Rs.50,063/- to the Distress Relief Fund. 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 / Federation financially self-sufficient to meet the legal expenses for getting our legitimate demands accepted through courts.

The expenses for 'Meetings', 'Printing & Stationery', 'Travelling', etc. are gradually increasing due to inflationary trends and increase in membership. Similarly the expenses for 'Samvad' are increasing due to increase in overall expenses and number of copies, obviously due to increase in membership. For this reason we have been making appeals to all our members through 'Samvad' to donate at least Rs.1000/-. We have been getting good response for this. As a result of this, our Donations received only for 'Samvad' during the current year are Rs.7,77,966/-. We are continuing this drive for some more time. 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 will have to pay postages @ Rs.2/- per copy as per extant Post Office rules. In view of this, the pages of 'Samvad' are confined to 24 only to keep the postages to a minimum level. Now total dispatches per month are around **12,300** copies 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 1st January 2014 to 31st December 2016.

The Association has received interest on Bank Deposits (T.D.R. and S.B. Accounts) to the tune of Rs.19,99,453/-. We have not taken into account interest accrued but not received up to 31st March 2015 due to change in the accounting procedure. Dividend from other investments amounts to Rs.8,130/-, while

Rs.13,270/- were received by way of Admission fees. The members have given aggregate Donations of Rs.13,79,704/- during the year for various reasons. The receipts under Advertisements for 'Samvad' are Rs.1,10,000/-. 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 Holiday Home at Panaji during the month of January 2010 which is also being used as office premises. The premises have been well furnished and are being occupied by our members during the season. During the year the receipts were Rs.83,250/- and expenses were Rs.11,913/-. It is worth mentioning that Office-Bearers of our Panaji ZSC viz. Sarvashri P.M.Narkar, I.H.Dias and 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. Further, with a view to increase the occupancy at our requests, some of the other Circle Associations have published appeals in their house magazines about the 'Holiday Home'.

#### **4) Donations :**

We have been receiving donations under following heads and the figures are mentioned against these heads.

	<u>Received</u>	
(a) Distress Relief Fund	- Rs. 2,751/-	(we have provided Rs.47,312/-)
(b) 'Samvad'	- Rs. 7,77,966/-	
(c) Misc. Donations	- Rs. 4,73,115/-	
(d) Legal Fund	- Rs. 14,761/-	

The "Distress Relief Fund" is used for providing relief to affected families of our members as also to contribute to various Relief Funds raised by State/Central Governments/N.G.Os to help the needy persons when there is a national level and/or natural calamity. As on 31st March 2015 the 'Distress Relief fund' and 'Legal Fund' show balances of Rs.1,35,309/- and Rs.10,94,710/- respectively. In the current year we have remitted Rs.2,50,150/- from the 'Legal Fund' to our Federation. This amount is used for meeting the expenses related to our case number 1875 of 2013 in Delhi High Court as well as cases in Nagpur & Bangalore High Courts.

We take this opportunity to appeal to all the members to donate generously for these funds.

#### **5) 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. our court cases, 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, taking review of working of Bank's dispensaries, appreciation of members doing good work, etc. The representatives of each Zonal Sub-Centre actively participated in the discussions.

#### **6) Annual General Meeting :**

The Annual General Meeting of the Circle Association was held on 27th August 2014 at Harshal Hall, 153 Karve Road, Near Karishma Society, Pune, 411029. Around 900 members attended the Meeting. Shri.J. S.Vakil of Nagpur, was awarded "Late Shri.L.N.Pabalkar Memorial Gold Medal" for the year 2013-2014 for

his invaluable contribution towards the members of the Association. From this year onwards, the conferring of "Late Shri VasudeoVithal Gandhe and Smt. UmabaiVasudeo Gandhe Award" also commenced. These awards were conferred on Shri M.T.Deshpande of Nanded and Vice President of Aurangabad ZSC and Shri S. B. Satwe of Nashik for their valuable and highly dedicated services to 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 detailed minutes of the AGM as well as the Pensioners' Meet conducted by the Bank have been published in 'Samvad' for December 2014.

#### **7) 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 2014-2015 to discuss various issues of our members. This has been brought to the notice of our Federation.

#### **8) Special Activities :-**

##### **A) House Magazine 'Samvad' :-**

i) 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. 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 of our Bank 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 Associations' Office-Bearers as well. The Editorial Committee comprising of Sarvashri Prabhakar Gupchup, Vasant Dhupkar, Krantisen Athavale & Sharad Shingvekar, is managing the work of editing and publishing the Marathi section of 'Samvad' every month for which they deserve compliments. The Editorial Committee is also arranging a 'Writing Competition' for members and prizes are being awarded at the hands of our President during the Annual General Meeting. '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. In the current year our Adviser Shri B.G.Dandekar has contributed three articles on the subject "**Three Decades of Federation**" by giving even minute particulars. These articles were appreciated by not only our members but also by pensioners from other Circles and a good number of Office Bearers of other Circle Associations. ShriAvinash Deshpande looks after the dispatch of 'Samvad', recording membership records including change of addresses of the members/recording death of members and attending to all the complaints relating to non- receipt of 'Samvad' etc. All the issues of 'SAMVAD' published since January 2007 till last month are also made available on our Association's web-site for information and future reference of our members.

ii) **SBI Pensioners' Portal** : Our Bank has launched "SBI Pensioners' Portal" w. e. f. 2<sup>nd</sup> February, 2015 for the benefit and use of pensioners. The website is <https://www.sbi.co.in/pension/user.htm>

The important aspect is all the e-Circulars related to pension matters and of Pensioners' interest are provided by the Bank. The information about this was published in 'Samvad' for February 2014.

**B) Association's Website :-** We launched our website in 2007 containing useful information for members. We have made improvements from time to time in the web-site “[www.sbipensionerspune.org](http://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. It is observed that the number of ‘Hits’ are increasing day by day. Now it has crossed 11,58,929 mark and there is encouraging feedback from our pensioner-members and also from other Circle Associations.

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

**D) 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 earlier by Shri.M.K.Bapat of Pune for about 11 years. Shri Pramod Chate is looking after this work voluntarily for the past four years. Very often we get letters from our members who express their sincere appreciation for this good gesture. Many reciprocate this by sending ‘Donations’ to the Association. We are really grateful to Shri.Chate for this extra-ordinary service to the members which keeps all the members cheerful throughout the year.This work-load is also increasing day by day and at present the number of Birthday Greetings sent every month is around 1600.

**E) Library at Pune and Thane :** Sarvashri Subhash Belsare and Ashok Wakchaure members from Pune, are managing the Library at Association’s Pune Office. We also have a Library at our Thane Office and the same is taken care of by Shri V.M. Kanhere.

**F) Appreciation of Association Work :** We are glad to inform that our Association was awarded “**Adarsha Seva Sangh Puraskar**” for 2014 by the “Pune Shahar Nivrutta Sevak Mahasangh, Pune” (i.e. - Federation of Retired Employees’ Associations of Pune City) for doing excellent work for the Pensioners. This award which contains a Memento and a Certificate was distributed on Pensioners’ Day i.e. on 17.12.2014 at the hands of Shri Bhai Vaidya, President of the above Federation (Pune) and a renowned personality in Union activities.

**9) 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 31-03-2015 well in time. This was possible because of strenuous efforts taken by Shri.D.A.Kulkarni, Treasurer, for collecting the Receipts and Payments Statements from all the ZSCs, other necessary papers/certificates /particulars, in time from the branches where our accounts are maintained 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 viz. Shri.SubhashAgarkar (Mumbai), Shri.V. R.Kulkarni (Pune), Shri.SudhirAgrekar (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.

**10) Reports from Zonal Sub-Centres -**

**I) Aurangabad Zonal Sub-Centre :** - The membership of the sub-centre is spread all over Khandesh and Marathwada regions covering total 11 Districts. Under the leadership of Shri.Sahebrao Desai, President and Shri.N.K.Joshi, Secretary, the special efforts are being made by all the District representatives to enroll new as well as old retirees, particularly those settled in remote villages of Marathwada region after retirement. Shri.M.T.Deshpande, (Vice President of ZSC) from Nanded and Shri.S.P.Dixit, (District Representative from Dhule) have taken special efforts for enrollment of members. During the year, they have enrolled 159 new members and collected Rs.1,52,500/- as subscription fees and aggregate Donations of Rs.32,021/- of which for 'Samvad' are Rs.32010/-. The District representatives are arranging get-to-gethers and functions like Tilgul / Haldi Kumkum, picnics, Bhishi and entertainment programmes. This has helped in improving the attendance and also to have get-to-gether meetings along with Associate Members at the residences of individual members. The AGM of the sub centre was held on 17.07.2014 in Aurangabad.

**Nanded Unit :-** The local active members are publishing a four page quarterly News Letter named "Vartalap" for the district members, wherein they are giving the latest developments on Association front and also the local news about the activities undertaken by the unit. We wish them a grand success.

**Jalgaon Unit :** The annual 'Sneha-Melawa' of pensioners was held on 11.01.2015 at Jalgaon during which the unit collected Rs.30,000/- donations for 'Samvad' due to the lead taken by Shri V. R. Baviskar, Member of Circle Managing Committee. For this, we appreciate the efforts taken by him and the other office bearers of Jalgaon Unit.

**II) 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 started functioning w.e.f. 4th August 2013. The first Annual General Meeting was held on 14th March 2014 and the following are the elected Office Bearers.

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		

They have enrolled 130 new members in the current year. They have collected Rs.1,30,000/- as subscriptions and Donations worth Rs.45,283/-, of which for 'Samvad' are Rs.33,011/- & Rs.12,272/- are under Miscellaneous. For this progress, the efforts taken by all the Office Bearers are appreciated.

**Akola Unit :** Our Akola unit is progressing very well under the leadership of Shri Nilkanth Nagraj who is heading the unit since last 19 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, Secretary. 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 programme was also arranged followed by 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.

### **III) Mumbai Zonal Sub-Centre :-**

**i) Mumbai Zonal Sub-Centre** is always on the forefront of the Association's 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 522 new members with subscriptions of Rs.5,24,220/-. The aggregate amount of donations collected is Rs.5,55,769/- for various purposes e.g. 'Samvad' - Rs.1,90,722/-, Legal Fund Rs.5,000/-, Misc. Donations - Rs.3,59,797/-, Distress Relief Fund - Rs.250/-. Under advertisements - Rs.79,000/- were received. We highly appreciate the efforts taken by Shri.S.B.Gokhale, President, Mumbai ZSC and his entire team viz. Sarvashri S.M.Dharadhar, R.S.Rajiwadekar, S.W.Agarkar, J. B. Pusalkar, P. A. Lopes, C.N.Date, B.P.Khare, R.V.Chhabria, A.D.Butala, Smt.Jyoti Shahane and Shri.B.C.Thakur from Nashik for enrollment of highest members as well as collection of huge donations. It is nothing but the result of all out efforts always being taken by the Committee Members of Mumbai ZSC. The performance of Mumbai ZSC has always been appreciated in the Circle Managing Committee Meetings.

### **ii) Shakuntaladevi M. Dalal Trust -**

Shri M.D. Dalal, retired C.G.M., has donated a sum of Rs.1,11,111/- to our Association in the memory of his beloved wife late Smt.Shakuntaladevi M. Dalal. As per his wish the amount will be invested in TDR and the annual interest accrued on the deposit will be utilized every year to pay to the needy and poor pensioners of our Association for taking care of their serious ailments. The pensioner, family pensioner, spouse of the pensioner who is suffering from serious diseases, viz. cancer including leukemia / stroke leading to paralysis, by-pass surgery, angioplasty, angiography, heart valve replacement surgery, major organ transplant, kidney failure, dialysis, diabetes and its complications (e. g. hyper tension) will be eligible for such assistance. The pensioners may submit their requests to the respective Zonal Sub Centre with the details of disease, its tenure and status of treatment. The sanction will be accorded in the Circle Managing Committee Meeting. The Association is thankful to Shri M. D. Dalal.

**iii) Mumbai Zonal Sub-Centre's 28<sup>th</sup> Annual General Meeting** was held at Shivaji Mandir, Dadar on 25th February 2015 which was attended by more than 900 members. The Bank's Pensioners' Meet was also arranged during the day which was attended by Shri Asit Nandi, AGM, PPG Dept., Corporate Centre; Shri.Chintamani Mulye, Dy.Manager, PPG Dept., CorporateCentre.; Dr.(Smt)V.M.Ajinkya, Chief Medical Officer, Corporate Centre; Shri.Ganesh Shetty, AGM, PPG Dept.,Mumbai L.H.O.; Smt.Pratibha Savant, Manager PPG Dept.,Mumbai LHO; Dr. (Smt.) Manjusha Padhye, Medical Officer Mumbai LHO; Shri Manohar Kamat, CM (HR-I), Mumbai Z.O.; Shri.Patkar, C.M.(HR-II); Shri.Krishnamurthi, C.M.(HR-III) at Z.O. Mumbai; Shri Jayant Deshmukh and Smt.Kavita Salunke, both Dy. Managers in Welfare Cell, Z.O., Mumbai.

**iv) Pensioners' Meets** were arranged by the following branches during the current year. The sub-centre's Office Bearers were also present for these Meetings.

<u>Branch</u>	<u>Date of Meeting</u>
S.B.I. Mangaon (Raigad)	18.01.2014
S.B.I. Kalyan (Thane)	19.07.2014
S.B.I. Navghar(Vasai) Palghar	02.08.2014
S.B.I. Dahisar	18.10.2014
S.B.I. Virar (Palghar)	15.11.2014
S.B.I. Dombivali (Thane)	21.11.2014

**iv)** 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). Indeed, this is another commendable achievement by the Mumbai ZSC.

**v)** (a) 'Thane-Mulund Sanskritik Mandal' is arranging certain 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. (b) 'Andheri Club' is functioning since past many years and has been organizing various cultural activities including publication of 'Deepavali-Annual' named 'Sneh-Deep' wherein literary contributions of local members are being published. (c) At Dombivali the local members have formed "State Bank Pensioners' Mitra Mandal - Dombivali-Kalyan" on 11th March 2014 under the leadership of Shri.S.A.Vechalekar and Shri.S.R.Shetty. This Mandal organized total 7 events viz. cultural programmes, picnics etc. to nearby centres for the benefit of local members. Out of these, one programme was at 'Madhav Baug Centre' at Khopoli where the doctors gave information on heart related problems with the help of video. (d) At Dahisar also the local members on 30.10.2010 have formed an club named 'SBI Dahisar Pensioners' Welfare Association' under the leadership of Shri.Hemant Nabar. They are organizing social and cultural activities for the benefit of local members. The Club has also published the Diwali magazine - 'Snehbandh'. They also arranged a medical Check-up camp where 100 members took benefits. (e) At Borivali the local members have recently formed an organisation named as "SBI Pensioners' Cultural Organisation", to arrange cultural programmes.

**v) 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/- p.a. from each member as subscription and purchasing new 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.

#### **IV) Nagpur Zonal Sub-Centre :-**

Under the leadership of Shri.V.D.Deshpande, President (since retired due to expiry of term on 14.09.2014 and Shri M.P.S.Sawhney has been elected as President from 14.09.2014) and Shri.Sudhir Agrekar, Secretary, the Nagpur ZSC has progressed very well and have enrolled 154 new members during the year and collected total subscriptions of Rs.1,53,500/- and Donations of Rs.29,112/-, of which Rs.24,000/- are for 'Samvad' and Rs.5,112/- are under 'Miscellaneous' head. This achievement was possible due to the strenuous efforts put in by all the Committee members in general and Sarvashri V.D.Deshpande, M.P.S.Sawhney, S.M.Agrekar, C.N.Vazirani, Vijay Jagdale, A.P.Valokar and Awadhut Rotkar (Wardha) in particular.

The AGM of the sub centre was held on 14.09.2014. The ZSC had arranged few organizational programmes during the year which were largely attended and appreciated by the members.

**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.

This year "Shri N.G.More Service Awards" were given to Sarvashri V.M.Jagadale and Dhananjay Godbole of Nagpur for the good work done by them.

**V) 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 late Shri.V.D.Kulkarni, Vice President (Shri Madhav Desai has been co-opted as Vice President after the sad demise of Shri V.D.Kulkarni) and Shri.I.H Dias, Secretary, the regular meetings were held at Panaji and Margao and occasional meetings at Ratnagiri, Sawantwadi and Kudal. In all 12 Managing Committee Meetings were held during the year. The Zonal Sub-Centre has enrolled 27 new members during the year. They have collected Rs.24,500/- as subscriptions & Donations of Rs.36,104/- of which for 'Samvad' are Rs.26,844/- and for Legal Fund are Rs.9,260/-. The 16th Annual General Meeting of the Zonal Sub-Centre was held on 6<sup>th</sup> April 2014, which was attended by about 200 pensioners / family pensioners from Goa as also from Ratnagiri and Sindhudurg Districts.

As informed earlier, our Circle Association has purchased premises at Panaji. The premises are being used as our Holiday Home. During the year ended 31.03.2015 the occupancy of the rooms was fairly good and we have received Rs.83,250/- as room-rent. The total recurring expenditure on account of maintenance of the Holiday Home premises was Rs.11,913/-. With a view to increase the occupancy rate of the Holiday Home, at our requests some of the other Circle Associations have given information in their monthly magazines about availability of our Holiday Home at Goa for their members also.

There is excellent rapport of Office Bearers of the Zonal Sub-Centre with the Zonal Office functionaries, especially with the DGM (Zonal Office) and other officials of the module. This has 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 H.R. Department at Corporate Centre and at LHO and solve them to the satisfaction of the members.

**VI) Pune Zonal Sub-Centre : -**

During the last year Pune Zonal Sub-Centre has enrolled 335 new members and collected subscriptions of Rs.3,31,000/- and Donations of Rs.2,38,003/- of which Rs.1,12,185/- are for 'Samvad' and Rs.1,25,818/- are for 'Miscellaneous' purposes. Under the leadership of Sarvashri C. P. Kulkarni, President, V.R. Kulkarni, Secretary, Ashok Pandit, Jt. Secretary and other Unit Secretaries of the Districts, the Sub Centre has made remarkable progress in overall organizational activities. After segregation of Pune ZSC accounts from H. Q. accounts, Shri.S.K.Purandare is working as Treasurer for ZSC.

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 are 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 Sarvashri K.D.Paradkar and Madhukar Palkar, senior members, despite their advanced age, are instrumental in settling some old and new Family Pension cases and large amounts of arrears have been paid by the Bank to such family pensioners and in turn got Donations from such family pensioners for the Association.

Pensioners' Meets were arranged at few 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 District units are arranging regular monthly meetings.

**Ahmednagar** : The unit arranged a Hurda-Party and a picnic during the year.

**Kolhapur** : The unit arranged workshops on 'Internet Banking' and 'Mobile Banking' under the leadership of Shri R.R.Kulkarni. They also organized various programmes and picnics. The active participation of lady members is note-worthy in this Unit.

**Satara** : The unit's members are helping the Medical Officer for maintaining the records of dispensary on Computer. The Dispensary is working satisfactorily. The Unit has collectively donated Rs.25,000/- to the Municipal Council of Satara for repairing of the cemetery under the leadership of Shri.S.S.Deshpande.

**Sangli** : The unit conducts regular meetings to solve the problems of the members regarding pension matters. 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 had recently with the assistance of the RBO Solapur arranged a programme on 'Internet and Mobile Banking' for our members. They also arrange 'Tilgul' and 'Haldi-Kunku' programme during 'Sankranti' festival every year. In response to our appeal for donations for 'Samvad', Shri.T.M.Patil, Local Secretary and a Member of Circle Managing Committee took lot of efforts and collected Rs.56,000/- till 31<sup>st</sup> March 2015. The Association appreciate these efforts. The members of the Unit also donated voluntarily Rs.21,500/- to 'Udyogvardhini', an institution dedicated to the working of social cause.

**Pune** : The members of local unit are shouldering the responsibility to look after the Association's Head Quarter at Pune. Shri.D.A.Kulkarni, Circle Treasurer, maintains books of accounts and Shri.S.P.Barve is helping him. Shri Avinash Deshpande has been attending the work of entering the data of members in the Computer. The Pune Head Quarter has received direct donations of Rs.4,74,422/- and these comprise of for 'Samvad' Rs.3,59,194/-, 'Samvad' Advertisement - Rs.31,000/-, Legal Fund Rs.501/-, Distress Relief Fund Rs.2,501/-, and Miscellaneous Rs.81,226/-.

#### **11) On Federation Front : -**

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

##### **A) Governing Body Meetings -**

- i) Held on 11-10-2014 at S.B.I. Zonal Office, Vishakapattanam and
- ii) Held on 29-03-2015 at S.B.L.C. Lucknow

##### **B) Annual General Body Meeting –**

- i) Held on 13-10-2014 at Vishakapattanam
- ii) Held on 30.03.2015 at S.B.L.C. Lucknow

The resolutions passed in the above Annual General Meetings containing our various demands which include a good number of common issues have been published in 'Samvad' for November 2014.

In Lucknow on 30.03.2015, the Federation's triennial elections took place and the new Office Bearers were elected unanimously. We are glad to inform that Shri S.B.Gokhale, our President, has been elected as Vice President for a term of three years. We congratulate Shri S.B.Gokhale for his deserving success. This information has also been published in 'Samvad' for April 2015.

### **12) Structured Meeting with the Bank Management :-**

A Structured Meeting at Federation level was arranged by the Bank on 22nd January 2015 at Staff College, Hyderabad in which various issues were discussed. On behalf of our Circle Association the Structured Meeting was attended by Sarvashri S.B.Gokhale, President and Vilas Gandhe, Secretary. The detailed report was published in 'Samvad' for March 2015 giving the responses received from the Bank for the various issues raised by our Federation. However, it is important to note that, unlike in the past, this time the overall response of the Bank's Executives was very positive.

### **13) Position of our Court Cases :-**

**i) Our Case No.1875 of 2013** : The updates of this case were given from time to time in 'Samvad'. As per latest position the case was, most probably, to be taken for hearing on 18th and 19th of May 2015. (The case has since been adjourned to 29.06.2015)

In this connection we have to advise our members that along with the above case, a case No. W.P.(C) 2353/2014 & CM No.17063/2014 filed by Shri Kiran Kumar Jaipurian was transferred from Ranchi (Jharkhand) to New Delhi High Court and was heard along with our case. In this case, the decision was given in favour of the Petitioner and the Court has ordered to include the salary of April 1998 (i.e. the revised salary as per Seventh Bipartite) for computing the pension of the Petitioner. This decision shows a ray of hope for our above case as our case is being heard by the same bench of the Delhi High Court.

**ii) Writ Petition with the Nagpur Bench of Mumbai High Court** : The above writ petition seeking family pension @ 30% of pay to all Family Pensioners on the same basis as paid to the Government Pensioners, is pending for final hearing before a bench of single judge.

**iii) Case No W.P.No. 1931 of 2002 in Delhi Court** : The hearing of our old Writ Petition No.1931 of 2002 has been started and the case is being heard on weekly basis.

### **14) 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) Dept, 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, the Deputy General Manager & Circle Development Officer at Mumbai LHO for their kind co-operation and sympathetic approach towards the issues of Bank's pensioners.

We thank the Asstt. General Manager, (P&HR), Mumbai LHO, Asstt. General Manager, PPG Dept, Mumbai LHO and their staff for their timely assistance. We are also grateful to the Dy. General Managers of all the

Modules, Asstt. General Managers of all the Regions in all the Modules of the Circle, Chief Managers (P&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-Centres' 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 S.B.Gokhale, President of our Circle Association under whose guidance the Association could achieve greater heights during the year. I am thankful to S/Shri.V.M.Prabhudesai, K.D.Paradkar, S.G.Rabade, and M.D.Palkar, all the senior most members, 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 place on record my special thanks to Shril R. N. Lalingkar, our Ex-Secretary, who has been, despite his retirement, helping me in the Association's work. I also place on record my grateful thanks to Sarvashri.S.M.Pawar, Circle Jt.Secretary, D.A.Kulkarni, Circle Treasurer, C.P.Kulkarni, A.S.Pandit, 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' comprising of Sarvashri P.R.Gupchup, Krantisen Athawale, S.M.Shingwekar, V.V.Dhupkar and to all the members of the Association.

15) I wish all our members very healthy, long and peaceful life.

**For & on behalf of the Managing Committee**

**Vilas V. Gandhe**

**Secretary**

**The Annual General Meeting for the Year 2014-15 is scheduled to be held on 23rd August 2015 at Nagpur, in the Premises of State Bank of India, Zonal Office, Nagpur.**

**The Notice and other instructions will be published in 'Samvad' for July 2015. - Secretry**

**अभिनंदनीय**

आपले अमरावती येथील सभासद श्री.शशिकांत पात्रीकर यांची स्नुषा डॉ.सौ.प्राजक्ता पात्रीकर यांना १३ मे २०१५ रोजी राष्ट्रपती पुरस्काराने गौरवण्यात आले. भारत सरकारतर्फे दरवर्षी संशोधन क्षेत्रात उल्लेखनीय कामगिरी करणाऱ्यांना हा पुरस्कार प्रदान केला जातो. डॉ.सौ.प्राजक्ता या इंग्लंड येथील ऑक्सफर्ड विद्यापीठात 'पर्यावरण विषयक कायदे' या विषयात पी.एच.डी. करीत आहेत. डॉ.सौ.प्राजक्ता यांचे असोसिएशनतर्फे हार्दिक अभिनंदन व पुढील यशस्वी वाटचालीसाठी शुभेच्छा!

**- सेक्रेटरी**

**अभिनंदनीय**

मुंबई (दहिसर-पूर्व) येथील असोसिएशनचे सभासद श्री. मधुकर केशव वर्तक यांनी सुप्रसिद्ध कवी ना. धों. महानोर यांच्या काव्यावर 'नामदेव धोंडी महानोर-कवी एक चिकित्सक अभ्यास' या सादर केलेल्या प्रबंधाला मान्यता देऊन मुंबई विद्यापीठाने मार्च २०१५ मध्ये श्री. वर्तक यांना पी.एच.डी. ही पदवी प्रदान केली आहे. श्री. वर्तक यांना मिळालेल्या सुयशाबद्दल त्यांचे असोसिएशनतर्फे हार्दिक अभिनंदन.

**- सेक्रेटरी**



## कै.ल.ना.पाबळकर स्मृति सुवर्णपदकाचे यंदाचे मानकरी श्री.रामचंद्र नारायण लळिंगकर

स्टेट बँकेच्या सेवानिवृत्त कर्मचाऱ्यांच्या संघटनेची १९७४ साली सुरुवात झाल्यापासून गेली जवळ जवळ ४०-४१ वर्षे या संघटनेची यशस्वी वाटचाल ही असोसिएशनच्या कामात ज्यांनी ज्यांनी गुंतवून घेतले होते व आहे अशा सर्व बहुआयामी व्यक्तिमत्व असलेल्या कार्यकर्त्यांच्या बहुमोल कार्यामुळे व मार्गदर्शनामुळेच चालू आहे असे म्हटल्यास अतिशयोक्ति होणार नाही. अशा कार्यकर्त्यांचा 'बहुमान' दरवर्षी 'कै.ल.ना.पाबळकर स्मृति सुवर्णपदक' देऊन केला जातो. अशा कार्यकर्त्यांपैकीच एक, असोसिएशनचे माजी चिटणीस श्री.आर.एन.लळिंगकर यांना ह्या वर्षीचे (२०१४-२०१५ सालचे) हे सुवर्णपदक प्रदान करण्याचा निर्णय असोसिएशनच्या केंद्रीय कार्यकारिणीने घेतला आहे हे सांगण्यास मला खूप आनंद होत आहे. गेली आठ वर्षे असोसिएशनचे सेक्रेटरीपद त्यांनी अत्यंत समर्थपणे सांभाळले होते. पण प्रकृती अस्वास्थ्यामुळे ते त्यांनी जरी गेल्या वर्षी सोडले असले तरीसुद्धा आज घटकेलाही त्यांचे असोसिएशनचे कामात योगदान चालूच असते.

२१ जून १९३८ रोजी धुळे येथे जन्म झाला. वडील नोकरीनिमित्त १९४० साली पुण्यात स्थायीक झाले. लळिंगकरांचे बालपण, तसेच पदवीपर्यंतचे शिक्षण पुण्यातच झाले. १९५९ साली बी.कॉम झाल्यावर एक-दोन ठिकाणी त्यांनी तात्पुरती नोकरी केली. २ मे १९६१ ला ते स्टेट बँकेच्या पुणे मुख्य शाखेत कॅशियर म्हणून रुजू झाले. १९७० साली सब्-अकाउंटंट म्हणून प्रमोशन मिळाल्यावर पुणे सिटी ब्रॅंचला त्यांची बदली झाली. डिसेंबर १९७३ ला ग्रेड-१ चे प्रमोशन मिळाल्यामुळे बाळीवेस (सोलापूर) ला अकाउंटंट म्हणून नेमणूक व नंतर तेथेच फील्ड ऑफिसर म्हणून २ वर्षे काम केले. १९७७ ला करकंब (सोलापूर) येथे ब्रॅंच मॅनेजर म्हणून बदली. नंतर १९७९ ते १९८१ या काळात, केंद्र सरकारच्या योजनेप्रमाणे उस्मानाबाद येथे सुरु झालेल्या जिल्हा उद्योग केंद्रात 'क्रेडीट मॅनेजर' म्हणून डेप्युटेशनवर त्यांची नियुक्ती झाली. उस्मानाबाद येथे मी 'लीड बँक ऑफिसर' म्हणून कार्यरत असल्याने माझा त्यांचेशी जास्त परिचय झाला. आणि त्यांच्या तेथील मन लावून काम करण्याच्या व सर्वांना आपलेसे करून घेऊन बँकांच्या हिताचे निर्णय घेण्याच्या धोरणाबद्दल खूप कौतुक व समाधान वाटले. त्यामुळे आम्ही 'कौटुंबिक मित्र' होऊन अधिक जवळ आलो. त्यानंतर १९८१ मध्ये कै.पी.व्ही.जठार साहेबांच्या चीफ रीजनल मॅनेजर म्हणून (आताची डी.जी.एम.पोस्ट) अधिपत्याखाली पुणे झोनल ऑफिसची स्थापना झाल्यापासून १९८४ पर्यंत ते तेथे डेस्क ऑफिसर म्हणून कार्यरत होते. तेथून १९८४ ते १९८६ या काळात पिंपरी-टाऊन शाखेत ब्रॅंच मॅनेजर म्हणून कार्यरत होते. सर्वसाधारणपणे अनुभव असा असतो की बँकेच्या सेंट्रल ऑफिस इन्सपेक्शन डिपार्टमेंटमधील पोस्टिंग टाळण्याचा प्रयत्न होतो. पण मे १९८६ मध्ये 'स्वेच्छेने' बँकेच्या इन्सपेक्शन डिपार्टमेंटमार्फत जुलै १९९० पर्यंत चार वर्षे ब्रॅंच सब्-इन्स्पेक्टर म्हणून खूप चांगले काम केले व अन्य सर्कल्समधील वरिष्ठ तसेच अनेक शाखाधिकार्यांकडून आपल्या कार्यशैलीमुळे वाहवा मिळवली. नंतर १९९० मध्ये पुणे मुख्य शाखेत चीफ मॅनेजर (अकाउंटन्स) म्हणून नियुक्ती. नोव्हेंबर १९९३ मध्ये पुणे ट्रेझरी शाखा 'ओपन' करण्यासाठी त्यांची शाखाधिकारी म्हणून झोनल ऑफिसकडून निवड केली गेली. तसेच, बँकेच्या धोरणानुसार ती कॉम्प्युटराईज्ड करून सर्व गव्हर्नमेंट खात्यांचे काम सुरळीत करण्याचे अत्यंत जिकिरीचे काम स्वतः अथक मेहेनत करून त्यांनी पार पाडले व वरिष्ठांची पसंती मिळवली. शेवटी सप्टेंबर १९९७ मध्ये सर्व्हिस ब्रॅंच (पुणे) येथे मॅनेजर (क्लिअरिंग) म्हणून बदली व तेथूनच जून १९९८ अखेरीस सेवानिवृत्ती. असा हा श्री.लळिंगकर यांच्या बँकिंग करिअरचा धावता आढावा. या सर्व काळात त्यांनी असंख्य मित्र मिळवले. अर्थात ते लहानपणापासून रा.स्व.संघाचे स्वयंसेवक असल्याने माणसे जोडणे व त्यांच्या बरोबरीने काम करणे हे संघाचे संस्कार त्यांना सर्व्हिस काळात प्रत्येक ठिकाणी काम करत असतांना, तसेच असोसिएशनचे काम करतांनाही उपयोगी पडले. त्याचे प्रत्यंतर आपणांस गेल्या कांही वर्षातील असोसिएशनच्या वार्षिक सभांच्या उत्कृष्ट नियोजनात पहायला मिळते.

३० जून १९९८ रोजी बँकेतून निवृत्त झाल्यावर लगेच दुसऱ्या दिवसापासून असोसिएशनच्या कामात ते रस घेऊ लागले व तेव्हापासून त्या वेळचे सेक्रेटरी श्री.सी.डी.पारखी व नंतर श्री.व्ही.पी.भावे यांना असोसिएशनच्या कामात मदत करू लागले. त्या वेळचे अध्यक्ष कै.एन.एस.कुलकर्णी व नंतर श्री.बी.जी.दांडेकर तसेच श्री.व्ही.एम.गोरवले यांचे मार्गदर्शनाखाली असोसिएशनच्या विविध उपक्रमांमध्ये त्यांनी भाग घ्यायला सुरुवात केली. १९९८ साली असोसिएशनचे ऑफिस 'अनुबंध' सोसायटीतल्या (सध्याच्या) स्वतःच्या मालकीच्या फ्लॅटमध्ये शिफ्ट झाले होते. असोसिएशनच्या सभासदांचे सर्व रेकॉर्ड हे प्रथमपासून लेखी स्वरूपात ठेवले जात असे. श्री.एन.एस.कुलकर्णी यांचे पुढाकाराने असोसिएशनच्या कामासाठी कॉम्प्युटर व प्रिंटर विकत घेतला होता. पण तो वापरायचे ज्ञान

कुणाकडेच नव्हते. अर्थात बँकेतसुद्धा त्यावेळी कॉम्प्युटरायझेशनची नुकतीच सुरुवात झाली होती. त्यामुळे त्या आधी निवृत्त झालेल्या कुणाला कॉम्प्युटर वापरता येत नव्हता. आणि ते स्वाभाविकच होते. पण कै.एन.एस.कुलकर्णींच्या प्रोत्साहनामुळे श्री.लळिंगकर यांनी स्वतः कॉम्प्युटर चालवायला शिकून त्यावर काम करायला सुरुवात केली आणि सर्व सभासद रेकॉर्ड ऑफिसमध्ये कॉम्प्युटरवर मेन्टेन करायला सुरुवात केली. तसेच कार्यकारिणीच्या त्रैमासिक सभेत लागणारे विविध रिपोर्ट्स कॉम्प्युटरवर तयार करायला सुरुवात केली. आजच्या घडीला सभासद संख्या २०,००० चे वर पोहोचली आहे व ती वाढतच जाणार आहे. पण असोसिएशनचे ऑफिस कॉम्प्युटराईज्ड झाल्याने कोणतीही अडचण येत नाही. याचे सर्व श्रेय निश्चितपणे लळिंगकर यांचेकडेच जाते. गेली कांही वर्षे हे कॉम्प्युटरवरचे काम श्री.अविनाश देशपांडे करीत आहेत.

श्री.लळिंगकर यांनी कॉम्प्युटरचे तंत्र व मंत्र कुठलाही कॉम्प्युटरचा क्लास न लावता निवृत्तीनंतर आत्मसात केले हे विशेष. गेली ७-८ वर्षे आपल्या 'संवाद' मासिकातील असोसिएशनचा सर्व इंग्रजी व मराठी मजकूर स्वतः घरी टाइप करून, 'संवाद' ची मंडणी/ जुळणी करून तो प्रिंटरकडे नेऊन देत असत. सध्या ह्या कामात ते सेक्रेटरी श्री.गंधे यांना मदत करीत असतात. त्यामुळेच २५ तारखेला 'संवाद'चे छापून तयार झालेले अंक पोष्टात पोहोचतात आणि सभासदांना आठवड्याभरात अंक घरपोच मिळतो. घरच्या कॉम्प्युटरवर बराच वेळ ते असोसिएशनचेच काम करत असतात. असोसिएशनच्या 'ई-मेल' द्वारे सभासदांना मार्गदर्शन करून त्यांच्या प्रश्नांचे निराकरण करत असत. आता हे काम सेक्रेटरी श्री.गंधे करत आहेत.

लळिंगकरांची असोसिएशनसाठी विशेष 'उपलब्धी' म्हणजे असोसिएशनची स्वतःची [www.sbipensionerspune.org](http://www.sbipensionerspune.org) या नावाची वेब-साइट. ही वेब-साइट त्यांच्या कल्पनेतून व सभासदांची 'गरज' लक्षात घेऊन त्यांनी या क्षेत्रातील तज्ञ श्री.राहूल राजवाडे यांचेकडून तयार करवून घेतली. व स्वतः त्यांच्या 'अपडेशन'ची माहिती करून घेऊन ती 'अप-टू-डेट' कशी राहिल याची ते काळजी घेत असतात. त्यासाठी बँकेकडून पेन्शनविषयक सक्च्युलर्स व उपयुक्त माहिती मिळवण्यासाठी आपले अध्यक्ष श्री.एस.बी.गोखले व श्री.राजीवडेकर यांची मोलाची साथ त्यांना मिळते. त्यामुळे आपल्या सभासदांना, तसेच बँकेच्या सर्व पेन्शनर्सना व परदेशात जाणाऱ्या सभासदांना वेब-साइट द्वारे नियमितपणे पेन्शन विषयासंदर्भात सर्व अप-टू-डेट माहिती मिळाल्यामुळे या वेब-साइटला भरपूर पसंती आहे व वेब-साइट ला 'भेट' देणाऱ्यांची संख्या दिवसेंदिवस वाढत आहे. आता अन्य कांही सर्कल्सनी सुद्धा आपापल्या 'वेब-साइट्स' सुरू केल्या आहेत. पण आपल्या सर्वकष व 'अप-टू-डेट' माहिती देणाऱ्या वेब-साइटला जास्त पसंती आहे.

श्री.लळिंगकरांना फोटोग्राफीची आवड आहे. बँकेच्या कामानिमित्त भारतभ्रमण करत असतांना त्यांनी काढलेल्या सुंदर फोटोंचा संग्रह पाहणे व तेथील विविध प्रकारची माहिती ऐकणे हा एक वेगळाच अनुभव आहे. त्यांच्या या सर्व यशस्वी जीवन प्रवासात त्यांच्या पत्नी कै.सौ.वसुधाताई यांनी त्यांना उत्तमप्रकारे साथ दिली. परंतु दुर्दैवाने गुडघेदुरवीच्या प्रदीर्घ आजाराने २००३ साली त्यांचे निधन झाले. त्यानंतर लळिंगकर यांनी असोसिएशनच्या कामात स्वतःला पूर्णपणे झोकून दिले. त्यांना चार मुली. सर्वजणी लग्न होऊन सुस्थितीत. थोरली आपल्या बँकेत कार्यरत. मधल्या दोन जुळ्या असून हरहुन्नरी व आर्टिस्ट आहेत. धाकटी बंगलोर येथे रिसर्च स्कॉलर असून गणित अध्यापन क्षेत्रात पी.एच.डी. करतये. वडिलांच्या प्रोत्साहनामुळे तिने दोन वर्षे विवेकानंद केंद्रामार्फत 'जीवनव्रती' म्हणून अरुणाचल प्रदेशात काम केले. तसेच केंब्रिज युनिव्हर्सिटी कडून फेलोशिप मिळाल्यामुळे केंब्रिज येथून तिने एक वर्षात एम्.फिल पदवी मिळवली.

'हाती घ्याल ते तडीस न्या' हे त्यांच्या नूतन मराठी माध्यमिक शाळेचे ब्रीद वाक्य. त्याचे तंतोतंत पालन करण्याचा श्री.लळिंगकर यांनी आपल्या आयुष्यात पूर्ण प्रयत्न केला. त्यांना उदंड व आरोग्यपूर्ण आयुष्य लाभो व त्यांचेकडून असोसिएशनला व सर्व सेवानिवृत्त सभासदांना मार्गदर्शन लाभो हीच ईश्वर चरणी प्रार्थना.

- मधुकर पालकर

**युनिट वार्ता :** डॉ.बिबली-कल्याण येथील सभासदांनी दि. २९ मार्च २०१४ रोजी 'एस.बी.आय. पेन्शनर्स मित्रमंडळ' स्थापन केले असून मित्रमंडळानी गेल्या वर्षी विविध उपक्रमांचे आयोजन केले आहे. नुकतेच मंडळाने १५ एप्रिल २०१५ ला 'वासंतिक हळदीकुंकू समारंभ आणि सुगम संगीत' कार्यक्रम आयोजित केला होता. मित्रमंडळाचे १०० सभासद झालेले आहेत. मंडळाचे कार्यवाह श्री. सतीश शेटी व इतर सभासद यांचे असोसिएशन तर्फे अभिनंदन.

- सेक्रेटरी

## चुकीची दुरुस्ती

'संवाद' मे महिन्याच्या अंकात प्रसिद्ध झालेल्या 'मुक्याचे बोल' हे 'बोलके' सुंदर व्यंगचित्र श्री. वसंत करंबळेकर, रत्नागिरी यांनी रेखाटले आहे. नजरचुकीने चित्राखाली त्यांचे नाव छापले गेले नाही याबद्दल आम्ही दिलगीर आहोत.

- संपादक मंडळ, संवाद



## सन २०१४-१५ या वर्षाचा 'कै. वासुदेव विठ्ठल गंधे व श्रीमती उमाबाई वासुदेव गंधे' पुरस्काराच्या मानकऱ्यांच्या कार्याचा परिचय

निःस्पृह-अजातशत्रू- सेवाव्रती-तम्मा

असोसिएशनचे सोलापूर युनिटचे सेक्रेटरी, मुंबई सर्कल असोसिएशनचे एक्झिक्युटिव कमिटी मेंबर म्हणून श्री.टी.एम् उर्फ तम्मा पाटील परिचित आहेत.

सर्वांशी गोडीगुलाबीने वागून, सतत संपर्क ठेवून कामे करून घेण्याची हातोटी लाभलेले पाटील हे एक अजब रसायनच आहे. जास्तीत जास्त सभासदांना न्याय मिळवून द्यायचा प्रामाणिक प्रयत्न ते सतत करतात. पेन्शनर्सचे कोणतेही काम असो प्रत्येक केस हाताळताना संबंधित परिपत्रकाचा सर्वोत्तम अभ्यास करून, जिद्दीने पाठपुरावा करून त्या केसेस यशस्वीरित्या तडीस नेण्यात त्यांचा हातखंडा आहे. गुंतागुंतीच्या, क्लिष्ट केसेसमध्ये अपेक्षित यश प्राप्त झाल्यानंतरही 'मी माझे कर्तव्य केले' अशीच यामागची त्यांची भावना असते.

नूतन निवृत्त कर्मचाऱ्यांना भेटून, निवृत्तीनंतरचे लाभ सांगून त्यांना ते सभासद करून घेतात. सोलापूर व इतर जिल्ह्यातील सभासदसुद्धा त्यांच्याशी संपर्क साधतात.

श्री. पाटील यांनी आतापर्यंत २५० च्या वर पेन्शनर्सना मेंबर्स केले आहे. लाईफ सर्टिफिकेटच्या बाबतीत दरवर्षीच ते १००% चे उद्दीष्ट गाठतात. सोलापूरमध्ये दर आठवड्यात ते मेंबर्सची सभा घेऊन कामाचा आढावा घेतात. फॅमिली पेन्शनच्या २० केसेस त्यांनी पूर्ण केल्या आहेत. पेन्शनर्ससाठी नेहेमीच सांस्कृतिक कार्यक्रम, व्याख्याने इ. कार्यक्रम ते आयोजित करतात. 'संवाद'साठी त्यांनी आतापर्यंत रु. १,६०,०००/-च्या देणग्या मिळवल्या आहेत. यमगरवाडी व अंदूर या मराठवाड्यातील गावातील शाळांना तसेच कारंबा येथील 'स्नेहालय' या संस्थेलाही त्यांनी आर्थिक मदत केली आहे.

श्री. तम्मा पाटील यासारखा प्रसिद्ध पराङ्मुख, निरलस, सामाजिक बांधिलकी जपणारा कार्यकर्ता दुर्मिळच. याचे सर्व श्रेय ते श्री. दांडेकर यांचे आशीर्वाद व असोसिएशनच्या विविधस्तरावर कार्यरत असलेल्या पदाधिकाऱ्यांना देतात.

श्री. पाटील यांचा कोणताही कार्यक्रम नियोजनबद्ध असतो. २००७ साली सोलापूर येथे मुंबई सर्कल असोसिएशनची वार्षिक सर्वसाधारण सभा अतिशय यशस्वीरित्या पार पडली ती त्यांच्या नियोजनामुळेच.

आज ७१ वर्ष पूर्ण होऊनही ते अत्यंत उत्साहाने कार्य करीत आहेत. सेवाभावी, प्रचंड जनसंपर्क असलेल्या श्री. तम्मापाटील यांच्या कार्याचा चढता आलेख पारखून असोसिएशनने गौरवास्पद असा 'गंधे पुरस्कार' त्यांना प्रदान करण्याचे घोषित केले आहे. त्याबद्दल श्री पाटील यांचे मनःपूर्वक अभिनंदन.

**श्री. दत्तात्रय रा. बेंद्रे, सोलापूर (मोबा. : ९०११६८७६०१)**

### Sincere and Hardworking Shri P. A. Lopes

Shri P. A. Lopes Age 68, joined the SBI Pensioners' Association Mumbai ZSC in 2004. He has been working for the last 10 years as Regional Secretary. For the first 8 years the areas which he covered were from Borivali to Dahanu Road and currently he is looking after the area from Mira Road to Dahanu. The area between Mira Road to Dahanu is vast and traveling from his residence in Vasai to Dahanu Road takes almost one & half hours journey by railway. Due to travelling hazards and long distances to catch even one pensioner sometime takes more than a day.

Despite all these odds, with the support and encouragement from his Seniors in the Association, he could enroll more than 450 members for the Association and could collect the donation around Rs.2,50,000/- towards "Legal fund", "Building fund" and "Samvad Magazine". Apart from this, he has assisted in settling the pending pension issues and approaching the hospital authorities for settling the medical bills, as and when warranted. Since he has done Counselor's course, he is also helping in resolving the problems among the family members of the pensioners.

He has been assisting family members of the pensioners' in solving their banking related problems and issues. He has also been solving the problems of the medical dispensaries and the medical stock at Borivali & Nalasopara. He is also trying his level best to open a medical dispensary at Vasai.

He has been organising the yearly meetings of the SBI Pensioners' at Palghar, Vasai, Virar, Nalasopara and other branches within the vicinity.

For the past 7 to 8 years he has been anchoring the Mumbai Zonal Sub Centre,s AGM at ShivajiMandir, Dadar. Several members have shown their appreciation, since Shri Lopes carries this function by speaking in dual languages effectively (i. e Marathi & English). His good rapport with the press helped the Association to publish Pensioners' grievances in leading newspapers like Maharashtra Times and Loksatta two years back.

He is the Vice President in the "Educational Welfare Fund" at Vasai, thereby assisting the needy students in the surrounding areas.He gives talks in Marathi language on various inspirational topics at AtreKatta, Borivali, Thane and other parts of Vasai.

He is also a good Story teller in Marathi language and this good habit he inherited from his father. His father who was a teacher was registered with "Sane Guruji Kathamala" as a Katha Nivedak.

I wish all the best to Shri Lopes in his work and long and healthy life.

**Shri C. N. Date**

**“GOODWILL PACKAGE” FOR SENIOR STAFF PENSIONERS & FAMILY PENSIONERS**

**1. Eligibility:** Pensioners and family pensioners of both IBI & SBI who have completed or will complete 80 (eighty) years of age and remain alive on the 1<sup>st</sup> July, 2015. In respect of family pensioners, her/his age as on 1 st July, 2015 will determine the eligibility irrespective of age of original pensioner at the time of death.

**2. Coverage:** All the IBI and SBI pensioners who have completed or will complete 80 (eighty) years of age as on the 1<sup>st</sup> July, 2015 and remain alive on that date will be eligible under the Scheme. However, this will not be applicable for e-SBS & e-SBIN pensioners who retired before merger with SBI and are governed by a separate pension Rules viz. Pension Regulations 1995 as well as e-SBS & e-SBIN family pensioners of deceased pensioners, retired before merger with SBI. This package will also not be applicable for pensioners who took voluntary retirement from service and for family pensioners of deceased voluntary retirees.

**3. Quantum of one-time lump sum amount:**

**FOR PENSIONERS:**

Grades of pensioner(s) (i.e. Grades at which retired)	Age from 80 Years to less than 85 Years	Age from 85 Years to Less than 90 Years	Age from 90 Years to Less than 95 Years	Age from 95 Years to Less than 100 Years	Age 100 years or more
TEGSS I & II	45000	55000	70000	90000	120000
TEGS VI & VII	30000	40000	55000	75000	100000
OFFICERS UPTO SMGS V	20000	30000	45000	65000	90000
Clerical	15000	25000	35000	50000	70000
Subordinate	10000	20000	30000	40000	50000

**FOR FAMILY PENSIONERS:**

Spouse Retired in The Grade	Age of Family Pensioners From 80 Years to Less than 85 Years	Age of Family Pensioners From 85 Years to Less than 90 Years	Age of Family Pensioners From 90 Years to Less than 95 Years	Age of Family Pensioners From 95 Years to Less than 100 Years	Age of Family Pensioners 100 or More
TEGSS I & II	22500	27500	35000	45000	60000
TEGS VI & VII	15000	20000	27500	37500	50000
Officers upto	10000	15000	22500	32500	45000
SMGS V Clerical	7500	12500	17500	25000	35000
Subordinate	5000	10000	15000	20000	25000

**4. Other Terms & Considerations :** i) The scheme will be in the nature of 'one-time benefit' and purely discretionary from the Bank's point of view and existing pensioners/ future retirees will have no right or claim on similar benefit in future. Income tax amount on this benefit, if any, will be borne by the individual pensioners/family pensioners.

ii) No Dearness Relief or other benefits will be available on this lump-sum amount and the same will not be considered for any other purpose whatsoever like re-fixation of pension etc.

(We publish hereunder a copy of a letter Dt. 8<sup>th</sup> June 2015 sent to the Bank by our Federation in respect of “GOODWILL PACKAGE”.)

8 June 2015

Deputy Managing Director and CDO  
Corporate Centre,  
State Bank of India  
Mumbai - 400021

Dear Sir,

**Sub :- “GOODWILL PACKAGE” FOR SENIOR STAFF AND FAMILY PENSIONERS**

We refer to our letters dated 14-05-2015 and 15-05-2015 to provide the benefits under the above package to all pensioners aged 80 years and above as on 1-07-2015 including those retired on medical grounds and voluntarily. As the number of such eligible pensioners may be few in number, we trust that the above package would be made available to them in order not to allow them feel disappointed over our Bank neglecting them at their old age.

2. We feel that after the merger of State Bank of Saurashtra and State Bank of Indore, all their employees including their past employees should be considered as members of the family of State Bank of India without showing any discrimination among the employees and pensioners of State Bank of India and those of the above two Associate Banks. We therefore request that all the pensioners of e-SBS and e-SB of Indore aged 80 years and above as on 1-07-2015 may be provided with the benefits under the above package.

Yours Sincerely,

**General Secretary (P.P.Sankaranarayana Murthy)**

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**CIRCULAR NO 6 TO ALL AFFILIATES DATED 12-05-2015**

Dear Sir,

**Sub:Reckoning of pensionable service from the date of regular appointment and not from the date of Confirmation. Judgement dated 16-02-2015 of the Division Bench of Madras High Court.**

We forward herewith for your information a copy of the above judgement directing the computation of pensionable service from the date of regular appointment by our Bank. Under our Pension Regulations, there is a discrimination in the computation of pensionable between the workmen staff and directly recruited officers. Although both of them are appointed on regular basis, the pensionable service in the case of directly recruited officers is computed from the date of their initial appointment, whereas in the case of workmen appointed on regular basis, the pensionable service is computed only from the date of their confirmation. This discrimination is caused on the basis that the workmen staff are admitted to SBI Employees' Pension Fund only from the date of confirmation.

2. The above judgement has been pronounced in a Writ Petition filed by a pensioner retired on 15-06-2007 under the Bank's Exit Option Scheme with a pensionable service of 19 years and 9 month. No pension was paid to him by our Bank, as he did not have pensionable service of 20 years. Our Bank declined his request for payment of his pension. He therefore filed a W.P in Madras High Court. His W.P was dismissed by the Single Judge. He thereafter filed his Writ Appeal. His W.A has been allowed by the Division Bench of Madras High Court. As his pensionable service from the date of joining works out to 20 years and three months, as per the above judgement, he is entitled for the eligible pension from our Bank.

3. We trust that our Bank will act upon the above judgement and remove the unjust disparity between the regularly appointed workmen staff and directly recruited officer in the reckoning the pensionable service and would put an end to this discrimination.

Yours Sincerely,

General Secretary

(P.P.Sanakanarayana Murthy)

**(We have not published the judgement for want of space—Secretary SBIPA Mumbai Circle)**

**(We are publishing hereunder a Record Note signed between IBA and the UFBU in r/o 10<sup>th</sup> BPS)  
Record Note of Discussions between Indian Bank's Association and United Forum of Bank Unions on the  
issues and demands relating to retirees of the Banks held on 25<sup>th</sup> May, 2015 at Mumbai.**

In the Charter of Demands submitted by the Workmen Unions/Officers Associations for revision of wages and service conditions, certain demands pertaining to the superannuation benefits/issues of retirees were raised. These issues were discussed in detail on various occasions during course of negotiations on the Charter of Demands. IBA maintained that any demand of retirees can be examined only as a welfare measure as **contractual relationship does not exist between banks and retirees**. The Periodic wage revision exercise based on mandate from member banks cover only wages and service conditions of serving employees. Retirement benefits are based on service conditions prevailing at the time of retirement of an employee and these do not change with subsequent settlements.

Referring to repeated comparison of pension scheme in banks to Government pension scheme, IBA stated that while the Government pays pension out of Budgetary allocation, bank pension is a funded scheme. At the time of retirement of an employee, the bank is expected to ensure that adequate funding is made for payment of pension/family pension with provision for periodic updation of dearness relief payable. As such there is no provision for updation of pension in banks. **Financial implications will need to be fully examined before any change in benefits payable to pensioners can be considered.** The following table gives the details discussion/conclusion reached on various issues raised :

<b>Issues raised by the United Forum of Bank Unions</b>	<b>Response of the Indian Bank's Association</b>
LFC and Hospitalization reimbursement should be extended to retired bank employees / officers the benefit of the coverage of this same	A revised hospitalization/medical expenses reimbursement scheme is being finalized for the in service employees and officers and Scheme would be extended to retirees also subject to the condition that the cost of the insurance premium under the Scheme would be payable by retirees. Extending Leave Fare Concession facilities to the retirees is not possible.
Revision in the rates of Family Pension on the same lines of the Central Government scheme and RBI scheme	While the IBA is sympathetic to the issue, the cost involved is significant and unaffordable at the present juncture. IBA will examine cost implications and sustainability of each bank, at a future date.
Extending Dearness Relief at 100% compensation to all pre-November, 2002 pensioners as in the case of post November, 2002 retirees.	Firstly, the matter is sub-judice as certain cases on this issue are pending for a decision with Supreme Court. As such, IBA cannot take a decision on this issue at this stage. From a humanitarian point of view, IBA may examine feasibility of providing 100% dearness relief neutralization to pre-November retirees based on a detailed costing exercise.
Upgrading the Basic pension of all the pensioners at the common and uniform index of 4440 points. Updation of pension for all existing pensioners and family pensioners	IBA would examine the cost implications and sustainability of member banks. In view of the huge additional cost involved in funding the Pension Fund as per the requirements of AS-15-R, it would be impossible to consider this demand. Unions suggested for collecting the details of the pensioners and ascertaining the actual cost, so that a solution may be worked out.
Periodical updation / improvement in pension along with occasions of wage revision of in-service employees on the lines of the Central Government.	This being a funded scheme in lieu of contributory P.F. As it is, banks are contributing several times the statutory P.F. contribution towards funding pension scheme every year. Hence providing for periodic updation is not possible as this will have serious impact on the working of banks.
Uniform percentage of allocation from Welfare Fund towards schemes pertaining to retirees	Government guidelines permit banks to provide benefits to retirees out of welfare funds. This may be taken up at the bank level

## Obituary

We very much regret to record the sad demise of our following members whose names were reported to us after the last Annual General Meeting held on 27-08-2013 at Dhule. We hereby convey our sincere & heartfelt condolences to the bereaved families.

**“May the departed Souls Rest in Peace”**

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<u>MEMNO</u>	<u>NAME</u>	<u>CITY</u>	<u>Birth Date</u>	<u>Expred on</u>
PM/6057	MR.VAIKUNTH DIGAMBAR KULKARNI	GOA	01/08/1939	14/06/2014
LM/0047	MR.G.K.JOSHI	PUNE	01/10/1916	05/06/2013
PM/2813	MR.PANDIT BAJRANG DHOBALE	KOLHAPUR	09/12/1938	31/12/2013
BM/11923	MR.TUKARAM B. WAKALE	DHULE DIST.	01/06/1958	27/05/2014
PM/2483	MR PANDIT RAVAJI TAYADE	AURANGABAD	15/12/1936	13/06/2014
PM/4078	MR. DILIP ANANT GADGIL	NAGPUR	29/08/1954	25/04/2014
PM/9576	MR.NILKANTH M.PARATE.	NAGPUR	13/05/1948	19/03/2014
PM/3300	MR.GOPAL VASUDEORAO GHAROTE	NAGPUR	10/07/1940	12/02/2014
ABM/1064	MRS.SUMATI S. NAIGAONKAR	NAGPUR	06/03/1940	26/06/2014
LM/1030	MR.RAJARAM MAHIPAT GHAG	THANE DIST.	23/11/1923	23/12/2009
LM/0693	MR.A. P. MISTRY	MUMBAI	26/03/1917	03/02/2010
FPPM/0061	SMT NIRMALA VISHWANATH RAO	THANE	---	05/05/2014
FPLM/0012	SMT SHALINI ANANT KANADE	THANE DIST.	11/03/1929	25/07/2013
APM/4349	MRS.MADHURI PRASAD	MUMBAI NAVI	16/09/1945	10/04/2014
APM/2400	MRS.VIDYA GAJANAN DEO	PUNE	14/05/1952	02/07/2014
PM/5450	MR.HEMCHANDRA RATANLALAGREKAR	AMRAVATI	05/07/1948	04/03/2014
PM/3224	MR.PURUSHOTTAM MADHAV UPASANI	DHULE	08/06/1942	02/07/2014
PM/3843	MR.MADHUKAR GANGADHAR PANSE	SATARA DIST.	16/08/1943	27/05/2014
FPLM/0016	SMT MANGALA KRISHNAJI PATANKAR	PUNE	01/08/1935	18/07/2014
PM/5088	MR.SUBHASH NARAYAN DATAR	MUMBAI	09/06/1946	30/06/2014
LM/1858	MR T M SALUNKHE (PATIL)	SANGLI DIST.	04/11/1929	11/07/2014
APM/0621	MRS.SARALA PANDURANG KHANZODE	SANGLI	01/01/1935	17/07/2014
ABM/0811	SMT.MANGALA MANOHAR SHEMBEKAR	THANE DIST.	30/07/1944	24/12/2012
PM/3401	MR.RAMESH GAJANANRAO DESHPANDE	NASHIK	24/01/1941	24/01/2014
PM/1940	MR PRABHAKAR K KULKARNI	PUNE	29/09/1935	21/07/2014
PM/5689	MR.SHRIKANT MANOHAR KATE	CHANDRAPUR	05/09/1945	22/07/2014
APM/8887	SMT. EVELYN M. CORLEY	DOMBIVALI	20/11/1935	16/11/2013
PM/3239	MR.PANDURANG BABURAO JADHAV	DOMBIVALI (W)	01/01/1938	25/06/2014
PM/4447	MR.BHALCHANDRA Y. ABHYANKAR	DOMBIVALI (E)	12/01/1944	05/07/2014
APM/1002	MRS.INDIRA NARAYAN JOSHI	DOMBIVALI	24/07/1933	27/07/2014
---	MR.E.K.THAKUR	MUMBAI	15/02/1941	07/08/2014
APM/9942	MR.CHANDRAKANT K. WATVE	THANE	16/10/1952	31/01/2014
PM/5015	MR.ASHOK DASHARATH CHACHAD	MUMBAI	19/07/1941	27/07/2014
APM/5531	MR.SUDHAKAR NARAYAN OKE	MUMBAI	15/08/1944	17/01/2013
ALM/0202	SMT.MEENAKSHI GURUNATH PITAMBARE	PUNE	10/09/1942	16/08/2014
PM/8335	MR.SUBHASH MADHUKAR GAVALI	SOLAPUR	01/06/1953	15/07/2014
FPLM/0031	SMT SUDHA V KOLHATKAR	PUNE	22/06/1927	01/09/2014
PM/4216	MR.PANDURANG DATTATRAY LAD	KOLHAPUR	20/10/1942	25/08/2014
LM/2266	MR V D KATYARE	AHMEDNAGAR DIST	18/07/1936	15/07/2014
APM/4751	MRS.REKHAANANT DESHPANDE	THANE DIST.	21/03/1938	17/07/2014
PM/10277	MR.MADHAVRAO S. CHAVAN	DHULE	20/06/1950	25/07/2014
PM/10820	MR. RAVINDRA NARHAR THAKAR	PUNE	19/05/1951	15/08/2014
ABM/0516	SMT.SANDHYA BHALCHANDRA GADGIL	PUNE	25/06/1934	09/09/2014
PM/9465	MR.SUHAS VAMAN WANI	NASHIK	22/05/1948	14/10/2013
PM/3109	MR.BHASKAR SHRIDHAR KULKARNI	NASHIK	19/11/1936	08/01/2014
PM/3785	MR.PRAMOD RAMCHANDRA KORDE	NASHIK	08/02/1944	15/06/2013

APM/1566	MRS.HEMALATA J. PARDESHI	NASHIK	13/09/1955	10/02/2014
PM/9129	MR.SUBHASH V.BHAT	NASHIK DIST.	16/08/1947	07/02/2014
PM/1700	MR J Y FOWKAR	NASHIK	16/06/1934	06/06/2014
LM/0703	MR.L.S.LONDHE	NASHIK	28/03/1925	20/06/2014
PM/0490	MR.DATTATRAY N.DASHPUTRE	SOLAPUR	28/12/1922	10/09/2014
PM/1767	MR.N.S.KULKARNI	PUNE	26/08/1934	13/09/2014
APM/1535	MRS.RENU K. KODWANEY	MUMBAI	23/01/1945	11/07/2013
PM/4514	MR.VINAYAK SHRIDHAR NAIK	MUMBAI	11/05/1945	13/09/2014
APM/1356	MRS.GEETA S. PATIL	MUMBAI	17/08/1942	07/08/2014
APM/4520	MR.JAYANT SITARAM KASHELKAR	PUNE	03/03/1945	02/07/2014
LM/0906	MR. G. V. PHADKE	PUNE	20/06/1928	09/09/2014
PM/4136	MR.DILIP MOHANIRAJ KULKARNI	PUNE	11/10/1951	04/04/2013
APM/2187	MRS.CHANDRAPRABHA A.AITIWADEKAR	KOLHAPUR	04/07/1950	29/04/2014
PM/4259	MR.JOSHI ANANDMURTI HANMANTRAO	SANGLI DIST.	27/08/1945	28/08/2014
APM/9120	MRS. SAMPADA R. SOHANI	DOMBIVALI	03/10/1955	03/12/2012
PM/3766	WAYCHAL SUDHAKAR VISHWANATH	KOLHAPUR	25/12/1944	25/09/2014
APM/4087	MRS.PRAFULLA VILAS KAMAT	GOA	29/12/1946	06/09/2014
PM/10594	MR.SURESH T. NAKWA	PUNE	13/04/1951	11/10/2014
PM/1800	MR PRABHAKAR N JAVKHEDKAR	PUNE	09/02/1935	22/12/2013
PM/2767	MR.GOVIND KHEMCHAND BHAVSAR	AMRAVATI	21/11/1938	31/12/2013
APM/4429	SMT.ASHA PRAKASH DESHPANDE	BULDANA DIST	30/09/1949	01/10/2014
PM/4179	MR MADHAV KASHINATH JOSHI	PUNE	02/11/1945	12/10/2014
APM/4055	MRS.RODRIGUES BRASELINA SOUVENIA	GOA	24/08/1946	19/09/2014
ABM/0080	SMT.USHA PADMAKAR PUNTAMBEKAR	PUNE	30/04/1936	14/10/2014
ALM/0268	SMT.ASHA SHRIRAM KHER	PUNE	06/08/1933	12/06/2014
PM/4069	MR.ANAND VISHNUPANT NAGRAJ	DOMBIVALI	20/04/1945	02/11/2014
PM/2126	MR S V DESHMUKH	AHMEDNAGAR	07/02/1936	07/11/2014
APM/0374	MRS.PRAFULLATA S.WADIVKAR	PUNE	26/12/1941	17/11/2014
PM/3748	MR.YASHWANT GAJANAN PINGLE	KOLHAPUR	10/12/1942	17/11/2014
PM/4652	SHRI MEHELI KEKHASRU GAZDER	MUMBAI	14/11/1941	11/09/2011
PM/3598	MR.VIJAY WAMAN AGASHE	PUNE	27/08/1941	28/10/2014
PM/2084	MR SADASHIV P PANDE	KOLHAPUR	20/04/1933	24/11/2014
LM/1188	MR. SUDHAKAR G. KALE	PUNE	04/01/1931	06/12/2014
PM/7120	MR.VIJAY VISHWANATH DANDE	NAGPUR	16/01/1948	05/12/2014
APM/4971	MRS.LATIKA VIBHAKAR DESAI	MUMBAI	08/05/1939	08/11/2012
APM/1162	MR.VAMAN B. KAMAT	MUMBAI	30/11/1933	26/09/2014
LM/1051	MR. R. P. MEHTA	AURANGABAD	15/12/1935	19/11/2014
PM/2776	MR.VISHWAS R. KARANDIKAR	THANE DIST.	05/07/1938	19/10/2014
PM/5806	MR.PUSHPAHAS PANDURANG GOKHALE	THANE	02/03/1944	04/11/2014
PM/1722	MR J B JADHAV	MUMBAI	10/01/1935	11/11/2014
PM/4883	SMT PRITI DNYANESH CHAVAN	MUMBAI	13/09/1947	25/11/2014
PM/1915	MR M M SAMANT	MUMBAI	15/05/1935	10/12/2014
BM/1145	MR. KRISHNARAO G. BEDEKAR	DOMBIVALI	07/04/1934	19/10/2014
APM/2872	VINOD SHREERANG REDKAR	MUMBAI	11/11/1938	15/10/2014
PM/6965	MR.PRAKASH GANGADHAR MAHAJAN	NASHIK	29/06/1946	26/11/2014
PM/2972	MR.PRABHAKAR S.CHANDEKAR	AMRAVATI	15/06/1939	13/10/2014
LM/2523	MR NARAYAN SITARAM THAKARE	YAVATMAL	07/09/1937	11/03/2012
BM/6884	MR.MAROTI NARAYAN DESHMUKH	YAVATMAL	03/12/1941	15/10/2012
ABM/5159	MRS.ALKA MADHUKAR YANNAWAR	YAVATMAL	01/06/1951	12/07/2014
PM/8380	MR.RATNADEEP K. MANKALWAR	YAVATMAL	02/11/1952	02/12/2013
PM/8621	MR.VIJAY FAKIRRAO DHORE	YAVATMAL	25/10/1949	28/06/2014
FPPM/1073	SMT. ASHWANI A. BHANARKAR	YAVATMAL	---	08/09/2012
ABM/5586	MRS.SUMAN GOPAL DUTHADE	YAVATMAL DIST.	01/10/1954	31/12/2013
LM/1714	MR G S KELKAR	YAVATMAL DIST.	01/07/1934	31/12/2012

BM/6808	MR.JAYRAM SATWA NARWADE	YAVATMAL DIST	03/09/1942	08/10/2011
PM/4121	MR.VITHALGIR GOVINDGIR GIRI	YAVATMAL	01/02/1951	31/12/2012
APM/8109	MRS.BHAGYASHREE M.MULEY	PUNE	17/04/1956	23/10/2010
APM/4340	MRS.ASHA SURESH RAKHE	MUMBAI	05/02/1942	05/09/2014
APM/9005	MRS.MANGALA D. DHAMNE	AURANGABAD	---	15/09/2014
APM/2921	MRS.SAVITA NATHUBHAI MAHYAVANSHI	MUMBAI	01/01/1952	24/02/2009
PM/2076	MR V R VELANKAR	MUMBAI	20/03/1936	04/12/2014
PM/1941	MR PRABHAKAR S VECHALEKAR	PUNE	25/09/1935	29/12/2014
BM/2213	MR.MANO HAR AMBADAS DESHPANDE	YAVATMAL	16/11/1936	02/12/2014
PM/10364	MR.VALJI S. GAVALI	NANDURBAR	01/06/1949	11/09/2012
PM/2415	MR D Y ANEY	NAGPUR	11/02/1937	02/09/2012
BM/7005	MR.MANIK DATTATRAYA BOMRE	YAVATMAL	27/01/1935	21/02/2014
PM/2434	MR.SURESH VISHNU KORDE	PUNE	01/09/1936	12/12/2014
PM/1939	MR N T THOMBRE	PUNE	28/05/1939	13/01/2015
PM/3403	MR.RAMESHCHANDRA VISHNU SAMANT	MUMBAI	16/10/1940	25/12/2014
APM/3965	MR.PRAKASH KULKARNI	RAIGAD DIST,	06/02/1948	14/10/2011
BM/0135	MR.HARIBHAU D.CHITALE	PUNE	17/11/1919	12/01/2015
PM/0949	MR.GANESH VISHWANATH VAIDYA	PUNE	12/07/1925	30/12/2014
FPPM/1079	SMT.MALATI DAMODAR KULKARNI	NASHIK ROAD	11/01/1932	22/12/2013
PM/1603	MR DIGAMBER P KULKARNI	SANGLI	21/02/1934	31/12/2014
PM/5739	MR.ABDUL HAMID ABDUL RAHIMAN MULLA	SANGLI	08/04/1947	10/10/2014
PM/5613	MR.SHYAM BALKRISHNA PANDIT	PUNE	19/08/1942	02/02/2015
LM/1290	MR. T. S. F. R. LOBO	GOA	21/10/1928	01/06/2015
APM/1653	MRS.SULABHA S. DANDEKAR	THANE	01/06/1942	24/01/2015
PM/9591	MR,PRAMOD S.THETE	AMRAVATI	29/09/1948	01/12/2015
LM/0604	MR.DINKARRAO R.DESHPANDE	AKOLA	24/03/1925	14/01/2015
PM/8107	MR.RAMESH SAMBHAJI DAHOTRE	AHMEDNAGAR	14/12/1946	15/01/2015
ALM/0637	SMT.RAJANI B. BORGAONKAR	SANGLI DIST.	23/07/1936	30/11/2014
PM/10828	MR.ACHUT K. SATARDEKAR	MUMBAI	10/01/1952	04/02/2015
PM/7751	MR.SHIWAJI TUKARAM PHADTARE	SATARADIST.	01/03/1945	19/01/2015
PM/6931	MR.RAMANLAL DIPCHAND BALDOTA	AHMEDNAGAR	01/03/1946	22/02/2015
PM/3521	MR.SURYAKANT SADASHIV KAMTHE	PUNE	20/04/1943	31/01/2015
PM/3491	MR.PADMAKAR VINAYAK DATE	PUNE	21/12/1943	27/02/2015
PM/6727	MR.N.RADHAKRISHNAN	MUMBAI	12/11/1939	18/11/2004
PM/2722	MR. KANJI MELJI WAGHELA	MUMBAI	15/07/1939	06/08/2014
APM/2987	MR.ANANT MADHAV LELE	MUMBAI	03/03/1948	23/06/2013
PM/2543	MR RAGHU BABU SHETTY	MUMBAI	13/09/1930	05/12/2014
PM/4761	MR.KRISHNA SUDHAKAR PALEKAR	MUMBAI	16/05/1943	30/12/2014
PM/2736	MR. PRABHAKAR K. PADGAONKAR	MUMBAI	08/11/1937	06/02/2015
APM/1553	MRS.VINDA S. DHAIRYAWAN	MUMBAI	18/02/1941	09/02/2015
PM/10343	MR.SHREEKAR D. PARASNIS	THANE	16/11/1950	14/02/2015
PM/2928	MR.SHAM MOHINIRAJ BHANAGE	NASHIK	31/05/1942	31/01/2015
APM/1177	MRS.R. PATTAMMAL RAGHAVAN	MUMBAI	05/02/1941	15/02/2015
PM/1602	MR ASHOK S RAUT	THANE	11/08/1943	22/11/2014
PM/4295	MR CHANDRAKANT U. LUNKAD	PUNE	25/07/1942	18/03/2015
BM/7137	MR.MACHHINDRA VITHOBA SHINDE	SOLAPUR DIST.	15/10/1946	26/01/2015
PM/11768	MR.KESHAO S. WAIKAR	PUNE	28/10/1948	26/01/2014
APM/3975	MRS.ANURADHA SHRIKRISHNA MOHARIR	MUMBAI	30/04/1949	24/10/2014
PM/11352	SMT. MADHAVI M. DHOND	GOA	04/04/1959	08/04/2015
PM/3550	MR.CHANDRASHEKHAR P. THATTE	NASHIK ROAD	31/05/1942	28/09/2012
APM/4643	MRS.SUMITRA R.BHADUPOTEY	BHANDARADIST.	30/11/1949	20/02/2015
PM/11568	MR. BALASAHEB G. CHUDMUNGE	KOLHAPUR DIST.	01/06/1953	10/04/2015
PM/9870	MR.MADHUKAR P.GUJRATHI	AKOLA DIST.	16/05/1949	17/01/2015
APM/6074	MRS.SHUBHANGI SATISH GIJARE	AKOLA	28/05/1951	27/10/2014

PM/6195	MR.SHRIKRISHNA DEVIDAS PUNDLIK	AKOLA	17/01/1947	23/09/2014
APM/2988	SUBHASHCHANDRA VASANT PRADHAN	MUMBAI	27/10/1939	31/10/2012
PM/3094	MR.MADAN MALHAR CHITRE	MUMBAI	13/10/1939	15/07/2012
PM/3240	MR.JAYAWANT GOPAL PARAB	MUMBAI	01/06/1940	04/08/2014
PM/4739	SHRI SAM CHERIAN	MUMBAI	18/10/1945	02/03/2014
ABM/0055	MRS.SHAKUNTALA MADHUKAR DALAL	MUMBAI	08/08/1927	31/01/2015
PM/9299	MR.NAISHADH M.VIJAYKAR	MUMBAI	15/12/1952	10/03/2015
PM/4455	BALIRAM NARAYAN MHATRE	MUMBAI NAVI	05/05/1951	27/03/2015
PM/4577	MRS.SAURABHI DILIP PATIL	MUMBAI	06/01/1950	01/11/2014
PM/4862	MRS.CHHAYA DILIP PATIL	MUMBAI	24/08/1954	14/04/2015
PM/10823	MR.MUKUND R. KULKARNI	MUMBAI	24/01/1952	19/03/2015
PM/9792	MR.EKNATH V.VAGHANBRE	THANE DIST.	01/06/1949	25/03/2015
LM/3178	MR.VASANTRAO MANIKRAO WAIKULE	YAVATMAL DIST.	01/07/1939	17/03/2015
ABM/0557	MRS.MALTI MADHUKAR JOSHI	AMRAVATI	17/11/1935	30/01/2015
BM/7722	MR.GOPAL KONDBARAO DUTHADE	YAVATMAL DIST.	01/07/1949	08/03/2015
PM/2018	MR P S TAYADE	NAGPUR	30/11/1934	26/10/2014
PM/8372	MR.GANESH RAJARAM NADEKAR	NAGPUR	15/07/1953	10/09/2014
PM/9435	SMT.MILAN DATTARAM SALKAR	GOA	29/10/1947	12/01/2015
BM/1766	MR V V BHANDIWAD	GOA	19/07/1926	28/02/2015
PM/6034	MR.VENKATESH GOPALKRISHNA BHAT	GOA	11/03/1945	21/03/2015
PM/2094	MR.SHRIKRISHNAD.DANDVATE	PUNE	10/06/1936	12/05/2015
LM/0967	MR. GAJANAN Y. KHOLE	PUNE	05/04/1929	13/05/2015

## कुंतीची व्यथा

कर्णा,

तुला काय वाटलं तुला असं सोडताना नातं तोडताना  
माझ्या मनाला काहीच वाटलं नसेल?

अरे, जीव माझा तीळतीळ तुटला, दुःखानं पोळला,  
हतभागी आईचं हृदय माझं शांत कसं असेल रे?

बंद पेटीत ठेवताना तुला, मन माझं आक्रंदलं.  
पाण्याच्या प्रवाहात सोडताना, काळीज दगडाचं केलं.  
कुठं असेल माझा प्राण? कुठं असेल काळीज माझं?  
तुझ्याशिवाय आईपण पूर्ण कसं असेल रे!

तिन्ही त्रिकाळ जिकडे तिकडे तुलाच शोधत असते रे,  
दुर्दैवी माता तुझी तुला कसं विसरू रे  
तळमळणाऱ्या कुंतीची व्यथा  
तुला तरी कळेल का रे?

उषा जवखेडकर, पुणे.

मोबा. ९७६७६२३५८६

२९/९५

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सोमनाथ-द्वारका-गिरनार 7 दिवस  
स्पेशल मध्यप्रदेश 13 दिवस  
लेह लडाख /अंदमान 6 दिवस  
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## Change in Life Style with Time

I received an email about a famous writer summing up his life story. His gall bladder was removed confining him to bed for long when he was nearing 60 years of age. Due to advancing age he had to retire from his favourite job. His father died & son failed in medical examination as the son met with an accident in his car. The son was hospitalised for a long time.

His wife presented the story differently .He got rid of the gall bladder which caused pain for many years. At the age of sixty he retired from job with good health giving him an opportunity to write with focus and for peace. His father died at the age of 95 without depending on any one. The same time his son was blessed with new life without getting disability. The mail summarises that it is not happiness that makes us grateful but gratefulness makes us happy.

In the Vedic way of life, a person used to give up household responsibility at about an age of fifty and go to forest as a disciple of a guru. At that stage, a person used to become grandfather. But, now many persons marry at the age of late twenties or thirties. Hence, household responsibilities continue till late sixties or seventies. Thus, 'Vanaprastha' i.e. the third stage in life commences late. Many of us can and have been studying scriptures or articles on scriptures thus turning towards spirituality. At this stage, life should be simplified. On seventy fifth birthday, one gets gifts. To avoid all this I had gone to my younger son who was then in London. At present stage of life though some household responsibilities continue, many would have ceased. Hence, turning attitude for 'Vanaprastha' should commence as early as possible after retiring from regular work.

Right eating for advanced age, suitable exercises which should include morning walk and right thinking must commence. At this stage, it would be alright to give advice to youngsters based on experience but should not impose our ideas on them.

Last stage of life is modern 'Sannyasashram'. It is more important because the end of life would direct beginning of the next life. In this stage of life, one has to achieve inner renunciation and universal love. In other words, it requires both love and detachment. Family expectations have to be changed. Love especially for grandchildren should be there, but at the same time there has to be detachment to have more time for spiritual life.

Meditation, chanting and affirmations are important even during second stage of life i.e. in 'Grahasthashram'. I will also advocate practising 'Hasta Mudra' therapy. But, during the last two stages of life, these are very important. Meditation can't be done for long periods. Chanting and affirmations can be done for longer periods. One of the chants devotees of Yogoda Satsanga Society of India do is 'Jai Guru, Jai Guru, Jai Guru, Jai Paramahansa Yogananda, Jai Guru, Jai' Affirmation practised is, 'Beloved God, I will, will, I will act, guide Thou my will and activity to the right thing that I should do'. The Important aspect to remember is when we get benefits of these techniques, we should be grateful to God and Guru. This will enable us to derive happiness in life. Positive attitude and gratefulness are very important.

This article is based on teachings of Yogoda Satsanga Society of India and articles in the quarterly issue of April-June 2014 for the benefit of fellow pensioners.

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

Cell # 9821127616

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ललित

## कॅलेंडरची दुनिया

Happy New Year किंवा नवीन वर्ष सुखाचे जावो अशा एकमेकांना दिलेल्या शुभेच्छा कानावर पडल्या आणि मग मीही त्यात मनापासून सहभागी झाले. म्हटलं अरेच्या नवीन वर्ष आलं देखील! आता कॅलेंडरचं पान बदलायला हवं. 'कालनिर्णय' आणून ठेवलयं नवीन वर्षाचं तेच आता भिंतीवर लावायचं. गेल्या वर्षाच्या महत्त्वाच्या नोंदी यावर्षीही हव्यात, त्याही करायच्या असं मनाशी म्हणत उठले अन् कॅलेंडर कुठं बरं ठेवलंय? तेही आठवेना. पण स्मृतीला ताण देऊ लागले तर वेगळ्याच आठवणींची पानं फडफडायला लागली.

ह्या आठवणी मात्र कॅलेंडर या शब्दाने जाग्या झाल्या होत्या. पूर्वी कॅलेंडर किंवा दिनदर्शिका या शब्दाला नुसतं महत्त्वच नाही तर वलयही होतं. अगदी लहापणापासून पाहिलेली आणि मनात ठसून गेलेली अनेक रंगीत, साधी कॅलेंडरं डोळ्यासमोर तरळायला लागली. प्रथम कॅलेंडर आठवतं ते म्हणजे देवांची चित्र असलेलं. त्यावर गणपती, कृष्ण, देवी म्हणजे सगळ्या सरस्वती, लक्ष्मी वगैरे किंवा भोळा शंकर, विठोबा-रखुमाई, रामसीता वगैरे जोड्या तर हमखास असत. पूर्वी प्रत्येक महिन्याला एक चित्र अशी चैन नसे बरं का, तर पूर्ण वर्षासाठी एकच चित्र असे व त्याखाली वर्षाच्या तीनशे पासष्ट दिवसांचा पांढऱ्या चौकोनांचा गट्टा चिकटवलेला असे. पांढऱ्या चौकोनावर ठसठशीत काळ्या रंगात तारीख व महिना! एक दिवस संपला की दुसऱ्या दिवशी आदल्या तारखेचा चौकोन काढण्यासाठी भांडाभांडी असे. यातील देवही सगळे प्रसन्न दिसत. वर्ष संपल्यावर अशा देवांची चित्रे टाकून न देता नीट जपून ठेवली जात. सगळ्यात जास्त कॅलेंडरं एकत्र बघायला मिळायची ती म्हणजे रसाच्या गुन्हाळात!

देवादिकांनंतर वेगवेगळ्या नटनटींनी कॅलेंडर्सचा ताबा घेतला. आवडत्या नटाचे/नटीचे कॅलेंडर मिळवण्यासाठी खटपट केली जायची म्हणजे वर्षभर विनासायास दर्शनसुख घेता येई. गुन्हाळात हेमामालिनी शेजारी गणपती तर मुमताज शेजारी हनुमानही असे. पण त्याचे कुणालाच काही वाटत नसे. गुन्हाळाची भिंत पूर्ण कॅलेंडर्सनी झाकलेली असे. ही सर्व चालू वर्षाचीच असत असं मात्र नाही हं! रंगाचा खर्च वाचवण्याचा तो एक सुलभ आणि रंगीबेरंगी मार्ग होता.

घरी मात्र नटनट्यांची कॅलेंडर्स आणली तरी ती बाहेरच्या दिवाणखान्यात वगैरे लावायला काही दिवस जावे लागले. कॅलेंडरांची एक मात्र खासियत होती. ती नुसती तारीखवार कळण्यासाठीच नाही तर इतर अनेक कारणांसाठी वापरली जात, जसे दुधाचा हिशेब/महत्त्वाचे निरोप, फोन नंबर वगैरे लिहिणे. नंतरच्या काळात कॅलेंडरची ऐट वाढली म्हणजे बाराही महिन्यांना एकच पान वगैरे गरिबी-काटकसरीतून ते बाहेर पडलं आणि प्रत्येक महिन्याला स्वतंत्र चित्र वगैरे वैभव प्राप्त झालं, व कॅलेंडर्स एखाद्या विषयाला धरून निघू लागली. शेतकरी

बांधवांसाठी/ऋतुनुसार वगैरे असलेली माहितीपूर्ण कॅलेंडरे किंवा सौंदर्य/आहार या विषयांवर स्वतंत्र कॅलेंडरे म्हणजे कसं पुढच्या बाजूला महिन्याचे वार व तारखा तर मागील बाजूस एखादा लेख/काही उपयुक्त टिप्स, एखादं योगासन (सचित्र), रेल्वेचे टाईम टेबल किंवा एखादा पदार्थही. अशी नटलेली कॅलेंडरं फारच लोकप्रियतेला पोचली.

कॅलेंडरांचा आमचा आवडता आणखी एक उपयोग म्हणजे पुस्तकांना कव्हर घालण्यासाठी. जेव्हा मोठमोठ्या कंपन्या कॅलेंडरचा आपल्या जाहिरातींसाठी उपयोग करू लागल्या तेव्हा त्यांचा आकार, पानांचा गुळगुळीतपणा, आकर्षक छपाई व चित्रे यामुळे ती कॅलेंडरं घरात शोभिवंत वस्तूंची जागा घेऊ लागली. घरातल्या हॉलमध्ये विशेषतः अशी आकर्षक कॅलेंडरं मुद्दाम लावली जात. मुद्दाम आपल्या आवडत्या देवाचे. नटाचे, नटीचे कॅलेंडर आणणे हा सुद्धा एक छंदच होऊन बसला.

पण कॅलेंडर म्हणजे भिंतीवरची वस्तू न राहता टेबलावरची (टेबल कॅलेंडर) मिनी कॅलेंडर अशा अनेक रूपाने समोर येऊ लागली. कॅलेंडर म्हणजे पंचांगाला पर्याय अशीही कॅलेंडरं लोकांना पसंत पडली.

जे.पी.सिंघल, रघुवीर मुळगावकर, एस.एम. पंडित यासारख्या चित्रकारांनी कॅलेंडरवरील चित्रांना सौंदर्य बहाल केले तर राजा रविवर्म्याची चित्रेही कॅलेंडरवर झळकत व सर्वांनाच ती आकर्षित करीत. बदलीच्या निमित्ताने कोकणात असताना हेही पाहिलं की गणपतीच्या वेळी सजावट व आरास करताना कॅलेंडरच्या रंगीबेरंगी चित्रांची महत्त्वाची भूमिका असे. तेव्हाच्या जांभा दगडांच्या भिंतींना ती झाकून तर टाकीतच पण आराशीत रंगही भरत.

कॅलेंडरांचं सिनेमासृष्टीशी देखील एक अनोखं नातं होतं. वर्षामागून वर्ष उलटली, महिन्यामागून महिने हे अल्पकाळात प्रभावीतपणे दाखवण्यासाठी एक कॅलेंडर पडद्यावर दिसे आणि त्याची पाने फडफडू लागत ती दिग्दर्शकाला अपेक्षित वर्ष किंवा तारीख दिसेपर्यंत! तमाम प्रेक्षकांना ही भन्नाट कल्पना मान्य असे अन् रुचतही असे.

आता मात्र मला हे कॅलेंडरचे दिवस फार उरलेत असे वाटत नाही. आता तारीख/वार/वेळ सगळं, इतकच काय तिथीदेखील दाखवणारे मोबाईल आलेत मग कॅलेंडरची अडगळ वाटते. भिंती कशा दिसायला हव्यात तर प्लेन. त्यावर एखादे अँटीक पेंटिंग वगैरे त्याचे शिक्के न दिसतील असे लावले जाते. घड्याळही शो-पीस म्हणूनच पाहिले जाते.

नुकतीच एका दुकानात बरीच खरेदी केली तेव्हा दुकानदाराने बिलाबरोबर एक वहीच्या आकाराच कॅलेंडर दिलं आणि वाटलं अगदीच काही कॅलेंडरची सद्दी संपलेली नाही. ते आहे अन् राहिलच. कदाचित त्याचे रूपरंग बदलेल पण ते असेलच ह्या ना त्या स्वरूपात!

सौ. विजया ओगले, पुणे  
मोबा. ९०४९०४६३५०

९४/९५

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जळी निर्झरांच्या नहावेत पक्षी  
रेखीत जावेत मातीत नक्षी  
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३७/१५

## आई

आई म्हणजे आई असते ।  
तुमची आमची सेम असते ॥

आई म्हणजे शहाळ्यातील गोड मलाई  
आई म्हणजे प्रेमाने पांघरलेली जणू दुलाई ॥१॥

तू निघून गेल्याने पोरकी झाले आई  
मनातील दुःख आता कुणा सांगू आई ॥२॥

एकदा तरी फिरव हात पाठीवरती आई  
तुझ्या प्रेमाची मी होऊ कशी उतराई ॥३॥

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झोका वर जाताना आठवण तुझी येई ॥४॥

आई म्हणजे आई असते  
तुमची आमची सेम असते ॥५॥

अनुराधा रेडकर, विलेपार्ले

४१/१५

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

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